



National Association
of Federal Retirees

Association nationale
des retraités fédéraux

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THE VOICE OF FEDERAL RETIREES

Sage

The new centenarian

In recent years, the number of Canadians living to 100 and beyond has reached record highs.

PAGE 8

**Creating community:
Older and younger adults thrive
in each other's company.**

PAGE 14

**The tipping point:
Members weigh in on
how much they tip.**

PAGE 18

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FEATURES

8 Centenarians abound

The century-plus club is now
the second-fastest growing age
demographic in Canada. We speak
to six of these healthy long-lifers.

MICK GZOWSKI

14 Bridging the generations

Many groups are now actively
working to create intergenerational
opportunities where older and
younger people can learn from
each other.

MARG BRUINEMAN

**18 How much tipping is
too much?**

Since the pandemic, the demand by
the service sector for tips has been
growing in North America. Experts
tell us why.

PETER SIMPSON

**21 Locking down our digital
assets**

For many, some of our life is lived
online and we have a presence there
that we should address in our wills.
Lawyers explain how.

MARG BRUINEMAN



IN EVERY ISSUE

5 President's message

6 Dear Sage

7 An update from the CEO

24 Preferred partner, insurance

26 Preferred partner, travel

28 From the pension desk

29 Health check

30 Advocacy in action

32 Veterans' corner

35 Volunteer profile

36 Member profile

37 Association news

39 Your branch in brief

43 In memoriam

44 Membership and recruitment



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Taking care of business

Co-operation on health and dental plans, new strategic plan and a discussion of association restructuring are the topics on our desks at the moment. **BY ROY GOODALL**

As we approach summer 2024, I'm cognizant of the fact that there are still problems with the Public Service Health Care Plan (PSHCP). And I want to make sure you — our members — understand that there are two parts to it. The first is the plan to which Federal Retirees agreed. While the changes were consented to in good faith, with a goal of ensuring plan sustainability for years to come and improving the vision care and paramedical benefits that we knew you wanted, we know there have been some frustrations. We've heard from you on prior authorization, generic substitution and physiotherapy benefits and we will address your concerns on the most commonly reported problems when we meet with Treasury Board officials for the PSHCP mid-term review.

The other part of the PSHCP is the awarding of the contract, in which Federal Retirees had no role. It was negotiated by the government. Members' inability to reach a claims agent, track the processing of their claim, or discuss reasons for disallowance of portions of the claim or rejection of the claim, are not things we can change, but we are directing identified problems to the administrative authority, which has been successful in making some changes.

Regarding the Pensioners' Dental Service Plan (PDSP), we have asked the Treasury Board president to discuss long-needed improvements to our plan. The PDSP was hard won by association president Claude Edwards in 2001. What wasn't accounted for were mechanisms to ensure the plan kept

up with the times. We're looking to fix that by researching and benchmarking the plan and going to Treasury Board with targeted changes that will make a difference to retirees and their dental needs, while also ensuring the plan is in better sync with what's offered to employees.

“**This effort is the most ambitious restructuring plan undertaken since 2010.**”

The draft of our next strategic plan was sent to all branches for review and discussion at the district meetings that were held in May, which will be followed by discussions at the annual meeting of members (AMM) in June 2024. Ideally, the plan will be approved by the electors there.

When the special committee on association restructuring met at the end of April, the six branch presidents and the three members of the national board of directors developed a work plan that will enable the committee to present an association restructuring plan to the AMM in 2025. This effort is the most ambitious restructuring plan undertaken since 2010.

Five elections will be held at the AMM this year. One person will win by acclamation and delegates will choose between 15 candidates for the remaining four positions. Two candidates are running for two positions.

We look forward to a productive couple of days. ■

Roy Goodall is the president of the National Association of Federal Retirees.



Dear Sage

Note that letters have been edited for grammar and length.

Dear Sage,

I enjoyed your article on fall prevention. Outdoor exercise was recommended, but you didn't mention hiking poles, Nordic poles or sticks for avoiding falls. For 30 years, they've been keeping me hiking, are especially good for going downhill and give your upper body a workout. Keep moving, folks.

Jennifer Verrall, Victoria, B.C.

Dear Sage,

I was so pleased to see Sage giving support for at-home caregivers. I am 89 years old. Our son, Anton Berger, has been a wonderful support for his father in his final days, and now for me. He does all the shopping, meals and clears the driveway of snow. He can follow directions on how to fix the furnace and understands all practical stuff pertaining to the house. He has also driven me to and from Yukon's main hospital — 540 kilometres south of Dawson City in Whitehorse. I was quite unhappy that he was getting no recognition for saving the government so much money.

Palma Berger, Dawson City, Yukon

Dear Sage,

Many of us have ridden bicycles throughout our lives, but due to physical limitations related to aging, we have stopped riding bicycles. An e-bike offers an opportunity for us to continue to ride. I haven't seen an article that deals with this topic. An article in Sage talking about e-bikes would allow seniors to learn

about their advantages for physical and mental health, in addition to contributing to doing our part in dealing with climate change.

Stephen Harbicht, Calgary, Alta.

Dear Stephen: By coincidence, we had the same thought. You will find this article in our new e-zine, Sage60. sage60.federalretirees.ca

Dear Sage,

Your page 28 article "Frustrated fuel prices" contains misinformation. Early risers and night owls will not receive more for their money. By the end of the 1990s, all gasoline pumps in Canada had converted to electronic digital indicators that continuously measure the temperature of the gasoline or diesel fuel. The indicators automatically adjust the displayed volume to the equivalent volume at 15 C. This results in a consistent amount of energy regardless of the fuel's storage temperature or the ambient temperature.

This information can be checked on Measurement Canada's website. It is frustrating to see this misinformation in our magazine.

Dale Bieber

Dear Dale: We appreciate the heads up on this from you and other letter writers. We take misinformation seriously and apologize for publishing this error.

Dear Sage,

Re "Safe Long-term Care Act coming," Spring 2024: National standards of care for seniors are no more likely to appear than is access to family physicians or reduced wait times for hip replacements. If they didn't happen during the pandemic, they sure won't now.

Second, in B.C., males aged 60 to 80 died of COVID at more than twice

the rate of the equivalent female cohort. The authorities did not disclose COVID data by sex, and media didn't ask for it. When Sage writes about seniors it should distinguish between sexes when differences in medical outcomes become obvious.

Finally, money. Canada's provinces have rules for subsidizing care home costs. In B.C., care costs are levied against a resident's taxable income above a certain minimum. In the U.K., subsidy qualification is based on declared wealth (i.e. capital and pension earnings.) In Canada, a senior could conceal net worth. Affluent seniors should liquidate some capital to pay for their care.

Robert G. McCandless, Delta, B.C.

Dear Sage,

Re Suzanne Mainville-LeMay's comment in the pickleball story saying tennis players rarely become friends: This couldn't be further from the truth. I am a senior tennis player and most of my best friends play tennis. We dine out, go to the theatre, play cards during the winter and have a very active summer club with social events all season long. We even travel together. I have just returned from a trip to Egypt with a tennis friend.

Barbara Nolen, Ottawa, Ont.

Dear Sage,

Re Ruth Carriere's letter and in defence of Roy Goodall's actions with regard to the transition of the PSHCP: It took Canada Life more than five months to deal with my claim for \$2,300. My concerns could have been added to the 8,500 messages received by Federal Retirees. Let's hope that the dental plan transition is more successful. Bravo Federal Retirees!

Paul Bennett, Ottawa, Ont.



Keep those letters and emails coming.

Our mailing address is: National Association of Federal Retirees, 865 Shefford Rd., Ottawa, ON, K1J 1H9
Or you can email us at: sage@federalretirees.ca

Our numbers are strong, thanks to you

Referrals to potential new members are a valuable recruitment tool for our association. **BY ANTHONY PIZZINO**



We have a strong association, and one of the ways it has grown so strong is the strength of its numbers. Growing our membership means growing our influence. We know that many members very often come to the association as a result of word-of-mouth referrals. That means we depend on everyone in the association — members, staff and partners — to spread the word about all the benefits of membership and about the importance of amplifying our united voice when we're challenged by anyone who would like to see your federal benefits change.

Our recent membership engagement survey has revealed that 40 per cent of members come to us through referrals and 29 per cent come through word-of-mouth recommendations. A total of

43 per cent of first-time members were drawn to MEDOC travel insurance, while 33 per cent joined to support federal retirees and veterans. Upon renewal, those numbers shift to 44 per cent wanting to protect pensions and benefits and 39 per cent still naming MEDOC as their motivation.

It all goes to show that our programming is strong, and that members, and their referrals, are invaluable to our continued sustainability and power to be an important force in the world of protecting the rights of retirees and older persons.

If you were a member who recruited someone this year, please accept my gratitude. We celebrate some of you — the winners of prizes in our Mega Recruitment Drive — in this edition. Joanne Morrissey, who has won many

prizes for most referrals and most members recruited over the years, makes the point that if every member recruited just one new member, our association size would double. She has a point. Our membership survey also showed that 60 per cent of our members are aware of the Mega Recruitment Drive and 57 per cent are aware of the prizes and incentives it offers, but 46 per cent said they didn't recruit for the prizes. Valdine Christiansen, who won the grand prize of \$10,000, and Rhona Thacker, who won our early bird draw for \$500, both said they recruited strictly because of the value of membership. That speaks volumes.

Also in this issue of *Sage*, we have stories about centenarians and intergenerational community. Centenarians are the second fastest-growing demographic in Canada. The story looks at why that's happening, and introduces readers to six members who are 100 or older. They're vibrant people, living their lives to the fullest and they're breaking down barriers between generations, allowing us to have shared moments and celebrations together. That is also happening in places that are putting a priority on creating intergenerational communion. One care home in Calgary invited some New Zealand curlers to stay in empty rooms as the Kiwis had no place to stay for the six months they spent in Canada preparing for the world championships. The experience was as meaningful, if not more so, for the young curlers as for the seniors. It goes to show that we can all learn from each other, no matter the age gaps; in my mind, it all helps erode the hurtful edges of ageism.


Finally, in advance of the annual meeting of members, the board of directors has developed a solid road map for the association in the form of a strategic plan. We look forward to sharing it once it is finalized later in June. ■

Anthony Pizzino is the CEO of Federal Retirees.

The rise of the centenarian

Canada is home to nearly 13,500 centenarians, a 43 per cent increase compared to 2018. And the new centenarian is agile, mobile and independent.

BY MICK GZOWSKI



Esther Louch turned 100 in April and only just moved into a retirement home. She spent her career working for the board of education while her late husband worked for the federal public service. She has volunteered for Federal Retirees, still travels and loves to read. Photo: Dave Chan





Esther Louch celebrated her 100th birthday April 20, surrounded by family at a cosy Gatineau, Qué., restaurant called l'Orée du Bois. She plays bridge regularly at the retirement home she moved into a few months earlier and she tries to go for a walk every day.

Centenarian Louch is part of a new trend. Canada's population is rapidly aging, and many more of us are living to 100. One in five Canadians is now over the age of 65. In the coming years, more of us will see that second century as that large Boomer cohort ages.

In 2022, Statistics Canada data showed the country is home to nearly 13,500 centenarians, a 43 per cent increase over 2018. Over the next 25 years, StatsCan predicts our population aged 85 and older could triple to almost 2.5 million people. More than half will be women, who tend to live longer.

Despite a small drop in life expectancy

over the pandemic, when the average went from 82.3 to 81.3 years, that health emergency now appears to be over. Canada lost nearly 59,000 people to COVID-19, which skewed down the country's national life expectancy data. But overall, since the dawn of the 20th century, we've been living longer and longer, mostly because of the drop in child mortality due to economic growth, improved nutrition, new sanitary measures and advances in knowledge about infant care. People in the year 1900 lived to the average age of 45, then in 1960 to 71, then to 75 in 1980 and 79 in 2000.

So what's the secret to being in that lucky group who see a second century? Many scientists are trying to figure that out, but nobody is entirely sure.

"Boston has a large centenarian longitudinal study," says Andrew Costa, associate scientific director of the Canadian Longitudinal Study on Aging

(CSLA) and Schlegel Research Chair in Clinical Epidemiology & Aging and an associate professor in the Department of Medicine at McMaster University. "And there's some thought that there's some gut biomes. But it's very hard to know whether those gut biomes aren't just the accumulation of good lifestyle all along."

Costa explains that the reason people live into their 80s is between 30 and 40 per cent genetic.

"The vast, vast majority is lifestyle," he says. "Did you smoke? Did you [have] high risk behaviours? What was your diet like?"

Burdett T. Sisler, 108, concurs, partially crediting his longevity to never having smoked. His doctor tells him he has the lungs of a 16-year-old.

"Keep an open mind," advises the Second World War secret service member and Canada Customs retiree. "There's no sense in being unpleasant to anybody."

Burdett Sisler, 108, has never smoked. His doctor says he has a 16-year-old's lungs. Photo: Bob Tymczyszyn/Torstar

Successful aging

The commonality to all centenarians is that they succeeded in what is termed “successful aging.” That’s defined as: no limitations in activities of daily living, regardless of chronic illnesses; freedom from any serious mental illness, memory problems and disabling chronic pain; adequate social support and self-reported happiness; and a subjective perception of their physical and mental health and their aging process as good.

“They’re generally happy people,” Costa says. “And you expect that to be the case. But there doesn’t seem to be a wonderful explanation for those individuals as to how they made it to beyond 100,” Costa adds. “When we collect their blood, when we look at their values, they’re all over the place.”

Jeanne Calment, French supercentenarian and verified as the oldest human, lived to 122 years and 164 days, and was a daily smoker. Somehow, she escaped lung disease and cancer. Current science theorizes Calment reached about the maximum a human can live, at least until someone next shatters that record.

“I’m a sports fan,” says Agnes Ward, who served overseas with the Royal Canadian Air Force in the Second World War before spending 30 years with the Department of National Defence (DND) and retiring in the early 1980s in Trenton, Ont. She only moved last year, at 101, into a retirement home — she specifies that it’s not a nursing home — and was angry when even with a clean driving record they took away her licence at 97.

“I love my Blue Jays,” she says enthusiastically. “Once baseball starts don’t look for me in the daytime. And I enjoy hockey. I keep watching the Leafs. But baseball is my favourite. I just love the Blue Jays. I can hardly wait for the season to start.”

The CLSA’s latest 2022 study on aging looked at 30,097 Canadian men and women aged 45 and 85 years. Of those, more than 7,600 respondents were defined as “aging successfully.”

Tips for living to be 100

According to studies, successful aging includes: not being obese; engaging in physical activities; not having sleeping problems; being free of heart disease or arthritis; never or not currently smoking; and not being socially isolated.

Gemma Fiset, 104, lives in a retirement home in Quebec City, after a life filled with travel and 22 years with the federal government. At 22, she spent six months in a sanatorium recovering from tuberculosis, and though now is in pretty good health for her age, she uses a walker because her legs “aren’t as solid as they used to be.”

“I’ve lived my life day to day — nothing magic,” Fiset says, admitting that she doesn’t shun the occasional glass of wine or aperitif. “There is no secret. Accept life the way it is.”

According to research, shift work shortens lives. While none of the six centenarians Sage spoke with did shift work, each of them is an active reader.

Esther Louch of Ottawa turned 100 in April and only moved into a retirement home in October 2023. She’s a foodie, and while she loves the staff and the cleanliness of her new home, she grew up on a Mediterranean diet and dislikes the food there. She spent her career with the board of education and her husband was a civil servant. When he died, Louch navigated the complex pension rules for survivors through the Federal Superannuates National Association, today known as the National Association of Federal Retirees. This led her to chair an FSNA committee for 17 years that helped survivors navigate the pension system. She stopped when funeral directors started offering similar advice and made her team’s task redundant.

Louch is a big reader. While vacationing in Spain every winter with her husband, she read the great

Spanish writers in English.

“I try to read all of the bestsellers as they come out,” Louch says. “I don’t like the genres today. I mean, there aren’t full sentences, just stabs at them.”

Eileen Spicer, who worked for the federal public service for 30 years, is 101 and content living in a small retirement home in Bridgetown, N.S. She outlived two husbands and then had a 50-year relationship with a man who died in 2023 at the age of 96. A war bride, she thinks the food rationing in Second World War England taught her to make her rations last, and that food consciousness meant she was never overweight her entire life.

These days, she enjoys visits with her “wonderful” daughter, a game or two of Skip-Bo with another woman in her retirement home and reading.

“We were all readers as children, because my mom and my dad were,” Spicer says. “We went to the library with them every week on a Tuesday to get books. So I was trained very early to go to the library and pick out my own books and read a lot. And that might have a lot to do with my pleasure of reading.”



Eileen Spicer, 101, is a war bride who worked in the public service for 30 years. She lives in a retirement home in Bridgetown, N.S.

John W. (Bill) Thorsteinson is 101, also a veteran of the Second World War and shares an apartment with a friend in White Rock, B.C. He retired from Canada Customs in 1978, and he's been healthy his entire life and is still driving today. But only to get groceries in low traffic times in the morning. His three-year-old SUV only has 1,500 kilometres on the odometer.

“When God is willing to take me, I’ll go... But in the meantime, he’s given me a wonderful life. And I take each day as it comes. And I enjoy every day.”

“Every day seems to be a pleasant day,” says Thorsteinson, who, like many centenarians, now walks with a cane for balance support. “I get surrounded by family and I do a lot of reading because I’m somehow limited in terms of walking.”

According to CLSA’s studies, immigrants have a lower prevalence of successful aging than their Canadian-born peers. The thought is that those who lived their lives in Canada mostly experienced clean water, good sanitation and a decent environment.

Immigrants are “coming in with different histories of being in different environments with different lifestyle factors. And that might change the way they age in our society,” Costa says. “We might see an exaggeration of differences in terms of diseases people get when they age, depending on some of the early factors of their life where you are living. We don’t know.”

We do have ideas why women live longer though, besides their two X chromosomes and lower testosterone. Testosterone makes men stronger in youth, but often causes heart problems in later years.



Agnes Ward, who served with the Royal Canadian Air Force in the Second World War before spending 30 years with the Department of National Defence, moved into a retirement home at the age of 101. A lifelong Blue Jays fan, she was going to her first game ever this spring, on the Jays’ invite. Photo: Jackie Hall Photography

“You have this huge phenomenon where women live longer,” Costa says, noting male longevity is catching up. “We know that men traditionally did more dangerous work, had some much more deleterious sort of lifestyle factors like smoking.”

The study found that respondents had higher odds of successful aging if they were: continuously married or newly married versus never married; and engaging in positive social interactions like volunteer or charity work and recreational activities versus not engaging in such activities.

But there are always exceptions. Trenton’s Agnes Ward never married, and though she says she was lucky to have escaped a couple of failed engagements, and had a travelling companion for 17 years, she has certainly aged successfully.

“When God is willing to take me, I’ll go,” she says. “But in the meantime, he’s given me a wonderful life. And I take each day as it comes. And I enjoy every day.” ■

Mick Gzowski is a writer and videographer based in Aylmer, Que.

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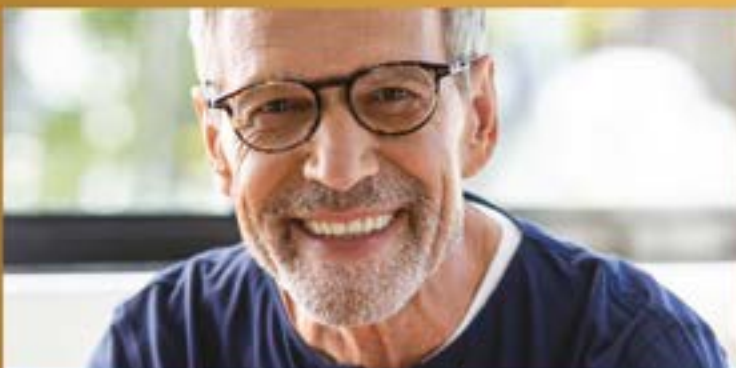
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Creating communion

There's a movement afoot to create intergenerational communion and though it's early days in Canada, the results so far are encouraging.

BY MARG BRUINEMAN

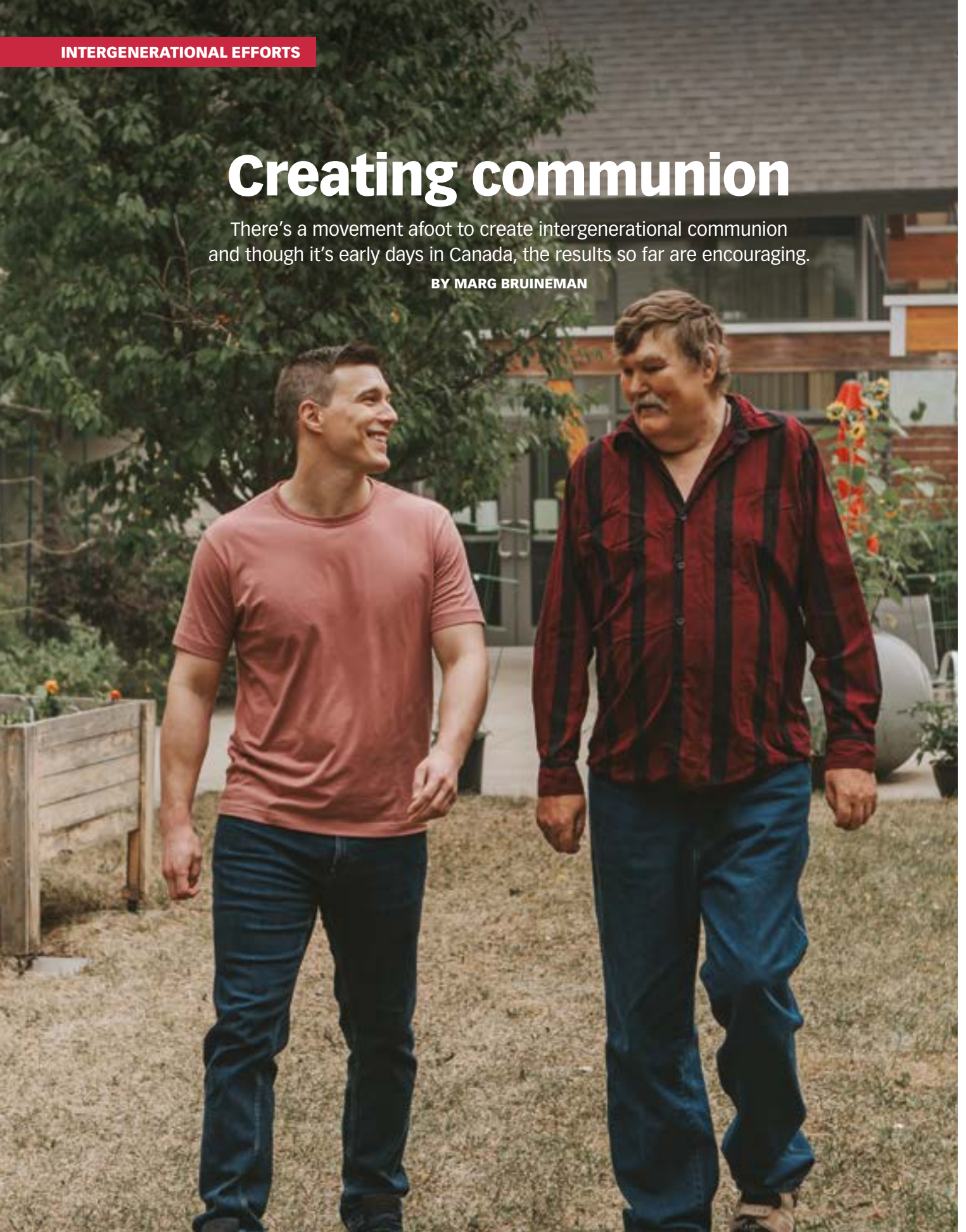


Photo: Nicole Gibson, Yellow Ribbon Photography

Aiming for a future in medicine, Chandler Blokland jumped on the chance to live among seniors while attending university.

He and another student moved into Gateway Lodge, an assisted living residence in Prince George, B.C., in the fall of 2018 as part of The Intergenerational Activities for Growth and Engagement (InterAGE) project through the University of Northern British Columbia in conjunction with the Northern Health Authority. The key aspect of the program involved students living among seniors and being part of their everyday lives to improve the well-being of the residents and the students as well as the community through social interaction. The university also brought a class into Gateway, allowing residents and staff to participate along with the students.

“It was a research project rolled into an independent study course” that also involved weekly meetings and a running journal combined with the residential experience, explained Blokland. “It was fantastic. It was a great experience. It was like having multiple sets of grandparents.”

“When we were there, we kind of noticed things seemed pretty segregated, so we wanted to bring people together, join in activities.”

Resident John Regier took advantage of the entire program, joining the class every Friday and developing a bond with the students. Nearly five years on, he and Blokland are still in touch, often through phone texts.

Although it had been decades since Regier, 63, a former farmhand, had been in school, he enjoyed the process and even found himself participating in the discussions. “We talked about what’s out

Chandler Blokland and John Regier became friends when Blokland moved into Gateway Lodge, an assisted living residence in Prince George, B.C., as part a University of Northern British Columbia project. The students lived among the older adults to improve the well-being of both groups. Blokland says it was a great experience — “like having multiple sets of grandparents.”

there for seniors, that’s what I learned. We talked to the seniors’ advocate of B.C.,” he recalls. “Usually I didn’t open up to talks like this like I do now.”

Canada is seeing an uptick of intergenerational activities that mix young and old together in various initiatives. Often, they involve bringing students into the homes where seniors live. There are also programs within the community. Some cities and towns have

“**It was fantastic. It was a great experience. It was like having multiple sets of grandparents.**”

installed chat benches to encourage conversations among people who may not otherwise connect. In Newfoundland,



Top, New Zealand curler Brett Sargon plays a little shuffleboard with Pat Larson, a resident of Colonel Belcher Retirement Residence in Calgary. Photo: Ellis Choe/CBC Calgary Bottom left, Bob and Joyce Lee enjoyed the curlers’ six-month stay with them. Bottom right, from left curlers Anton Hood, Brett Sargon and Ben Smith.

Photos: Cassandra Murray

a wide array of arts programs connect generations. In Toronto, a “human library” allowed library patrons to “check out” seniors for 30-minute conversations. In Guelph, a music therapy program provides that connection.

A group of seniors at Colonel Belcher Retirement Residence in Calgary had the pleasure of living among a team of New Zealand curlers who were in Canada between September 2023 and March 2024, before they moved on to Switzerland for the world championships.

“There’s a ton of promising and emerging practices. I think we’re just scratching the surface.”

Cassandra Murray, the retirement living consultant at the home, saw an ad saying the team was looking for a short-term rental and ultimately suggested they offer them two of their spare rooms. The residents were thrilled with the infusion of young blood in their home,

and enjoyed sharing their stories of travel to New Zealand and of curling in their pasts.

“They were the cheeriest, friendliest lads and we have quite a few curling fans here,” says Bob Lee, a curling fan and retired air force pilot. He and his wife, Joyce, ate lunch with the curlers and also enjoyed a couple of Friday evening happy hours with them.

“It was like having your grandkids here,” adds Joyce.

“It was like having your young, charming, intelligent grandchildren here,” Bob says.

The team did indeed charm the residents and the feeling was mutual. There were two outings — one for a game between New Zealand and Canada’s team and another for an exhibition match — and residents, including Bob, went to see them play. The curlers also had a good experience.

“I had a ton of fun staying there,” says Brett Sargon, the team’s 32-year-old second, speaking from Scotland, en route to Switzerland for the world curling championships. “It was a very social place and you were always running into people in the hallway and mingling with the residents, which was quite cool.”

Ben Smith, 24, says he was surprised by how touched he was by the experience.

“It really sort of hit home about how much of an effect you can have on someone’s life just by having the time of day for them,” Smith says. “I felt that during our farewell party.”

Sargon says Bob and Joyce were a lovely couple.

“For me, when I got to Calgary, my world was all about curling and that’s all it was,” Sargon says. “But I’ve learned there’s so much more to it. The residents would tell us that they knew we were here for curling, but to also remember to have fun because life goes by quickly.”

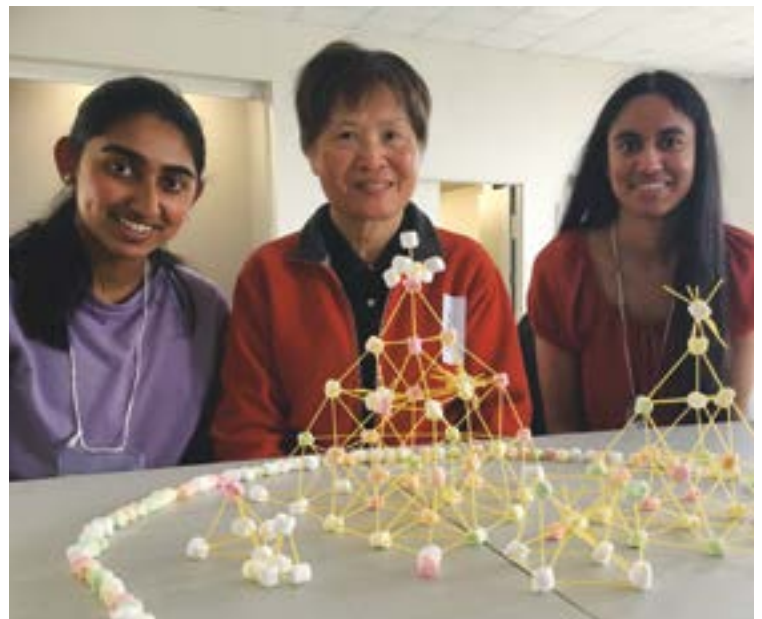
Smith agrees.

“We started this journey with a team of four,” Smith says. “But now we’ve got a crew of hundreds who want this for us as much as we want it. That support gives you a bit of extra drive. You want to do more for them.”

The team was set to play a world championship game against Canada in the middle of the night on April 2, and residence staff were going to record it so residents could watch it together in their movie theatre the next day. Canada beat New Zealand 7 to 4, but New Zealand



Participants in the now-closed LINKages Society of Alberta’s programs saw enormous benefits by learning from each other.



skip Anton Hood received an award for being the player who best exemplified the spirit of curling throughout the tournament.

Making linkages

The LINKages Society of Alberta connected generations in the Calgary area for three decades before it had to close its doors. Its former executive director says intergenerational programming is still in its infancy in Canada. Ruby Lecot says the organization's experience linking youth and seniors shows enormous benefits to both and that is supported by research.

"When we connect them together in mutual learning that's where we see the potential come to light," she says, "not only for shared housing and shared living spaces and community space, I see intergenerational living as rebuilding and strengthening the fabric of society. As we connect folks across generations, they care about each other. I think that's really important in society. That's how we ensure nobody gets left behind."

"There's a ton of promising and emerging practices. I think we're just scratching the surface."

The i2i Intergenerational Society is another long-standing organization focusing on the creation of such initiatives. Started by former British Columbia teacher Sharon MacKenzie, its intent is to work toward building bridges between generations.

It could be reading the same book and bringing younger and older adults together to discuss it, planting a garden together or combining youth and senior choirs to encourage that interaction. The idea is to put together a safe and simple activity that is fun and also collaborative so that those involved all have a say.

MacKenzie says these small shifts can result in big benefits, including improved health and well-being for the young and old.

While some programs have been around for decades and others are

I see intergenerational living as rebuilding and strengthening the fabric of society. As we connect folks across generations they care about each other. I think that's really important in society.

relatively new, the common challenge is funding, a concern that Lecot at Calgary's LINKages felt acutely. But MacKenzie isn't letting up. She's in the throes of putting together a committee of advocates and interested parties to create a new association with a national focus, in hopes of securing funding to create sustainable programming.

The International Federation on Ageing declared social isolation as the major issue facing Canadian seniors in 2012. That was laid bare during the pandemic with heart-wrenching photos of seniors sitting alone behind windows dotting news feeds. The concern is further heightened with the aging of society. Statistics Canada estimates that by 2036 about 25 per cent of the Canadian population will be over the age of 65. Intergenerational connections is one of the approaches considered to be effective for reducing isolation and helping seniors form meaningful relationships, learn new skills and stay connected to their communities. But it's considered a two-way street, with the younger generation receiving mentoring and benefiting from the experience and knowledge of the older generation.

Colleges and universities join in

So it's no surprise that colleges and universities are exploring intergenerational options. Nicole Norris, social innovation manager for Georgian College in Barrie, Ont., has been working with North Simcoe Muskoka Geriatric Services, 211 and the Alzheimer Society to explore weaving intergenerational approaches into the curriculum. They want to find out if building a foundation of awareness now will shape policy later.

The social isolation seniors were experiencing during the pandemic led to the project. The research and testing initiative will be further explored during a design workshop of community members interested in creating inclusive intergenerational communities.

"[Technology] won't save us, people are going to save us," Norris says.

Back in Prince George, UNBC professors Shannon Freeman and Dawn Hemingway are getting set to re-launch InterAGE following a pandemic hiatus. The pair set out to not just connect students with seniors, but also to measure the experience and successes to one day be used as the basis to develop work in the future. They began by designing a program with input from students, seniors as well as the community in the "co-created" project.

"We hear lots of happy stories, we see lots of YouTube videos, but what are the actual measurable benefits? Do these programs work and if so, how and for whom?" Freeman says.

The early indications, they say, are positive, leading Hemingway to encourage all facilities for seniors to include some kind of intergenerational programming to provide the residents a connection with the community. The university, she believes, is a good start. There is potential for UNBC to leverage its campuses across the northern part of the province to make those connections. "That's the sweet spot for intergenerational programming," she says. "So everyone is giving and everyone is learning and sharing and benefiting, so it's not just one-directional." ■

Marg Bruineman is a writer based in Barrie, Ont.

Tip creep continues

There was a time when a tip was something servers in restaurants got, and maybe hairdressers, too. Now, everyone has their hand out.

Our members and experts weigh in. **BY PETER SIMPSON**



Tipping in North America has spread upwards and outwards, and has a lot of people feeling awkward. Others are just fed up.

Online rant sites such as Reddit are bursting with complaints about unexpectedly being asked for tips in retail situations, from getting an oil change to buying a bottle at a unionized liquor store. One airport user even wrote about being prompted to tip at an automated express food shop where there were no visible staff and literally “no service was provided.”

Here’s a scenario that most *Sage* readers, like Federal Retirees’ member Sheila Ducarme, probably have experienced recently when prompted to tip in a counter-service restaurant: “I stand in line, order my food, stand some more and pick up my food, which I carry to my table — but there is a tip jar,” Ducarme says. “I believe the person I need to tip is myself.”

You don’t even have to leave home to be asked for tips, as people have complained about being asked to tip while shopping online — while ordering shoes, or even booking a hotel online.

It’s not just the rapid expansion of places and services where tipping has

become the norm. Another pressure point is being asked to tip before any service or product is provided, such as at self-serve food shops and food delivery services. One fed-up Reddit user vowed to start “walking around with a tip jar” and “rattle it in people’s faces and give them dirty looks if they don’t tip.”

Most Canadians seem happy to tip in service situations, even as they’re bewildered by the increasing cost of doing so, especially in places where tipping used to be rare or non-existent. Ducarme, for example, says she is “delighted to tip” for good service.

So is association member Deitra Kimpton. What bothers Kimpton is being handed a terminal to pay a bill and prompted to tip 30 per cent or more.

“You are left, usually in front of the service person, having to click the button to set your own rate,” Kimpton says. There’s that awkward feeling again.

The other tipping pressure point is that food and wage inflation means even a 15 or 20 per cent tip is more than it used to be.

What is driving this upward push on tipping on multiple fronts? And why now? Most factors are rooted in the pandemic and its effects.

“We definitely had a sense of compassion for people who were working in restaurants, when restaurants sometimes had to be closed,” says David Soberman, the Canadian National Chair in Strategic Marketing at the University of Toronto’s Rotman School of Management. “Prices seem to go up, but they don’t seem to come down very often. It’s the same for tipping.”

The automation of the tipping process also pushes tipping pressure up, both by automating prompts for higher amounts, and increasing the likelihood of your server standing close by as you decide what to tip.

“There’s almost this sense of tip-shaming that occurs when people want to put in a lower tip and the waiter or waitress is standing over you,” Soberman says.

The marketing expert suggests that restaurants that prompt for a higher percentage on tips even as the base prices are higher are “biting the hand that feeds them.” It’s “especially hard” on retired people and seniors who are on a fixed income, he notes, and it may discourage people from eating out as often as they used to.

“If the number of times you go to a

restaurant within a year is 30 and you reduce it to 20, that's devastating for the industry," he says. "Even a one-third reduction is going to have a devastating effect."

There's no question that tipping is important to the income of many Canadians in service jobs, but it's a culture largely distinct to North America.

"One of the problems that we have in North America is we tend to regard many of these service jobs as being sort of the lowest type jobs you can get, whether it's serving in a restaurant or driving a taxi," Soberman says. In other countries, such as France, "people that are waiting in restaurants earn more than the minimum wage. It's actually sort of a respected and important job in France, versus the way those jobs are regarded here."

Federal retiree Olga Massicotte agrees.

"We should adopt the model used in many [other developed] countries, where people working in service industries are paid a living wage rather than having to rely on tips to make ends meet,"

Massicotte says. "That would give them more certainty, and would also allow consumers to better budget the full cost of the services they purchase."

Tip of the hat only

Some establishments have decided to eliminate tips, something they say is pleasing customers and their staff.

Even during the great expansion of tipping in the past few years, some locations have chosen to go tip-free.

Exact numbers of newly no-tip establishments are scant, but they do exist in Canada, from Folke in Vancouver, to Belong in Sharbot Lake, Ont., to Richmond Station and others in Toronto.

"The biggest reason we went to a no-tipping model is to say to our entire staff, and to the entire industry, that we believe this is a career," says Richmond Station owner Carl Heinrich. "We believe that at the end of your career, you should be able to retire. You should be able to at some point in your life buy a house or have kids like [people working in] any other business. . . This standard

restaurant model doesn't make those things very possible."

The other key reason was to undo "pay inequities and the unfairness between staff" in the industry, where servers can earn more than other staff, including managers.

Paying a higher wage and eliminating tipping allows a business to control compensation rates and "implement a system where there is growth for everybody," Heinrich says. Servers can move into management or other positions without taking a cut in overall pay, and the cost to customers is the same.

As a result, he says, "Our dining room is being led by the people who should be leading the dining room, and because our management team is full of our best leaders, our service is actually better."

Tipping can also create more subtle distortions, as it's not necessarily as fair and keyed to quality of service as assumed to be.

"Most of us tip habitually, not in response to service quality," wrote assistant professor of sociology Amy



Carl Heinrich, owner of Richmond Station restaurant in Toronto, says he went tipless as a tangible way of telling his staff and the entire industry, that he believes this is a career. At left, former server Natalie Bomans lists the day's specials. Photos: Michael Wood



Ilona Garson, co-owner of Jet Black Hair in downtown Ottawa and shown with client Emilie Lariviere, echoes Heinrich's reasoning, saying that going tipless would cause people to take her profession more seriously.

Photo: Jenna McMillan

Hanser in *The University of British Columbia Magazine*. Hanser wrote of customers' social "biases," including "race, gender, age or body size, for example." Studies show such prejudices can lead to lower tips.

A 2023 Angus Reid poll found that 59 per cent of Canadian adults surveyed would prefer a no-tipping policy with higher base wages for servers — a huge increase from the 40 per cent preference seen in a 2016 poll.

That kind of thinking recently led to the end of tipping at Jet Black Hair and Studio, in downtown Ottawa. Co-owner Ilona Garson echoes Heinrich in hailing the shift as a step toward regarding "our industry as professionals and being taken more seriously." For example, "it shows creditors that we have higher earning power and it elevates our industry as professionals. Having that higher earning power for my staff, it's very empowering."

Some of Jet Black's 16 employees were anxious about ending tips. Now, Garson says, none is earning less, some

are earning more, and all have a more predictable income. If customers want to show their appreciation for good service, Garson suggests they write "a really great Google review, or send us your friends... There are ways to show your appreciation that goes way further than \$20."

No-tipping hair salons are spreading across Europe, Asia and the United States, she says, though "it hasn't been so readily adopted [in Canada]."

In restaurants too, alternatives to tipping culture are widespread around the world. Most countries have little or no tipping, and in some tipping is considered rude.

"They view their industry as professional," Heinrich says, "and it's insulting to them to think they need to hold out their hat to make ends meet. They work in a business that respects them. They work in a business that pays them properly." ■

Peter Simpson is a P.E.I. native who lives and works in Ottawa.

2024 Federal Budget Impacts on Federal Retirees



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Digital property protection

We all have many assets online that we probably don't even think about and our loved ones will need to access them when we die. Here's how to help them with that. **BY MARG BRUINEMAN**

So much of our lives exist in the ether — in that non-tangible virtual world. We post memories on Facebook, Instagram and other social media platforms. Many of our photos, videos, music and games are stored somewhere in the cloud, often for a monthly fee that is automatically deducted from bank or credit card accounts.

Then there are airline points, subscriptions and online businesses. There are also online investments, including crypto currency, digital artwork or non-fungible tokens (an NFT is a unique digital identifier recorded on a blockchain and used to certify ownership and authenticity.) Even parts of our everyday lives are controlled through

applications on our phones — setting the hot tub temperature from afar, running heating and video security systems and starting the car.

All that adds up to more than just sentimental value.

Some legislation in place

Saskatchewan, Prince Edward Island and, most recently, New Brunswick have introduced legislation giving appointed designates the right to access those digital assets, in the same way they have a right to access tangible property. It allows powers of attorney and other designates to take any action involving a specific digital asset that could have been taken by the account holder.



Sandy Abley, a trust estate lawyer in Vancouver, says it will help powers of attorney if we list all of the information we keep in the digital world for them.



Ottawa wills and estates lawyer Charlotte McCurdy suggests keeping a list of digital assets, along with instructions about what's to happen with them.

There's no indication at this point whether other provinces will follow suit. There has been movement on the federal level to grant a person expanded rights to control their data held by commercial entities. It would enable their designate to demand all information the companies have about that person, including the right to request that the information be disposed of across the country, similar to what is in place in the provinces with legislation. But nothing has come to fruition yet.

Sandy Abley, a fee-for-service certified financial planner and trust and estate lawyer in Vancouver, points out that it can help powers of attorney if we itemize in our wills all the information we keep in the virtual world. This would be particularly helpful in the absence of legislation. Such tools are meant to contain instructions on what our loved ones should do when we die or if we become incapacitated.

"What is not in those documents [wills and powers of attorney] ... is

carefully written instructions," Abley says. "Unless you completely aren't using a cellphone or a computer or laptop at all, I think everybody has some type of online presence, even if it's only an email address. [As such] you should be instructing somebody to delete all your apps. Even if it means to tell somebody to reset it and put it back to factory default.

"If someone dies in your family and they didn't put together that list and how to access everything and all the passwords, you'll eventually get access to all of that, but it will take a really, really long time," she says. "And it might not be online access, it might just be printed copies of stuff."

Make a list and check it twice

She suggests taking pen to paper or creating a spreadsheet listing the various digital assets and telling a trusted person where to find that list, along with the keys and passwords. A good approach is to grow the list gradually, adding the account or site as you log in and use them.

Those who don't have someone particularly close to share that information with can work with a trust company.

Important, too, is including instructions on what to do with those assets. That could include closing bank accounts, archiving social media or selling cryptocurrency. There might even be a biography or creative work on the computer or in the cloud that could be saved for future generations or might be intended for publication.

Unexplored territory

Online and social media providers each have their own rules on ownership and access by others. While legislation may override their conditions, most provinces and territories have nothing regulating digital assets.

Social media platforms such as Facebook and Twitter include considerations to remove or memorialize a loved one's account after they've died. But accessing some of those accounts has proven difficult and time-consuming without sign-in and password information.

Apple allows for the creation of a legacy contact. An account may be suspended or deleted if it receives proof that an account holder has died. But Apple data, including information on iCloud, is non-transferrable, even after death.

Microsoft won't provide information about any accounts or access to those without the account credentials. Instead accounts are closed automatically after two years of inactivity.

Google has an inactive account manager to allow users to share parts of their account data or notify someone if they've been inactive. But that needs to be set up in advance.

"Or maybe the instructions are: 'If I die, you take my computer and you drive over it,'" says Abley. "If you've got stuff on your computer that you don't want anyone to ever find out about, maybe you should think about securing that."

Ottawa wills and estates lawyer Charlotte McCurdy points out that for those living in the provinces and territories that don't have governing legislation, the default is the conditions of the service provider, which the user agreed to by clicking on the terms



You and Your Survivors

Federal Retirees published an estate-planning book in conjunction with Arbor Memorial. Pages 17 to 19 have a worksheet that offers a good list of digital assets, along with a place for URLs and passwords.



Mark O'Farrell, president of the Canadian Institute of Certified Executor Advisors, makes the point that our lives are documented digitally — our relationships and our photographs, for example.

and conditions box when opening the account. That includes whether membership points can be transferred and if the attorney appointed through the power of attorney can access the social media account.

"Now we're kind of in this state of limbo," McCurdy explains. She, too, suggests including a clause in your will and power of attorney that allows an appointed person to access that information. She also suggests that a list

of digital assets be part of a digital estate plan that includes hardware, software and all the accounts and she suggests keeping passwords in a place where a trusted person can access them, along with instructions on what's to happen with them.

Mark O'Farrell believes digital assets can be quite valuable and that we've been slow to acknowledge them. The chartered financial consultant and president of the Canadian Institute of Certified Executor Advisors believes that people often miss the very basic step of sharing the passwords for these accounts. Once the person is gone, all that information they stored online may well be out of grasp, no longer accessible by anyone.

Without a physical presence, these digital assets are often forgotten and forever lost.

"Peoples' lives are documented digitally — their photographs, their relationships," O'Farrell says. "Now you have a responsibility to protect those assets for the beneficiary."

Biotech adds complexity

O'Farrell offers a word of warning. Biotechnical digital assets are bound to develop further and become more complex, making planning for them even more important.

Currently, the focus is sharing passwords for assets and accounts. But biotechnology has started to come into play.

"For example, what happens when I need mum's thumbprint to access her phone," he said. "How are you going to handle that exactly? What happens if you need a retina scan? If your password doesn't work and you need a retina scan and a thumbprint in order to access those things, that's going to be really difficult. So now how are you going to pay the bills? As we move forward into digital and biotechnology, all of this is going to become that much more complicated." ■

Marg Bruineman is a Barrie, Ont.-based writer who specializes in legal issues.

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Staying safe on social media

It's tempting to share your excitement about upcoming travel or a trip in progress, but that can leave your home and possessions more vulnerable.

You never know who will care about what you share. From a simple weekend away at the cottage to a summer-long Euro trip, planning and going on a vacation is always exciting. But in our ever-increasing digital world, it's important to know what you shouldn't share online in the hopes of keeping your home and your possessions safe while you're away. Here is a list of the top five things you should not post on social media when you head out on vacation.

1. Trip countdown

Excited for your March Break holiday that's 12 days away? Of course you are. But that doesn't mean you should post a countdown to your social network. It could take out the guesswork for potential burglars of when you'll be away from home. Keep the family excitement internal and your home and possessions will thank you.

2. Details of your vacation

You probably have a few hundred friends on your Facebook list. But they probably aren't all close family and friends, and unfortunately, you might not be able to trust everybody. Making people aware that you won't be at home could be just the invitation a thief was waiting for.

3. Personal possessions

Perhaps you're over the moon about a new 60" 4K TV, or want to show off your latest family vehicle. Although you may think you're sharing this news with just



a few friends, posting photos and detailed information about these items could get into the hands of the wrong person. When you head out on vacation, who knows who may be eyeing that shiny new TV?

4. Travelling with others

It's always fun to travel with others, and you'll want to capture photos of your adventures to look back on and remember for years to come. But try saving them for a printed photo book or a scrapbook, instead of sharing them online. In addition, avoid tagging your

fellow travellers in pictures or videos as that will alert their social networks that they're also away from home.

5. Your current location

Without even knowing it, you may be revealing your location to the world every time you upload a photo or post a comment, making it easier for people to scope out your home for a robbery. Given that, find out how to turn off location settings and geotagging on your devices now, so when you head out on vacation, you can worry less and de-stress. ■

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or indulging in flavourful cuisines, Central and South America captivate with their warmth, hospitality and endless possibilities for exploration and discovery.

Going guided

Central and South America have so much to offer travellers — especially alongside an expert guide. Going guided can ease the stress of overcoming language barriers and finding transportation, and can give travellers a sense of comfort while exploring a new destination. Guided travel also offers customizable

experiences for travellers who want a more flexible itinerary. This means making your own choices on tour, adding in extra free time or experiencing an optional excursion alongside other like-minded travellers. Overall, guided travel in South America offers a blend of convenience, safety, cultural immersion and local expertise that can enhance the quality of your journey.

Amazing cuisine

The lively flavours of South American cuisine are beyond compare. Find the most divine ceviche from a street vendor

At left, Iguazu Falls, on the border between Brazil and Argentina, is composed of 275 separate cascades. Top right, Machu Picchu in Peru is a 15th-century Inca citadel and a UNESCO world heritage site. Ecuador's Galapagos Islands' wildlife was a source of inspiration for Charles Darwin's theory of evolution.

in Peru and wash it down with a tangy pisco sour. Discover your new favourite comfort food in the empanadas of Argentina and indulge in dulce de leche as a sweet treat. No matter where you travel in South America, you'll find foods influenced by Native American, African, Spanish and Italian cultures. The climate and geography provide for a variety of meats, fruits, vegetables and spices that lend themselves to many unforgettable culinary experiences.



Torres del Paine National Park in Chile, a hiker's dream, is home to three granite towers seen in the mist.

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New Brunswick's cautionary tale

After negotiations failed, the provincial government has imposed legislation that moves the defined benefit pensions of 7,200 employees to shared risk. **BY PATRICK IMBEAU**



Two CUPE locals in New Brunswick have filed a legal challenge after Premier Blaine Higgs introduced new legislation that would transform their defined benefit pensions into “shared-risk” (or target benefit) pensions.

The legal challenge came in February 2024. In November 2023, after negotiations broke down, the Higgs government pushed through shared-risk pension plan legislation — Bill 17 — or the Pension Plan Sustainability and Transfer Act. The legislation transfers public service pensions from a defined benefit plan to a “shared-risk” model, requiring employees to make up for shortfalls, effectively moving pension risk from the government to the employees. And, it could mean higher contribution rates and lower benefits depending on market performance.

The legislation covers five employee groups — 7,200 school custodians, maintenance workers, bus drivers and educational support staff as well as nursing home employees in the province.

On Dec. 12, the majority Progressive Conservative government MLAs voted in favour while all other parties voted against. It received royal assent only a day later. The government was heavily criticized for how quickly it pushed through the legislation. Higgs blamed the lack of debate on the opposition, despite the government having passed a motion to cap debate.

The Higgs government and the unions had signed a memorandum of agreement to come together to work on a pension plan that was feasible for both sides and the two sides agreed to mediation if an impasse was reached. In September, the unions gave notice of an impasse, but instead of mediation, the government moved forward with Bill 17.

Higgs accused the unions of dragging their feet on the negotiation process, though reporters pointed out that the government was responsible for the deadline extensions. At the time, Theresa McAllister, provincial president of CUPE Local 2745 said: “It’s a pension issue,

but moreso, it’s a breaking of a free, collective agreement. That’s the big issue ... This is going to have a big impact on all groups. Of course we have to push back. We have to fight back.”

On Jan. 20, 2024, the unions filed a legal action asking for the Court of King’s Bench to declare the law unconstitutional as it “substantially interfered” with the right to free bargaining.

This isn’t the first time Higgs has been involved in pension reform of this kind. In 2013, when he was finance minister, he tabled a pension reform bill (Bill 11 – An Act Respecting Pensions) that moved 30,000 public servants to the shared-risk model from a defined benefit plan. At the time, labour unions in New Brunswick pushed back against the changes, challenging them in court on the basis of violation of the Charter right to free association.

In 2022, the court ruled that the province had the power to change pension legislation, and that they were able to include an exemption from legal challenges, which was included again in the recent Bill 17.

This example should give Federal Retirees a stark reminder that governments, as the legislator, employer and pension plan sponsor, hold significant power to make legislative change unilaterally. That’s why it is important to actively advocate for retirement income security by building relationships with politicians and reminding them that while they may be able to make those changes, it would be a mistake to do so. ■

Patrick Imbeau is an advocacy and policy officer at Federal Retirees.

New Brunswick Premier Blaine Higgs has moved thousands of New Brunswickers’ pensions from defined benefit to shared risk models. Photo: GNB



Progress, but more work is needed

The Pharmacare Act proposes a framework as the first step toward universal, single-payer pharmacare, but if, how and when this will happen remains unknown. **BY JESSICA SEARSON**

Pharmacare legislation introduced in February is a positive step and is significant for Canadians who need diabetes medication and contraception.

Among the commitments in the agreement between the Liberals and NDP was passing a Canada Pharmacare Act by the end of 2023. The parties agreed to extend to March 1, 2024, and while there were questions about the likelihood of a deal, legislation was introduced the day before the deadline.

The government calls it the “first phase” of national, universal pharmacare in Canada. The Pharmacare Act (Bill C-64) proposes a framework for universal, single-payer national pharmacare and the government’s intent to work with the provinces and territories to provide universal, “first dollar” coverage — meaning no co-payments or out-of-pocket expenses — for certain diabetes medications and contraception.

Although it’s not in the bill, the government said it also intends to support access to diabetes supplies, such as syringes and glucose strips. Details will follow, after discussions with the provinces and territories.

The government has reported that this coverage will support affordable access to diabetes medication for 3.7 million Canadians and contraception for 9 million Canadians who are of reproductive age.

It also reports, “one in four Canadians with diabetes have reported not following their treatment plan due to cost. Eliminating cost barriers of medications will help improve health of people living with diabetes and reduce the risk of serious health complications.”

The bill proposes the Canadian Drug Agency develop a national formulary, a national bulk purchasing strategy and support the publication of a pan-Canadian strategy regarding the appropriate use of prescription medications within a year following royal assent.

The health minister will establish an expert committee to make recommendations “respecting options for the operation and financing of national, universal, single-payer pharmacare in Canada.”

The 2024 federal budget proposes \$1.5 billion over five years to support the national pharmacare plan.

It isn’t yet clear when this limited coverage will commence. The bill still has to move through the House of Commons and Senate, and the government needs to finalize negotiations with the provinces and territories. Some provinces have already said they’ll opt out.

In the press conference, the minister called the diabetes and contraception coverage under a universal, single-payer model a “proof of concept opportunity.” The bill proposes the first step with a framework, though if, how and when universal, single-payer pharmacare expands is unknown.

What are the impacts to private insurance, such as the PSHCP? Normandin-Beaudry, a consultancy, reported in March that it estimates private plans will see 15 to 20 per cent of costs for treatment of diabetes shift to the national plan, and almost 80 per cent of contraception costs. The consultants estimate this could represent a three per cent reduction in drug expenses for plans. They estimate that the effects on premiums of an average private plan would be roughly one per cent, with a complete shift of drugs listed in the bill and more limited in post-retirement plans, given the rare use of contraceptives.

Canada is the only country in the world with a universal health-care system that does not also provide universal prescription drug coverage. The Pharmacare Act is an important beginning for advocates, including Federal Retirees, who have been calling for action for decades.

Federal Retirees will continue to monitor the progress of the bill and its impact on the PSHCP and it will ensure governments remain focused on helping Canadians age in health and dignity.

Visit federalretirees.ca/en/advocacy/ for more information on the Association’s position on pharmacare. ■

Jessica Searson is the health-care advocacy and policy officer at Federal Retirees.



Your advocacy can make a difference

Members across the country have been working hard to make sure politicians at all levels understand our priorities. **BY AMY BALDRY**

Volunteers are working hard to deliver value to members through advocacy, speaking about Federal Retirees priorities every chance they get — and getting results.

Windsor branch's advocacy

Knowing how important advocacy is to members, the Windsor branch is using every opportunity to engage MPs.

Volunteers sent letters to their members of Parliament, outlining Federal Retirees' priorities and requesting meetings.

Advocacy volunteer Larry Duffield met separately with MPs Irek Kusmierczyk, Brian Masse and Chris Lewis to discuss long-term care. Branch president Dan Hebert joined Duffield to meet MP Dave Epp.

Hebert represented Federal Retirees at the Seniors Month flag-raising ceremony at Windsor City Hall. Volunteers also participated in a flag-raising ceremony to mark National Seniors Day and the International Day of Older Persons. A lunch meeting followed

the ceremony, during which Masse led a discussion on several topics of interest to older adults, including long-term care.

Kusmierczyk spoke to branch members at their annual meeting. MPs also attended the branch's 60th anniversary celebration and a branch luncheon, ensuring they remain mindful of our priorities and these valuable relationships are maintained.

"This ongoing advocacy has allowed the branch to build relationships with local MPs and deliver more value to branch members by creating regular opportunities for them to meet and engage with their own MPs," says Sharon McGovern, advocacy program officer (APO) for Ontario West.

As a direct result of their advocacy efforts, branch representatives were selected to be on Kusmierczyk's seniors advisory committee, which meets periodically to discuss issues important to seniors. Committee members are also invited to meet with visiting ministers — and the prime minister.

"This provides quite special access to convey concerns to senior policy

leaders," Duffield says. "I certainly feel privileged to have this opportunity to promote Federal Retirees' priorities."

Fraser Valley West branch

This branch hosted a panel discussion, highlighting local support services available to help older adults age in their homes and communities. A total of 175 members and guests attended this event, as did local panellists.

Events such as these are a great way of engaging branch members about the importance of our advocacy priorities, while also providing useful resources and connections for members.

In the run-up to the next federal election, the branch is focused on meeting as many MPs as possible.

Branch president Ian Spence, along with branch member and local constituent Mohni Khanna, met with MP Sukh Dhaliwal at his constituency office.

"We focused on the need for improved supports for home care and national standards for long-term care. Mr. Dhaliwal showed particular interest in the proposal to make the caregivers tax credit a refundable credit to benefit families caring for a loved one at home," Spence reports.

For volunteers aiming to secure MP meetings and engage their communities, including members who are constituents of the MP is a good strategy.

Spence and volunteer Don McKay met with MP Ken Hardie on challenges with the Public Service Health Care Plan (PSHCP) transition to Canada Life, and the need for mandatory national standards for long-term and home care.

Spence joined branch directors Leslie Gaudette, Bernd Hirsekorn and Judy McLellan for a meeting with MP Kerry-Lynne Findlay. This meeting focused on key Federal Retirees priorities, including pharmacare, a national seniors strategy and national standards for long-term

The N.S. Central branch held a meet-and-mingle and recruitment event to mark the association's 60th anniversary. From left, Margaret Gillis, constituency assistant for MP Darrell Samson; Cathy Lively, vice-president of the branch; MP Darrell Samson; Joe Arsenault, president of the branch; Chris Abraham, special assistant to MP Lena Diab; and Michelle Langille, the Association's advocacy program officer for Nova Scotia.

care and home care. Access to care and challenges with the PSHCP transition to Canada Life were also addressed.

As the meeting was wrapping up, Findlay indicated an interest in meeting again, providing the branch a perfect opportunity to plan for their next meeting.

Advocacy fun in N.S.

For their 60th anniversary, N.S. Central branch volunteers wanted to plan something new and fun that combined the social aspect of branch activities with advocacy and member recruitment. They decided to host a meet-and-mingle celebration and recruitment event.

Along with members, local political representatives and preferred partners were invited.

"We were delighted our efforts were so successful," said Cathy Lively, branch vice-president at the time. "Two MPs attended, along with staff of the third MP. As a bonus, we now have contact information for several political staff members and can keep them updated on the association's work."

One such connection between Lively and a member of MP Darrell Samson's staff resulted in an offer to arrange a meeting with the MP, who was then parliamentary secretary to the minister of Veterans Affairs.



Larry Duffield, an advocacy volunteer and member of the Windsor branch, is on MP Irek Kusmierczyk's seniors advisory committee and through that, met Justin Trudeau.



The Fraser Valley West branch met with MP Sukh Dhaliwal, centre. He is flanked by member Mohni Khanna and branch president Ian Spence.

As a result, Federal Retirees president Roy Goodall, CEO Anthony Pizzino and advocacy director Sayward Montague met with Samson — a perfect example of the power of advocacy being done at the local and national levels.

"Another highlight was having an attendee, who is a veteran, proclaim her excitement over the Women Veterans Research and Engagement Network (WREN) which was featured at the event," Lively said.

In terms of advice for fellow volunteers, Lively recommends combining advocacy and branch events for maximum impact and benefit to members.

Newfoundland APO joins provincial committee

Advocacy program officer Marilyn Best was invited to serve on the Newfoundland and Labrador government's newly established community stakeholder committee, as part of its review of long-term care and personal home care programs.

Comprised of representatives from various community advocacy groups, committee members share their experiences and knowledge concerning seniors and continuing care with the expert advisory panel.

The goal is to improve quality of care and quality of life for residents and the work-life balance and working conditions of staff.

This is an excellent example of the great work being done in every district across the country by our volunteer APOs.

Saskatoon branch thinking ahead

Advocacy volunteer Shawna Murphy and branch president Myrene Mollison met with the provincial NDP's Saskatoon caucus to introduce these members of the legislative assembly (MLAs) to Federal Retirees, explain our advocacy priorities, seek the caucus' commitment to support these priorities and determine how to work together.

"Our dialogue focused on supports for seniors in the community and the need for mandatory standards tied to funding in long-term care facilities in Saskatchewan. We all shared our experience with the system of long-term care and agreed the system requires a significant overhaul," Murphy says. "Thinking ahead, we agreed to keep the MLAs in the loop about advocacy we undertake for the upcoming provincial election and the caucus indicated it would be very happy to participate in an election town hall to discuss issues important to our members."

Often when we think about advocacy, we think about individual meetings with MPs, which are important. But there are many ways members can get involved. With provincial elections in British Columbia, Saskatchewan and New Brunswick this year, and the next federal election on the way, this work is more important now than ever. And we need your help. To get involved, contact your local branch or email advocacyteam@federalretirees.ca. ■

Amy Baldry is the advocacy co-ordinator for Federal Retirees.



Ombud info on fighting VAC decisions

The Office of the Veterans Ombud has released a tidy infographic detailing the process of challenging a Veterans Affairs Canada decision made about individuals' cases. **BY MICK GZOWSKI**

To help veterans fight back against a decision on their file that they don't agree with, the Office of the Veterans Ombud (OVO) recently released an infographic in both official languages called *What to do if You Disagree with VAC's [Veterans Affairs Canada's] Decision*.

This infographic is an update to one published in 2018. VAC has introduced

new benefits since then and the ombud's office wanted this resource to continue to be relevant to veterans.

The 2018 infographic was created because the ombud's office experienced an influx of calls from clients requesting information about the appeal process and looking for advice on what they should do if they disagree with a decision from VAC. In a 2017 poll of

1,000 individuals and 100 businesses, Infographic World, a New York marketing agency, released a study saying infographics are outpacing video, blogs, articles and podcasts and visual communication as by far the most common delivery method of advertising and marketing messages today. A full 76 per cent of respondents described infographics as an "essential tool."

The ombud's office is hoping that by providing information about the review processes, veterans will know what to expect. And they also want to provide advice and paths to take when considering whether to appeal.

There are two main review and appeal streams for VAC decisions: the Veterans Review and Appeal Board stream and the Internal Review and Appeal stream. The Veterans Review and Appeal Board has full and exclusive jurisdiction to hear, determine and deal with all applications for review and appeal that may be made to the board under the Pension Act, Veterans Well-being Act, War Veterans Allowance Act and other acts of Parliament.

The board also adjudicates duty-related pension applications for the RCMP.

There are 171 policy entries listed on VAC's website (veterans.gc.ca/en/about-vac/publications-and-reports/policies). The entries can be long and full of legal jargon, so the ombud's office recommends talking to the Bureau of

How to request a review

The new OVO infographic begins with the clear statement in bold that "when you disagree with a VAC decision you have the right to request a review." It then gives five points to consider in numerical order:

1. You have the right to get a decision in writing;
2. Read your letter carefully;
3. Get help early;
4. Consider the following questions before deciding to ask for an interview;
5. Make a decision on whether to request a review.

Each section contains bullet points reflecting their headline and describing a numerical order for clients to consider when choosing to request a review.

Pensions Advocates, the OVO itself and the Royal Canadian Legion. All of those services have professionals who will provide free service in helping make the decision on whether to request a review.

Visitors to the OVO website (ombudsman-veterans.gc.ca/en), will gain firsthand insights on the activities of the veterans ombud and the OVO, including the publication of reports and outreach visits across the country, through social media on Facebook, X (formerly Twitter),

Instagram, YouTube and LinkedIn. The OVO also communicates with the veterans community through the veterans ombud's appearances before Parliamentary committees, media interviews and advertising.

That said, the OVO plans more infographics in the future because they say that veterans find them useful. ■

Mick Gzowski is an Aylmer-based writer, videographer and member of the Parliamentary Press Gallery.

Veterans Ombud des vétérans

Who we serve
All veterans, military, RCMP, and their families.

What we do

- Review and address complaints about Veterans Affairs Canada
- Provide information and referrals
- Advocate for fairness

Where you can go for help
Submit a complaint online: ombudsman-veterans.gc.ca
Call: 1-877-330-4343

Facebook: @veteransombudsman
Twitter: @vetsombudsman
Instagram: @veteransombudsmancanada

ombudsman-veterans.gc.ca

Government of Canada / Gouvernement du Canada
Veterans Ombud / Ombud des vétérans

Those who can, do.
Those who can do more, volunteer.

~ Unknown

Join our VOLUNTEER TEAM!

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Are you looking for a meaningful way to share your skills and support fellow retirees? Your expertise and experience are in great demand at the National Association of Federal Retirees.

For more information, contact your local branch or our National Volunteer Engagement Officer, Gail Curran at **613-745-2559, ext. 235** or email gcurran@federalretirees.ca



OPPORTUNITIES

- Branch committees (as a member or Chair)
- Branch Board Director positions
- National Board Director positions
- Advocacy
- Promotional events and member recruitment
- Administrative support and financial management
- Event planning
- Special and/or episodic projects (Branch or National Office)



National Association of Federal Retirees / Association nationale des retraités fédéraux

Volunteer Bénévole



Stepping back from the national stage

Rick Brick has been a long-serving volunteer for Federal Retirees — and he's not done yet. **BY CHARLES ENMAN**

Few people have contributed as much to the National Association of Federal Retirees as Rick Brick of Edmonton.

Brick, 69, has served on the national board of Federal Retirees for six years. In 2018, after years of service to the Edmonton branch, he was elected district director (Prairies and the Northwest Territories) for a three-year term. He was re-elected in 2021.

"Volunteering should be important, should be a part of everyone's life," Brick said in a recent interview. "You'll get the satisfactions of supporting and helping others, and you'll develop a network of relationships with people that will offer its own satisfactions."

At the national level, Brick is most proud of his work in creating a committee to look into human resources

issues with the association. This was a natural initiative for Brick, who had worked for many years as a human resources expert in the private sector. He became the first chair of what is now a standing committee in the association.

Brick has contributed to the association's response to a proposal from Alberta Premier Danielle Smith that would see the province withdraw from the Canada Pension Plan (CPP) to set up a provincial plan in its place. Brick is also a strong proponent of Alberta bringing back an independent seniors advocate. Alberta had led the country in establishing such an advocate, but the Jason Kenney government amalgamated the seniors advocate with the health advocate in 2019, citing financial savings and efficiency. For Brick, that efficiency isn't evident. For one thing,

the work of the seniors advocate has only a 30 per cent overlap with health concerns. Other concerns — housing, transportation, food and income security — deserve equal attention.

"We've spent hundreds of hours working with various politicians and newspapers to encourage the current Alberta government to re-create a proper seniors advocate," Brick says. "Though we've had some traction, we haven't succeeded yet, but we're far from finished."

In the four years before his election as district director, he worked for the Edmonton branch, which he joined after a partial retirement in 2014.

After his election to the branch's board of directors, he was appointed its health benefits officer and then acting secretary, before successfully running as first vice-president of the branch.

As he approaches 70 and the end of his second stint as federal director, Brick hopes to pick up new responsibilities back in Edmonton. He has been asked to run for branch president. "I'm pretty sure I'll run, but even if I don't, I'll certainly be a member of the Edmonton branch."

Professionally, Brick worked for much of his career at the Department of National Defence, where he long served as director of human resource management at the Land Force Western Area. He also worked as a human resources expert in provincial and municipal governments, and is now a sessional instructor at the University of Alberta's business school.

He and his wife, Joan, will continue volunteering as long as they can. They are both involved, for example, in the Second Chance Animal Rescue Society, an organization with a no-kill policy that cares for abandoned animals.

"As long as we can serve valuable roles, we're in," Brick says. ■

Charles Enman is an Alberta-raised Ottawa-based writer.

Rick Brick is leaving the national board this summer, but he will remain involved in the association, and may even run for president of his Edmonton branch. Photo: Dave Chan

Preserving a moment in time

Barb Biddle worked hard to preserve a rural subdivision in Saskatchewan that was built to house Second World War veterans and was honoured with the Queen's Platinum Jubilee medal for her work. **BY CHARLES ENMAN**

In a world that's changing ever faster, it's easy to lose sight of the past that, after all, birthed all the wonders of the present moment. But that wasn't going to happen in Montgomery Place, a neighbourhood of Saskatoon — not if Barb Biddle had anything to say about it.

Biddle grew up in Montgomery Place, a rural subdivision set up in 1946 to house Second World War veterans, who, under the Veterans' Land Act, could get low-interest loans to make the small downpayments that would give them their own homes. There were a number of such subdivisions set up across Canada at the time, but Montgomery Place is one of the best preserved.

"So many of these small communities have simply been absorbed into larger cities," Biddle recalled in a recent interview. "But Montgomery Place, though it became part of Saskatoon in

1955, still has the character that made it a wonderful place to grow up."

All the streets are named after military commanders, navy battleships and military airplanes. Biddle, for example, lives on Ortona Street, named after the December 1943 battle in Ortona, Italy, in which Canadian forces won an important though costly victory over Nazi forces. This was understood in Montgomery Place because all of the residents were military veterans and their families. Biddle's Canadian father and British mother had both served with the Allied forces during the war.

"It was a unique place," Biddle says. "Most of the lots were relatively large, half an acre, and we didn't have sidewalks."

The community was particularly closely knit, Biddle says, because the veterans were all of roughly the same

age and were undergoing the joys and vicissitudes of rearing families at the same time.

In 2003, Biddle retired from a 36-year career with the Canada Revenue Agency. She had, at the time, no great projects to occupy her time. However, when it came time for her aging mother, still living in the home Biddle had grown up in, to enter a seniors' residence, Biddle and her husband, Roger, moved into the family home. Soon, Biddle found herself more and more involved in the community, including the community association, of which she eventually became president.

One of her beliefs was that communities as unique as Montgomery Place should be acknowledged and remembered as an important part of national history. To that end, she and the community association applied to have the community designated a National Historic Site. In September 2017, a plaque was erected during a ceremony attended by many of the original families.

In a separate effort to honour veterans, Biddle has found the names of 565 veterans who bought properties in Montgomery Place under the Veterans' Land Act program. These names were chiseled into a granite monument that stands in a community park and was dedicated in June 2013.

To bring the community's history to its children, Biddle has partnered with two elementary schools to take teachers and students on historical walks around the neighbourhood.

In the fall of 2022, in a well-deserved gesture, Biddle received the Queen's Platinum Jubilee medal for volunteer work.

A long-time member of Federal Retirees, Biddle says the association does exemplary work. "In representing the rights and concerns of federal retirees, it does a very good job," she says. ■



Barbara Biddle received the Queen's Platinum Jubilee medal for her efforts to preserve her home neighbourhood of Montgomery Place in Saskatoon, Sask.

Charles Enman grew up in rural Alberta and now lives in Ottawa.

The latest news



RCAF 100th anniversary

On April 1, the Royal Canadian Air Force (RCAF) celebrated its 100th anniversary as a distinct military element. The RCAF was founded to protect and preserve the freedoms of all Canadians, to contribute to global peace and security and to help those in need in Canada and abroad.

“In times of war and peace, members of the RCAF have shown unwavering courage,” wrote Prime Minister Justin Trudeau in a statement. “The Second World War marked the first significant challenge for the RCAF, with over 200,000 Canadians joining the air force to fight against tyranny and fascism. Since then, generation after generation of Canadians have served — from Afghanistan to the Arctic.”

The RCAF 2024 Team is organizing a year-long program that included the RCAF Run in the spring, an RCAF Gala in June and allied air demonstration team participation in air shows across Canada. Visit rcaf2024arc.ca/events-landing/ for more information.

MEDOC renewal

Travel insurance has never been more important, and, as a member of Federal

Retirees, you have exclusive access to the MEDOC Travel Insurance program, the most comprehensive and industry-leading travel insurance product in the Canadian market. With policies set to renew Sept. 1, 2024, the Association has leveraged its partnership with Johnson Insurance to negotiate a 6.3 per cent rate increase — for an average increase of less than \$2.50 a month — to ensure our members get the best value for their travel dollar. For more information, visit federalretirees.johnson.ca or call toll-free 1 (866) 606-3352.

Retirement requires prep

Federal Retirees offers virtual pre-retirement courses to employees of the federal public service, RCMP and Canadian Armed Forces. Collaborators for courses are Tradex, an at-cost financial services company and preferred partner; the GERAS Centre for Aging Research, which is part of Hamilton Health Sciences and affiliated with McMaster University; and Melody Walz, a certified presenter with the Pension Centre. The two-day course features pension presenters, financial advisers and physicians and researchers

specializing in geriatrics. A benefit of taking the course is a complimentary one-year membership in the Association, so encourage former colleagues who are nearing retirement to inquire. Visit bit.ly/3JyQP5N for more information and to register. At press time, the next available course was Sept. 16-17 and was on pace to sell out.

Hats off to public servants

National Public Service Week takes place June 9 to 15. To mark the occasion, Federal Retirees is preparing a series of micro-reports on the shape of the federal public service; long-term care and why privatization of public services should be done sparingly.

We salute those who deliver the programs and services that support the work of the federal government and the needs of Canadians in their day-to-day lives. We would also like to thank our members for their commitment and contributions to public service excellence.

Veterans entitlements update

The Public Service Commission of Canada (PSC) recently discovered a technical issue with the data transfer process it uses to support preference and mobility entitlements for veterans and serving members of the Canadian Armed Forces.

Members who may have been affected were notified of this issue in writing. The data issue has been corrected for current processes. Also, it has been confirmed that this technical issue had no impact on priority entitlements of veterans who were released for medical reasons,

Dee Brasseur was one of the first female fighter jet pilots in the Royal Canadian Air Force. She's shown in front of a CF-18 plane that she actually flew and that now resides at the Canadian Aviation and Space Museum. The RCAF turns 100 this year. Photo: Dave Chan

as these entitlements are captured through a different system. If you or any veterans you are in contact with have any questions or concerns, the PSC has established a portal at cfp.dotation.ancienscombattants-veterans.staffing.psc@cfppsc.gc.ca.



From left, Federal Retirees CEO Anthony Pizzino, president Roy Goodall, vice-president H el ene Nadeau and Seniors Minister Seamus O'Regan met at the minister's office in March.

Communicating key issues

Federal Retirees met with Seniors Minister Seamus O'Regan in March, sharing the association's priorities, including long-term care, pensions, the Public Service Health Care Plan and dental care. President Roy Goodall, vice-president H el ene Nadeau, CEO Anthony Pizzino and director of advocacy Sayward Montague articulated the priorities and the minister made it clear his government is committed to moving forward with long-term care standards that are data-driven and created in collaboration with the provinces.

Goodall emphasized the importance of having a retiree representative on the Public Service Pension Investment

Board. The team also shared feedback about the service challenges members are facing with their health-care plan transitioning to a new provider, about which the minister was supportive. Overall, the meeting set the stage for a positive relationship between the association and the minister.

belairdirect Scholarship Program

Association partner belairdirect Insurance is now accepting applications for its 2024 scholarship program. Children and grandchildren of Federal Retirees members may be eligible to apply for one of 50 scholarships, worth

\$1,000 each. Visit belairdirect.com/scholarship or call toll-free at 1 (844) 567-1237 for information. Applications are due July 31, 2024.

Travel and tragic loss

Recently, a member of the National Association of Federal Retirees experienced the tragic loss of her spouse while travelling. While this is an extraordinarily rare event, the member asked us to work with the MEDOC team at Johnson Insurance to develop this information so others might be spared the need to research at such an emotional time. Visit bit.ly/44irZAJ to learn more. ■

National Association of Federal Retirees and Arbor Alliance

As a member of the National Association of Federal Retirees, making your funeral and cemetery plans is now a little easier and economical when you choose Arbor Memorial, Canada's leading family of arrangement providers.

Save 10% on funeral and cemetery plans when made in advance	10% savings**	Save 5% on funeral and cemetery plans made at the time of death	5% savings†
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† For purchases made in Ontario: 4% savings for cemetery lots, niches and other interment rights and excludes above ground crypts. 10% savings on all other cemetery products and services.

Your branch in brief

For the latest news, updates and office hours, watch for emails from your branch, visit its website, phone or check the inserted report if available. To add your email to our lists, visit federalretirees.ca/email-capture. Or, contact our member services team at (613) 745-2559, ext. 300, or toll-free at 1-855-304-4700.

British Columbia

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BC02 CHILLIWACK

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federalretirees.ca/chilliwack
chilliwack@federalretirees.ca

BC03 DUNCAN AND DISTRICT

34-3110 Cook St.
Chemainus, B.C. V0R 1K2
(250) 324-3211
federalretirees.ca/duncan
duncanfederalretirees@gmail.com

Summer picnic: Aug. 8 or 15, Salt Spring Island, details TBD by email or phone

BC04 FRASER VALLEY WEST

P.O. Box 75022, RPO White Rock
Surrey, B.C. V4A 0B1
(604) 753-7845
federalretirees.ca/fraservalleywest
nafrc04@gmail.com

General meeting and barbecue: July 18, Peace Arch Park, Highway 99 Peace Arch Border Crossing, Surrey, details TBD by email, see branch report for more info — \$ 🍴 +1 RSVP

BC05 NANAIMO AND AREA

P.O. Box 485
Lantzville, B.C. V0R 2H0
(250) 248-7171
federalretireesnanaimo@gmail.com

BC06 NORTH ISLAND-JOHN FINN

P.O. Box 1420
Comox, B.C. V9M 7Z9
1-855-304-4700
nijf.ca
info@nijf.ca

BC07 CENTRAL OKANAGAN

P.O. Box 20186 RPO Towne Centre,
Kelowna, B.C. V1Y 9H2
(250) 712-6213
federalretirees.ca/centralokanagan
centralokanagan@federalretirees.ca

BC08 VANCOUVER AND YUKON

4445 Norfolk St.
Burnaby, B.C. V5G 0A7
(604) 681-4742
fsnavan@shaw.ca

Luncheon meeting: June 13, 11 a.m. Italian Cultural Centre, 3075 Slocan St., Vancouver — 🍴

Branch meeting: September, details TBD

BC09 VICTORIA-FRED WHITEHOUSE

c/o Royal Canadian Legion
Branch 292
411 Gorge Rd. E., Victoria, B.C. V8T 2W1
(250) 385-3393
victoriafredwhitehouse@federalretirees.ca

BC10 SOUTH OKANAGAN

696 Main St., Penticton, B.C. V2A 5C8
(250) 493-6799 (RSVP)
s.okanagan@federalretirees.ca (RSVP)

Barbecue and recruitment event:

July 17, noon, Skaha Pavilion, east end of Skaha Beach, Penticton, B.C. — free to attend with food bank item, **RSVP** by July 10

BC11 OKANAGAN NORTH

5321 21 St., Vernon, B.C. V1T 9Y6
(250) 549-4152
federalretirees.ca/northokanagan
okanagannorthbr11@federalretirees.ca

Coffee klatch: April 17, 10:30 a.m., Village Green Mall food court, 4900 27 St., Vernon — +1

Okanagan Military Tattoo: May 25-26, Kal Tire Place, 3445 43 Ave., Vernon

Volunteers wanted: military tattoo booth, directors-at-large, contact branch for more info

BC12 KAMLOOPS

P.O. Box 1397 STN Main
Kamloops, B.C. V2C 6L7
(250) 571-5007 (RSVP)
kamloops@federalretirees.ca (RSVP)

Summer picnic: July 17, 10 a.m., Riverside Park, 100 Lorne St., — \$15 🍴 +1
RSVP July 14

BC13 KOOTENAY

396 Wardner-Fort Steele Rd.
Fort Steele, B.C. V0B 1N0
(250) 919-9348
federalretireeskootenay@gmail.com

BC15 PRINCE GEORGE

P.O. Box 2882 Station B
Prince George, B.C. V2N 4T7
federalretirees.ca/princegeorge
princegeorgebranch@federalretirees.ca

Member meeting: June 24, 12:30 p.m., Elder Citizens Recreation Association, 1692 10 Ave., Prince George

Alberta

AB16 CALGARY AND DISTRICT

302-1133 7 Ave. S.W.
Calgary, Alta. T2P 1B2
(403) 265-0773
federalretirees.ca/calgary
calgarybranch@federalretirees.ca

LEGEND

For detailed information, contact your branch.



— Food will be served.



— Guest speaker.



— There is a charge for members and guests. Dollar amounts presented indicate pricing.

RSVP

— RSVP is required; deadline indicated by date. Contact the noted telephone number or email address.



— Guests and prospective members are welcome to attend this event.

AB17 EDMONTON AND NORTHWEST TERRITORIES

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(780) 413-4687
1-855-376-2336
federalretirees.ca/edmonton
edmonton@federalretirees.ca

AB18 SOUTHERN ALBERTA

Nord-Bridge Senior Centre
8-1904 13 Ave. N.
Lethbridge, Alta. T1H 4W9
(403) 328-0801
nafr18@shaw.ca

NPSW barbecue: June 8, Elk's Compound,
55-79 Botterill Bottom Rd. S., Lethbridge

AB19 RED DEER

c/o 126-4512 52 Ave.
Red Deer, Alta. T4N 7B9
(587) 877-1110
federalretirees.ca/reddeer
reddeer@federalretirees.ca

AB20 MEDICINE HAT AND DISTRICT

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(403) 979-3097
medicinehatbranch@federalretirees.ca

AB21 BATTLE RIVER

17124 Township Rd. 514
RR2, Ryley, Alta. T0B 4A0
(780) 663-2045
cvhyde@mcsnet.ca

Saskatchewan

SK22 NORTHWEST SASKATCHEWAN

161 Riverbend Cres.
Battleford, Sask. S0M 0E0
(306) 441-1819
tbgs@sasktel.net

SK23 MOOSE JAW

c/o Jeff Wall
267 Wellington Dr.
Moose Jaw, Sask. S6K 1C5
(306) 693-3848
mcwall@sasktel.net

SK24 REGINA AND AREA

112-2001 Cornwall St.
Regina, Sask. S4P 3X9
(306) 359-3762
regina@federalretirees.ca

SK25 SASKATOON AND AREA

P.O. Box 3063 STN Main
Saskatoon, Sask. S7K 3S9
(306) 374-5450
(306) 373-5812
federalretirees.ca/saskatoon
saskatoon@federalretirees.ca

SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 211
Candle Lake, Sask. S0J 3E0
(306) 314-5644
gents@sasktel.net

SK29 SWIFT CURRENT

847 Field Dr.
Swift Current, Sask. S9H 4H8
(306) 773-5068
leymshon@sasktel.net

Manitoba

MB30 WESTERN MANITOBA

c/o 311 Park Ave. E.
Brandon, Man. R7A 7A4
federalretirees.ca/western-manitoba
westernmanitoba@federalretirees.ca

MB31 WINNIPEG AND DISTRICT

526-3336 Portage Ave.
Winnipeg, Man. R3K 2H9
(204) 989-2061
winnipeg@federalretirees.ca

MB32 CENTRAL MANITOBA

12 Radisson Ave.
Portage La Prairie, Man. R1N 1A9
(204) 856-0662
r1n1a9gj@gmail.com

MB91 EASTERN MANITOBA

P.O. Box 55
Pinawa, Man. R0E 1L0
(204) 753-8402
nafr-mb91@hotmail.com

Ontario

ON33 ALGONQUIN VALLEY

P.O. Box 1930
Deep River, Ont. K0J 1P0
(613) 735-4939 (president)
fsnaalgonquinvalley.com
avb.fed.retirees@gmail.com

ON34 PEEL-HALTON AND AREA

1235 Trafalgar Rd.
P.O. Box 84018
Oakville, Ont. L6H 5V7
(905) 858-3770
(905) 824-4853
federalretirees.ca/peel-halton
nafrtreasureron34@gmail.com

ON35 HURONIA

80 Bradford St., Barrie, Ont. L4N 6S7
(905) 806-1954
federalretirees.ca/huronia
huronia@federalretirees.ca

ON36 BLUEWATER

P.O. Box 263 STN Main
Sarnia, Ont. N7T 7H9
1-855-304-4700
federalretirees.ca/bluewater
bluewaterbranch@federalretirees.ca

Volunteers wanted: president, secretary,
volunteer recruitment and engagement
director, program co-ordinator, advocacy
program officer, French translator

ON37 HAMILTON AND AREA

10 Ramsgate Dr.
Stoney Creek, Ont. L8G 3V5
(905) 906-8237
hamiltonarea@federalretirees.ca

ON38 KINGSTON AND DISTRICT

P.O. Box 1172
Kingston, Ont. K7L 4Y8
1-866-729-3762
(613) 542-9832 (information)
federalretirees.ca/kingston
nafrkingston@gmail.com

Volunteers wanted: branch executive,
members-at-large

ON39 KITCHENER-WATERLOO AND DISTRICT

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(519) 742-9031
federalretirees.ca/kitchenerwaterloo
kitchenerwaterloo@federalretirees.ca

Volunteers wanted: board of directors

ON40 LONDON

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(519) 439-3762 (voicemail)
londonbranch@federalretirees.ca

Branch membership meeting: Oct. 9,
10:30 a.m., Royal Canadian Legion Branch
533, 1276 Commissioners Rd. W., London,
details TBD by email — ¶¶

ON41 NIAGARA PENINSULA

P.O. Box 235
Jordan Station, Ont. L0R 1S0
(289) 969-5414
nafrsecretaryniabbranch41@outlook.com

ON43 OTTAWA, NUNAVUT AND INTERNATIONAL

2285 St. Laurent Blvd., Unit B-2
Ottawa, Ont. K1G 4Z5
(613) 737-2199
nafrottawa.com
facebook.com/nafrottawa
info@nafrottawa.com

ON44 PETERBOROUGH AND AREA

P.O. Box 2216 STN Main
Peterborough, Ont. K9J 7Y4
(705) 786-0222
jabrown471@outlook.com

ON45 QUINTE

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
1-855-304-4700
jgagne@federalretirees.ca

ON46 QUINTRENT

77 Campbell St.
Trenton, Ont. K8V 3A2
(613) 394-4633 (voicemail)
nafr46@bellnet.ca

ON47 TORONTO AND AREA

P.O. Box 65120 RPO Chester
Toronto, Ont. M4K 3Z2
(416) 463-4384
fsna@on.aibn.com

ON48 THUNDER BAY AND AREA

P.O. Box 29153 RPO McIntyre Centre
Thunder Bay, Ont. P7B 6P9
(807) 624-4274
nafrmb48@gmail.com

ON49 WINDSOR AND AREA

492 Gilbert Ave.
Lasalle, Ont. N9J 3M9
(519) 982-6963
windsorandareabranch@federalretirees.ca

ON50 NEAR NORTH

P.O. Box 982 STN Main
North Bay, Ont. P1B 8K3
(705) 498-0570
nearnorth50@gmail.com

ON52 ALGOMA

P.O. Box 167
Echo Bay, Ont. P0S 1C0
(705) 248-3301
lm.macdonald@sympatico.ca

ON53 OTTAWA VALLEY

P.O. Box 20133
Perth, Ont. K7H 3M6
(343) 341-2687
federalretirees.ca/ottawavalley
ottawavalley@federalretirees.ca

ON54 CORNWALL AND DISTRICT

P.O. Box 28
Long Sault, Ont. K0C 1P0
(343) 983-0505
federalretirees.cornwall@gmail.com

ON55 YORK

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
1-855-304-4700 (general)
(905) 505-2079 (branch)
federalretirees.ca/york
federalretirees.york@gmail.com

ON56 HURON NORTH

34 Highland Cres.
Capreol, Ont. P0M 1H0
(705) 618-9762
federalretirees.ca/huron
huronnorth56@gmail.com

Quebec

QC57 QUEBEC

162-660 57^e rue O.
Quebec, Que. G1H 7L8
1-866-661-4896
(418) 661-4896
(418) 627-1265 (Quebec breakfasts info)
(418) 833-2221 (Lévis breakfasts info)
anrf-sq.facebook.com/
retraitesfederauxquebec
anrf@bellnet.ca (theatre RSVP)
g-boivin@videotron.ca (golf RSVP)
voiegis28@gmail.com (La Baie/Alma
breakfast info)

Evening theatre: July 10, 8 p.m.,
Théâtre Beaumont-Saint-Michel — **RSVP**

Golf: Tuesdays, May to September,
9:30 a.m., Club Royal Charbourg,
17280 de la Grande Ligne, Québec — **RSVP**

Quebec breakfasts: June 26, July 31,
Aug. 28, 8:30 a.m., restaurant Normandin,
986 Bouvier St., Québec — 🍴

Lévis breakfasts: July 4, Aug. 1, Sept. 5,
10 a.m., restaurant Délice Resto Lounge,
146 route du Président-Kennedy, Lévis — 🍴

**SAGUENAY-LAC-SAINT-JEAN
SUB-BRANCH**

La Baie breakfasts: July 2, Aug. 6, Sept. 3,
9 a.m., Chez Mike, 285 boul. de la Grande
Baie nord, La Baie — 🍴

Alma breakfasts: June 26, July 31,
Aug. 28, 9 a.m., restaurant Pacini,
Hôtel Universel, 1000 boul. des Cascades,
Alma — 🍴

QC58 MONTREAL

300-1940 boul. Henri-Bourassa E.
Montreal, Que. H2B 1S1
(514) 381-8824
anrfmontreal.ca
facebook.com/retraitesfederauxmtl
info@anrfmontreal.ca

Presentation on online fraud (Zoom):

June 11, 10 a.m., details TBD by email — 🍴

Presentation by la Société Alzheimer

de Laval: Sept. 5, Holiday Inn Laval,
2900 boul. le Carrefour, Laval, details TBD
— 🍴

QC59 CANTONS DE L'EST

1871 rue Galt O.
Sherbrooke, Que. J1K 1J5
(819) 829-1403
info@anrf-cantons.ca

QC60 OUTAOUAIS

115-331 boul. de la Cité-des-Jeunes
Gatineau, Que. J8Y 6T3
(819) 776-4128
admin@anrf-outaouais.ca

QC61 MAURICIE

P.O. Box 1231
Shawinigan, Que. G9P 4E8
(819) 537-9295
(873) 664-5625
federalretirees.ca/mauricie
anrf.mauricie@gmail.com
anrf-mauricie.adhesion@outlook.fr
activites.anrf.mauricie@gmail.com

Monthly breakfast: June 11,
9 a.m., restaurant Chez Auger,
493, 5e Rue de la Pointe, Shawinigan — 🍴

Golf tournament: June 14,
Club de golf Du Moulin,
841 ch. des Pins, Trois-Rivières

Monthly breakfast: Aug. 14,
9 a.m., restaurant Maman Fournier,
3125 boul. des Récollets, Trois-Rivières
— 🍴

Branch trip: details TBD by email,
see branch website and Facebook page
for more info.

QC93 HAUTE-YAMASKA

P.O. Box 25 RPO Bureau-Chef
Granby, Que. J2G 8E2
(450) 915-2311
haute-yamaska@retraitesfederaux.ca

New Brunswick

NB62 FREDERICTON AND DISTRICT

P.O. Box 30068 RPO Prospect Plaza
Fredericton, N.B. E3B 0H8
(506) 451-2111
federalretirees.ca/fredericton
facebook.com/branchnb62
nafrfred.nb62@gmail.com


NB63 MIRAMICHI

4470 Water St.
Miramichi, N.B. E1N 4L8
(506) 625-9931
smithrd@nb.sympatico.ca

NB64 SOUTH-EAST NB

281 St. George St.
P.O. Box 1768 STN Main
Moncton, N.B. E1C 9X6
(506) 855-8349
southeastnb@federalretirees.ca

General membership meeting:

Sept. 27, Royal Canadian Legion Branch 6,
100 War Veterans Ave., Moncton — 


NB65 FUNDY SHORES

P.O. Box 935 STN Main
Saint John, N.B. E2L 4E3
(506) 529-3164
federalretirees.ca/fundy
fsna65@gmail.com

NB67 UPPER VALLEY

4-105 Lewis P. Fisher Lane
Woodstock, N.B. E7M 0G6
(506) 594-1194
uppervalleynb@gmail.com

Membership meeting:

Oct. 1,
10:30 a.m., Florenceville Kin Centre,
381 Centreville Rd., Florenceville-Bristol
—  +1

NB68 CHALEUR REGION

2182 Ch. Val-Doucet
Val-Doucet, N.B. E8R 1Z6
(506) 764-3495
japaulin@rogers.com

Nova Scotia

NS71 SOUTH SHORE

100 High St., P.O. Box 214
Bridgewater, N.S. B4V 1V9
1-855-304-4700
nafrns71pres@gmail.com

NS72 COLCHESTER-EAST HANTS

c/o 865 Shefford Rd.
Ottawa, Ont. K1J 1H9
(902) 662-4082
(902) 986-8996
colchester-easthants@federalretirees.ca



NS73 NOVA SCOTIA CENTRAL

102-238A Brownlow Ave.
Dartmouth, N.S. B3B 1V5
(902) 463-1431
nafr73@outlook.com

NS75 WESTERN NOVA SCOTIA



P.O. Box 1131, Middleton, N.S. B0S 1P0
(902) 765-8590
federalretirees.ca/western-nova-scotia
nafr75@gmail.com

Branch 60th anniversary lunch:

July 5, Seashore Restaurant and Blue Rock
Lounge, 8467 Hwy. 1, Meteghan N.S.
— \$17-25   RSVP June 21

NS77 CAPE BRETON

P.O. Box 785
Sydney, N.S. B1P 6J1
(902) 567-6156
wheelhouse@seaside.ns.ca (RSVP)

Barbecue: Aug. 7, 2:30 p.m.,
31 Wheelhouse Lane, Albert Bridge
— \$5   +1 RSVP

Volunteers wanted: treasurer

NS78 CUMBERLAND

P.O. Box 303
Parrsboro, N.S. B0M 1S0
(902) 661-0613
snowshoe@ns.sympatico.ca

NS79 ORCHARD VALLEY

P.O. Box 815 STN Main
Kentville, N.S. B4N 4H8
1-855-304-4700
tandrcross@outlook.com

NS80 NORTH NOVA

P.O. Box 924 STN Main
New Glasgow, N.S. B2H 5K7
(902) 485-5119
margaret.thompson@bellaliant.net

Prince Edward Island

PE82 CHARLOTTETOWN

P.O. Box 1686 STN Central
Charlottetown, P.E.I. C1A 7N4
1-855-304-4700
federalretireescharlottetown@gmail.com

PE83 SUMMERSIDE

39-102 Schoolhouse Lane
Stanley Bridge, P.E.I. COA 1N0
(902) 214-0475
summersidepe83@gmail.com

Newfoundland and Labrador

NL85 WESTERN NEWFOUNDLAND AND LABRADOR

P.O. Box 128
Howley, N.L. A0K 3E0
(709) 639-5350
wayneronaldbenett@gmail.com


NL86 CENTRAL NEWFOUNDLAND

132A Bayview St.
Twillingate, N.L. A0G 4M0
(709) 884-2862
wlkjenkins@personainternet.com

NL87 AVALON-BURIN PENINSULA

P.O. Box 21124 RPO MacDonald Dr.
St. John's, N.L. A1A 5B2
(709) 745-4517
richard.sparkes@nf.sympatico.ca

General meeting:

Sept. 18, 2 p.m.,
Royal Canadian Legion Branch 1,
57 Blackmarsh Rd., St. John's, N.L. — 

Barbecue dinner and dance:

Sept. 27, 6:30 p.m., Freemasons Hall,
100 Masonic Dr., Mount Pearl, N.L.

LEGEND

For detailed information,
contact your branch.



— Food will
be served.

— Guest speaker.



— There is a charge for
members and guests.
Dollar amounts presented
indicate pricing.

RSVP — RSVP is required; deadline
indicated by date. Contact
the noted telephone
number or email address.

+1 — Guests and
prospective members
are welcome to
attend this event.

In memoriam

BC01 CENTRAL FRASER VALLEY

Don Bandurka
Elsie Beggs
Noeleen Firlotte
Henrietta Hellyer
Patricia Laberge
Edwin Rode

BC02 CHILLIWACK

Vincent Hohn
John C. Walker

BC05 NANAIMO AND AREA

Victor (Vic) Ashdown
George Butler
Gerry Calthorpe
James Diack
Clayton Hamilton
Diane Malley
Nancy Panton
James Whalen
Robert (Bob) Willis
Caryl Wylie

BC06 NORTH ISLAND-JOHN FINN

Lorna Harvey
Douglas Paige
James Proudlove
Evelyn Wilds

BC07 CENTRAL OKANAGAN

Martin Barany
Gordon Dale Brown
Johana Dusik
Winnifred Langham
Peter McPhail
Irene Ogglesby
Frederick Rudy

BC08 VANCOUVER

Andrew Beckett
Margaret Hensen
Joan E. Jones
William Laing Wood
Estelle Lavine
Donald B. McGregor
John Mills
B. M. O'Connell
David Charles Schutz
John Third
J. E. Vetere

BC09 VICTORIA-FRED WHITEHOUSE

June Boomer
Patrica Champion
Louise Corbett
Shirley Estabrooks
Ron Ferri
Bertha Goller
Morris Heath
Douglas Henderson
Isabel Knox
Evelyn MacKay
Donna Masse
Catherine Mick
John Ovens
Nora Jean Parker
Elizabeth Rymes
John Smith
Donald Singlehurst
S. Tabata
Blair Wilkinson

BC10 SOUTH OKANAGAN

Krystyna Lebedynski

BC12 KAMLOOPS

Nadene Fraser
Shirley Yeomans

AB20 MEDICINE HAT AND DISTRICT

Albrecht Engler
Gordon Hart
Irene Hodges
Richard Iftiniuk
Marlene Knodel
Georgina McLeod
John C. Pierce
Jim Simpson

SK25 SASKATOON & AREA

Dennis H. Engemoen
H. N. N. Figenshaw
Shirley Lindgren
Margaret Hucul
Gilbert J. Ludwig
Ron Connolly

MB31 WINNIPEG AND DISTRICT

Joseph Brown
Diane Elkin
Don Morrow
Edwin Prince
Adolf Reinfort
Alan Vanderpont
Margo Weiler
Peter Wood

MB32 CENTRAL MANITOBA

Marianne Abbors
Al Lightfoot

ON38 KINGSTON AND DISTRICT

Noel Coward
Patricia Finlay
Carmel Glynn
Ann Marie Jackson
Colin Taylor

ON39 KITCHENER-WATERLOO AND DISTRICT

Derek Keogh
Isabel Lament
Anne Tasse
John Trueman

ON43 OTTAWA

Mary Dawson
Jovette Drolet
Colin David Taylor

ON54 CORNWALL AND DISTRICT

Gerard Houde
Nancy Houde

ON55 YORK

Rudolph (Rudy) Pun
Michael A. Yoblonski

QC57 QUEBEC

Thérèse Arcand
André Desmeules
Philippr Gotty
Denise Morissette
Donald J. Morissette
Florent Milot

QC58 MONTREAL

J. Yves G. Beland
Pierre Brabant
Gaetan Cholette
Jean-Paul Croft
Michelle Guerin Desjardins
Michel Dupuy
Gilles Gadoury
Pauline Gagnon
Leo Geoffroy
Colette Germain
Charles Gervais
Roman Korol
Angeline Lehoux Langlois
Denis Ledoux
Jocelyne Lemieux
Michel Maillette
Bernadette Pagé
Denis Perras
Lawrence A. Poitras
Roger Seguin
Donald Speck
Gilles Valiquette

QC61 MAURICIE

Jeannette Boucher
Micheline Boucher
Duguay
France Dufresne
Colette Masse
Suzanne Ouellette
Jacques Trottier

NB64 SOUTH-EAST NB

J. R. Babineau
Robert E. Henwood
John Mihalus

NB65 FUNDY SHORES

Donald Doran
Mary C. Jones
Doreen Murchison
Ramona Rankine
Bonnie Verner

NB68 CHALEUR REGION

Roger Godin

NS72 COLCHESTER-EAST HANTS

Mary Guadagnolo

NS73 NOVA SCOTIA CENTRAL

Gordon Martin
Rose Louise Strong

NS75 WESTERN NOVA SCOTIA

Peter Sayers

PE82 CHARLOTTETOWN

Joan Bradley
Jean Burch
Leta Carter
Lisle Clark
Aurell Johnston
Mary Kickham-Bradley
Richard Knox
Gerald MacDonald
Vincent MacKenzie
Paul McIntosh
Margaret Mosher
James Scott
Robert Stevenson
Elizabeth Walsh

NL87 AVALON-BURIN PENINSULA

Joyce Owers



The rewards of friendship

This year, two of the winners of the Mega Recruitment Drive’s prizes will share them with the member they referred. **BY JENNIFER CAMPBELL**

Valdine Christiansen is going on a Caribbean cruise with the person who’s responsible for her winning the grand prize \$10,000 in cash courtesy of Johnson Insurance in Federal Retirees’ annual Mega Recruitment Drive.

“I just happened to recruit a friend of mine — Lynne Schulz — who is now a member,” Christiansen says. “I was telling her about the MEDOC travel insurance and told her she should join. And then we decided that if I won, we would split the money and go on a trip.”

Christiansen and Schulz’s friendship

goes back to 1980 when the two met while working in Emerson, Man., for the federal department of customs and excise, now called Canada Border Services Agency.

“We’ve been friends ever since,” says Christiansen, who moved on from customs to the Canada Revenue Agency, first working in Winnipeg, then Toronto and finally in Ottawa, where she retired in 2017. “We were shocked that we won. We’re going on a cruise in May. We’re both thrilled.”

Asked why she’s sharing the whole

prize with her friend, she simply says: “I’ve known her forever and it’s something that I want to do. I asked who was linked to my name when it was drawn and it was Lynne.”

Christiansen, who joined the Association when she retired in 2017, says that until now, she hasn’t deliberately been actively recruiting members, but she may start as the prizes are enticing.

“I don’t really go canvassing for new members,” she says. “I just know that if there’s something that I think

Lynn Nasralla, a senior consultant with Johnson Insurance, presents a \$10,000 cheque to Mega Recruitment Drive grand prize winner Valdine Christiansen, who lives in Ottawa and used the money to take her recruit, friend Lynne Schulz, on a cruise in May. Photo: Dave Chan

is beneficial for other retirees, I will recommend it. In this case, I did it primarily because of the travel insurance. And we like Johnson for home and car insurance, too."

She's had first-hand experience with the MEDOC travel insurance, and she and her husband have put it to the test because they've occasionally had to cancel trips.

"We've never had a problem," she says. "It's excellent."

The Mega Recruitment Drive, now in its fifth year, brought in 1,163 new referrals, 629 of which translated to new memberships. That's 13 per cent more than the 1,031 new member referrals it garnered in 2022 and more than double drive's first year total of 550 referrals. Federal Retirees' ranks now number 170,467.

Costa Rica-bound

"It's wonderful — what can I say?" says Dartmouth, N.S. resident Sandra Mason, who won the second prize in the Mega Recruitment Drive — a trip valued at \$5,000 from Collette. "I don't think I've ever won anything."

While she considered an Alaskan cruise, or a trip to Europe, Mason has decided she'd like to apply her winnings to a trip to Costa Rica. Mason is widowed and is now considering which of her relatives or good friends she might want to invite to join her.

She has been retired for 18 years, but only joined Federal Retirees in 2022.

"I went to a [branch] dinner and it was very informative," she says. "I had a good time and suggested it to a friend I worked with for many years."

That friend, Carroll Spears, is the person who named Mason on his registration form, thereby giving her the chance of winning. "Thank you, Carroll," she says.

Mason spent her career in the federal public service, working for different federal departments, including Supply and Services, Public Works and Transport Canada, all in Dartmouth, N.S.

Super-recruiter

From North River, her small Newfoundland outport of just 560 residents, Joanne Morrissey has been the MRD's most enthusiastic recruiter for several years in a row. This year, she won the award for most referrals for the fourth year in a row and she also won the award for most members recruited.

Her technique is to reach out to people she knows and tell them about the benefits of membership. She referred a total of 32 people this year, and 12 of them have joined so far.

She also participated in a retirement seminar. A Nova Scotia company is



Top: Joanne Morrissey, of North River, N.L., once again won the prize for most referrals and most members recruited. Bottom: Sandra Mason, of Dartmouth, N.S., won the second prize in the Mega Recruitment Drive and plans to use it to visit Costa Rica.



At left, Rhona Thacker, of Red Deer, Alta., won the early-bird \$500 AMEX cash card prize and plans to take her new recruit, Sophie Zawadski, out to dinner.

contracted to give retirement seminars to federal employees and when they do so, they invite the nearest Federal Retirees branch to present.

“We have a spot in the seminar to talk about membership, the benefits,” she says. “It’s nice to make them aware of it, so they’ll have it in their minds when they do retire.”

Morrissey says that for her, as someone who’s been “a union person,” her whole life, membership is most valuable because there’s strength in numbers in terms of pension protection and the rights of older adults. She’s so committed, she actually bought her daughter, who is still working in the federal public service, a membership for Christmas.

“I do really think that if everyone recruited one person, we could double our membership,” she says. “That’s kindergarten math. I don’t believe that everyone can’t recruit one member.”

Compliments of Arbor Memorial, she won \$500 for being the top recruiter and \$250 for referring the most prospective members. And, from IRIS, she won a pair of Maui Jim sunglasses.

She says she’ll donate the money she won to whichever of her favourite charities seems most in need at the time that she receives it and she’ll keep the sunglasses for herself.

Rewarding a friend

Rhona Thacker, of Red Deer, Alta., won the early bird draw, taking home a \$500 AMEX cash card. And like Valdine Christiansen, she plans to treat the person she referred. She will take her friend, Sophie Zawadski, and Zawadski’s husband, Doug, out to dinner, along with her own husband.

“It’s perfect timing,” she says, adding that Zawadski retired the week after Thacker received her prize in the mail, so the timing made it a nice retirement treat for the party of four. Thacker still works at the Lacombe Research and Development Centre, but likes the benefits association membership brings.

“We work in Lacombe, Alta., at the research station,” Thacker explains. “I work in meat research — beef/pork research mainly as we have a beef and swine herd.”

Zawadski, meanwhile, has worked with different scientists at the facility for almost 36 years.

The Mega Recruitment Drive returns on Sept. 1, 2024, so start lining up your referrals and you, too, could win some great prizes while strengthening the association’s numbers. ■

Jennifer Campbell is the editor of *Sage60* (sage60.federalretirees.ca) and *Sage*.

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