



National Association
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THE VOICE OF FEDERAL RETIREES

Sage

A culture of toxicity

Politicians, including MP Pam Damoff, are leaving public office because of the disrespectful dialogue and trolling online and in public.

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The RCAF celebrates a century of history

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Loneliness has become a 'pressing global threat'

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 **ROGERS** Authorized Dealer

A busy autumn ahead

We had a successful annual meeting of members and are now hunkering down for a packed few months as 2024 winds down. **BY ROY GOODALL**

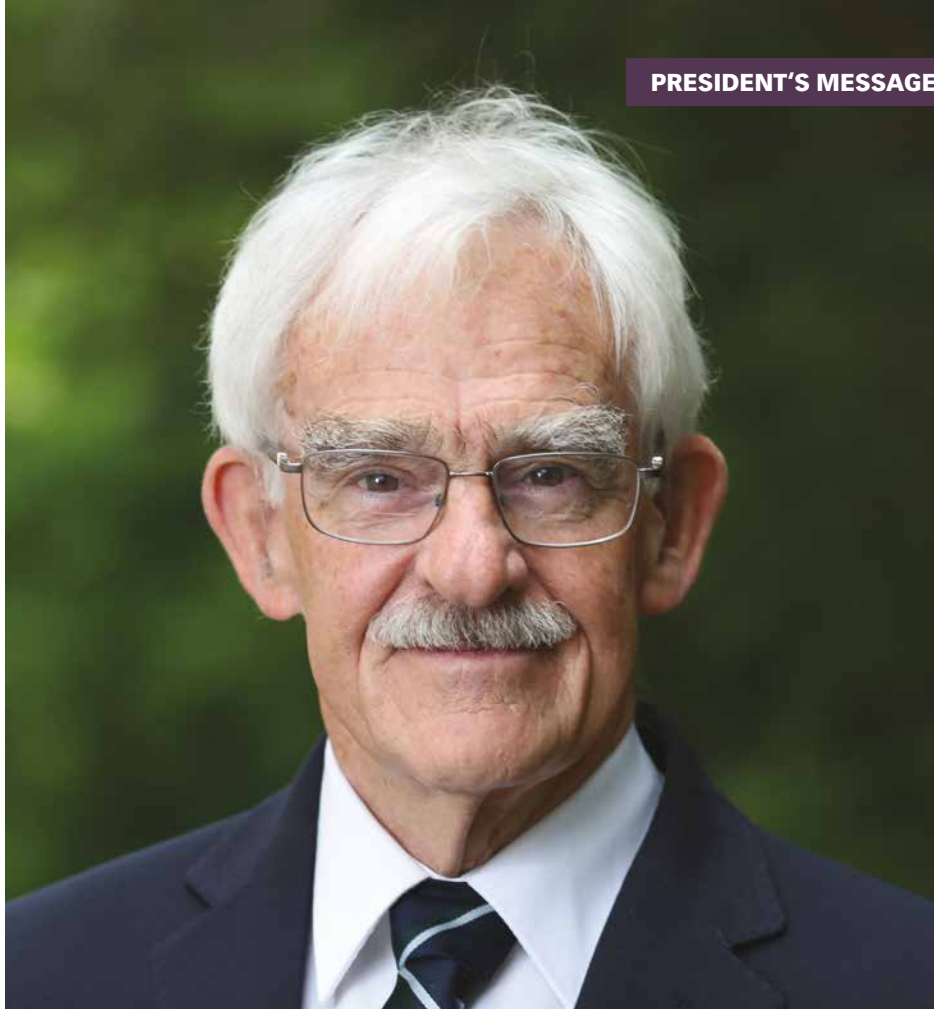
By all accounts our annual meeting of members (AMM) was a successful one, and now we are poised to start the hard work that autumn always seems to bring.

As is tradition, there were elections at the AMM and we welcomed four new directors, including Richard Chevrier (Prairies & NWT), Dan Napier (Ottawa & Nunavut) and Sylvie Rocheleau (Quebec). Brian Strongman was also subsequently appointed to a one-year term as director for the B.C. & Yukon District. I thank these new colleagues in advance of all the work they are prepared to do for the association over the course of their terms.

We said goodbye and thanked our outgoing directors, including Rick Brick (Prairies & NWT) and Robert Giroux (Ottawa & Nunavut), who worked tirelessly to forward the mission of the association on behalf of our members. I also want to thank Michael Jolicoeur, Andrée Lise Provost and Pierre Bilodeau for the time they gave as members of the board.

By way of an update, I'm pleased to report that vice-president Hélène Nadeau and Carol Grieco (Ontario) were both re-elected in their respective positions for another three-year term. I look forward to working with them, and all of my board colleagues, over the coming year.

As your pensioner representative for the Public Service Health Care Plan



(PSHCP), I'm pleased to report that things are finally running smoothly with Canada Life. All of the claims are being processed and calls are being answered within the established time frames. In preparation for the plan's mid-term review, the board will look at all outstanding issues with the new PSHCP, including physiotherapy caps, prior claim authorization and pharmacy fee caps, and decide which ones to pursue.

We are now looking ahead to the Pensioners' Dental Services Plan (PDSP), which will also be moving to Canada Life. The positive enrolment date is Nov. 1 and Canada Life was enrolling as many members as possible between August and September. If you haven't received any information from Canada Life by mid-September, it means Canada Life couldn't complete your positive enrolment and you'll have to do it manually by visiting the Canada Life PDSP member services website (welcome.canadalife.com/pdsp). If you prefer to use paper, you can download a form or call to request one from Canada

Life. To reach the Canada Life PDSP member contact centre, dial 1-855-415-4414 (Monday to Friday, 8 a.m. to 5 p.m., your local time) and, internationally, at 1-431-489-4064 (collect).

At the AMM, the volunteers voted to send the strategic plan back to the board for some refinement, which is now being done. We will continue to keep branches posted.

Another item on our agenda for the coming year is the organizational structure of the association. At this point, everything is on the table, but some changes will be more costly than others, especially if we have to take them to a full-membership vote, which could be very expensive for the association. That said, there are several things we can do that wouldn't require a fundamental vote, including changing branch sizes, closing small branches or implementing a more district-based model. Stay tuned on that. ■

Roy Goodall is president of Federal Retirees.

Dear Sage

Note that letters have been edited for grammar and length.



Dear Sage,

I disagree with the premise that pickleball (Spring 2024) is an inclusive game. Not yet, anyhow. I started playing before COVID-19 and enjoyed indoor learning at a community club and later in a nearby summer community. The organizations were doing their best to keep up with increased interest. But trying to get a game in while in Mexico was another story. I often read of excited snowbirds looking for play time. There's no availability for them, but the regulars are taking up three to five days a week (at two to three hours a day). It was the same back home in Canada. Pickleball has become rather an elite game from my point of view.

Cathy Murray, Winnipeg, Man.

Dear Sage,

Cost of meal = price of meal + GST + PST. The tip is expected on top of all this. Most cafés and restaurants start at 15 per cent; and they expect much more from groups.. That's getting on to 30 per cent extra.

Dining out, for many seniors, is a luxury or a treat. Yes, businesses must make a profit. Were cafés and restaurants to pay a living wage to their staff, prices would sky-rocket even more, fewer people would eat out, and there would be even fewer restaurants.

When coffee and a biscuit for two adds up to \$20; that cuppa at home looks increasingly attractive. Smiles by servers don't make up for the cost.

Rick Lee, Victoria, B.C.



Dear Sage,

After reading the article about what happened in New Brunswick with regard to pension plan legislation changing from defined benefits pensions to shared-risk pensions, I feel all federal retirees should take notice because most think the federal Conservatives will win the next federal election. If they do, they will most likely do the same thing with the retirees' federal pension as it was under [prime minister Stephen] Harper last time that they cut our health-care plan.

Claire Orville Plewes,
North Vancouver, B.C.

Dear Sage,

As we can anticipate a Conservative government next year, I fear it may be tempted to change our pension regime. As we know, most Canadians are not sympathetic towards the public service. It may be an opportune moment to

explain that if our pensions are adversely affected, it will reduce our contributions to the many charitable organizations that we support.

L. Dufresne, Gatineau, Que.

Dear Sage,

I appreciated the nod to the RCAF Anniversary in your Summer 2024 edition on "The Latest News" page. When people ask me about which branch of the military I served and when, I tell them that I joined the RCAF in 1960 and retired from the CAF (Canadian Armed Forces) in 1990. It's worth remembering that the RCAF ceased to exist in 1968 with the decision to unify the three military services into one. The RCAF resumed operations in 2011. There is no mention made on my retirement scroll about RCAF service, although, if I had thought about it early enough in the retirement process, I could have retired at my RCAF-equivalent rank.

For at least some of us, it will be another 43 years before the RCAF will have 100 years of service to celebrate.

Kenn Moody, St. Davids, Ont.

CORRECTIONS

In the June issue of *Sage*, we misspelled Deitra Kimpton's name in our article on tipping. We also said Esther Louch read the Spanish classics in their native language. In fact, she read them in English. Finally, centenarian Eileen Spicer is from Bridgetown, N.S., not Bridgeport. We apologize for the errors.



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

Connected conversations: Let's keep the momentum going

The theme at the annual meeting of members was “Connected conversations: building a stronger association.” With a focus on our core mandate of advocacy, we can meet that goal. **BY ANTHONY PIZZINO**



We have a terrific association. That is the feeling I came away with after the 2024 annual meeting of members, held in June at the Hilton Lac-Leamy in Gatineau. The theme for our meeting was “Connected conversations: building a stronger association” and I’m happy to share that the theme reverberated throughout the two days of meetings, whether during the many productive exchanges at the meeting sessions, at breaks or during the delegates’ annual dinner. Judging by all of the positive comments we received immediately following the event, it’s fair to say participants thought it was a success, too.

In addition to the annual meeting’s formal business, which included delegates approving a new audit firm and receiving the results of the 2023 membership engagement survey and the new strategic plan, one highlight was to have then-seniors minister Seamus O’Regan join us on the second day.

The minister sat down for a question-and-answer session. He talked about caregiving and it is clear from his personal experiences that he understands the role of both paid and unpaid caregivers. We are particularly looking forward to budget 2025 and commitments on the caregiving economy sectoral table and the development of national caregiving strategy. Given Canada’s leadership roles in advancing human rights internationally, the minister expressed support for a United Nations convention on the rights of older persons. The association is active on this front, and we welcomed that support. Finally, on long-term care (LTC), while the Safe LTC Act is still being drafted, and since we are on the edge of a federal election, we will be interested in seeing progress on this 2021 election promise.

On a lighter note, Minister O’Regan thanked us for getting him out of the last day of the season’s parliamentary

session, and question period. We know it was challenging for him to do so and very much appreciate that he takes our organization and our issues seriously.

The volunteer awards presentation was another highlight. As the Mauricie branch’s Line Lecours, winner of the volunteerism award, said: “Being recognized on a day like the one I experienced on June 19, 2024 — it’s extraordinary. It was a fabulous day that I will always remember.” You can read more about Lecours and our other inspiring award-winners in this issue.

If Line Lecours’ story motivates you to volunteer, reach out to your branch or to the national office at federalretirees.ca. If you are already a volunteer, you have my sincerest thanks. As an advocacy organization, we can only do our best work with a strong base of volunteer champions. Judging by the calibre of the individuals I’ve met over the past few years, we can build a stronger association by continuing and growing our advocacy efforts. There is indeed strength in numbers.

You can read more about all our activities and the contributions of volunteers in the annual report. It is available on our website and also details the good work being done by our excellent staff teams.

We have plenty to keep us busy as we head into autumn 2024. This includes keeping an eye out for a federal election or preparing for one we know must take place in 2025.

Enjoy this beautiful season wherever you are in Canada. ■

Anthony Pizzino is the CEO of Federal Retirees.

Harassed out of office

More Canadian politicians are exiting public life because of incivility. Experts tell us what it will take to clean up the toxic culture.

BY KATE YULE

Oakville North—Burlington Liberal MP Pam Damoff, who was first elected in 2015, isn't running for re-election because of disrespectful dialogue, a toxic drive for social media likes and threats and misogyny online and in public. Photo: Dave Chan



For politicians, having a thick skin is necessary. Oakville North—Burlington Liberal MP Pam Damoff, who was first elected in 2015, thought she was used to the criticism and scrutiny that comes with the job. She says the pandemic changed that.

In May, she announced she won't run for re-election, calling out disrespectful dialogue, a toxic drive for social media "likes" and threats and misogyny online and in public.

"It feels really vulnerable to be out there," Damoff says during an interview on Parliament Hill. "And it's a sad reflection when somebody approaches me in public and my first thought is 'Oh, no.' I get nervous, as opposed to thinking, 'This person just wants to chat.'"

Damoff isn't the first politician to pack it in over incivility. Former Liberal cabinet minister Catherine McKenna quit in 2021 after enduring six years of harassment, which ranged from being called "Climate Barbie" to public confrontations when she was with her children.

Political spouses have also been affected. In 2022, Jeremy MacKenzie, the leader of the Canadian far-right group Diagon, made threats on social media, suggesting he and a guest rape Anaida Poilievre, wife of now-Conservative Leader Pierre Poilievre, as a power move.

Issuing threats in politics has become normalized, says Chris Tenove, assistant director for the Centre for the Study of Democratic Institutions at the University of British Columbia.

"For politicians and most people, there isn't an easy separation between what happens online and offline. Anyone who's being hostile and aggressive online, [the] concern is that person will show up at the constituency office or somewhere else." He says some people or groups seem "incapable of finding the line" between protesting or criticizing policies and intimidating or disparaging individuals.

It's changing how politicians interact with their constituents.

"On the advice of parliamentary protective services, we're supposed to take in-person meetings by appointment only," Damoff says. "Most of the stuff we do is virtual now, unless I know who the person is."

Her riding office is in a building with several medical offices. She says people used to stop by after their doctor's appointments.

"That doesn't happen anymore," she says. "The door's locked and there's a security system."

The anger and contempt aren't limited to federal politics.

Pierre Leroux, the mayor of Russell, Ont., stepped down in April to take a less public role with The Nation municipality. The move came after he posted online about the abuse he's endured.

"When I got into politics [in 2010], one of my strongest points was engagement and social media," he says. "I got off of social media completely when I left the role and it's one of the best things I've ever done."

He's not the only mayor to exit politics this year. In February, Gatineau Mayor France Bélisle resigned after receiving death threats. According to the Union des municipalités du Québec, she's one of at least 741 elected municipal leaders who have quit since 2021, many saying they left because of intimidation and harassment.

Fears that online threats could become real-world violence have resulted in some MPs and senators now carrying panic buttons.

To slow the tide of resignations, the Quebec legislature recently adopted a controversial law that includes fines for anyone who intimidates a politician and allows officials to ask for injunctions against harassers.



Pierre Leroux, the mayor of Russell, stepped down in April after posting an online rant about the abuse he endured on the job.

Fears that online threats could become real-world violence have resulted in some MPs and senators now carrying panic buttons. In January, CBC reported that the RCMP had already spent a record \$2.5 million on security for MPs in the 2023-24 fiscal year — which doesn't include the cost of protecting the prime minister.

Incivility has been increasing in the House of Commons, as exemplified by Conservative Leader Pierre Poilievre calling Prime Minister Justin Trudeau “wacko,” refusing to withdraw the comment and offering instead to call him “an extremist.” House Speaker Greg Fergus kicked him out of the House as a result. The two are shown here in a more civil moment.

Photo: THE CANADIAN PRESS/Sean Kilpatrick

Even public servants have faced harassment. As part of the Standing Committee on Public Safety and National Security, Damoff reviewed Bill C-21, gun control legislation that's now law. She says some Conservative MPs were “ramping up outrage” for the cameras and had to be scolded several times by the chair for how they were questioning officials from the departments of Justice and Public Safety.

Civil servants “were getting death threats for doing their job,” she says. “It was really disturbing.”

Lori Turnbull, director of the School of Public Administration and an associate professor of political science at Dalhousie University, doesn't think there's an easy fix to the issue. She says the economy, housing and affordability crises, and the polarizing effects of the pandemic have created conditions in which harassment and misinformation thrive.

She also points to changes in how

political parties are financed. In 2004, Jean Chrétien ended corporate and trade union donations. In 2015, the per-vote subsidy was eliminated. Political parties are left scrambling for individual donations. Turnbull says even though the majority of Canadians don't like inflammatory tweets, politicians can rack up cash and votes from a small, angry minority.

“In a swing riding, that could be enough people to make the difference between whether you come first or second,” she says. “And all that matters in our elections is whether you come first.”

It's created a situation where some politicians are contributing to the toxic culture that's threatening their safety.

With the push to win votes and donations, there's little incentive for politicians to tone down the rhetoric. Turnbull worries that the only way we'll have a real conversation about the issue



Gatineau mayor France Bélisle resigned from her post after receiving death threats. Photo: Facebook

is if someone gets seriously injured or killed because of a political protest.

Even if we avoid that, she says lack of civility can discourage people from running for office. And if voters are turned off, it could get to a point where voter turnout is so low it will bring the legitimacy of our elections into question.

What she'd like to see is more action from leadership.

"We have to find a way to choose political leaders who are willing to take risks and police their own members' behaviour," she says. Party leaders have the authority to kick people out of caucus or assign them to an unwanted House duty or committee if they're out of line. Turnbull asks, "Why not use some of that power for good?"

Tenove agrees, adding all parties and their members need to commit to being respectful, it can't be one party "telling the others to play nice while their leader gets out the brass knuckles."

He points out other ways to push back against the problem. Individuals can call out toxic behaviour. Policymakers can clarify laws and set a national standard so police responses to harassment are consistent. He says the proposed Online Harms Act, which aims to define and address hate speech on the internet, could help hold social media platforms accountable for the harmful content they host.

For Damoff, it's encouraging that people are talking about the issue. And despite the vitriol she's received, she considers herself lucky to continue to serve and represent her community, at least for now.

"It's hard work. But there are opportunities to make a big difference," she says. "I just think people need to go in with their eyes wide open as to what it's going to be like, particularly for women."

Leroux says he also found his tenure as councillor and mayor rewarding, despite the trolls. He's hopeful that more young people will get into politics and clean up the toxic culture.

One of those young persons might be his son, Jeremy. He's watched Leroux's political career since he was six, and recently said he'd like to run as a councillor one day.

"I was like, you've got to be ready for this," Leroux says. "But I was proud." ■

Kate Yule is a former CTV producer and freelance writer based in Ottawa.

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A century of flight

The Royal Canadian Air Force is 100 years old in 2024. We look back at five of its functions over the past century and beyond.

BY PETER SIMPSON

It's the 100th anniversary of the Royal Canadian Air Force, though the story begins a few years earlier when the world was at war.

"We didn't really have any Canadian aircraft in the First World War. Our first thing that we recognize as a Canadian military aviation unit was a Canadian Aviation Corps," or CAC, says association member Bill March, who retired as a major after 42 years in the RCAF, with a specialization in anti-submarine warfare.

March was Air Force historian for 10 years, and his most recent book, *On the Wings of War and Peace: The RCAF during the Early Cold War*, which he co-edited, was released last year.

The CAC lasted a year or so, and was followed by the nascent Canadian Air Force, which became the RCAF in 1924.

It was "a very small cadre of regular people, most of them [were] part-timers using the experience we gained in the First World War, and they sort of inched

along until '24. So there's a good decade of military aviation history behind us before we became the RCAF."

This sweeping, ambitious, tragic and heroic history cannot be captured in a few pages, but when March speaks to groups about RCAF history, he uses five "broader themes" to break that expansive story into manageable parts. We'll use those same themes to shape a cursory view of what the RCAF has done, and continues to do, for Canada.

A Royal Canadian Air Force CH-146 Griffon helicopter takes off from Olotayan Island during Operation RENAISSANCE, a disaster relief operation in the Philippines in 2013. Photo: Master Cpl. Marc-André Gaudreault, Canadian Forces Combat Camera

1. Assisting during disasters

"We've been actually engaged in one way, shape or form in dealing with those kinds of issues for 100 years," says March, who lives in Trenton, Ont.

Even before the Second World War, the RCAF was key to spotting forest fires while its personnel were in the air "engaged in mapping and aerial surveying and a lot of other things," he says. "We would, even from the very beginning, have transported small teams to assist in fighting fires and things."

The response has expanded over the decades due both to need and capacity.

"It's really been dependent on our size and our capability at any given time as to how well we did things," March says. After the Second World War, "it really became a primary responsibility. From about '46 onwards, you start to see us developing a search-and-rescue capacity."

As the Air Force got "more capable transport aircraft, from the North Star to the old Flying Boxcar to the Hercules," it could both move more people away from disaster zones and deliver more urgently needed equipment, supplies and personnel to those zones.

"As the climate gets worse, and as we get more forest fires and the potential for disasters, it's becoming a growing requirement for the Canadian Forces."

2. Building our nation

Canada has a long border with the United States, and more coastline than any other nation. Sovereignty protection on the east and west coasts includes patrols for fisheries or pollution or "just keeping an eye on what's going on," March says.

It's different up North, as even our other closest allies disagree with Canada over which waters are national or international.



"It comes back to, if we're going to claim it, and we're going to put our flag on it, then we have to be able to police it in some way, shape or form," March says.

Today, most mapping is done by "space-based assets," but March stresses that "for two thirds of the Air Force's history, from prior to 1920 or 1924 up until the early '60s, the RCAF was providing aerial photography, aerial mapping, all that sort of stuff as the government basically came to grips with understanding and appreciating and mapping all the territory that we actually had."

It is both startling and sobering to realize that since the Second World War, more RCAF personnel have died and more aircraft have been lost in service to Canadians within our own borders than in combat.

3. An element of national power abroad

"I added it up once," March says, "and if you take a look at the 100 years of RCAF history, for 28 of those years, in some way, shape or form, elements have been involved in combat."

The RCAF has gone into combat five times since the 1990s, March says, and cites the Gulf War, the Kosovo air campaign, Afghanistan, the Libyan campaign and most recently engaging ISIS in the Middle East.



Since the collapse of the Soviet Union, "We've been fighting more ... than we ever had when the Soviet Union existed. I find that kind of an interesting fact most Canadians don't appreciate."

4. Modelling Canadian values

Those Canadian values are "more broad than they are specific," March says, and suggests they include the "fundamental aspects" of inclusivity, rule of law and "helping out your neighbour."

Over the decades, the RCAF provided or transported military and other personnel to help monitor elections, evacuate refugees, "and do what you can

Top: Locals wrote a thank you to the Canadian Armed Forces for their work in Operation RENAISSANCE in Roxas City, Philippines. Photo: Master Cpl. Marc-André Gaudreault, Canadian Forces Combat Camera Bottom: A Canadian Forces CC-138 Twin Otter and CH-146 Griffon helicopter on the Dempster Highway, N.W.T., during Operation NANOOK, Canada's annual Northern sovereignty operation. Photo: Sgt. Frank Hudec, Canadian Forces Canada Command



The 'unbelievable story' of Alan McLeod

Seven RCAF members have been awarded the Victoria Cross, the Commonwealth's "highest award for gallantry in the face of the enemy." Air Force historian Bill March cites the "unbelievable story" of 2nd Lt. Alan Arnett McLeod, of Stonewall, Man., as a great example of their courage.

On March 27, 1918, "McLeod was attacked at 5,000 feet by eight German aircraft," according to an account on canada.ca. "... His observer, Lt. Alex Hammond, shot down three of them ... McLeod was wounded five times and a bullet hit the gas tank and set the aircraft on fire. McLeod climbed out of the cockpit and piloted the aircraft from the left side of the fuselage and allowed (Hammond) to continue firing. When the plane crashed in "no-man's land," Hammond had been wounded six times ... Despite his own wounds and having a bomb dropped in his vicinity, McLeod dragged Hammond away from the burning aircraft before collapsing from exhaustion and blood loss."

McLeod survived, but died of Spanish flu six months later. Hammond lived until 1959.

To read of the stories of the RCAF's six other Victoria Cross recipients, see bit.ly/3WdIV7K



to dampen down the sense of hostility and conflict that people would argue is growing throughout the world."

"In all these things the idea is being a good neighbour," March says. "Even if Canada can't provide major forces, because we don't have the size anymore, the fact that we're willing to participate, whether it's with one or two aircraft or a body of trained personnel, makes a difference."

Here again, the cost to Canadian lives and resources has been steep over most of the RCAF's history. March says that since the Second World War, more personnel have been killed, and more aircraft destroyed on peacekeeping missions than in combat.

5. Defending Canada and North America

Key words to describe the RCAF over its first 100-plus years are flexibility, adaptability and versatility, all required by a century of constantly changing demands and circumstances. "For the RCAF, there is no such thing as down time," March says.

There has been tremendous fluctuation in the ranks of the RCAF, he says, from "about 5,000" members at the start of the Second World War to "almost a quarter of a million members" by war's end. Today's ranks are about 13,500, with another 2,000 reserve personnel.

"We fluctuate according to a number of different things, usually the threat or the perceived threat against Canada or the Western world, but also, depending on the priorities of the government."

Defence, he says, has occasionally been a priority for Canadian governments, but usually has not.

"We're sort of blessed, if you will, with our geography and the fact that we have a very large, very military-capable neighbour to the south."

As technology changes, so too do potential or perceived threats against Canada. Increasingly the threats are seen in hypersonic missiles or "uncrewed air vehicles," all these "bits and pieces of technology that make it easier for somebody to reach out and touch us when we don't want them to."

The direction from which threats may come has also expanded, he says. The Canadian North has "always been an important operational area for the RCAF throughout the Second World War and post-war period because of the North warning system and NORAD and all that, but because of the melting of the ice packs and potential opening of the Northwest Passage, we're experiencing a growth in our responsibilities up there." ■

Peter Simpson is a P.E.I.-raised writer based in Ottawa. As such, he is more a man of the sea than the skies.

Top right: A group of pilots of No. 1 Squadron RCAF, gather in front of a Hawker Hurricane Mark I at Prestwick, Scotland, in 1940. Photo: Stanley Arthur Devon

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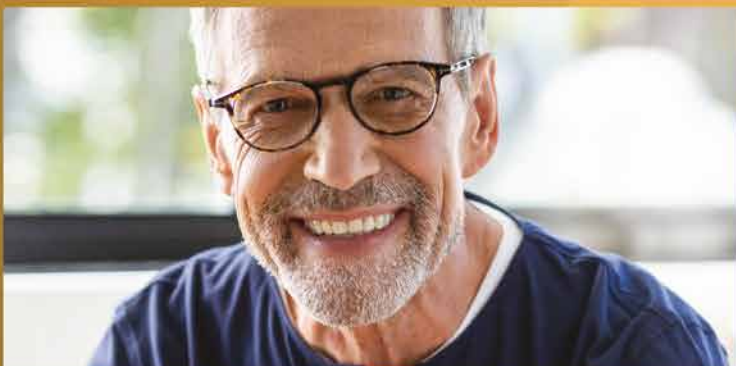
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In older adults, loneliness is associated with a 45 per cent increase in risk of death, making its effects comparable to risk factors such as obesity and smoking.

Loneliness: 'A pressing global threat'

Being lonely adds considerably to risk of death in older adults.

We look at ways to mitigate it. **BY JENNIFER CAMPBELL**

The litany of poor health outcomes and disconcerting statistics about loneliness is something the world is finally coming to understand: The World Health Organization has declared loneliness to be a pressing global health threat. The U.S. surgeon general has said the mortality effects of loneliness are equivalent to smoking 15 cigarettes a day. Loneliness contributes to dementia and depression and, according to a paper titled, "Loneliness in Older Adults" and published by the *Canadian Medical Association Journal* (CMAJ), nearly 40 per cent of older adults, particularly women, feel lonely. Those who are frequently lonely report poorer mental health and lower levels of overall life satisfaction than those who aren't. Further, loneliness is associated with elevated blood pressure, increased risk of coronary heart disease, stroke and cardiovascular mortality and functional impairment. In older adults, it's associated with a 45 per cent increase in risk of death, making its effects comparable to risk factors such as obesity and the aforementioned smoking.

"Recent research has found that the biggest predictors for dementia are actually social isolation and loneliness," says Namrata Bagaria, a medical doctor who has a master's of public health from Harvard University and is a PhD candidate at the University of Ottawa. Her thesis examines social isolation in older adults.

Clearly loneliness — and its related problem of social isolation — are monstrous health concerns globally, and the pandemic may have exacerbated them, as many seniors continue to be

cautious in their social interactions. The pandemic may also simply have given more voice to an existing issue because it drew attention to the problem to a wider demographic.

Mitigating loneliness

Bagaria says a significant cause of social isolation, which can accompany loneliness, is hearing loss so one solution to that problem is to develop policies that make hearing aids affordable and accessible.

Next, she says, make a plan for all seasons because loneliness can be cyclical. People can be lonelier in the winter when it's harder to get out, for example.

"It's almost like fitness," Bagaria says. "You have to make a plan for every season, find ways to connect [in winter], whether through phone calls, texting, videos. And be aware that having friends doesn't solve this problem, unless you know how to connect with them. You have to develop your social muscle."

When lonely, some people turn to pets — which rarely bring the emotional baggage associated with human relationships — for companionship.

"If we can connect with a pet, at least we are connecting with someone," she says.

Bagaria also recommends joining local community recreation clubs and finding like-minded people with whom one can spend time. Walking groups are one good example, she says. Volunteering is another way older adults can break the loneliness cycle while also doing rewarding work and finding interesting, like-minded people with whom to do it.

"Volunteering is a big one, one of the best solutions," Bagaria says.

Further, she suggests digging back into the past to rediscover some things you used to enjoy doing and gave up maybe because you were working a full-time job, raising children and spending time with a spouse. If you played tennis when you were younger, try that again, or consider pickleball. If learning an instrument or a language were sources of joy — try to find groups that will facilitate that kind of learning.

Gail Low, a professor of human and social development at the University of Alberta, just completed a study with a number of colleagues. They interviewed 13,127 older adults across 10 provinces in an effort to "acknowledge, gather and celebrate" their wisdom. The study, titled "Mitigating Social Isolation Following the COVID-19 Pandemic," is published in a journal called *COVID*.

"Ninety per cent of [respondents shared] messages of hope about how to mitigate social isolation at varying levels," Low says. "One might be where you're pursuing new avenues for learning, or a new hobby that you hadn't been doing prior to COVID, as well as getting out in communities in which you're known and also reaching out to new ones, maybe through volunteering. Other [respondents] felt very strongly about reaching out to others. What can you do to put your skillset to work by helping others?"

In the aforementioned *CMAJ* study, the authors say that social prescribing is an emerging intervention for loneliness, noting that loneliness can't be effectively treated with medication or acute care. Volunteering, group learning



and activities that can lead to new friendships are all on the list of social prescriptions community organizations would suggest and may even facilitate.

Innovative approaches

In the Netherlands, one grocery store chain decided to address loneliness in one of the ways it knew it could — by introducing slow lanes in its grocery stores. The Dutch grocery chain, Jumbo, responded to the Dutch government's campaign to tackle the problem of loneliness. Bagaria understands this idea because she has a friend who emigrated to Canada 40 years ago for his studies and the only person he spent meaningful time with in the first little while was the cashier at his local grocery store. It's worth noting that Jumbo's pilot project began before the global pandemic hit and was so successful it implemented 200 slow lanes across the country.

Meanwhile, in the U.K. in 2018, then-prime minister Theresa May called loneliness "one of the greatest challenges of our time" and established a ministerial lead to tackle the issue. Then-Japanese prime minister Yoshihide Suga went one further by naming a minister of loneliness to his cabinet in 2021.

Britain's Royal Mail implemented a

strategy to tackle loneliness, whereby postal workers delivered the mail with "a side of compassion," as one business publication put it. The "safe and connected initiative" saw Royal Mail employees check on people when they delivered the mail. The posties asked a few questions, logged the answers and a local volunteer organization followed up with those who sounded as though they could use some company. Postal services in Finland and Iceland have implemented similar programs.

Quality of relationships

It's important to note that it's not just people who live alone or spend a lot of time alone who are lonely, according to Frederick Grouzet, an associate professor of psychology at the University of Victoria.

"Being surrounded by people might not have an effect on loneliness," Grouzet said. "It's more about feeling connected and feeling that the person cares for you and you care for them. We all have some basic psychological needs and one of them is to feel connected in a meaningful way. If this need isn't satisfied, we will experience depression, anxiety and even physical symptoms.

Grouzet said that when we experience

What is loneliness?

Loneliness is a subjective experience and is characterized by the distress involved when one's social relationships are perceived as being less satisfying than what is desired, according to a Government of Canada report titled, *Social Isolation of Seniors*. Even active and married or co-habiting older adults can experience loneliness.

What is social isolation?

Social isolation is defined as a low quantity and quality of contact with others, meaning a person has few social contacts, few social roles and the absence of mutually rewarding relationships, according to the same report.

social rejection, we feel it in the same area of the brain that we feel physical pain. "It's like a punch in your stomach," he says.

For those who have friends they suspect are lonely, Grouzet suggests easing them back into positive social interactions.

"You could suggest meeting once a week, then twice a week, and so on," he says. "Remember, it's not the quantity of time, but the quality."

Like the other experts, he also encourages volunteering, because it has positive effects for the person who's receiving the social support, but also the volunteer.

And he suggests reconnecting with old friends from whom you've drifted. "That can be very positive," he says, adding that it might be worthwhile looking up old friends or colleagues on social media to try to reconnect. ■

Jennifer Campbell is the editor of *Sage* and *Sage60*. Federal Retirees is always looking for volunteers. Contact your branch for opportunities.

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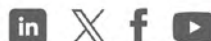
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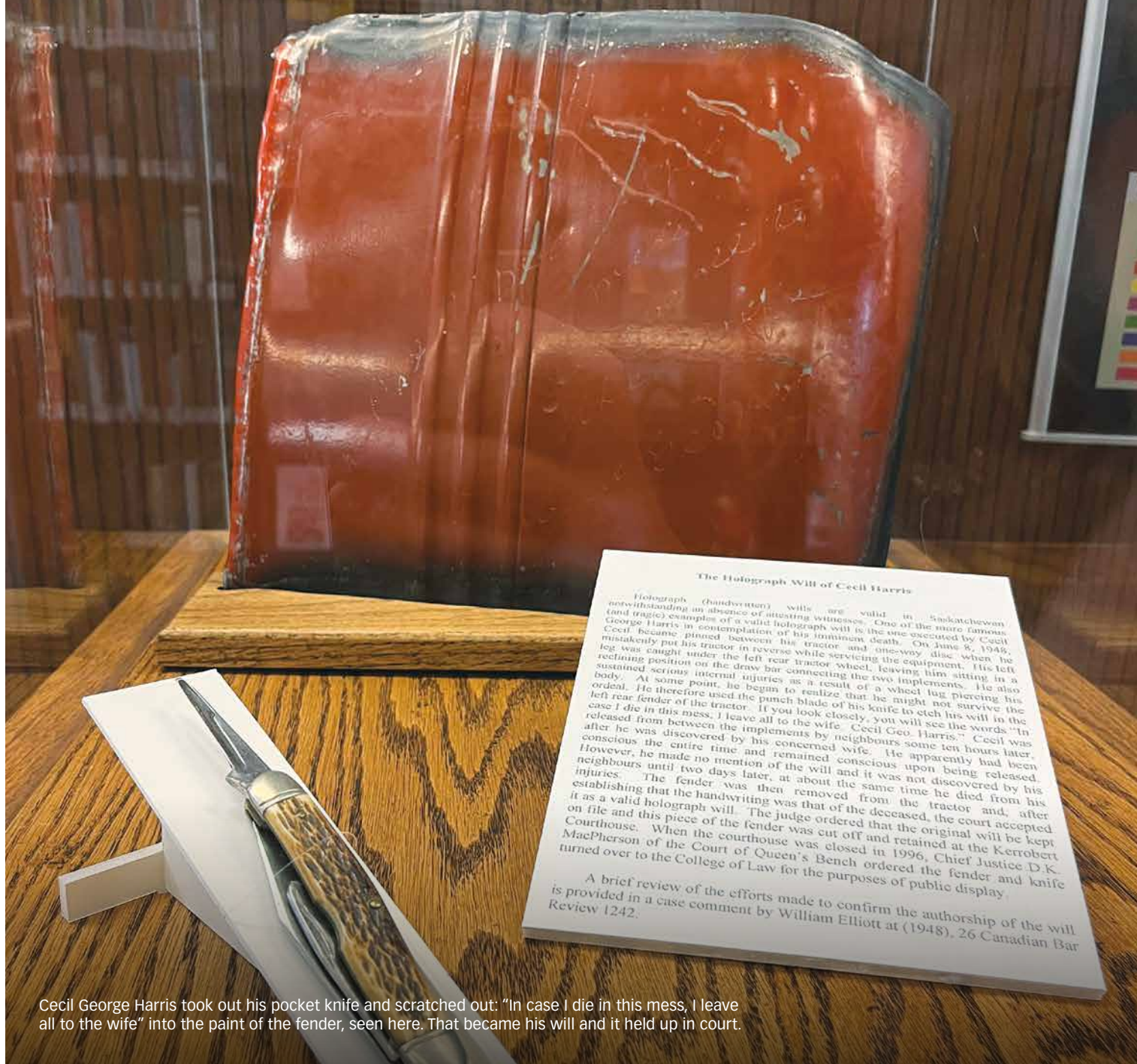
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Where there's a will, there's a way

But preparing your executor for what's to come is one of the keys to avoiding family strife after you're gone. **BY MARG BRUINEMAN**



Cecil George Harris took out his pocket knife and scratched out: "In case I die in this mess, I leave all to the wife" into the paint of the fender, seen here. That became his will and it held up in court.

As he lay dying while pinned under this tractor, Cecil George Harris took out his pocket knife and scratched out: “In case I die in this mess, I leave all to the wife” into the paint of the fender.

And he signed it.

It was 1948 and the Saskatchewan wheat farmer did later die of his injuries. But the fender and knife survive in the University of Saskatchewan College of Law as a simple example of how consideration of those you leave behind, even in extraordinary circumstances, can make a difference.

Harris covered the necessary basics. A hand-written or holographic will needs to be written by hand without the help of any mechanical processes like a typewriter or computer and it needs to be signed.

Anticipating possible challenges upon the discovery of the will given that it was so unique, his lawyer quickly set about confirming Harris's handwriting on the fender through the strength of affidavits from eight friends and business associates in Saskatchewan's McGee district, near Rosetown. He also secured medical confirmation that Harris did, indeed, die as a result of his tractor injuries, given the condition Harris scratched out: “In case I die in this mess.” The knife, which Harris used as a pen, was also procured.

He proved where there's a will, there's a way and the fender will was soon declared valid by the court.

The Harris story was widely reported and appeared as a Ripley's Believe It or Not! cartoon feature in a U.S. paper. “Harris's final testament stands among holograph wills as an example of brevity and lucidity,” concluded Geoff Ellwand in a lengthy examination of the story behind the Harris will for the *Saskatchewan Law Review* in 2014.

The purpose of a will

Wills are generally created with the intent of taking into consideration those we leave behind. Harris's is brilliant in its

brevity and clarity, although his lawyer went to great lengths to ensure it would hold up in court. Unclear instructions can leave room for interpretation and disputes and can often expose the executor to litigation.

Having worked as an inheritance lawyer for more than three decades, Lynne Butler has seen her share of conflicts, fighting and court challenges. Much of it, she says, is avoidable. And, for the most part, it is the executor who absorbs the burden of the problems.

“People hurt each other so much in estates. I find it astonishing how people treat each other,” says the lawyer who works in St. John's, N.L. “It just gets really ugly. There's no need to get personal about it, but they do.”

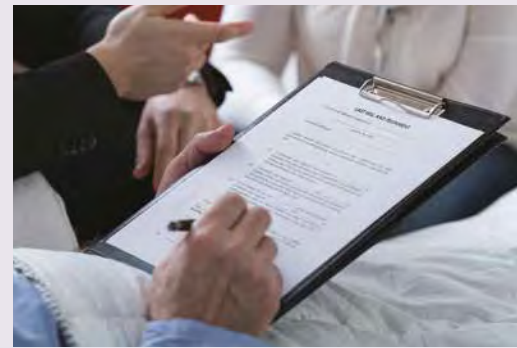
Part of the problem, adds Scot Dalton, CEO of ERAssure, which provides executor insurance, is that the person appointed as executor is often a trusted family member, not necessarily someone with related qualifications. The role of an executor is not just a family obligation, it's a legal one that could be time-consuming and comes with risks.

“Doing estate administration is like running a business... you should also be looking at the ones with some sort of qualification,” Dalton says, adding that the task is usually more onerous and lengthier than the involved parties anticipate.

Avoiding lightning rods

The trick to avoiding pitfalls and challenges lies in the estate and will planning stages. An executor left to interpret the intent of an unclear will or one with discrepancies can end up being the lightning rod for resulting disputes and litigation.

An executor may also find the work, which can easily drag on beyond two or three years, to be overwhelming and may seek compensation from the estate, often to the chagrin of the beneficiaries, again leading to potential challenges. A line about compensation in the will leaves no room for argument.



Tips to avoid conflicts for an executor

- Ask for consent from the executor when planning the will so it's not a surprise to them later;
- Show the executor a draft of the will so they can ask questions or suggest clarification;
- If someone is excluded as a beneficiary, spell it out in the will to show it wasn't a simple omission that could be later contested;
- Include a plan for minors or incapacitated adult children;
- Resist the urge to put bank and investment accounts and real estate into joint ownership.

Scot Dalton, CEO ERAssure

A common stumbling block is a cottage left for all the children to share. Butler suggests adding an option in the will allowing one of the beneficiaries to purchase it using their share of the estate as their downpayment to help ease the transition.

A joint bank account or a loan could also be a problem area. A will that stipulates a loan made to one of the children, for instance, will be deducted from that child's share of the inheritance can clarify the testator's intent.

Increasingly, Butler includes household items in the will — again as a way to avoid confusion later.

But Mark O'Farrell, CEO of the Institute of Certified Executor Advisors, suggests if there's something in the house that is no longer being used, consider giving it away or getting rid of it now.

“Think methodically about how you’re going to do a will,” says O’Farrell, whose organization provides education and resources related to executors. “Understanding the big picture before you write the will is key.”

He suggests considering everything from the valuables in the house to various other assets and real estate. Take care of what can be done in advance and reduce what will fall into the estate. Start simple by going through the house and clearing out things that you’ve collected over the years that no longer serve a purpose, such as that figurine on the shelf or the family’s old silver tea set, he suggests. Gifting these personal items in advance not only hands over your valuables to those you’d like to have them, but will also make it easier when the time comes to downsize your home.

If you have trusts, make sure they’re up to date and properly funded. If you have insurance and other financial products, make sure the beneficiaries are up to date.

If you’re going to do your own

holographic will, it needs to be handwritten and follow the provincial requirements. If it is later deemed to be invalid, it could create quite a mess.

Harris’s will demonstrates that extraordinary and simple wills can stand up, but it also demonstrates that many people are simply not prepared. Although injured and at the 11th hour, Harris was still able to ensure he left instructions, however brief.

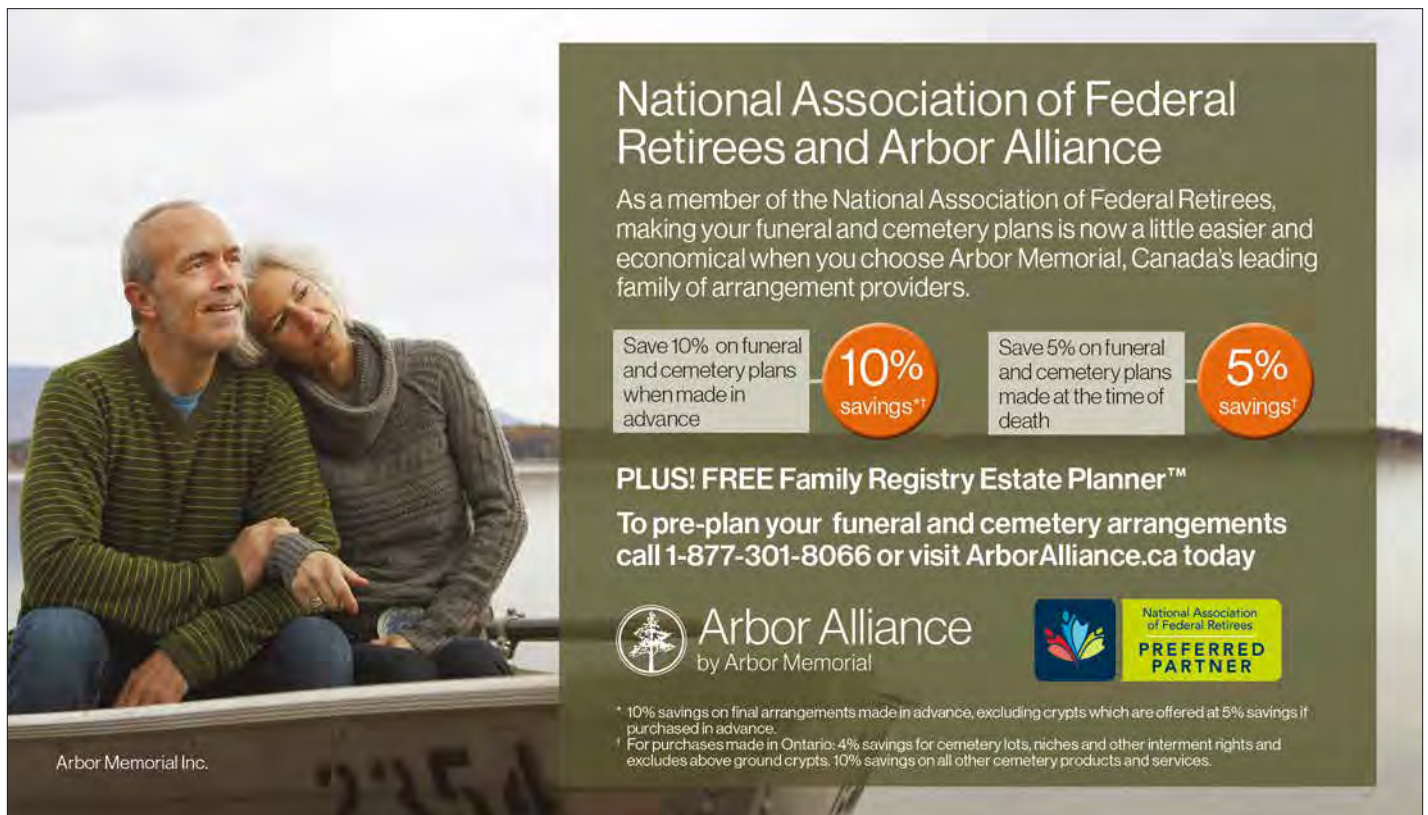
One stumbling block for some people who do take the time to consider their will is not communicating what’s in it. Let the executor know you’ve assigned the job to them. And then show them the will while it’s being drafted. That allows them the chance to ask questions or even suggest making changes so it all remains clear.

In addition to the will, however, there are also life insurance policies, RRIFs, RRSPs as well as tax considerations, property, businesses and perhaps offspring with disabilities to consider. Addressing all those issues will lessen the executor’s workload.

“All those things have to work together like a puzzle. The will should take that into consideration,” says Butler, who typically consults with the testator for an hour to cover the points to be addressed in the will. “That’s my main focus: How are you going to put this together so that when you’re gone and you’re not here to talk about it, how’s everyone going to manage it? To me, it begins with the will because the executor is bound to do what’s in the will. So the better the will, the better it’s going to work out.”

Harris’s fender was kept at the courthouse in Kerrobert, Sask., for almost 50 years, until the courthouse was closed in 1997. It, along with his pocketknife, were turned over to the University of Saskatchewan’s College of Law in Saskatoon where they have been used as teaching tools. ■

Marg Bruineman is an award-winning journalist who specializes in reporting on legal and justice issues. She is based in Barrie, Ont.



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Arbor Memorial Inc.

Increase in listings across the country

The industry is optimistic for a strong fall after two seasons of hesitant buyers and slow sales.

Rollercoaster would be an appropriate term to describe the Canadian Real Estate market over the past two years. Spring 2022 saw soaring home prices as owners sought change through the pandemic. Record-low listings and high demand created a seller's market with many homes across the country going into frenzied multiple offer situations. The year 2023 saw a down trend of record-low inventory, but still saw increases in home pricing. Meanwhile, 2024 is shaping up to be "the year of the hesitant buyer" while most regions are seeing a flattening trend in pricing and home sales.

The exception to the sideways trend is in the up-to-\$700,000 category,

an area where multiple offers are still common as first-time homebuyers seek to enter the market. The Canadian Real Estate Association reports hopeful news that, "as of the end of June 2024, there were about 180,000 properties listed for sale on all Canadian MLS® Systems, up 26 per cent from a year earlier, but still below historical averages of [approximately] 200,000 for this time of the year." Toronto Real Estate Board president Jennifer Pearce says "recent polling from Ipsos indicates that home buyers are waiting for clear signs of declining mortgage rates. As borrowing costs decrease over the next 18 months, more buyers are expected to enter the market,

including many first-time buyers." If your home is currently for sale, that means you should be prepared to wait a little while longer than we've seen over the past two years for buyers to return.

The total residential sales statistics across the provinces for the month of June, year over year, are seen in the graphic. Average price takes all home prices, in the aggregate, divides it by the number of homes to arrive at the "average price." Benchmark price refers to what the typical home purchase price is in any given market and excludes the highest and lowest prices from its calculation as these are not "typical." The median price is similar to average price, but it is actually the price of the home right in the middle of the spectrum of prices of all homes in a specific market (aggregate).

Moving trends

In the household moving industry, the van lines indicate an unprecedented decrease in long-distance bookings and more local move bookings. Long-distance moves to Nova Scotia are popular as well as from the Prairies into Alberta and British Columbia.

In summary, real estate prices are generally stable, with no major movement up or down. The exceptions remain Calgary, Edmonton and Saskatoon, where prices have steadily ticked higher since the beginning of last year.

If you are interested in learning more about what's happening in your community, contact Relocation Services Group (RSG) and we will connect you to a top performing, qualified Realtor® in your area. RSG has been assisting Federal Retirees and their families with all aspects of household moving for 18 years. Email info@relocationservicesgroup.com or call 1-866-865-5504 toll-free for more information. ■

Housing sales and prices, June 2024

Province / Region		June Sales 2024	Average House Price
B.C.	Metro Vancouver	2,418	\$1,207,100**
	Victoria	661	\$1,295,500**
Alberta	Calgary	2,738	\$608,000**
	Greater Edmonton Area	2,847	\$438,973
Saskatchewan		1,675	\$343,300
Manitoba		1,684	\$383,396
Ontario	Ottawa	1,439	\$686,535
	Toronto	6,213	\$1,162,167
Quebec		7,762	\$451,000***
New Brunswick		999	\$308,100**
Nova Scotia		1,150	\$460,753
*PEI (Q2) statistics		370	\$389,500
Newfoundland & Labrador		489	\$318,631**

* N.B. statistics are as reported by the local real estate associations

** Benchmark price *** Median price

The table is sourced from the Canadian Real Estate Association's website, and several regional ones and are meant to highlight the most current (as at end of June 2024) numbers available.

Relocation Services Group is a Preferred Partner of Federal Retirees.

The MEDOC Advantage

Designed specifically for Federal Retirees members insured under the Public Service Health Care Plan (PSHCP). MEDOC® Travel Insurance covers certain amounts in excess of what the PSHCP does, most notably Emergency Medical Travel Insurance of up to \$10,000,000 per person per trip, and includes benefits which are

not covered by PSHCP, such as Trip Cancellation, Trip Interruption, Trip Delay and Baggage coverage. MEDOC also offers Supplemental Plan options for longer trips.

However, having multiple insurance coverages can create a dilemma of knowing who to contact in the event of a claim. That's why with

MEDOC, Federal Retirees members will have access to the MEDOC Claims Assistance Centre, a single point of contact that can direct calls to the right place regardless of the type of emergency or when it occurs, and allows members to focus on what really matters – the emergency at hand.

What to expect when calling the MEDOC Claims Assistance Centre

Medical emergencies in the first 40 days of travel

For medical emergencies in the first 40 days of travel, the MEDOC Claims Assistance Centre will direct the call to MSH International, who will assist with the emergency.

Since MEDOC has higher coverage amounts for certain benefits, Federal Retirees members are reminded to return to the MEDOC Claims Assistance Centre for assistance with such excess amounts or benefits not covered by PSHCP.

Other types of claims in the first 40 days of travel or a trip cancellation before starting a trip

For claims other than a medical emergency, such as a trip cancellation or interruption, the MEDOC Claims Assistance Centre will assist with the claim. They will provide access to a claim form, answer any questions about the coverage, and provide assistance services.

Claims after the first 40 days of travel

For claims after the first 40 days of travel, the MEDOC Claims Assistance Centre will assist with the claim. For medical emergencies, they can provide services such as directing members to a nearby medical provider, paying expenses directly to the medical provider (when possible), and coordinating a return home if the situation warrants it.

MEDOC Supplemental Plan options are available for Federal Retirees members travelling more than 40 consecutive calendar days outside of Canada.

It can be challenging to understand all the various parties involved in providing the PSHCP and MEDOC. **Who are the different parties, and how are each involved?**

MEDOC consists of:

- **Royal & Sun Alliance Insurance Company of Canada (RSA)**, the insurer for MEDOC® Travel Insurance (MEDOC), determining the coverage terms and paying eligible claims through the MEDOC Claims Assistance Centre.
- **Johnson Inc. (Johnson)**, the administrator for MEDOC, selling and managing your MEDOC policy.
- The **MEDOC Claims Assistance Centre** (Global Excel Management Inc.), the company appointed by Royal & Sun Alliance Insurance Company of Canada to provide medical assistance and claims services for MEDOC.

PSHCP consists of:

- **Canada Life Assurance Company (Canada Life)**, responsible for the day-to-day administration of the Public Service Health Care Plan (PSHCP), such as the adjudication and payment of eligible claims in accordance with the Plan Directive and providing services as specified in the Plan Contract.
- **MSH International (MSH)**, the emergency travel assistance and Comprehensive Coverage provider for the PSHCP.

How to Navigate the Travel Insurance Claim Process with MEDOC

Filing an insurance claim can be confusing if you've never done it before. Knowing the steps involved can make the process smoother. Here are some typical claim scenarios and the processes that unfold when a Federal Retirees member calls MEDOC.

Scenario 1

You become ill during the first 40 days of your trip and choose to call MEDOC.

Call MEDOC
Claims Assistance Centre



An agent will assess your situation

Transfer to MSH International

MSH will handle your claim

Call MEDOC
for excess amounts or benefits not covered by PSHCP



MEDOC claim initiated

Review and Processing

More Info
You will be notified if additional information is required

MEDOC Claim is settled

Scenario 2

You become ill and have to cancel your trip before the departure date.

Call MEDOC
Claims Assistance Centre



An agent will assess your situation

Claim initiated

Review and Processing

More Info
You will be notified if additional information is required

Claim is settled

Scenario 3

You are injured in an accident after the first 40 days of your trip.

Call MEDOC
Claims Assistance Centre



An agent will assess your situation

Claim initiated

Consultation
with your attending physician and monitoring of your care, including arrangement of your return home if required

More Info
You will be notified if additional information is required

Claim is settled



In the event of an emergency or claim call the MEDOC Claims Assistance Centre immediately:

**From Canada/USA:
1-800-709-3420**

**From Mexico (toll free):
800-514-7983**

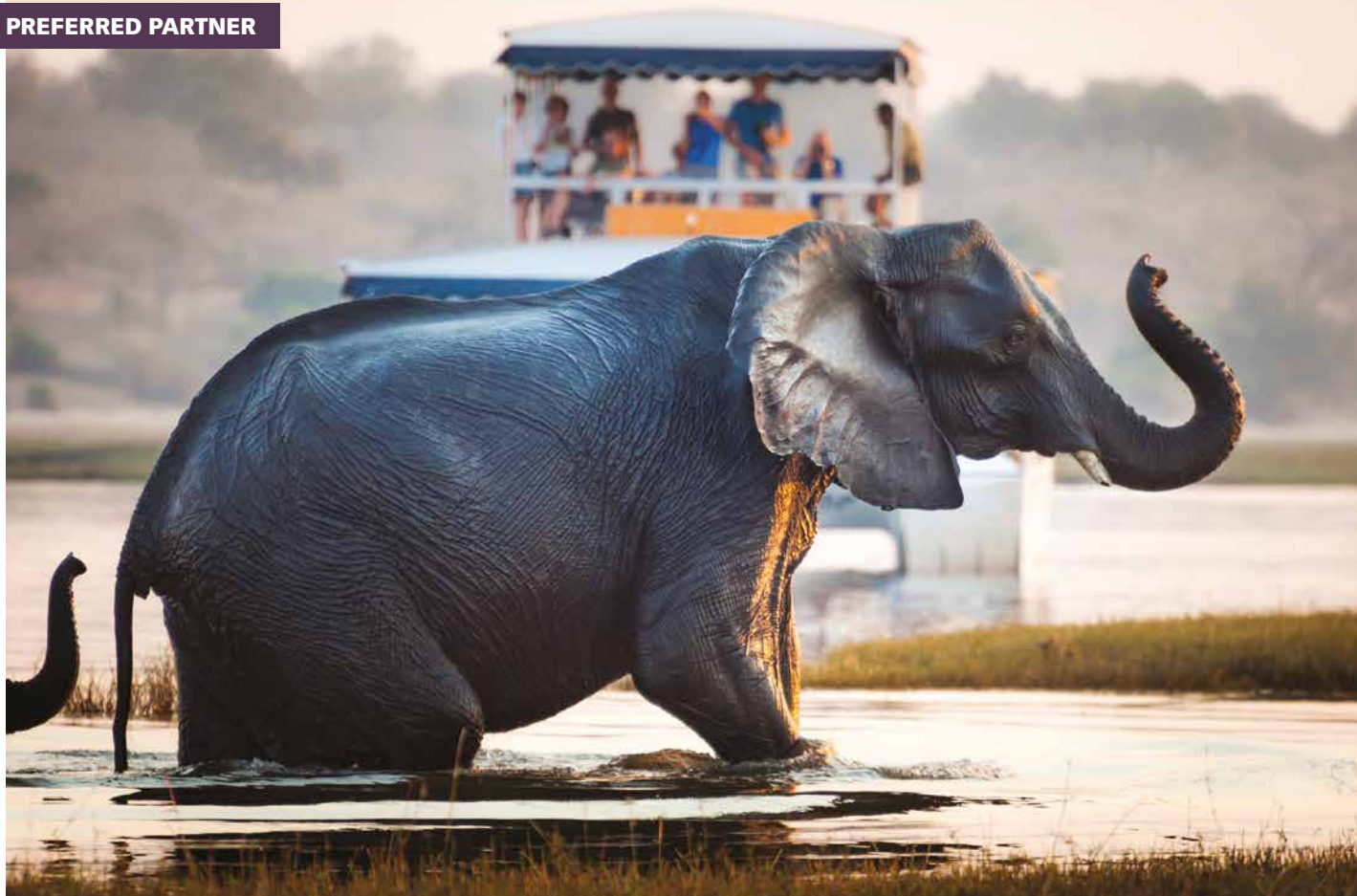
**Worldwide (collect call):
819-566-1002**

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Seven 2024 travel trends

Ever felt like just another tourist lost in a sea of selfie sticks and rushed itineraries? There's a better way to see the world, and it's anything but cookie-cutter.

If you're the type of traveller who likes to slow down, savour the moment and connect with the people you meet along the way, you're in luck.

With more than 105 years in guided travel, Collette has been taking notes on travel trends for more than a century. Solo travel has been popular. Quick, domestic getaways have been a highlight for travellers in recent years as the weeks-long trek across Europe fades in and out of fashion. We've watched it all and this is what we've observed.

1. Low-season travel

Summer travel is predictable... and often just a little too busy. When you opt to travel during off-peak times, you can get

closer to those must-see attractions a little more easily and save some money. Savvy travellers know this. There's a slightly more relaxed feeling when the crowds are smaller and there's more opportunity to watch authentic daily life unfold. It's easier to gain the local perspective when there are more locals around.

2. Supporting women-owned and small businesses

Shopping from women-owned businesses and small businesses has become popular practice in countries such as the United States, Canada and Australia. It's an opportunity to put our money behind diverse business owners

who want to make a positive impact. This is just as true afar as it is at home, but there's a deeper impact globally. Women-owned and small businesses are more likely to invest earnings back into the community to support families. Supporting these industries plays a critical role in promoting sustainable economic growth while travellers make valuable connections with locals.

3. Private touring

Small group touring has been a travel trend for quite a while, but we're starting to see an increase in private touring in 2024. Travellers who choose this style of touring can build a guest list of 10 or more people for their own departure of

Tourists watch an elephant crossing a river in the Chobe National Park in Botswana, Africa. Photo: Tiago Fernandez

whatever tour they want. While building camaraderie with like-minded travellers is a staple in the guided travel space, there's also something special about a curated travel roster with some privacy.

4. Culturally reflective accommodations

Where you go to sleep at night can be so much more than a place to rest your head. Culturally curious travellers want accommodations they can brag about when they tell the story of their trip. Ana Rooney, our vice-president of product design and operations, identified this as a huge consideration for our tours.

"Our travellers have made it clear," she said. "They see hotels as an extension of the destination experience and see that unique properties can offer insight into culture. Chateaux, castles, riads, [villas, and] even glass igloos are some of the popular options that our travellers love."

And thanks to our local experts, only the most authentic accommodations are chosen to truly bring a destination to life.

5. Safari tours

People spend their lives dreaming of going on a safari. And in 2024, adventurers are taking the leap and making those dreams a reality. In Swahili, "safari" means "journey" and to you, it will mean that and so much more. Game drives across serene plains and sprawling grasslands, searching for the elusive Big Five animals: the African lion, leopard, rhino, elephant and the Cape buffalo. These tours also go beyond the wildlife and take you closer to the culture. The best thing is that it's all within reach and super easy with a tour.

6. Chasing the northern lights

The elusive northern lights have had a hold on adventurous travellers for decades and that trend continues to shine bright this year. Whether travellers are chasing them in Europe or North America, there's seemingly no end in sight to the lengths people will go for this natural phenomenon. Adventurers search for the northern lights on tours to Iceland, Finland and even Alaska.

Travellers have more than a 90 per cent chance of seeing the dancing lights when they spend three nights in Fairbanks.

7. Spontaneous, last-minute bookings

Over the years, we've noticed that sometimes travellers book trips in advance — we're talking 12 to 18 months in advance. Anticipation is one of the reported best parts of the customer journey, but lately people are cutting to the chase and saying *carpe diem*. Our team has seen a significant increase in travellers booking within three months of their departure date. There's an extra layer of comfort added to the "pack up and go" method when you opt to book a guided tour. There's no stress about the details being missed in the crunched timeframe because we have those covered. ■

This article is courtesy of Collette, a Preferred Partner of the National Association of Federal Retirees. Federal Retirees members save up to \$600 per person worldwide. Visit gocollette.com/nafr to learn more.

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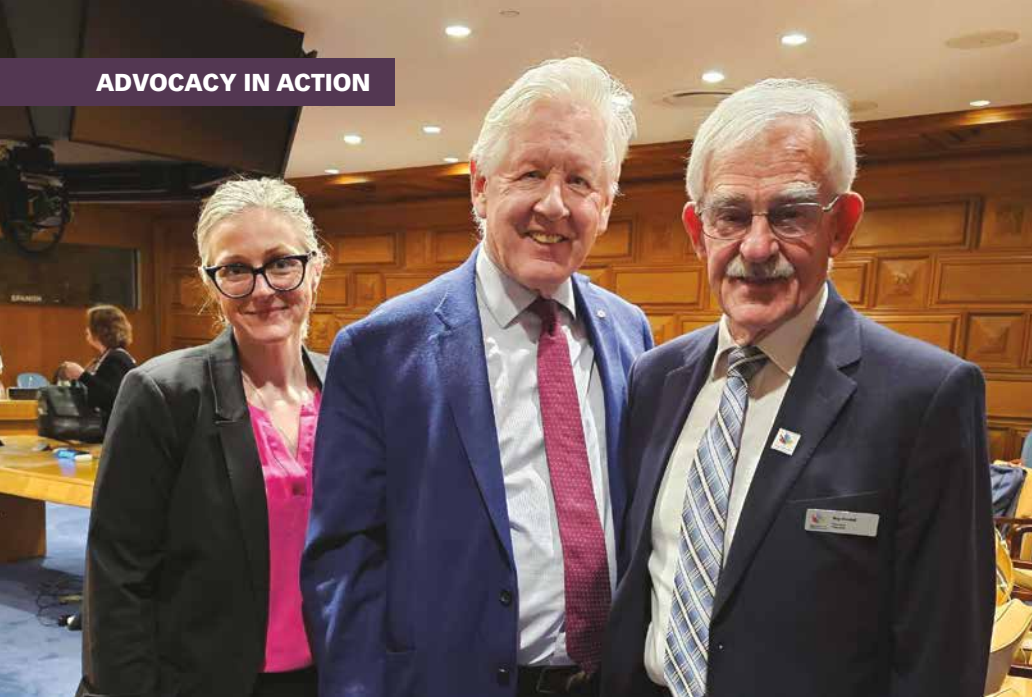


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Two important campaigns

Federal Retirees is working at the United Nations for a Convention on the Rights of Older Persons and it's advocating for support for caregivers in Canada. **BY AMY BALDRY**

This spring Federal Retirees launched two new advocacy campaigns, focused on ensuring rights for older persons and support for caregivers.

A un convention is needed

Federal Retirees is advocating for the federal government to support a United Nations (UN) Convention on the Rights of Older Persons. A convention would:

- Protect the human rights of older persons under international law;
- Encourage greater development of policies and programs benefiting older persons; and,
- Combat ageism.

Why is a convention needed?

As societies continue to age, governments must address the unique challenges faced by older adults. By 2030, adults aged 65 or older will make up 23 per cent of Canada's population

and number more than 9.5 million. By 2050, one in six people in the world will be aged 65 or over.

Currently, there are no international, universally applicable standards to protect the rights of older persons. As a result, millions of older people are living in poverty, without access to the social and health services they need, and facing discrimination based on older age.

A convention would protect the rights of older persons, recognize the valuable economic and social contributions older persons make and provide a comprehensive and coherent framework for a world free from ageism and age discrimination.

The World Health Organization (WHO) Global Report on Ageism indicates that one in two people holds ageist attitudes towards older adults. Ageism is characterized by stereotypes, prejudice and discrimination based on age.

Measures are needed to prohibit discrimination based on age and to enable freedom from violence, neglect

and abuse. These measures can also help ensure older persons have adequate income support as they age, opportunities to contribute to — and stay active in — their communities and access to health and social services, including long-term and home care.

Federal Retirees' actions

The association is calling for a UN Convention on the Rights of Older Persons, in partnership with the International Longevity Centre Canada and the Global Alliance for the Rights of Older People.

As part of this work, Federal Retirees president Roy Goodall participated in the 14th session of the UN Open-ended Working Group on Ageing, which the association attended as a founding organization of the Canadian Coalition Against Ageism.

This working group was established by the UN's General Assembly in 2010 to consider the international framework

Top left: Canadian United Nations Ambassador Bob Rae is flanked by Sayward Montague, director of advocacy for Federal Retirees, left, and Federal Retirees president Roy Goodall. The three met at the United Nations in the spring when the association was advocating for a UN Convention on the Rights of Older Persons. Top right: Guy Bird was primary caregiver for his wife, Maureen, who had dementia for more than 12 years.

on the human rights of older persons and to identify possible gaps and how best to address them. In a step forward, member states have accepted a landmark report that includes several recommendations regarding the identification of possible gaps in the protection of the human rights of older persons and how best to address them. One of these recommendations is to establish a UN Convention on the Rights of Older Persons. At a related event hosted by International Longevity Centre Canada, Goodall asked the panellists, including Canada's UN Ambassador Bob Rae, why Canada has not yet committed to a convention.

"A convention would protect the rights of older persons, recognize their valuable economic and social contributions and provide a comprehensive framework to help eliminate ageism and age discrimination globally," Goodall said at the time. "Given Canada's history of supporting human rights internationally, why hasn't the government walked through the open door to support a convention?"

Later, during plenary discussions on older persons' participation in public life and decision-making processes, Goodall delivered remarks with a special focus on older persons' participation in informing health-care policy.

"Recent shifts to virtual health care risk excluding older persons due to financial and other barriers," he noted. "It is imperative that older persons have agency and dignity when it comes to their health care, and that their voices are included in health-care policy and decision-making. This will help safeguard their fundamental rights of access to, and full enjoyment of, health and health care."

A recording of Goodall's remarks can be viewed on Federal Retirees' website.

What can you do?

Canada's support is integral to moving this forward. Visit our website to join our campaign.

We need caregiver support

With 1.5 million Canadians over the age of 65 providing care for a family member or friend, Federal Retirees is calling for better supports for caregivers and meaningful recognition of the important work they do.

Most older adults report a preference to age in place, and caregivers are key to making that happen. The importance of caregivers' work needs to be understood, recognized and financially compensated.

Governments must work together to achieve this by:

- Revising and standardizing the definitions of "caregiver" and "dependant" to broaden eligibility for benefits, financial assistance and other supports;
- Increasing the value of the Canada caregiver credit by making it refundable and available to all caregivers across Canada; and,
- Investing in tools and programs to assist caregivers, creating awareness of these supports and developing accessible and easy-to-understand resources about these supports for Canadians.

Member caregivers

Caregiving is often unpaid and while it is often selfless, loving and rewarding, those who do this work are usually faced with greater financial burdens and higher levels of stress.

As part of this campaign, members shared their own experiences as caregivers.

Guy Bird remembers the first time he decided he needed help to care for his wife, who'd been suffering from Alzheimer's disease for 12 years.

"The very morning she was supposed to go into the care home, I called and asked if they'd be mad if I changed my mind," Bird recalls. "They said 'No,' so I kept her home for another two years. She was still sufficiently cognitive that she thanked me for doing that, but the

second time, when she did go to a care home for the last six months [of her life], she was way beyond that."

Brian Hills recounts the lack of access to resources when he needed them. In the daytime, he would be able to call nurses for advice or in-person help, but after 10 p.m., when things invariably got worse for his wife, Sam, he was on his own.

"I just struggled with the whole thing," he says. "There was no one to call. One night I had to call an ambulance."

Célyne Houde explains one of the hard things was figuring out what services were available to her parents, whether from the government or from community groups, and what subsidies might exist.

"Once you know these resources exist and you knock on the right doors, things start getting into place. But finding them takes work."

Geoff Howson reflects on the years after his father had a severe stroke and how he dealt with being his father's caregiver.

"He always had to use a walker and he hated it because he was a very proud and stubborn man," Howson says. "That's another thing caregivers have to consider. For people who have been vibrant and alive, and are hit with a debilitating shortcoming, the caregiver also has to deal with their psychological and emotional needs — to find ways to help them accept what they've been hit with."

How you can help

Visit federalretirees.ca to:

- Watch the recording of our webinar on caregiving in Canada;
- Read the members' caregiving stories; and,
- Tell your representatives support for caregivers is needed now.

Email advocacyteam@federalretirees.ca to learn more about these advocacy campaigns. ■

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

Caregivers need support now

Unpaid caregivers spend 5.7 billion hours a year caring for friends and loved ones. The value to the economy is estimated at \$97 billion. This work deserves to be recognized in ways that count. **BY JESSICA SEARSON**

Statistics Canada reports almost eight million Canadians provide care for family members or friends with a long-term condition, a physical or mental disability or problems related to aging. Half of Canadians will be a caregiver at some point in their lives, says the Canadian Centre for Caregiving Excellence (CCCE). Yet, caregiving is often undervalued, under-supported and not well recognized in Canada.

Caregiving in Canada

In 2023, the CCCE conducted a National Caregiving Survey, completed by 3,000 caregivers and care providers, to understand the realities of caregiving in Canada.

In the 2024 survey report *Caring in Canada*, the CCCE says Canada is facing a caregiving crisis. It writes, “a perfect storm is brewing: caregivers are getting older, the number of available caregivers is shrinking, the number of Canadians requiring care is rising and care needs are becoming more challenging.”

Caregivers play a pivotal role in the health and well-being of those who receive care as well as in upholding the health care system in Canada. Unpaid caregivers perform many activities, including personal care, scheduling and attending appointments, help with medical treatments, transportation, meals, home and outdoor maintenance, emotional support and more.

Numbers from the Canadian Centre for Caregiving Excellence show that together, our caregivers spend more than 5.7 billion hours a year caring for people in their lives, and research from

the University of Alberta and University of Manitoba in 2022 estimates the annual economic value assisting family members, friends and neighbours with long-term health problems, disabilities or functional limitations to be \$97.1 billion.

About 1.5 million Canadians over the age of 65 provide care for a family member or friend, according to a Statistics Canada report in 2018. Roughly one-third of older caregivers caring for a spouse spent 30 hours or more a week caregiving, with women spending more hours than men.

Among the CCCE survey results, caregivers reported that care responsibilities were associated with positive feelings such as making a difference, a sense of importance and appreciation. At the same time, caregiving responsibilities can also impact physical and mental health and contribute to financial stress. In the CCCE survey, one in four caregivers reported fair or poor mental health. The more hours of caregiving performed, the more likely they were to report fair or poor health.

The results also showed half of caregivers experienced some form of financial stress in the previous year due to caregiving. It notes, “women and caregivers with a household income of less than \$60,000 were significantly more likely to have experienced more financial stressors compared to men and higher household incomes.”

Despite these challenges and impacts, access to assistance and support is difficult and insufficient.

According to the survey, this is particularly significant for caregivers



8 million
Canadians providing care for family members or friends who need their help



5.7 billion
Unpaid hours caregivers in Canada spend looking after loved ones each year



\$97.1 billion
Annual value of unpaid work by caregivers who assist loved ones, friends and neighbours

65 and older. This age group was more likely not to have accessed any services or supports in the past year to help with caregiving responsibilities, such as home modifications, respite or transportation services.

Among caregivers 65 and older attempting to access support, 70 per cent said it was difficult to hire paid care providers or paid care, 59 per cent said it was difficult to find information about support and 55 per cent said it was difficult to get affordable local services.

The 2024 federal budget says the government will launch consultations on the development of a National Caregiving Strategy. Canada needs a plan, with a strategy that includes measurable outcomes. It’s overdue. Consultation with unpaid caregivers and people with lived experience — and then swift action — is needed to improve accessible services and financial support for unpaid caregivers.

Join our campaign calling for better support for caregivers now at federalretirees.ca. ■

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

Long-term disability 101

Recent court cases have considered age limits in relation to long-term disability and supplementary death benefits.

BY PATRICK IMBEAU

A few recent decisions have tackled the question of age limits on certain financial benefits such as long-term disability (LTD) and supplementary death benefits (SDB) and found age differentiation with respect to disability and death benefits legal.

LTD exists to provide a source of income to eligible employees who become disabled and are unable to work due to a medical condition. In the federal public service, this plan is referred to as the disability insurance plan. For those who are eligible, disability insurance is a monthly taxable benefit equal to 70 per cent of an individual's salary. The benefits are reduced by other sources of income, such as CPP or QPP disability benefits, benefits received under the *Public Service Superannuation Act* (PSSA) or disability benefits paid under another group insurance plan, to name a few.

If an individual continues to meet eligibility requirements, disability insurance will last until age 65. At that time, their income will instead be the sum of their retirement pension, Old Age Security and the Canada Pension Plan, which together is still usually a significant reduction in income.

Meanwhile, as part of the PSSA, the SDB was created to provide a type of decreasing term life insurance. It is a one-time, tax-free, lump-sum payment payable to one or more beneficiaries at the time of a plan participant's death. The amount is equal to twice



Air Canada pilots organized informational pickets across the country in October 2023 in a bid to make their voices heard. Photo: Terri Trembath/CBC

the participant's annual salary, though at age 66, the coverage decreases by 10 per cent each year until it reaches a minimum of \$10,000 by age 75. The *Canadian Armed Forces Superannuation Act* (CAFSA) has a similar provision, which is two times the annual pay at release until age 61, at which point the benefit reduces by 10 per cent of the original amount each year until age 70 or it reaches the minimum of \$5,000. The RCMP has a separate life insurance plan.

Some believe that these age limits are against section 15 of the Canadian Charter of Rights and Freedoms, which prevents discrimination based on age. This was the argument from representatives of Unifor in *Rayonier vs. Unifor, Locals 256 and 89*, a 2022 decision. The union alleged that the employer violated both the collective agreement and the Charter by discriminating against employees based on age with respect to provisions on LTD.

The *Human Rights Code* (in Ontario where the arbitration took place) protects the right to equal treatment with respect to employment, without discrimination based on age. However, that right is not infringed upon by a benefit plan that specifically permits age

differentiation with respect to disability plans. The union argued that this offends section 15 of the Charter. The arbitrator found that the age-65 cut-off for LTD limitation was justifiable and reasonable based on section 1 of the Charter, which states that Charter Rights can be limited so long as they are shown to be reasonable in a free and democratic society.

In February 2023, the Federal Court ruled on a case that involved Air Canada pilots who were not eligible for LTD as they were over the age of 60 and eligible for an unreduced pension or had reached the age of 65. The union argued that regulatory exemptions by the Canadian Human Rights Commission (CHRC) based on age went against section 15 of the Charter. The judge said the goal of the CHRC in creating the exception was to recognize that "some differentiation with respect to age [...] is not always undesirable in such plans" and noted the "normal pensionable age" distinction was made in good faith, "it is not targeting groups for illegitimate reasons outside of the overall scheme." ■

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



Invisible no more

Women veterans applaud the release of a landmark report on their experiences and its 42 recommendations for improvement.

BY SAYWARD MONTAGUE

After more than a year of study, the report on the experience of women veterans, produced by the Standing Committee on Veterans Affairs (ACVA), was released.

In early 2023, ACVA undertook a comprehensive study on women veterans that included nearly two dozen meetings and testimony from 93 witnesses, including Federal Retirees. The main topics included the physical and mental health injuries and treatments that were most likely to affect women during military service, the particularities of transitioning out of military service for women, retirement and long-term care and initiatives developed in allied countries. I appeared before the committee during one of its first meetings on the topic in spring 2023.

With 42 recommendations across 156 pages, the report focuses on four areas that will make the most impact on outcomes for women veterans: research,

addressing specific medical and health needs, recognition and commemoration and the need to remove barriers to accessing services and support.

Federal Retirees applauds the release of the report and its recommendations.

"It's well past time for Canada to focus on equitable outcomes for those who serve, and not only on things such as wait times," says CEO Anthony Pizzino. "The report and its 42 recommendations focus on areas that will make the most impact in delivering equitable outcomes for veterans."

The report elicited a range of emotions from those involved, including relief that it had been tabled before Parliament rose for the summer and a sense of pride that their lived experiences have been documented and that future generations of military and RCMP women will benefit. Many of the people who participated in the committee's study laid bare harrowing personal histories of trauma and

invisibility, and detailed the impacts of decades-old gaps in supports and services. Their courage and their concrete recommendations make the report a remarkable document that charts the way forward.

On the day of the report's tabling, veteran women who could not attend the milestone event in person organized watch parties. In Ottawa, individuals and representatives from at least 15 organizations, including Federal Retirees, watched on as committee chairperson MP Emmanuel Dubourg delivered a powerful and emotional statement as he tabled the report.

Committee members from the Liberal, Bloc Québécois and NDP parties participated in a press conference together after the tabling, reinforcing their mutual support for the report. While it's notable that the report has cross-party support, supplemental opinions from the Conservative Party of Canada and from the NDP were included in the final report. The supplemental report tabled by the NDP includes a recommendation to ensure the services delivered, and how they are delivered by Veterans Affairs Canada, are trauma-informed.

Federal Retirees with its partners involved in the Women Veterans Research and Engagement Network, or WREN, is working on an analysis of this report and looks forward to digging into the details during fall 2024 and doing the work to achieve equitable outcomes for and with veterans.

"Acting on this report is going to require a dedicated plan, funding, goals, transparency in reporting and accountability to achieve the desired objectives across relevant departments," Pizzino says. "It's time for the government to commit to such a plan, and we will be here to help ensure that happens." ■

Sayward Montague is Federal Retirees' director of advocacy.

A report by the Standing Committee on Veterans Affairs made 42 recommendations that will make the most impact on outcomes for women veterans. Photo: Department of National Defence



A civilian with spunk

Dorothy McIntosh helped her husband run the detachments he led over a 27-year career with the RCMP in Nova Scotia.

BY JENNIFER CAMPBELL

Dorothy McIntosh remembers it well. She had just made breakfast for her husband, RCMP Corp. Don McIntosh, and his dog-master colleague who had spent the night at their Springhill, N.S., home. Don was in charge of the detachment and he had called in colleagues from near and far after a jailbreak occurred at the Springhill Penitentiary.

"[The colleague] looked at me and asked me if I knew how to handle a revolver," Dorothy says. Because Don and Dorothy's home doubled as the RCMP detachment for the area, the colleague was saying she could be the one dealing with the inmates if they decided to

give themselves up. Dorothy said she didn't know how to use a revolver, and promised to stay home and keep the doors locked.

"Sunday evening was when these guys escaped," she says. "Because Don was on patrol, I got the call from a resident who recognized one of the inmates on Main Street. I let Don know and he asked me to call the penitentiary and confirm this person was missing. I called and they checked and determined it wasn't just him, there were three others."

Soon word came in that the foursome had broken into a store and stolen knives, making their escape

even more high-stakes. Eventually, with reinforcements from around the region to help track down the inmates, they were all caught and returned to Springhill. No revolver necessary, but with Dorothy often serving as dispatcher, it becomes clear the RCMP relied on her to some extent, as did Don, who had a 27-year career, ultimately as a sergeant between Cape Breton, Windsor, Halifax, Springhill, Truro and Bridgetown, N.S.

"I didn't have to answer the door, or the phone, but all the wives did it to help their husbands," she says. Don, in those days, was on duty for his regular 40-hour work week, and on call the rest of the time, effectively having to be available day and night. She, meanwhile, while being at home and raising their two children, Arlene and Andrew, would take calls and relay messages to officers day and night. Sometimes she even typed up reports.

And did she ever feel she should be compensated for this work?

"No, I never thought they should be paying me," she says, adding that one of her fellow wives — it was the '60s and '70s, and most spouses were indeed women — felt some recognition would be nice. That eventually came in the form of a nice dinner in Halifax, Dorothy says.

"They held a lovely event and presented us with pins and plaques," she says. "I have no regrets. We were very fortunate."

Don and Dorothy were settled in Bridgetown, N.S., when Don retired in 1983, after which he went on to work as a social worker in Bridgetown for 14 more years. He served as president of the Western Valley branch of the forerunner of today's National Association of Federal Retirees and died four years ago, in 2020. Dorothy continues to be an active member of Federal Retirees to this day. ■

Jennifer Campbell is the editor of *Sage* and *Sage60*.

Dorothy McIntosh remembers one of her RCMP corporal husband's colleagues asking her if she knew how to use a revolver. She didn't have to fire one in the end, but she did do unpaid work for the force. Photo: Marilyn Linley

We're on our annual search

for dynamic individuals with the motivation, knowledge and drive to volunteer as leaders.



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Serving on the national board of directors is an extraordinary opportunity for anyone who is keen to join the leadership team of an important, dynamic national organization.

The national board champions the advocacy work of the organization, including retirement security, a national seniors strategy, veterans' issues and national pharmacare.

Board members are active ambassadors for the Association and are fully engaged in the advancement of its mission.

The Association is committed to building a culturally diverse board and strongly encourages applications from women, former civil servants from all staffing levels, visible minorities, Aboriginal Peoples and individuals with disabilities. Spousal members are also welcome to apply.

What you bring to the role

- Strong teamwork skills
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What you'll do

Board members are expected to practise good governance and be aware of the Association's current policies and advocacy issues. Duties include:

- Attending five in-person board meetings per year, as well as additional teleconference and web meetings as necessary;
- Preparing for meetings in advance to allow for positive participation in discussions;
- Serving on one or more board committees and participating actively in committee work;
- Overseeing the Association's finances and helping the board to fulfil its fiduciary responsibilities; and
- Representing the Association as required and supporting its advocacy and policy positions.

Application process

In 2025, the following five three-year positions will be open for election: president, and directors from the B.C. and Yukon, Ontario, Quebec and Atlantic districts. Nominations for these positions open Oct. 10, 2024.

If you're interested in joining the National Association of Federal Retirees' board of directors and lending your voice to speak for the security of retirement for our members and all Canadians, or if you would like more information, please email elections@federalretirees.ca to contact the nominating committee.

The nominations process closes on March 19, 2025.



National Association
of Federal Retirees

Association nationale
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For more information, please contact the nominating committee by emailing elections@federalretirees.ca



Volunteers are our lifeblood

The volunteer awards and banquet took place at the annual meeting of members in Gatineau, Que., in June. We present the winners.

BY JENNIFER CAMPBELL

Ian Spence had no idea he was being nominated for the Claude Edwards Leadership Award.

"I wasn't expecting it, so it was a pleasant surprise," Spence says, with a request to thank his fellow branch member, Ilene Fika, who submitted the nomination.

Spence became president of the Fraser Valley West branch in March 2020, just days before the world shut down. By June, he knew they needed to start working on new ways to get the branch's

work done, so Spence investigated what Zoom could do and started collaborating with other organizations to hold webinars and online workshops.

"Through the Council of Senior Citizens Organizations of B.C., we discovered the COSCO Seniors' Health and Wellness Institute, which has all kinds of seminars and things for seniors," he says. Spence says his approach and the approach of his branch is collaborative and he says the award is gratifying in the sense that it shows

branch volunteers have been successful in pulling together to support its initiatives.

Spence has volunteered for Federal Retirees since 2009 and has served as branch vice-president and president.

All-round volunteer



Line Lecours

The Mauricie branch's Line Lecours has been volunteering with the association since 2015, and she also volunteers with four other organizations, and manages eight different social networks, making sure she promotes the association whenever possible.

Lecours says the award represents recognition of her numerous hours spent volunteering.

"It's a tangible reminder that the people I help and the organizations I support appreciate the work done," says Lecours, who won Federal Retirees' Volunteerism Award.

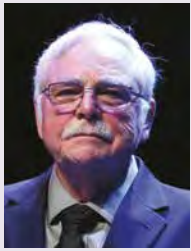
She started her volunteer work in 2000 with the Foundation of Secondary Schools, which offers free lunches and dinners to 1,200 students every school day. She soon added the Family and Youth Assistance Fund to her volunteering projects. It offers financial assistance to 60 families who need help paying childcare costs. She also raises money for her church and volunteers at a local food bank.

"We can truly make a difference in

Ian Spence, recipient of the Claude Edwards Leadership Award receives his award from Federal Retirees president Roy Goodall at the annual meeting of members.

BRANCH AWARDS

Small Branch Excellence Award

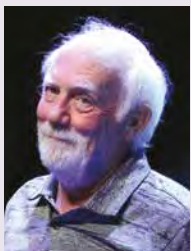


Glen Jones

Glen Jones says the Central Manitoba branch was “very stagnant” when he took over three years ago, but it seems to have found its second wind. Jones credits his volunteers’ efforts to engage a number of locally based preferred partners, including a drug store, food centre, car dealerships, a restaurant and a florist, to name a few. He also credits Ruth Johnson, a hard-working volunteer, for some of its rejuvenation.

“The award means a lot,” Jones says. “Primarily because we thought the branch would have to close.” Today, it’s a going concern.

Medium Branch Excellence Award

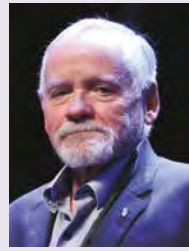


Richard Chevrier

The Southern Alberta branch has two general meetings each year designed to recruit and inform members. In 2023, it added a third to celebrate the 60th anniversary.

As part of recruitment initiatives, the board and volunteers contacted members to maximize attendance at events, with one board member personally contacting more than 400 members for a barbecue. In 2023, the branch also hosted two well-attended provincial election town halls in two of the large provincial ridings.

Large Branch Excellence Award



Ian Spence

Fraser Valley West branch president Ian Spence says his branch is collaborative, especially in its outreach.

“We have a good group of volunteers,” Spence says of his executive team. “We have a group of people who are willing to step in and cover for each other.”

The branch was recognized for its numerous successful collaborations with other organizations, and for hosting branch social events and securing several Reach 338 meetings with MPs. It also staffed an information table at a PSAC convention, and holds volunteer appreciation events.

Branch Excellence Award for Branches with Employees



René Grenier

Quebec City branch president René Grenier says the award shows his branch has a team of “outstanding volunteers” determined to be a presence in their community.

The branch has 11 board members, 30 volunteers and a paid co-ordinator who works 12 hours a week. It publishes six newsletters a year in English and French and participates in trade shows that promote the value of membership to prospective recruits.



Helen and Larry Crabb receive the Collaboration Award from Roy Goodall at the AMM.

people’s lives,” Lecours says. “No matter our age.”

She said the award and the awards ceremony during the annual meeting of members (AMM) was much appreciated.

“Being recognized on a day like the one I experienced on June 19, 2024 — it’s extraordinary,” she says.

Collaboration in love and labour

Helen and Larry Crabb have been married for 63 years, so it’s not surprising that they received the Collaboration Award at the AMM.

Larry retired from the Royal Canadian Air Force in 1994, after serving on United

Nations and NATO posts in the Middle East and Europe, and he and Helen have been members of the Central Okanagan branch ever since. Larry has served as vice-president, president and director-at-large and Helen has been on the board for the past five years.

“We do whatever needs to be done,” Helen says. Of the award, she says they appreciate the support from their branch.

“It humbles you a little bit when you’re singled out when a lot of others are doing similar things and not being recognized.” ■

Jennifer Campbell is the editor of *Sage* and *Sage60*.



National Association
of Federal Retirees Association nationale
des retraités fédéraux

They fought and sacrificed for Canada and Canadians.

We remember.



VETERANS' WEEK | NOVEMBER 5-11

federalretirees.ca

The latest news



New directors welcomed

Three new directors were elected at the annual meeting of members, including Richard Chevrier (Prairies & N.W.T.), Dan Napier (Ottawa & Nunavut) and Sylvie Rocheleau (Quebec). Brian Strongman was also subsequently appointed to a one-year term as director for the B.C. & Yukon District. Rick Brick (Prairies & N.W.T.) and Robert Giroux (Ottawa & Nunavut) left the board, after completing their terms and working hard on behalf of members.

Death benefit changes

Those who have coverage under the public service supplementary death benefit can now name up to five beneficiaries, including minors. The death benefit is a lump-sum benefit equal to twice your annual salary,

rounded up to the nearest \$1,000, and applies to most public servants who contribute to the public service pension plan. Deductions are taken directly from your pay or pension. A beneficiary can be an individual, your estate, and/or a registered charity; your current beneficiary remains valid if you do nothing. Through the Government of Canada network, you can change your beneficiary online at bit.ly/3WHg9hf or you can complete and mail the updated Naming or Changing Your Beneficiaries (PWGSC-TPSGC 2196) designation form available here: bit.ly/4bS8LEr. Questions should be directed to the Government of Canada Pension Centre at bit.ly/4bS8LEr.

Doggie dos and dont's

The U.S. Centres for Disease Control and Prevention (CDC) has softened new

rules for Canadians taking their dogs to the U.S. The original rules, which were to take effect Aug. 1, 2024, said the dog must be microchipped, vaccinated against rabies and accompanied by two forms, including one signed by a veterinarian. In July, the CDC announced that as long as the dog has spent the previous six months in a low-risk or rabies-free country, it needs only an import form, completed online the day of travel. For more information, see bit.ly/3WxnZKs.

Seniors minister support



Seamus O'Regan, former seniors minister

The June annual meeting of members was a great success, with one highlight being a visit from then-seniors minister Seamus O'Regan. O'Regan made a short speech at a plenary gathering and then sat with our professional emcee for a question-and-answer session. He expressed support for a United Nations Convention on the Rights of Older Persons and he spoke about the Safe Long-Term Care Act, which remains a work in progress. Against a backdrop

Federal Retirees' board members: front row, from left, Dan Napier (director for Ottawa & Nunavut); H el ene Nadeau (vice-president); Roy Goodall (president); Connie Kehler (Prairies & NWT); Dennis E. (Ted) Young (Ontario). Back row, from left, Michael MacNeil (Quebec); Dan Butler (Ottawa & Nunavut); Richard Chevrier (Prairies and NWT); Carol Grieco (Ontario); Scott Hodge (B.C. and Yukon); Roland Wells (Atlantic). Absent: Sylvie Rocheleau (Quebec) and Brenda Teed (Atlantic).

of a photo of St. John's, Nfld., which was projected onto a screen, O'Regan also shared some stories about the challenges of caring for his mother, who lives in Newfoundland. Since he appeared at our AMM, he has resigned as federal labour and seniors minister and while he'll stay on as an MP until the next election, he says he won't run again as "ultimately, my family comes first." He added "I need to be a better husband, son, uncle, and friend, and this job means, and deserves, a lot of time in order to do it well."

PDSP transition

The transition of the Pensioners' Dental Services Plan (PDSP) to Canada Life is set to take place Nov. 1, 2024. Treasury Board has confirmed the new PDSP contract requires a positive enrolment process, which is how plan members provide their personal information, including address, banking and dependent information, and give consent for Canada Life to use personal information to process

benefits and manage their dental plan. Canada Life will complete initial positive enrolment for as many members as possible, and Treasury Board advises that Canada Life has been sending information to plan members by mail and email about the process. If you haven't received information by mid-September, it means Canada Life couldn't complete your positive enrolment and you will be required to do it manually online at this site: www.welcome.canadalife.com/pdsp. Plan members who prefer to complete positive enrolment by paper form can download the form on the Canada Life PDSP member services website or call Canada Life to request a copy in the mail. For more information, refer to the Government of Canada update, or members can visit the new dental administrator's frequently asked question webpage at bit.ly/4bS8LEr, visit the Canada Life PDSP member services website (link above) or contact Canada Life PDSP member contact centre at 1-855-415-4414 (Monday to Friday, 8 a.m. to 5 p.m., your local time) and,

internationally, at 1-431-489-4064 (collect).

Tribute to a fallen hero



Const. Dennis Onofrey

Const. Dennis Onofrey, who was killed in 1978 at a hotel while investigating a stolen vehicle incident, was honoured in June with the naming of a bridge in his memory. The bridge is located

on 7th Avenue North in Virden, Man. Onofrey's widow, Paula Webber, attended the dedication, along with her son, Corey. Onofrey and Webber had one child at the time of his murder, and she was pregnant with their second.

Two of Onofrey's colleagues were injured in the incident, which set in motion a state of emergency in the area as the gunman took three people hostage in their home. The killer later died in prison. ■

Keep hearing & enjoying life!

What brings you joy? Whether it's laughter, music, or sounds of nature on a peaceful walk, healthy hearing is essential for fully enjoying life's moments. That's why **we're thrilled to offer Federal Retiree Members and their family a FREE hearing test at any HearingLife clinic.*** Don't miss out on the experiences that make you, you!

Book your FREE hearing test today!



HearingLife.ca/NAFR-FHT
1-888-284-4582

Mention code: **MAG-FHT-NAFR**

HearingLife

Trusted Partner of



National Association of Federal Retirees
PREFERRED PARTNER

Federal Retiree Members & Family get an **EXTRA 10% off** the final purchase price of hearing aids!***



Keep being you
Love your ears

*A comprehensive hearing assessment is provided to adults ages 19 and older at no cost. The results of this assessment will be communicated verbally to you. If you request a copy of the Audiological Report an administrative fee will apply (fees do not apply in Saskatchewan). Child hearing tests are conducted at select locations for a fee, please contact us for more information. This promotion is valid for select hearing aid models and cannot be combined with more than 1 promotion or discount unless stated otherwise. **The extra 10% will be applied to the remaining balance on hearing aids and accessories after all other discounts (if applicable). Offer applies to private sales of select hearing aids and discount is applied after government funding has been deducted. Offer not applicable to industrial hearing tests. Offers not valid in Quebec. Offer expires 08/31/2024.



Hearing aids help

Hearing more clearly can change your life for the better in numerous ways.

Taking proactive steps towards your hearing health isn't just about acknowledging and managing hearing loss; it's about embracing the transformative power of clear hearing, allowing you to live life to the fullest. The profound impact of improved hearing cannot be understated, and the wellness benefits are numerous.

- **Connection:** Enjoy sharing stories and moments with loved ones.
- **Social interaction:** Confidently join conversations, even in noisy environments such as restaurants.
- **Hobbies and entertainment:** Fully appreciate your favourite audiobook, experience live theatre musical events or discover a new class at your local recreation centre — all without worrying about missing a thing.
- **Productivity:** Clearly hear directives and partake in open discussions comfortably, enhancing your ability to thrive in work environments.

Sensorineural hearing loss, commonly attributed to aging or prolonged exposure to loud noises, is effectively managed through hearing aids. And while it's something that affects many of us, hearing aids are not a one-size fits-all — they are a tool that can be customized to fit your needs and lifestyle.

Treating hearing loss

Finding the right hearing solution is a personal journey. A licensed hearing-care professional will educate you about available hearing-aid options that can be tailored to you, including type, colour, style and budget considerations. If budget constraints are a concern, many hearing-care providers offer financing plans and access to government grants for hearing aids that you may be eligible for. HearingLife Canada is among these providers, offering a price-matching guarantee. If you find a lower price for equivalent hearing aids elsewhere, we will match it.

Understanding the variety of options and services available is crucial in making an informed decision about your hearing health. However, there are common misconceptions that may cause hesitation in taking this important step. Let's address some of these myths and clarify the facts to help you feel more confident and informed about hearing aids.

Taking the step to address your hearing loss with the help of a professional can lead to significant improvements in your quality of life. With the right support and technology, you can reconnect with the world around

Myths and facts about hearing aids

Myth 1: Hearing aids are too conspicuous or unattractive.

Fact: Your hearing loss is often more noticeable than wearing hearing aids. The stigma surrounding them is diminishing and modern technology makes them discreet.

Myth 2: Hearing aids are the same for everyone.

Fact: Everyone's hearing needs are unique. A trusted hearing care professional can tailor hearing aids to your specific requirements and preference.

Myth 3: Hearing aids are uncomfortable and difficult to wear.

Fact: While the initial adjustment period may feel a little new, modern hearing aids are designed for comfort and ease. This means the user has options to test out different sound settings and the technology knows to adapt in different environments, ensuring you're able to enjoy clear hearing without feeling overwhelmed by new sounds.

you, regaining your independence and confidence.

As a member of Federal Retirees, you and your family enjoy exclusive benefits at HearingLife and Network Partner clinics, including 10 per cent off the final purchase price of hearing aids.

If you're feeling uncertain about taking the first step towards better hearing, consider bringing a friend or family member along to your appointment. Their presence can make a significant difference in several ways. ■

*This article was prepared by **HearingLife**, which is a preferred partner of Federal Retirees.*

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

BC01 CENTRAL FRASER VALLEY

P.O. Box 2202 Station A
Abbotsford, B.C. V2T 3X8
(778) 378-4204
federalretirees.ca/centralfraservalley
centralfraservalley@federalretirees.ca

BC02 CHILLIWACK

P.O. Box 463
Chilliwack, B.C. V2P 6J7
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

Branch general and Christmas meeting:
Dec. 5, Ramada Conference Centre, details
TBD by email/phone

BC04 FRASER VALLEY WEST

P.O. Box 75022, RPO White Rock
Surrey, B.C. V4A 0B1
(604) 753-7845
federalretirees.ca/fraservalleywest
nafrcb04@gmail.com

B.C. election event (White Rock and South Surrey): Sept 12, visit branch website for info

B.C. election events (Langley):

Oct. 4, 7, 9, visit branch website for info

BC05 MID-ISLAND AND PACIFIC RIM

P.O. Box 485
Lantzville, B.C. V0R 2H0
(250) 248-7171
fedretirees-nanaimo.ca
midisland@federalretirees.ca

Fall general meeting and luncheon:

Sept. 26, 10 a.m., Royal Canadian Legion
Branch 257, 7227 Lantzville Rd., Lantzville
— \$ 🍴 🗿 +1 RSVP

Christmas general meeting and

luncheon: Nov. 28, 10 a.m.,
Tigh-Na-Mara Seaside Spa Resort
and Conference Centre, 1155 Resort Dr.,
Parksville — \$ 🍴 🗿 +1 RSVP

Volunteers needed: secretary,
communications, directors at large

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

Presentation and free lunch: Sept. 19,
Valley View Funeral Home, 14644 72 Ave.,
Surrey, details TBD — 🍴

Christmas luncheon: Dec. 12, Italian
Cultural Centre, 3075 Slocan St.,
Vancouver, 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
s.okanagan@federalretirees.ca

BC11 OKANAGAN NORTH

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

Coffee klatch: Oct. 15, Nov. 19, Dec. 17,
Village Green Mall food court, 4900 27 St.,
Vernon, details TBD — +1

50th anniversary celebration: Sept. 6,
1 p.m., ANAVETS Unit 5, 2500 46 Ave.,
Vernon — +1

Volunteers wanted: treasurer, board
members, committee members,
e-communications

BC12 KAMLOOPS

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

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 and recruitment meeting:

Sept. 23, 12:45 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.

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

Branch 60th anniversary: Sept. 27, 1 p.m., The Confluence Historic Site & Parkland (Fort Calgary), 750 9 Ave. S.E., Calgary

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

Members meeting: Oct. 28, details TBD

Volunteers wanted: contact branch for more info

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) 979-3093
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
tbg@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
leyshon@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.on33@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 (RSVP)

Fall AGM: Oct. 9, 10:30 a.m., Royal Canadian Legion Branch 147, 410 St. Vincent St., Barrie — \$7 🍴 🗳️ **RSVP**

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, vice-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

Fall open house luncheon: Sept. 10, 11 a.m., The Marquis Gardens Hamilton, 1050 Rymal Rd., Hamilton — \$25 🍴 🗳️ **RSVP**

Season's greetings luncheon meeting: Nov. 26, 11 a.m., The Marquis Gardens Hamilton, 1050 Rymal Rd., Hamilton — \$25 🍴 🗳️ **RSVP**

Remembrance Day services: Nov. 11, 10:30 a.m., Canadian Warplane Heritage Museum, Mount Hope and Burlington Cenotaph

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

ON39 KITCHENER-WATERLOO AND DISTRICT

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

Festive lunch: Nov. 19, 11 a.m. Bridgeport Community Centre, 20 Tyson Dr., Kitchener — \$20 🍴 🗳️ **RSVP** Nov. 12

Volunteers wanted: recording secretary, board members

ON40 LONDON

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

Christmas luncheon: Nov. 13, 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
nafsecretaryniabranh41@outlook.com

ON43 OTTAWA, NUNAVUT AND INTERNATIONAL

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

General meeting (Zoom): Oct. 15, see branch report for details — **RSVP**

ON48 THUNDER BAY AND AREA

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

Fall recruitment meeting: Sept. 17, 4 p.m., Royal Canadian Legion Branch 5, 229 Van Norman St., Thunder Bay — 🧑🏻

ON49 WINDSOR AND AREA

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

Fall recruitment event: Oct. 23, noon, Colasanti's Tropical Gardens, 1550 Road 3 E., Kingsville — **\$0** 🍴 🧑🏻 **+1 RSVP** Oct. 13

Christmas recruitment event: Dec. 11, noon, details TBD

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

Branch general meeting and recruitment event: October, Kemptville, details TBD, visit branch website for info

Volunteers wanted: assistant-treasurer, translator, other

ON55 YORK

10225 Yonge St., Unit R116
Richmond Hill, Ont. L4C 3B2
1-855-304-4700
federalretirees.ca/york
federalretirees.york@gmail.com

Branch general meeting and recruitment event: Oct. 22, 10:30 a.m., Royal Canadian Legion Branch 385, 105 Industrial Pkwy. N., Aurora

ON56 HURON NORTH

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

Health aging fair: Oct. 1, 9 a.m., Caruso Club, Upper Hall, 365 Haig St., Sudbury — **\$0**

General meeting and recruitment event: Oct. 9, noon, 777 Barry Downe Rd., Sudbury — 🍴 🧑🏻 **+1 RSVP**

Volunteers wanted: directors at large

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.org facebook.com/
retraitesfederaluxquebec
anrf@bellnet.ca
g-boivin@videotron.ca (golf RSVP)
voiegis28@gmail.com (La Baie/Alma breakfasts info)

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

Quebec breakfasts: Sept. 25, Oct. 30, Nov. 27, 8:30 a.m., restaurant Normandin, 986 rue Bouvier, Quebec — **\$** 🍴

Lévis breakfasts: Sept. 5, Oct. 3, Nov. 7, Dec. 5, 10 a.m., restaurant Délice Resto Lounge, 146 route du Président-Kennedy, Lévis — **\$** 🍴

SAGUENAY-LAC-SAINT-JEAN SUB-BRANCH

La Baie breakfasts: Sept. 3, Oct. 1, Nov. 5, Dec. 3, 9 a.m., restaurant Lucerne, 1302 rue Bagot, La Baie — **\$** 🍴

Alma breakfasts: Sept. 25, Oct. 30, Nov. 27, 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/retraitesfederaluxmtl
info@anrfmontreal.ca

Presentation by la Société Alzheimer de Laval (in French): Sept. 5, Holiday Inn Laval, 2900 boul. le Carrefour, Laval, details TBD — 🧑🏻

Videoconference on artificial intelligence: Oct. 9, details TBD by email — 🧑🏻

Prevention of fraud, mistreatment, intimidation and falls: details TBD — 🧑🏻

Christmas dinner: Dec. 11, Plaza Universel, 5000 Sherbrooke St. E., Montreal — **\$50** 🍴 **RSVP**

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

Breakfast conference: Oct. 9, Cabane en bois rond, Giguère room, 115-331 boul. de la Cité-des-Jeunes, details TBD — 🍴 🧑🏻 **RSVP**

Christmas banquet: Dec. 7, Palais des Congrès de Gatineau, 50 boul. Maisonneuve, Gatineau — 🍴 **RSVP**

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

Breakfast: Sept. 11, 9 a.m., Resto du Lac, Camping Lac Morin, 1430 rang St-Flavien E., Notre-Dame-du-Mont-Carmel — 🍴

Trip and Guylaine Tanguay concert

(« C'est ma vie »): Oct. 4, Casino de Montréal, 1 av. du Casino, Montreal

Breakfast: Oct. 9, 9 a.m., Restaurant Maman Fournier, 3125 boul. des Récollets, Trois-Rivières — 🍴

Remembrance Day walk: Nov. 10, 9:30 a.m., Trois-Rivières Armoury, 574 rue St. François Xavier, Trois-Rivières

Breakfast: Nov. 13, 9 a.m., Resto du Lac, Camping Lac Morin, 1430 rang St-Flavien E., Notre-Dame-du-Mont-Carmel — 🍴

Holiday supper: Dec. 4, 4:30 p.m., Salle paroissiale Notre-Dame-du-Mont-Carmel, 3391 rue Mgr Bélineau, Notre-Dame-du-Mont-Carmel — 🍴

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 meeting: Sept. 27, 10 a.m., Royal Canadian Legion Branch 6, 100 War Vets Ave., Moncton — 🧑

Information fair: Oct. 25, 10 a.m., details TBD by email

Annual banquet: Nov. 4, details TBD — 🍴

General meeting: Nov. 29, 10 a.m., Royal Canadian Legion Branch 6, 100 War Vets Ave., Moncton, details TBD — \$5 🍴 🧑 +1

NB65 FUNDY SHORES

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

NB67 UPPER VALLEY

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

Fall meeting: Oct. 4, 10:30 a.m., Florenceville Kin Centre, 381 Centreville Rd., Florenceville Bristol — \$ 🍴

NB68 CHALEUR REGION

2182 Ch. Val-Doucet
Val-Doucet, N.B. E8R 1Z6
(506) 764-3495
chaleur@federalretirees.ca

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 2B4
(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:

Oct. 21, noon, Royal Canadian Legion Branch 98, 1472 Veterans Lane, Kingston — \$15 🍴 **RSVP** Oct. 14

Christmas dinner: Dec. 10, 12 p.m., Royal Canadian Legion Branch 98, 1472 Veterans Lane, Kingston — \$17 🍴 **RSVP** Dec. 1

NS77 CAPE BRETON

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

AMM: Oct. 23, 2:30 p.m., Steelworker's and Pensioner's Hall, 30 Inglis St., Sydney — \$10 🍴 🧑 +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
nafrns79@hotmail.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

138 Richard Dr.
Charlottetown, P.E.I. C1A 8G7
1-855-304-4700
federalretireescharlottetown@gmail.com

PE83 SUMMERSIDE

39-102 Schoolhouse Lane
Stanley Bridge, P.E.I. C0A 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
wayneronaldbennett@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

In memoriam

BC01 CENTRAL FRASER VALLEY

Carol Bridger
Mary Wallis

BC02 CHILLIWACK

Jacques Bergeron
Mike O'Connor
Gerry Plouffe
David W. Price
James Sutherland
Dorothy Thompson
James Turcott

BC05 MID-ISLAND AND PACIFIC RIM

Jim Arnold
Elaine Alford
Louis Brassard
Ronald Buck
John Coady
Lolita Cosier
John England
Richard Evans
Donald C. Hagel
George McDonald
Dwayne Mclean
Jack W. Payne
Verna Pinard

BC06 NORTH ISLAND-JOHN FINN

Maria Cryderman
Donald Dunn
Ron Egan
Roy Johnson
Adeline Levy
Arnold Mathus
James Mersereau
Joan Mousseau
John Renaud
Dale Webb
John Willis

BC07 CENTRAL OKANAGAN

Ray Hopton
William Ostaficiuk
Kjell Sundin

BC08 VANCOUVER

Donald Beyer
Gus J. E. Carter
Roy Lincoln
M. Y. Mah
Verne Murray
Jean A. Wilson

BC09 VICTORIA-FRED WHITEHOUSE

Daniel Bowes
John Bragg
Madeline Burbridge
Sahar Campbell
Peter Chance
Colin Dunn
Mary Gibbons
John Goudy
Peter Hall
Donella Huestis
T. S. E. Jones
Virlee Kalyn
Thomas Larkin
Keith Lavender
Richard Lawson
J. B. McCallum
Fred Neveaux
Wayne Piper
Donald Ross
Greta Santos
Brian Turner
David Wise
Jacqueline
Youngusband

BC15 PRINCE GEORGE

Gerald Cook

AB20 MEDICINE HAT AND DISTRICT

Lois Louise Clarkson

SK25 SASKATOON & AREA

John Ross McKay

MB31 WINNIPEG AND DISTRICT

Gloria Kohalmi
Rose Marie MacLeod
Edmond Oleschuk
Ella Otto
Wayne Stevenson

ON38 KINGSTON AND DISTRICT

Wayne Arthur Green
James Hueglin
Barbara Laverdure

ON39 KITCHENER-WATERLOO AND DISTRICT

William Halpern
James Hethering
Walter Layton
Wanda Layton
Donelda Prus

ON43 OTTAWA, NUNAVUT AND INTERNATIONAL

Diane Croteau
Robert (Bob) V. J. Lamothe
Leo David Villeneuve
William A. (Bill) Reed

ON54 CORNWALL AND DISTRICT

Alan Cameron
Eileen McNab
Donald Ramsay
Pierre Simard

QC57 QUEBEC

Gratien Chabot
Yvon Comtois
André Gallant
Patrice Kieffert

QC58 MONTREAL

Raymonde Bellerive
Gisele Berthiaume
Maurice Bonin
Alban Brunet
Monique Chaput
Claude Choquette
Gilles-François Clermont
Jean Denis Collins
Gilles Desjardins
Gilbert Dubé
Renee Dufault
Michel Dupuis
Jacqueline Forget
Gilles Gagné
Pierre Gagnon
Juliette Lachance
Jean-Claude Lalonger
Danielle Leblanc
Jean Louis Lussier
E. R. J. Mercier
W. Nold
R. Nathalie M. Quenneville
François Richard
Louise Robinette
Daniel St-Pierre
Andre Tetrault
Paul-Eugene Tougas
Gilles Trottier

QC60 OUTAOUAIS

Francine Bertrand
John A. Guenette
Jean-Claude Lafleur
Claude Legault
Colette Mathieu Séguin
Lorraine Morissette
Christine Nadon

QC61 MAURICIE

Francine Garceau
Rita Morin

NB62 FREDERICTON AND DISTRICT

David W. Gillrie

NB64 SOUTH-EAST NB

C. J. Daigle
Louis LaPierre
John Milhaus

NB65 FUNDY SHORES

Margaret Campbell
Aubrey LeBlanc
Kenneth Murray

NB68 CHALEUR REGION

Lorne Arsenault
Charles (Charlie) Pinet

NS73 NOVA SCOTIA CENTRAL

Scott Banfield
Marie (Ruth) Cadeau
Thomas Hogan

NS75 WESTERN NOVA SCOTIA

Marion Angrignon
Lillian Atwell
James Carter
Jeanette Gaston
Mary MacMillan
Jim Rex
Peter Sayers
Dr. Raymond Sheldon
James Sotvedt

PE83 SUMMERSIDE

Margaret Kelley
Dorothy Tupper
Marcia Whalen

NL87 AVALON-BURIN PENINSULA

Ida Roberts



Spreading the word has its perks — and together, we're strong.

2024 Mega Recruitment Drive

Our Mega Recruitment Drive is back and Federal Retirees has great prizes to thank you for supporting the organization by helping to grow our membership and our collective voice.

Together, we are strong, and with each additional member, we reinforce our influence on issues that are important to you: retirement security, pharmacare, veterans' issues and long-term care, to name a few. And we mustn't forget the first-rate travel insurance that membership offers.

From Sept. 3 to Dec. 31, 2024, members, as well as new recruits, will again have a chance to win incredible prizes, courtesy of Federal Retirees and its preferred partners. Each time a referral you suggested becomes a member, you will get a ballot. There is no limit to the number of ballots you

can earn, so start recruiting early and often. The deadline to enter our early bird draw is Oct. 31, 2024. Get your referrals in by that date to be eligible for a \$1,000 pre-paid credit card, courtesy of IRIS Advantage.

Whether you recruit a new member, change your membership category from single to double, or even choose to renew your own membership, you have a chance to win one of nine terrific prizes.

We've made recruiting easy for you. Just visit federalretirees.ca/mrd and follow the prompts. While you're there, be sure to check out prizing details and our contest rules: www.federalretirees.ca/en/members/mega-recruitment-drive/contest-rules

Thank you in advance for you for continuing to support Federal Retirees.

Switch to DDS and save

Still paying your membership dues by cheque or credit card? Here's why switching to DDS is by far the best way to maintain your membership with Federal Retirees:

- It's quick, easy and can be done online or over the phone when renewing;
- With no more renewal notices, the Association economizes by saving paper and postage fees;
- There's no connection to the Phoenix pay system, so there are no associated complications;

- Fees are just \$4.66 deducted monthly for single memberships and \$6.05 for a double;
 - Receive three free months of membership simply by making the switch;
 - You can cancel or change your method of payment at any time.
- For questions or assistance in making the switch, contact our recruitment and member services team at service@federalretirees.ca or 1-855-304-4700 (toll-free). They will be pleased to serve you.

Renew your membership

1. Your membership is automatically renewed when you have your dues deducted from your monthly pension cheque (DDS).
2. We send members who pay by credit card or cheque a letter advising them that it's time to renew.

To pay by credit card:

Log on to federalretirees.ca

To pay by cheque:

Send cheque payable to National Association of Federal Retirees:

National Association of Federal Retirees
865 Shefford Rd.
Ottawa, Ont. K1J 1H9

For assistance or to change your payment method to DDS, please do not hesitate to call our membership team toll-free at 1-855-304-4700, ext. 300, or in Ottawa at (613) 745-2559.

2024 membership fees

	YEAR	MONTH
Single	\$55.92	\$4.66
Double	\$72.60	\$6.05

How to sign up?

1. Visit federalretirees.ca and click on the Join menu.
2. Call our membership team toll free at 1-855-304-4700, ext. 300 or in Ottawa at (613) 745-2559.

Contact us

Have you moved or changed your email address recently? Email us your updated information to service@federalretirees.ca or call our membership team toll-free at **1-855-304-4700, ext. 300**, or in Ottawa at **(613) 745-2559**.



EARLY-BIRD DRAW OCT. 31, 2024

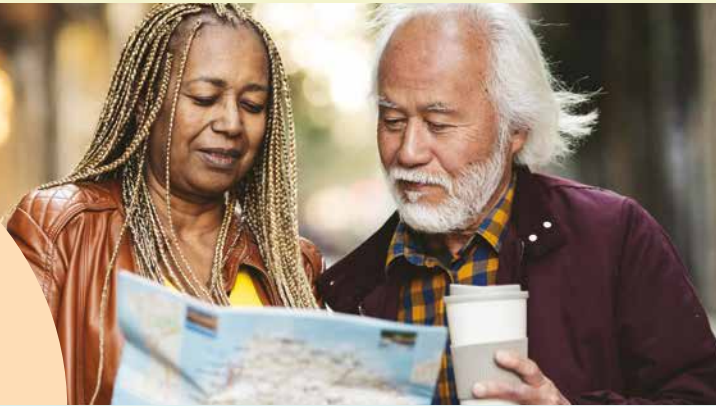
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Packages[†]
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travel voucher

Courtesy of Collette

plus

\$5,000

cash

Courtesy of belairdirect

1 of 6

pre-paid credit
card prizes[†]

Courtesy of Arbor Memorial,
HearingLife and the National
Association of Federal Retirees

HOW TO ENTER

Fill out a digital referral card at federalretirees.ca/mrd
or contact Federal Retirees national office at 1-844-598-9498
or service@federalretirees.ca

NEW MEMBERS

Save 25% with DDS payment option.
Details at federalretirees.ca

For full contest rules and other important details, visit federalretirees.ca/mrd

Contest open September 3, 2024, and ends on December 31, 2024. There are a total of nine prizes available to be won. Open to legal Canadian residents who are current members of the National Association of Federal Retirees in good standing and who are age of majority in the province or territory of residence at time of entry. Odds of winning depend on number of eligible entries received before contest closes. Math skills-testing question required. There are no limits to the number of ballots you can receive, so refer early and often! Before you start recruiting, visit federalretirees.ca for full rules and entry details. Call 1-844-598-9498 to refer someone by phone, or for more information about the contest. *All successful referrals must be eligible for membership and qualified by Federal Retirees recruitment and member services team.

[†]Visit federalretirees.ca/mrd for prizing details.



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