




National Association  
of Federal Retirees

Association nationale  
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THE VOICE OF FEDERAL RETIREES

# Sage



## A second chance at love

Three couples share their stories of finding each other decades after their first romance, this time for keeps.

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## Discrimination: The man leading the class-action suit

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## Small town beauty: We weigh the pros and cons of smaller centres

PAGE 16

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THE VOICE OF FEDERAL RETIREES

# Sage

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## A look back at 2024

This past year has been a busy one and next year promises even more activity. **BY ROY GOODALL**

It seems like yesterday that I enjoyed a winter vacation with my grandchildren on a southern beach. Since then, the clock has sped through spring, summer and fall. Now as the year-end holiday season approaches, it's time to look back at our association's accomplishments during the past year and look forward to the challenges and opportunities it faces in 2025.

In 2024, the association extended its reach and influence with non-governmental organizations (NGOs) addressing issues faced by older adults. In May, advocacy director Sayward Montague and I participated in the 14th session of the United Nations Open-ended Working Group on the Rights of Older Persons. We were one of 14 Canadian NGOs addressing ageism and the rights of older persons. While there, we met Bob Rae, Canada's ambassador to the United Nations.

Changes to the Public Service Health Care Plan kept us busier than usual. The lessons learned with the challenging nature of the PSHCP's positive enrolment process informed our advocacy, and our influence led to changes with the Pensioners' Dental Services Plan positive

enrolment process, which has thus far been a smoother experience.

We were pleased to see the government admit physiotherapy needs to be fixed in its response to the standing committee study on the PSHCP transition. Nearly two years ago, I proposed a solution to ensure people most in need of physiotherapy would continue to be covered. I am ready to examine that with the government and bargaining agent partners, and remain committed to addressing the most common concerns members shared about the PSHCP's changes when elements of the plan are reviewed in 2025.

The Public Service Pension Plan investments continued to do well due to the oversight provided by independent financial experts appointed by the government. As the Public Service Pension Advisory Committee representative, I presented Federal Retirees' perspective to the employers and the bargaining agents.

Sayward Montague, CEO Anthony Pizzino and I have met with Anita Anand, president of the Treasury Board, then-seniors minister Seamus O'Regan and NDP, Liberal and Bloc MPs dealing with

our issues. In August, we detailed our asks — including the need for a Federal Retirees seat on the Public Service Pension Investment Board — in a pre-budget consultation submission to the finance minister.

The board of directors and branches collaborated on the 2025–2028 strategic plan that will continue to be discussed at 2025 district meetings, leading to annual meeting of members (AMM) 2025, where it will be shared.

A special committee on association structure was created and will lead in three areas: the district concept proposal put forth at the 2024 AMM; branch boundaries, which is tied to branch size; and branch services provided to members. The first step is to determine what needs to change. The board will integrate the committee's proposals with the outcomes of a governance structure and effectiveness assessment being done by an external consultant. It will be presented at the 2025 AMM.

In addition, the advocacy committee and board will be reviewing the current advocacy practices, and the proposed three-tiered advocacy concept to include advocacy at all levels of government. A decision on the framework, including structure and guidelines for all activities, will be made no later than the spring 2025 board meeting.

A national working plan for the board was approved during its fall meeting. This plan will be updated regularly and shared with volunteers so they are aware of what issues will be discussed at each board meeting. Those interested in becoming a national director can use them to assess the potential workload.

The advocacy team is prepared for the 2025 federal election and Alberta's proposed exit from the Canada Pension Plan in favour of its own.

It will be a busy year, but we do have some holidays to celebrate this month. I wish everyone a happy holiday season spent with those closest to them. ■

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**Roy Goodall** is the president of Federal Retirees.

# Dear Sage

*Note that letters have been edited for grammar and length.*

Dear Sage,

Re Harassed out of office: I'm almost 90 and remember learning as a child that anonymous letters were evil and to be ignored, and, of course, never to write one. The internet is toxic with anonymous letters that bring out the worst behaviour in people. I'm sad to see it happening. Only social media have the answer, which is to require the name and address of members and I doubt they ever will.

Thanks for your article.

Helene Champagne, Nanaimo, B.C.

Dear Sage,

Re Harassed out of the office: When you talk about a "culture of toxicity," you only have to turn your eyes south of our border to see the incivility (and

the resultant fears) that are happening. During Donald Trump's time in office, and even after he left, he brought the bar on social graces and norms to a new low. Now, it appears that this State-side rudeness, discourteousness, arrogance, lack of refinement, disrespectfulness, discrimination, insolence and impertinence that have been going on for the past several years, have for many become the new norm. I was surprised that your article did not mention Donald Trump's name. As unfortunate as it may be, do not think for one minute that the culture of toxicity and incivility that is happening in the United States has not had a negative impact on Canadians.

Ray Lebeau, Rockland, Ont.

Dear Sage,

Re Harassed out of the office: In the article, Conservative Leader Pierre Poilievre was cited for incivility for calling Prime Minister Justin Trudeau "wacko" and subsequently being removed from the House of Commons for a day. It's too bad that the article, in fairness, didn't

report that Trudeau had called Poilievre a "spineless" leader and was rebuked by the Speaker for the personal attack.

Poilievre later dropped the name-calling and stated that Trudeau's "policies are wacko. Hiking the carbon tax to 61 cents a litre — wacko. Doubling housing costs — wacko. Doubling the national debt and causing the worst inflation in 40 years is wacko."

Slamming disastrous policies works much more effectively than name-calling every time.

Robert Eady, Kanata, Ont.

## CORRECTION

A sentence in our story on the 100th anniversary of the RCAF was missing a crucial qualifier (since the Second World War). It should have read: "It is both startling and sobering to realize that since the Second World War, more RCAF personnel have died and more aircraft lost in service to Canadians within our own borders than in combat." We regret the error.

**Have feedback?  
We're all ears —  
send us your letters!**



### 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](mailto:sage@federalretirees.ca)

# Onward and upward in 2025

The association is on solid footing in terms of membership numbers and we accomplished much in 2024. We have ambitious goals for 2025, too.

BY ANTHONY PIZZINO

**W**hen I look back on our work over the past year, the overriding achievement in my mind is that we've laid the groundwork to set the association on a path for more advocacy, more visibility and greater sustainability. Also, for the first time in the organization's history, we are examining the association's governance structure and effectiveness. Together with a special committee of volunteers, an external expert group will help to collect data, examine the functioning of Federal Retirees' current frameworks and provide advice. Working together with volunteers, we are also working towards a strategic plan that will set that agenda for the coming four years (2025 to 2028 inclusive).

In a forward-looking initiative, we are participating in a research project with the Canadian Centre for Policy Alternatives (CCPA) that will provide a good picture of how your retirement income contributes to your community. Good retirement income has benefits that extend beyond individuals because good defined benefit pensions help fuel local businesses and economies. This is just one example of the type of research we will be conducting over the next few years to help inform our advocacy priorities and policies. We want to



position Federal Retirees at the forefront of issues that affect our members and all older Canadians. This is just the beginning.

When it comes to the Public Service Health Care Plan (PSHCP), I want members to know that we are still working hard on your behalf. The Standing Committee on Government Operations and Estimates met in the fall to discuss the transition of the PSHCP from Sun Life to Canada Life. After seeing the government response to its report, we see a win on the physiotherapy file in that the government says it will "collaborate with stakeholders" to "jointly explore reasonable resolutions" for members who have exceptionally high physiotherapy needs.

The government has also confirmed that the plan administrator must provide service equitably in French and English. The government did not, however, agree that "special measures need to be taken to compensate employees," reasoning

that these employees have been reimbursed as per the provisions as they stood at the time. We are pursuing these and other items of concern with the Treasury Board Secretariat and will keep you informed.

Meanwhile, in this issue of *Sage*, you'll find a story that kicks off an occasional series that addresses the topic of diversity, equity and inclusion. *Sage* will be looking at this issue regularly, as will we as an association. It's clear we need a strategy that can help create a more equitable, diverse and inclusive organization to better serve our membership and to help us fulfil our mission; our board will be taking a leadership role in doing that. All organizations need to pay a lot more attention to being more reflective of the communities that they serve, including us. ■

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**Anthony Pizzino** is the CEO of Federal Retirees.

# Love lost and found


Some people never forget their first love and reunite with them later in life.

BY HOLLY LAKE



Joan and Don Vardy dated much earlier in life and then reconnected after his marriage ended and she was widowed. They've been together ever since. Photo: Anna Pelletier-Doble





**T**hrough the ages, there's been no shortage of ink spilled writing about love. It's what makes the world go around, after all.

Whether it's reuniting with a high school sweetheart or falling in love with the same person all over again, it can manifest in a multitude of ways — and at any age.

### **'I'm always touching him'**

Don Vardy doesn't have many regrets in life, but leaving Sault Ste. Marie, Ont. — and his future wife — in 1974 is one of them.

Vardy first met Joan Shannon in 1961, when he was 12. He'd gone to Sault Ste. Marie to live with his older sister while attending school. Shannon was 14 years older and married with children. Her husband was friends with Vardy's brother-in-law. Vardy sometimes babysat Shannon's oldest daughter, and she tied his tie for his Grade 8 graduation.

He returned to his native Newfoundland the following year and didn't see Shannon again until 1973, when he returned to the Sault. By then, he'd joined the army and been overseas. She was going through a divorce, and they soon started dating.

"We really had a good thing going," recalls Vardy, the vice-president of the National Association of Federal Retirees' Algoma branch.

A year later, he rejoined the army and moved to Calgary. Shannon had a teenager and a baby, and Vardy says the prospect of settling down was too much for his 25-year-old self.

"It was fear. It was a lot of responsibility, and I wasn't ready," he says.

"If I had my time back, I'd have done things differently. I would have said, 'Joan, let's take a chance. Come to Calgary and marry me.'"

Instead, they married other people.

Over the years, Vardy says he often wondered how Shannon was doing. She kept his address and bought cards she never sent.

When his marriage ended in 2006, he returned to the Sault, and had no intention of reconnecting with Shannon, as he assumed she was married. But at his sister's urging, he called her in January of 2007 and asked her out for coffee for old-time's sake.

Now widowed, Shannon met Vardy the next day and they haven't parted since. The 77-year-old is convinced fate brought them back together.

Bound by a love of music and travel, they don't waste time squabbling over nonsense. And having lost him once, Shannon, 91, isn't about to let him go again.

"When we're together, whether we're sitting on the chesterfield or if we're in bed, I'm always touching him," she says. "He can't get away from me."

### **Love at first sight**

The military also played a part in pulling Janet Crawford and John Ball apart for 55 years.

They'd met at Saint John High School in New Brunswick and it was love at first sight. They dated for three years before he enlisted and moved away, and the distance took its toll.

They both eventually married other people and had happy lives. Ball spent five decades living in Western Canada but after his wife died, he returned home to New Brunswick for a visit and called Crawford, whom he determined was widowed. She suggested meeting at her family's cottage where they'd spent time as teenagers.

Crawford, whose husband, Hans, passed away in 2010, admits she was nervous as she waited for Ball to arrive, but her nerves fell away when he got out of his car. Walking through the woods together made for a stroll down memory lane — literally and figuratively.

Over the next few days, there were many long walks and talks.

"It didn't take long to feel very comfortable," says Ball, 78.

He'd socialized with women in his building after his wife died, but he'd had



Janet Crawford and John Ball dated in Grades 11, 12 and during their first year of university. They then went their separate ways only to reconnect after the deaths of their spouses. Photo: Noel Chenier

no interest in another relationship until he reconnected with Crawford, also 78.

"It just seemed to unfold so naturally," he says, crediting their shared history. In fact, they have so many things in common, they each got two cats in the pandemic so now all four cats co-exist.

The pair married in June 2023 and Crawford says never having lived together as teens, things are different and "really pleasant" this time around. Ball sets the coffeemaker each night so a fresh pot awaits in the morning. They share a cup and then go for a walk.

"John's cheerful all the time — we never argue," says Crawford, who is a member of Federal Retirees because she has a military pension thanks to her former husband, a member of the Royal Canadian Regiment Band.

"We're really happy we reconnected," she says. "And he's quite happy to be a Maritimer again."

## Love later: Sometimes it's a friend who becomes a flame



Barb Heidt and Al Kildaw

**T**here's a saying that when one door closes, another opens. In the case of Al Kildaw and Barb Heidt, it was a matter of one walking in the door as the other walked out.

It happened at a mutual friend's

80th birthday party in 2022. Kildaw had planned to drop off a card and head home. But as he headed into the seniors' centre, Heidt was heading out. They'd known each other for about 19 years. A former weather services specialist with Environment Canada, Kildaw was the mayor of Herbert, Sask., when Heidt and her husband, Dan, moved to town. He cut the ribbon the day they opened their antiques business.

They'd been friendly over the years, but never socialized. That day, they stopped and chatted. Knowing they were both widowed, Kildaw told Heidt to call him. She told him to call her.

"I did and we went for supper," he says. "We've been pretty much together ever since."

Neither was looking for love when it found them. Having lost his wife, Gail, at the start of the pandemic, Kildaw, 81, had made like a hermit for

the following two years. Heidt, 77, was "perfectly happy" on her own for three years.

"I wasn't looking for anybody," she says. "Yet, almost immediately, I had a feeling that this is somebody I could spend the rest of my life with. It just came out of the blue and surprised both of us. We'd known each other for so long, but had never looked at each other in a romantic way."

The two have similar interests and love travelling. Heidt knew she'd say yes if he ever proposed. Kildaw had vowed never to marry again, but soon had a change of heart.

"We were so in tune and committed to each other, I just thought it was the right thing to do," he says.

The pair exchanged vows on Remembrance Day last year. "You don't forget your anniversary that way," Kildaw laughs.

— by Holly Lake

## An unexpected remarriage

For Kathy McArthur, love also looked very different the second time around.

The first time she met her husband, Pete, they were both 18, new to Victoria, away from their families and lonely. But they also had stars in their eyes and connected right away.

They married in May 1952, and he shipped out for the Korean War that August. He was away until Christmas and shipped out again in the New Year. Their son arrived in November, and Pete was back at sea within three weeks. A daughter followed two years later. By then, Kathy and Pete were fighting, and they separated when their daughter was three.

"We were immature. We had no idea. Being apart for such long periods of time didn't bond us very well, mentally, emotionally or physically," Kathy says.

Pete remarried several years later. Kathy never did. She had relationships she treasured, but was independent and went on to have a successful real estate career. She never carried a torch for her ex, insisting, "I was done with that."

However, in 1989, when he was severely injured in a car accident that killed his wife, Kathy rushed to Pete's side at a Calgary hospital. He was in intensive care with no will to live when a doctor urged her to encourage him to fight. She spoke of the new granddaughter he'd yet to meet and the rainbow trout he hadn't caught.

"What are you going to do?" she asked him.

He gave her a thumbs up.

"There we were at 59. I sort of put everything aside and committed to him right then," Kathy says.

"I knew he had to have somebody stick by him and fight with him to keep going. He was a dear man and he trusted me."

Soon, Pete moved to Kamloops, B.C., where Kathy lived. He was battling esophageal cancer, and at a December appointment, the doctor joked it was time Pete remarried Kathy.



Kathy McArthur's second marriage was to the same man she married in 1952 — her first and only husband, Pete. He died in 1990, just six months after they remarried. Photo: Robert Hamaguchi

"I was quite happy not being married at that point," she recalls. "I didn't know then that he wasn't going to live, but he [knew]."

In January 1990, 37 years after first exchanging vows, they married in their home.

At Pete's insistence, Kathy became an active member of her branch of Federal Retirees, gaining a community of people for whom she's grateful.

In March, Kathy fed Pete a final meal before he got a feeding tube. During the 10-day hospital stay, Pete wasted away and lost his ability to speak.

Having met his granddaughter and caught his trout, he died in June 1990, just shy of his 60th birthday. Despite their short time reunited, Kathy says it did their hearts good.

"I've never regretted redoing the marriage vows," she says. "The kids couldn't understand it, but they're very grateful now that it was all resolved, that demons were put to bed. It was a good thing to do. It was a different kind of love — bone and soul deep." ■

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**Holly Lake** is a hopeless romantic and writer based in Ottawa.

# A sense of justice in his blood

Nicholas Marcus Thompson is at the helm of the class-action lawsuit against the federal government that alleges the public service discriminated against Black Canadians by failing to hire and promote them because of their race.

BY DAYANTI KARUNARATNE

## Equity, diversity and inclusion

This piece marks the launch of our equity, diversity and inclusion series, part of Federal Retirees' commitment to the same principles.

Nicholas Marcus Thompson has seen plenty of discrimination in his life and it spurred in him a sense of justice and the courage to speak up. Photo: Eduardo Lima



**A**s a child growing up in Trinidad and Tobago, Nicholas Marcus Thompson saw plenty of discrimination. Born to a father of Trinidadian, Spanish and East Indian descent and a mother whose family tree includes African and Indigenous Caribbean sides, his community included people of all skin tones, all textures of hair. A different texture or colour sometimes meant different treatment. This spurred in Thompson a sense of justice and the courage to speak up.

The father of three is a Toronto resident and a former union president with a long list of achievements and certifications focused around one concept: equality. Currently, as president and CEO of the Black Class Action Secretariat, Thompson is at the forefront of change in the public service. In 2020, the group filed a lawsuit against the federal government that alleges the public service discriminated against Black Canadians by failing to hire and promote them because of their race. Thompson and 11 other lead plaintiffs are seeking \$2.5 billion in compensation — damages for nearly 50,000 Black people dating back to the 1970s, when the United Nations adopted the International Convention on the Elimination of All Forms of Racial Discrimination.

Why 2.5 billion? According to their records, and the input of an outside consulting agency, about 50,000 Black Canadians worked for, or applied to work for, the federal government since Oct. 14, 1970, when Canada ratified the convention. When examining the employment history of those who have come forward so far, the loss of salary, pension, other benefits, as well as pain and suffering, can be calculated at about \$50,000 per person. This analysis looked at whether they met the requirements of positions they were not elected to and included inflation and subsequent pay raises. There is a different calculation for those who were never hired in the first place — people who were called in for an interview, but never called back, for

example. At this point, Thompson and his team do not have a lot of data on this group, but the certification hearing that was to happen in October (after this magazine went to press) could force the government to provide the names and contact information of every Black person in the public service, as well as those who applied and did not gain entry.

While he is the face of the suit, Thompson is quick to explain that unions are at the heart of the effort. Coming from a family of union supporters in Trinidad and Tobago, he believes workers groups are responsible for the employment benefits — sick days, maternity leave — Canadians now enjoy.

Thompson recalls one of the first times he rallied for change. When he was 13 years old, he found himself at the centre of a protest after a school security guard had struck a student. “I thought, ‘This is egregious!’” He rallied his peers to join him in doing something about it. Thompson wasn’t punished — the principal admitted no rules were broken — but his mother was brought in. “On the way home, she smiled at me in a way that told me she didn’t disapprove.”

After graduating from high school at the age of 16, he came to Canada. “I was so happy and proud. Being from a Caribbean island nation you hear about Canada and all the wonderful things, like the smell of the snow. And when I walked out of the Pearson airport in the frigid temperatures, I smelled it.”

Living in the Malvern area of Scarborough, Ont., exposed Thompson to a lot of gang activity, but he kept it on the straight and narrow, keeping true to his disciplined character. He found employment at CIBC and Bank of Montreal, as well as Bell Canada. He began studies at the University of Toronto, but circumstances forced him to withdraw after two years.

Thompson calls his education a “casualty” of working full-time while having young children. “I couldn’t stay afloat. I’m a committed family man,” says Thompson. “I am trying to be an exemplary father, and that means

**“So here I was, a young Black male, trying to run for change — not just about discrimination, but job security, precarious hours and accommodation issues. I wanted to bring it into the digital age, and make representation way more accessible. And I won in a landslide. I was so surprised. I couldn’t believe I could incite that much hope and credibility.”**

fighting the stereotype of non-active fathers in my community.”

In 2015, Thompson landed his first job with the public service, at the Canada Revenue Agency. “What a pleasure it was coming in, with so much ambition and hope and thinking that you can work hard and have access to opportunities,” he says. “What an honour it was, as a naturalized citizen, to be able to serve the people of Canada in a department that actually supported every single Canadian. I thought that was profound.”

But soon Thompson began to see discrimination: specifically, Black people held back from opportunities. Thompson says this was done without breaking any rules through “discretionary hires” — temporary postings that ultimately serve to pad a resumé and steer those employees toward career advancement. In his experience, these opportunities were applied mostly to white people. Since departmental legislation allows for subjectivity in these situations, there is no route for recourse.

And, as was shown to be the case at the Canadian Human Rights Commission last year, complaints about the process are too often brushed aside. “It’s problematic,” he says simply. “The right to effective remedy — that’s international law.”

So in 2017, when election time came for the Union of Taxation Employees, the rookie bureaucrat decided to throw his hat in the ring and run for president of the Toronto North branch.

“I was probably the first Black person to run for their presidency,” he says. “Usually older white males would run

the union until their retirement. So here I was, a young Black male, trying to run for change — not just about discrimination, but job security, precarious hours and accommodation issues. I wanted to bring it into the digital age, and make representation way more accessible. And I won in a landslide. I was so surprised. I couldn’t believe I could incite that much hope and credibility.”

Thompson set up online systems and created new ways to track member issues, processes that proved invaluable when remote working was mandatory. But he faced a lot of opposition in his approach to change. The way he sees it, unions have supported many benefits, but discrimination has not been an issue to champion because it has kept leaders in power for so long.

Thompson served for six years as the president of his branch, and even ran in the 2019 federal election as the NDP representative in Don Valley East.

Larry Rousseau was an early ally in Thompson’s efforts for inclusion. As an executive vice-president with the Canadian Labour Congress, Rousseau handled issues of interest to visible minorities and members of the LGBTQ community at one of the largest public service unions — interests close to his heart, as he identifies with both marginalized groups.

Rousseau describes Thompson as headstrong. “Nicholas will always be seen as someone who gets things done.”

When asked if the lawsuit would exist if not for Thompson, Rousseau is clear: No.

“Some people would say he’s done

this single-handedly. He has really put his head down. If someone says ‘Should we wait?’ He always says ‘If not now, when? We’ve been waiting way too long.’ ”

It hasn’t been easy, Thompson says.

“It has taken a toll on my family life because it’s often requiring me to be away,” he says. “This work comes with a lot of sacrifices.”

In addition to the lawsuit, the Black Class Action Secretariat has laid out an action plan that seems to be coming to fruition: Black Canadians are on their way to being recognized as a distinct group in the Employment Equity Act; a Senate committee has recommended the creation of a Black equity commission; and the government has launched a \$49.5-million Mental Health of Black Canadians fund.

But on the topic of compensation, no offer has been made.

Thompson says the people he represents set out to work their way up the ladder of public service and instead found themselves taking on second jobs. “Disproportionally, these are single women left on the poverty line after decades of clerical work. Compensation is a must.”

In October, the long-awaited certification hearing was to take place and could dismiss, modify, or accept the suit. Thompson was cautiously confident that the suit would proceed, despite the fact that the government is challenging it.

“The government has already implemented many of the measures we’ve asked for. I’m calling on the government to settle it. Why are they spending taxpayer dollars to fight it?”

“As the Canadian public service, we have to force these changes. Canada is an amazing country. But without everyone at the table, Canada is being disenfranchised. One day, I am hopeful that Canada’s purported stance of being a beacon of hope for human rights can actually be realized.” ■

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**Dayanti Karunaratne** is a freelance journalist who specializes in social justice issues.

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## Finding focus in midlife

It's not just for kids anymore: An increasing number of adults are being diagnosed with ADHD. Sage sifts through the misconceptions surrounding the disorder. **BY KATE YULE**

**A**s a kid, André Brisson didn't fit the stereotype of a boy with attention-deficit hyperactivity disorder (ADHD). He wasn't "physically disruptive" in class. Rather, he describes himself as "intellectually disruptive," questioning everything.

A gifted student, he did well at school, getting an engineering degree and becoming an entrepreneur. He could spend hours on work that interested him, but struggled to finish "boring"

tasks. He also had difficulty with working memory, spending "up to four hours a day organizing to make sure I was on top of things."

In his 40s, he experienced what he calls a "life tempest." One of his businesses in Ingersoll, Ont., was struggling, and he couldn't control his emotions. After "screaming at my kids for no reason and seeing the look on their faces," he decided to get professional help.

"ADHD had been on my radar for 10 years," he says, "But I never believed it. I could not believe those four letters explained all the hardships I had." At 44, he was diagnosed with severe ADHD.

Often thought of as a childhood condition, ADHD is a neurodevelopmental disorder that affects five to seven per cent of children and four to six per cent of adults in Canada. It's characterized by persistent patterns of inattention, impulsivity or hyperactivity that interfere



with daily life. It also can cause issues with time management, organization and regulating emotions.

## Types of ADHD

There are three types of ADHD: hyperactive-impulsive, inattentive and combined.

Heidi Bernhardt, founder of the Centre for ADHD Awareness Canada (CADDAC), says people with inattentive ADHD often struggle to stay focused and organized.

“The symptom that’s most talked about is inattention, but people with ADHD can over-focus as much as they under-focus,” she says. “If their brain hooks into something they’re interested in, they have difficulty breaking their focus.”

The combined type, which includes challenges with attention and hyperactivity/impulsivity, is the most common. In adults, hyperactivity often shows up as internalized restlessness, talking excessively, interrupting others or fidgeting.

Hyperactive-impulsive ADHD involves near-constant movement and acting without thinking, which Bernhardt says is rare in adults.

“It’s a very complex disorder,” she says. “One person with ADHD may appear quite different than another person with ADHD.”

## Different experiences, shared challenges

Pamela, a member since 2021 who asked not to have her last name published, was diagnosed with ADHD in her 60s. Now in her 80s, she says she still starts new projects before finishing old ones, and can get “intensely engrossed in something and work on that one thing for hours without interruption.”

When she was younger, she struggled with impulsivity, saying “the wrong thing at the wrong time to the wrong person and then suffering the consequences.”

Pamela also has rejection sensitive dysphoria, which is linked to ADHD. It

causes extreme emotional sensitivity and pain because of perceived failure or rejection. She calls it “devastating” and says she coped by watching how others handled criticism.

“By imitating other people, I learned to [manage my emotions],” she says, “But it took a long time and was very difficult.”

**Often thought of as a childhood condition, ADHD is a neurodevelopmental disorder that affects five to seven per cent of children and four to six per cent of adults in Canada.**

Trying to hide ADHD symptoms is known as masking. Bernhardt says this can work for a while, but can be hard to maintain. It can also prevent people from being themselves, and can lead to feelings of shame or inadequacy.

“The older people are when diagnosed, the greater chance you’ll have other disorders, like anxiety, depression, substance use or suicidal thoughts,” she says.

She adds that ADHD “is frequently misdiagnosed in women as anxiety and depression. Their ADHD isn’t discovered and they get ineffective treatments, sometimes for decades.”

Women are often diagnosed around puberty or perimenopause, as estrogen levels can affect ADHD symptoms.

Other major life changes, like moving, retiring or losing a spouse can also disrupt coping mechanisms and prompt people to seek help.

## Rise in ADHD diagnoses

Gurdeep Parhar, a medical doctor and co-founder of the Adult ADHD Centre in Burnaby, B.C., says greater awareness about the disorder means more people seeking a diagnosis. But he cautions that ADHD is more than “a couple of symptoms in a funny TikTok.”

While most people occasionally have difficulty with attention or restlessness,

Parhar says, “there’s a set of criteria they have to meet for an ADHD diagnosis, and their condition needs to be significantly disabling.”

An ADHD assessment should involve a thorough physical history and a review of childhood symptoms.

“You don’t wake up at 45 with ADHD,”

Parhar says. The symptoms usually start before age 12 and persist through life, causing dysfunction in at least two settings, such as work, home life or relationships.

Other health issues should also be considered, including mental health disorders that commonly co-exist with ADHD, such as autism spectrum disorder (ASD), bi-polar disorder, anxiety and depression.

This was the case for Brisson, who was diagnosed with ASD after finding out he had ADHD.

ADHD is also highly hereditary; Brisson’s daughter was diagnosed, and Pamela believes her mother may have had it, as she had similar challenges managing emotions.

## Accessing treatment

The first step in getting a diagnosis is to contact a family doctor, who may conduct an assessment or refer you to a specialist. This can be a challenge, though, says Bernhardt, as there are long waiting lists. Care may also be difficult to access at a reasonable cost for those without extended health benefits.

Parhar adds that doctors need more training on adult ADHD. When he graduated from medical school in 1993, he had “30 minutes of ADHD training, and that was only on children with



## For more information

Centre for ADHD Awareness  
Canada (CADDAC): [caddac.ca](http://caddac.ca)

Adult ADHD Centre:  
[adultadhdcentre.com](http://adultadhdcentre.com)

The Centre for Addiction and  
Mental Health (CAMH): [camh.ca](http://camh.ca)

ADHD." He diagnosed his first adult with the disorder just 10 years ago.

Pamela is one of the lucky ones. While talking with her doctor about another issue, she said something "convoluted," and he immediately suspected she had ADHD.

She says medication wasn't an option for her because the drugs available when she was diagnosed could increase blood pressure.

While Parhar says medication can give some people the focus they need to help manage the disorder, he prefers to try non-pharmaceutical interventions first, such as cognitive behavioural therapy, skills training, coaching, proper sleep, nutrition and exercise.

Medication initially helped Brisson navigate through the challenges with his business, but he says the benefits were outweighed by the side effects, which can include trouble sleeping, nausea, loss of appetite and other issues.

Instead of medication, Brisson established "environment control, habits, routines and personal rules" to create

the structure he needs. His office is clear of distractions and he has white boards and notes to help him remember things.

## A diagnosis of clarity, not failure

Pamela says the diagnosis brought relief after years of feeling as though she was trying to ruin her own life. She also believes there's a positive to the disorder, saying she has "an ability to quickly size up problems" and find solutions.

Brisson also found a positive, becoming an advocate for other ADHD entrepreneurs through his podcast, *The Impulsive Thinker*. After years of believing he was a "bad person," he understands that he's just wired differently.

"ADHD is a brain thing, it's not that you suck or you're a moral failure," he says. "You're not broken." ■

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**Kate Yule** is an Ottawa writer who believes understanding our differences helps build compassion.

## Notice to all Federal Retirees members

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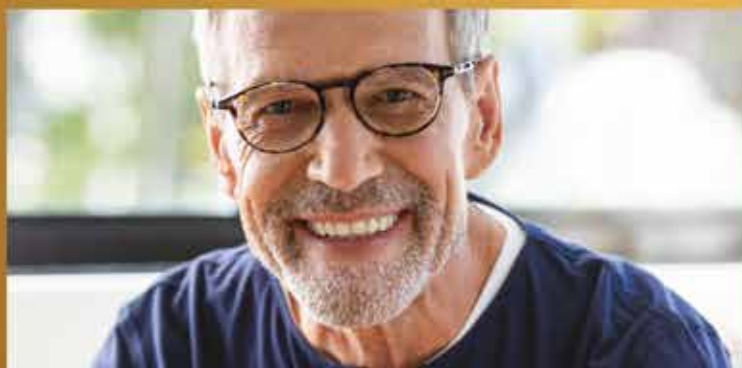
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Richard Chevrier moved from Ottawa to Lethbridge, Alta., in 2009. He says affordability is an upside, but that his new city is “pretty isolated.” Photo: Tanya Plonka

## Small can be beautiful

Downsizing your city or town can be bliss, but it can also bring the blues. *Sage* presents a guide to what to consider when thinking of making the shift from a large urban centre to a smaller one.

BY PATRICK LANGSTON

**R**easons abound for retirees to abandon the big city for smaller environs. Weariness with the hectic urban pace, an urge to be closer to family, a hunger for a simpler lifestyle: All can make a smaller centre appear alluring.

The internet can encourage that allure with its many suggestions of small Canadian centres that sound ideal for retirees.

For instance, the Vancouver Island beach town of Parksville (population

14,500) has been dubbed “Canada’s retirement capital” thanks to its year-round mild weather, golfing, boating and more.

Niagara-on-the-Lake, Ont., a couple of hours south of Toronto and home to about 20,000 people, often gets the nod for its historic buildings, proximity to wine country and the acclaimed Shaw theatre festival.

But whether you’re tempted by a rural hamlet or just a scaled-down city, before hiring the moving van it’s wise to explore

thoroughly the pros and cons of living smaller.

Richard Chevrier, a retired lieutenant-colonel with the Canadian military and a member of Federal Retirees’ national board since June, made the jump from an Ottawa suburb to Lethbridge, Alta., in 2009 because his partner lived there. At the time, Ottawa had a population of about 900,000 compared to Lethbridge’s less than 86,000 (they have since grown to one million-plus and more than 107,000, respectively).

The outcome has been “yin and yang,” says Chevrier, who also lived in Montreal and Toronto during his career.

One of the upsides is affordability. “I was able to join a private golf club that I couldn’t have afforded if I’d been in Edmonton or Calgary.”

The flip side is Lethbridge, more than 200 kilometres south of Calgary, is “pretty isolated” and lacks many options found in a large urban centre. Bemoaning the fact that he’s never seen his beloved band Blue Rodeo play in Lethbridge, he says, “When you’re in a (big city), there’s so much to do and so much choice.”

What else should you consider if you’re thinking of decamping to a smaller spot?

## Housing and taxes

Although it varies from place to place, buying or renting a home is generally cheaper in a smaller centre. For

example, according to WOWA.ca, an online personal finance encyclopedia, the average price for a single detached resale home in Medicine Hat, Alta., is \$385,119 compared to \$804,811 in Calgary.

Rentals.ca and realtor Urbanation both report the average monthly rent for a one-bedroom apartment in St. Catharines, Ont. is \$1,677, but \$2,428 in Toronto.

When association member Claude Bourget and his wife sold their home in downtown Ottawa and moved back to their hometown of Cornwall, Ont., in 2014, “It wasn’t winning the lottery, but almost,” he says. A retired director-general with the Canada Revenue Agency, Bourget and his wife moved to Cornwall (now about 50,000 souls) to be closer to aging parents.

Cornwall, he adds, is “a friendly town... We wouldn’t go back to Ottawa. This was a very good move.”

On the property tax front, larger urban centres tend to have a lower rate than smaller spots, according to real estate brokerage Zoocasa. The reason? More taxpayers and higher housing prices compared to the more limited tax base in smaller locales. That said, there are exceptions to this rule, so do your research.

## Arts, culture and education

A resident symphony orchestra or high-end theatre productions are less likely in a smaller centre, Bourget notes, but, “It’s all relative to your lifestyle. If curling once a week with the gals or the boys is your thing or you like to meet with your friends at Tim Hortons, that’s fine. We have a lot of Tim Hortons here.”

Besides, during the summer Cornwall residents can always drop by the bandshell at Lamoureux Park to enjoy free evening concerts by local musicians.



Claude Bourget and his wife sold their home in downtown Ottawa in 2014 and moved to Cornwall, their hometown. He calls it “a very good move.”



Niagara-on-the-Lake, Ont., makes an attractive retirement community with historic buildings, proximity to wine country and acclaimed Shaw theatre festival. Photo: APK/Wiki

The smaller the city or town, the fewer options there generally are for fine dining or sampling diverse menus. Even shopping for less common cooking ingredients could be a challenge, so stocking up during a visit to the big city is smart.

If you're looking for university or college continuing education opportunities, you might be limited to online options if you leave the big city. Even if a town has a post-secondary institution, its continuing education offerings will be more limited compared with those in a large centre.

### Shopping, amenities and services

While local businesses frequently say they're suffering as a result, many smaller centres now boast big box stores on their periphery. Depending on the population, you'll find a grocery store or two as well (Bourget uses a backpack for his regular grocery outings, getting exercise in the process).

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However, finding specialty items like non-standard clothing sizes and a wide selection of original art can be tricky, says Bourget, who relies on occasional visits to Ottawa for special purchases.

An online visit to city hall or a community Facebook or business association page should inform you about amenities, from recreation facilities and hiking trails to golf courses.

For instance, the Town of Lunenburg, N.S. — touted as a desirable spot for retirees and home to a UNESCO World Heritage area — has a comprehensive guide to its recreational offerings, including pickleball, fitness for seniors and wheelchair basketball programs.

Services we take for granted in large cities could be minimal in smaller centres. For instance, how far is your potential town of choice from a major airport? And what about public transit? Collingwood, Ont. has a transit system, but its cross-town service runs only every hour during the week and “on demand” on weekends, so a reliable car would likely be in order.

## Health care and security

While your blood pressure will appreciate the slower pace of life in a smaller centre, medical services, including hospitals, specialists and assisted living programs, should be checked out thoroughly. Lethbridge, for example, has a regional hospital, but, Chevrier says, “If something happens that requires major surgery, we have to get airlifted to Calgary. If you need hip or knee surgery, it’s Calgary where you go.”

If you think a smaller centre is always a safer centre, think twice. According to Statistics Canada, in 2023 Lethbridge ranked fourth highest in the country on the Crime Severity Index (CSI), which looks at the number and the relative severity of crimes.

## Other considerations

Moving to a new town often means moving away from long-time friends and even family.

Bourget and Chevrier have both built

new social networks by volunteering at food banks, participating in sports and engaging in other activities. Chevrier, however, notes that newbies never really become part of the inner circle of those who have lived their entire lives in a community.

There are many other considerations, pro and con, from less pollution and more available and cheaper parking because of fewer cars to the possibility of slower Wi-Fi (fibre-optic technology isn’t universal).

Anyone considering going smaller should think seriously about it, according to Chevrier.

“[They should] look at their lifestyle now — what they love about it, not just what they dislike,” he says. “If you were to move to a smaller environment, are there enough other variables to offset [what you lose]?”

“It’s not just, ‘Oh boy, small town living is just wonderful!’” ■

**Patrick Langston** is a writer who blissfully lives in the small town of Navan, Ont.

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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 opened Oct. 10, 2024.

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The nominations process closes on March 19, 2025.



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### Even car thieves pick favourites

Here are the Top 10 most stolen vehicles in 2023.

Vehicle make and year	Kind	Number of thefts
2020 Honda CR-V	SUV	5,620
2022 Dodge Ram 1500 Series	Truck	2,600
2020 Ford F-150 Series	Truck	1,833
2020 Lexus RX Series	SUV	1,815
2021 Toyota Highlander	SUV	1,759
2020 Honda Civic	Sedan	1,493
2021 Jeep Grand Cherokee	SUV	1,349
2020 Land Rover Range Rover	SUV	1,343
2006 Chevrolet/GMC Silverado/Sierra 1500 Series	Truck	1,260
2021 Jeep Wrangler	SUV	1,189

to make it easily recognizable will make it much less appealing to thieves who typically prefer to be inconspicuous.

By implementing these practical steps, you'll be better equipped to protect your vehicle from theft and enjoy peace of mind wherever you go. ■

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# Shield your wheels

Vehicle theft is on the rise. We offer some strategies to guard against it.

**W**ith a substantial uptick in vehicle theft rates across Canada, safeguarding your car has become more crucial than ever. But fear not, because we won't leave you feeling helpless. We've prepared five steps you can take to safeguard your car against opportunistic theft.

**1. Lock it down** – Obvious right? Well regardless, we need to remind you just in case you haven't had your coffee yet today. Locking your vehicle is the first and simplest step to safeguarding your car. Never leave spare keys inside your vehicle, and always double-check that your windows are up before leaving the area. For extra security, keep your keys in a fob protector.

**2. Savvy with security** – From steering wheel locks to car alarms, and immobilizers, deterrents like these can make it harder for thieves to steal your vehicle, while using TAG tracking can help you save on insurance. With visible warnings and ear-splitting alerts, the bad

guys might think twice before messing with your ride. Plus, with our TAG Vehicle Tracking partnership, if you live in Ontario or Quebec you can install your theft prevention tag and recovery system at a lower cost, so be sure to tell your agent.

**3. Strategic parking only** – We'll say it louder for the people in the back... don't park your vehicle in the shadows or empty parking lots. Instead opt for well-lit and populated areas. If possible, prioritize secure garages or areas with surveillance, because no one wants to be caught on camera.

**4. Out of sight, out of mind** – That brand-new bag in the back seat? Take it with you. Some cash on the dash? Put it in the glove box. Avoid leaving valuable items out in the open and instead either take your belongings with you or stow in the trunk out of sight.

**5. Make it yours** – Distinctive markings are a thief's worst nightmare. Attaching stickers or other decals to your vehicle



# The great winter escape

If winter lasts a little too long for you, consider one of these five sunny destinations.

For some of us, winter evokes a sense of peace and serenity. It's a time of rest and retreat with ample opportunity to cosy up under a blanket with a good book and a hot drink. Yet, for others, the season wears out its welcome soon after the twinkling lights of the holidays fade. If the cold, dark days of winter aren't your cup of tea, there's no better time than now to start planning your (temporary) exit strategy. Here are five perfect locations to say buh-bye to those winter blues.

## 1. Hawaii

This island paradise tops bucket lists everywhere and it lives up to its reputation.

Say "Aloha" to bright blue skies, sun-drenched beaches, crystal blue waters, the gentle sway of palms and the sight of a towering volcano in the distance. This is the stuff that dream trips are made of. But beyond that idyllic beach scene, there's also a rich history and culture to be found across Hawaii's islands.

You can remember Pearl Harbor with a visit to the Valor in the Pacific National Monument on the island of Oahu. There, you can also dive into Hawaiian history with a visit to Iolani Palace to learn about the Hawaiian monarchs and the takeover of Hawaii by the United States. And, of course, you can feel the Hawaiian spirit as hula dancers demonstrate this ancient art form, originally performed for the volcano goddess Pele.

Clockwise from far left: The island of Oahu, Hawaii; a tortoise in the Galapagos; a walking bridge in Costa Rica; the island of Mykonos in Greece; a Maori warrior in New Zealand.

## 2. Galapagos Islands

The Galapagos Islands have captivated the imaginations of travellers, scientists, and nature enthusiasts for centuries. This group of islands off the coast of Ecuador offers a unique blend of natural wonders, wildlife experiences and scientific significance. Imagine witnessing wildlife that you can't find anywhere else in the world settled along Eden-like islands. This is the place where Charles Darwin's theory of evolution was born.

On Santa Cruz Island, visit the Highlands Tortoise Reserve, home to the Galapagos Giant Tortoise and exotic birds such as ground finches, vermilion flycatchers, paint-billed crakes, yellow warblers and cattle egrets — usually found standing on the tortoises' shells.

## 3. Australia & New Zealand

From iconic destinations such as the Great Barrier Reef and the Sydney Opera House to the picturesque Milford Sound, there are countless reasons to book your winter escape to Australia and New Zealand — not least of which is that it'll be summer there. And after a long trek to this dream destination, you deserve to see the must-sees and venture off the



usual path to discover the real Australia and New Zealand.

In New Zealand, delve into the rich Maori culture, deeply rooted in these lands for more than 1,000 years and witness a living connection to ancient traditions and wisdom.

In Australia, make a pilgrimage to Uluru — a red rock formation that also stands as part of a cultural landscape that holds many sacred sites and stories. Pair that with a trip to other iconic must-sees for a fuller experience.

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Thunder Bay and Area branch director Judith Monteith-Farrell and branch president Lisa Lovis flank NDP Leader Jagmeet Singh after an impromptu meet-and-greet.

# Volunteers keep the pressure on

Federal Retirees volunteers are meeting with MPs every chance they get. **BY AMY BALDRY**

**W**ith a federal election on the horizon, volunteers are continuing to focus on meeting MPs to ensure Federal Retirees' priorities are top of mind as parties move towards campaigning.

## Thunder Bay and Area branch meets Singh

Branch director Judith Monteith-Farrell and branch president Lisa Lovis maximized an impromptu meet-and-greet one evening with New Democratic Party (NDP) Leader Jagmeet Singh.

"We had an opportunity to discuss the priorities of our association and provide Singh an overview of our demographic area and number of members with the Thunder Bay and Area branch," Lovis reports.

"We also provided him with a copy of *Sage* magazine, Federal Retirees' 2024 budget brief and our advocacy pamphlet," Monteith-Farrell adds.

Singh was in Thunder Bay for a variety of reasons, including an informal meet-

and-greet BBQ. Monteith-Farrell saw this as a great opportunity to say hello and speak with Singh about Federal Retirees' priorities. She invited Lovis to join her.

"Judith has been an enormous asset to our branch in her ongoing outreach to all of the parties within our area," Lovis says.

"It is gratifying to see the efforts branches are making on behalf of Federal Retirees," says Linda MacDonald, Ontario advocacy program officer (APO).

This is a wonderful example of volunteers finding every opportunity to get in front of MPs and ensure members' voices are heard on an ongoing basis.

## APO meets minister of labour and seniors

Marilyn Best, APO for Newfoundland and Labrador, met with Seamus O'Regan, then-minister of labour and seniors, and Joanne Thompson, member of Parliament (MP) and chair of the National Seniors Caucus. This meeting was made possible by Federal Retirees'

participation in The Newfoundland and Labrador Coalition of Seniors', Pensioners' and Retirees' Associations (NL Seniors' Coalition).

Discussion topics included the need for a national seniors strategy; the status of pharmacare; the need for a Safe Long-Term Care act and national standards for long-term care; ageism and an older workers strategy and the importance of defined benefit pension plans, both federally and provincially.

Best reports that the need for accountability tied to long-term care standards and the Safe Long-Term Care act was stressed. "It was also stressed that improvements to programs are needed to improve the quality of life for seniors and hopefully alleviate some of the financial burdens."

## Hurononia branch targets MPs

This year, the Huronia branch set a target to meet with all of its MPs.

Branch president Chris Auger and branch vice-president and advocacy

director Leo Brooks met with Doug Shipley, MP for Barrie–Springwater–Oro-Medonte, at his constituency office in Barrie, Ont. Errin Dickins, operations manager for Shipley’s constituency office, also attended the meeting.

“We began by introducing ourselves and the role of Federal Retirees,” Auger says. “We explained that the Huronia branch has 1,550 members and comprises six federal ridings, and that his riding included 373 of our members. We continued by identifying the four Federal Retirees priorities: a national seniors strategy, retirement income security, veterans’ well-being and pharmacare.”

“We began with the national seniors strategy and expressed our concerns about lack of housing and long-term care, which is at a critical point in this country.”

A meeting with Terry Dowdall, MP for Simcoe–Grey, who sits on the Standing Committee on Veterans Affairs, was also held at his constituency office and attended by Auger, Brooks and Dowdall’s executive assistant Jennifer Armstrong.

“For this meeting, we began with our priority of retirement income security and our concern over fixing Phoenix, pensions and income security,” Auger reports. “Then we spoke about the priority of a national seniors strategy and about long-term care and housing.”

Auger and Brooks also met with John Brassard, MP for Barrie–Innisfil, at his constituency office.

“We discussed retirement income security, a national seniors strategy, long-term care and housing. MP Brassard mentioned that in his riding, several seniors are moving or selling their houses because they cannot afford [them] anymore,” Auger says.

## Calgary branch persisting in MP meetings

Calgary and District branch volunteers have been hard at work trying to arrange meetings with reluctant MPs. Their hard work paid off in the form of three successful meetings this year.



From left, Huronia branch president Chris Auger is flanked by branch vice-president and advocacy director Leo Brooks and John Brassard, MP for Barrie–Innisfil.

Branch advocacy volunteer Bonnie Pratt secured a phone meeting with Ron Liepert, MP for Calgary Signal Hill. This meeting focused on the quality of care provided to older adults in long-term care homes in the absence of enforced national standards, as well as the need for an independent seniors advocate in Alberta, which, despite falling under provincial jurisdiction, is crucial to the well-being of seniors in his riding.

Pratt, along with branch directors Gabrielle Simpson and Carr McLeod met with Pat Kelly, MP for Calgary Rocky Ridge. At the time, Kelly was also a member of the Standing Committee on National Defence.

This meeting focused on veterans’ well-being, national long-term care standards, a national seniors strategy and pharmacare.

Branch director Paula Fuerst and Pratt also met with Stephanie Kusie, MP for Calgary Midnapore, and her assistant Tyler Ukrainetz, at their constituency office.

The meeting focused on two specific topics. First, better retirement income security policies for all seniors. For this discussion, Fuerst offered documentation that demonstrated that

many seniors — in particular, women who had been stay-at-home mothers or who worked in low-wage occupations — earn low amounts of income from the Canada Pension Plan (CPP), Old Age Security (OAS) and the Guaranteed Income Supplement (GIS), leaving many under the poverty line.

Second, they discussed the need for a seniors advocate position that could address a variety of concerns, in particular, long-term care, elder abuse, housing and transportation.

Previously, Alberta led the country with the creation of a seniors advocate position. That role was particularly effective and moved Alberta to the forefront in Canada on a variety of critical seniors issues. Unfortunately, this role was not retained as a truly independent advocate and was amalgamated with the health advocate at the end of 2019.

Calgary and District branch volunteers — and all our volunteers — are commended for their persistence and dedication to advancing Federal Retirees’ advocacy priorities. ■

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

# Pension win for front-line workers

Federal Retirees was part of a successful bid to get the “25 and out” special retirement benefit for correctional service workers.

BY PATRICK IMBEAU

In a significant victory for Federal Retirees and its labour partners, the federal government has expanded early retirement eligibility to certain front-line occupational groups.

A special retirement benefit, which allows plan members to retire after completing 25 years of operational service, or at age 50 with at least 10 years of actual and 10 years of “deemed” operational service, is currently available to correctional service workers. The option, called “25 and out,” yields an immediate annuity providing an employee a 50 per cent income replacement rate retirement.

There is a similar provision available to members of the Canadian Armed Forces and Royal Canadian Mounted Police. These are also similar to provisions already offered to many front-line workers across the country at the provincial level.

For more than five years, Federal Retirees and labour partners have worked to expand this program to include federal front-line employees with demanding duties who have a critical role in promoting and protecting the safety and security of Canadians. These occupations often include shortened careers due to the demanding and risky nature of the job and duties that are more difficult to complete as an



individual ages. This decision ensures a dignified retirement for those putting their lives and well-being on the line for Canadians.

Some background: On June 13, 2024, on the recommendation of the Public Service Pension Advisory Committee, on which Federal Retirees has a representative, the government announced plans to introduce legislation in the autumn to expand earlier pension eligibility to the following groups:

- Firefighters (federal and territorial governments);
- Paramedics (territorial governments);
- Correctional service employees (territorial governments);
- Border services officers (federal government);
- Parliamentary protection officers (federal government);
- Search and rescue technicians (federal government).

These groups were chosen based on thorough study, consultations and comparisons across several fields and criteria including demanding training,

demanding and risky nature of duties, certification requirements and lack of opportunity for public service mobility.

Also in June 2024, the National Institute on Retirement Security in the United States released new research that underscored the importance of secure and accessible defined benefit pension plans in recruiting and retaining public safety professionals. The opposite was also true — when states and localities made reductions in pension plan benefits, they saw marked increases in employee turnover as workers had less incentive to remain.

It was also important that their pension plan provisions reflected the danger and risk public safety professionals face on a regular basis during their career.

At time of writing, Federal Retirees is eagerly anticipating and will thoroughly review the legislation. Further information will be provided to members as it becomes available. ■

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

# Fighting ageism at home and abroad

In an important step forward, the United Nations General Assembly recommended relevant UN bodies consider the recommendations made by a working group seeking a UN Convention on the Rights of Older Persons. **BY JESSICA SEARSON**

The National Association of Federal Retirees is a founding member of the Canadian Coalition Against Ageism (CCAA), a national social movement to end ageism against older persons while protecting and strengthening their human rights. In October, the CCAA launched its campaign *Ageism Affects Everyone* to promote ageism awareness and a Canada free from bias against older persons.

Ageism refers to stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) towards others or oneself based on age.

Ageism can be overt or subtle, institutional and interpersonal. Ageism intersects with other forms of discrimination, such as sexism, racism,

ableism and homophobia. It can be ignored, or overlooked and perpetuated through our social structures and interactions.

In 2023, the Forum of Federal, Provincial and Territorial (FPT) Ministers Responsible for Seniors released a "What we heard" report on its consultations regarding the social and economic impacts of ageism in Canada. The report summarizes feedback on the impacts of ageism shared by Canadians during consultations and through an online questionnaire. It focused on employment, health care, social inclusion, safety and security and media and social media.

## Ageism in Canada

As noted in this report, roughly half of the questionnaire respondents (48.4 per cent) said they had experienced ageism themselves. More than two thirds (69.9 per cent) said they believed ageism had increased in Canada since the COVID-19 pandemic began.

When it comes to health care, participants shared experiences of being ignored, treated paternalistically and being denied care or receiving poor care due to age. Systemic barriers such as a lack of transportation and the introduction of tele-health were noted, along with how ageism plays a role in the systemic neglect and inaction on long-term care and home care.

Participants noted ageism manifests itself in social isolation, citing the lack of aging-in-place supports, accessible spaces and impacts on financial insecurity. Participants also commented

on how ageism intersects with other experiences, such as financial challenges, and prejudices, such as racism, sexism, ableism and homophobia, which impedes social inclusion. Senior abuse, scams and fraud that targets older adults, as well as the lack of resources dedicated to these crimes were among the safety and security concerns.

Portrayals of age in media and social media were notable — specifically the under-representation of older adult voices and interests, and stereotypes ranging from frailty to luxury-living marathon runners. The rare portrayal of positive experiences of aging in media was also observed.

## Protecting the rights of older adults

The CCAA and Federal Retirees are calling on the Canadian government to support a United Nations Convention on the Rights of Older Persons.

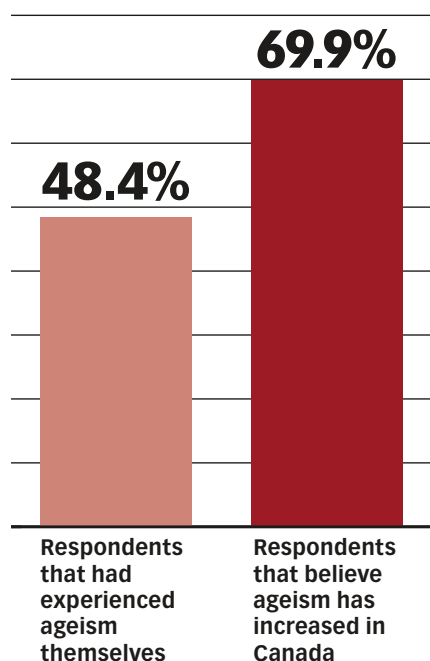
A UN Convention on the Rights of Older Persons would protect the rights of older persons, recognize the valuable economic and social contributions they make and provide a comprehensive and coherent framework for a world free from ageism and age discrimination.

In May, the association represented members at the United Nations (UN) Open-Ended Working Group on Aging (OEWGA), advocating for the UN Convention.

In an important development, the UN General Assembly adopted a landmark resolution acknowledging the completion of the OEWGA's mandate, and urged relevant UN bodies to consider recommendations adopted by OEWGA, including a proposal to establish a UN Convention. In addition, it recommends the president of the General Assembly hold a meeting to share views and experiences on the recommendations.

Visit our website for more information and to join the campaign. ■

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





# Woven histories

An exhibit at the Canadian War Museum highlights the contributions and experiences of women in war and conflict.

BY LISA SIM



The work of Elise Findlay — the Canadian War Museum's first artist-in-residence — in an exhibit at the Canadian War Museum thoughtfully incorporates the experiences of women veterans and civilians, highlighting their resilience, commitment and contributions during times of conflict.

*Outside the Lines* is a powerful look at military history through 70 works made by 52 women artists over two centuries. It includes paintings, sculptures and textiles, all featuring the contributions and experiences of women in war and conflict. Findlay's work appears at the end, as a small collection of textile pieces that respond to others in the show.

The artist residency program engages emerging artists from across Canada to create new works that explore themes related to military history and human conflict.

Findlay's work, titled *Threads of Memory*, is a mixed-media collection that delves into the personal stories of Canadian soldiers through a series of interconnected textile pieces, each of which represents individual experiences from various conflicts.

Top left: Yano Blakey's *Reiko, Alberta, 1945* (2010). Top right next page: Molly Lamb Bobak's *Gas Drill* (1944); Bottom left: Karen Bailey's *Il y a la guerre mais il y a aussi la vie* (2009); middle right: Elise Findlay's *Gas Mask* (2024); bottom right: a detail from *Maintenance Jobs in the Hangar* (1945) by Paraskeva Clark.





Findlay used the wool used in Second World War uniforms to create *Gas Mask*, which was inspired by Molly Lamb Boback's 1944 painting, *Gas Drill*, which is also in the show. Bobak joined the Canadian Women's Army Corps in 1942, and in 1945, became the first woman appointed an official Canadian war artist.

In *Paint Brushes*, made with deconstructed fibres, Findlay pays homage to a portrait of Jennie Carignan by celebrated contemporary war artist Gertrude Kearns. Carignan was the first woman appointed chief of the defence staff for the Canadian Armed Forces.

Together, Findlay's work is a poignant reminder of women's strength in keeping families and communities together amidst chaos and a bridge between the perspectives of the original artists and Findlay's contemporary reflections.

"The laborious process of pulling threads one by one connected me to the piece and its history," Findlay explains. The process was a link to the meticulous and often unrecognized work that women performed.

Drawing inspiration from her grandfather's war medals, the stories of her family's legacy in war are woven into Findlay's pieces. Her grandfather's experiences and her trip to Normandy for the 80th anniversary of D-Day deeply influenced her work.

*Outside the Lines* allows visitors to

connect with the personal and emotional aspects of history, highlighting the vital role of women in times of conflict. "When I first saw the call for the residency, I didn't feel connected to war and conflict. However, seeing my grandfather's war medals in Ontario sparked my interest in my family's legacy in war," she recalls.

Through her thoughtful use of materials and storytelling, Findlay not only commemorates the sacrifices and experiences of veterans, but also ensures the stories of women in conflict are brought to the forefront.

Her work offers a chance for visitors to engage with the past, bridging the gap between history and personal connection, and ensuring that these important narratives continue to resonate with future generations. ■

**Lisa Sim** works for Federal Retirees' advocacy department. Advocating for veterans is one of the association's four priorities. The association also co-chairs the Women Veterans Research and Engagement Network.


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- National Board Director positions
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- Event planning
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National Association of Federal Retirees Association nationale des retraités fédéraux

**Volunteer Bénévole**

# Born to serve

Helping take care of the community has been Régis Charron's way of life since he was a child.

BY SANDRINE RASTELLO

**T**rying to keep up with Régis Charron's volunteering history is no easy task. It started early, ran parallel to his 32½-year career with Correctional Service Canada, and showed, until recently, no sign of abating after his retirement.

Charron, who passed the baton as president of Québec's Haute-Yamaska branch after 16 years last spring, sees his commitment to Federal Retirees as a way to show appreciation for the support he received from colleagues at the Cowansville Institution, a medium-security facility where he started working at age 21. Many of his former co-workers became members of the branch.

"It's like paying it forward," he says. "People helped me a lot to integrate into that environment; the older ones were always there to advise us. So you give back to these people. That's my personality."

A native of Saguenay, Que., 200 kilometres north of Quebec City, Charron traces his volunteering roots back to his years at a boarding school run by the Marist Brothers, where he learned community work and picked up practical skills.

**“It's like paying it forward,” he says. “People helped me a lot to integrate into that environment; the older ones were always there to advise us. So you give back to these people. That's my personality.”**

Those came in handy when he moved back home to finish high school in a neighbourhood that offered no youth activities. With a group of friends, he set out to restore an abandoned ice rink and organize hockey teams.

"That's what we had done in boarding school: [we] set up rinks, prepared the ice, drew the lines," he says. "We repeated what we'd learned, to take care of the younger kids."

In 1973, Charron started working at the Cowansville, Que., facility, implementing a new correctional program that aimed to get to know detainees better and prepare them for a smooth re-entry into society. After several promotions, he switched focus to help manage day-to-day operations, a department that oversaw everything from IT to logistics.

Save for a four-year stint at La Macaza Institution, a facility in Quebec's Laurentian Mountains, Charron spent most of his career at Cowansville. During those years, he and his wife also devoted a lot of free time to volunteering at their three children's activities — from coaching baseball and hockey to accompanying scouts on their trips.

A lifelong learner, Charron went back to school to seek a degree in social work and other qualifications. He also pushed for the local school board to certify the technical training of detainees at CORCAN, the agency that provides

employment and employability skills to offenders.

Then, in the early 2000s, he made a life-changing decision, choosing to take part in a civilian mission to Haiti with the United Nations, as a technical adviser to



Régis Charron

Haiti's National Penitentiary.

"I would tour the penitentiary to see [that] there wasn't too much violence, how detainees were treated," he says. "About 95 per cent of inmates hadn't had a trial."

While the mission was cut short for security reasons, Charron went back to the country several times for the UN, including after his retirement in 2005. While he received medals from the UN and Canada for his work, what he experienced there was humbling.

"You can't [believe] the misery you see there. It's another planet," he says. "People were always very nice to me. I learned more than I gave." ■

**Sandrine Rastello** is a bilingual Montreal-based writer who has covered stories on three continents.

# A well-deserved honour

The town of Barrie, Ont., has named a community centre after Brig-Gen John Hayter.

BY PETER SIMPSON

The 60-plus year relationship between Brigadier-General John Hayter and Frances Wright began, literally, with a big bang — a very loud and big bang.

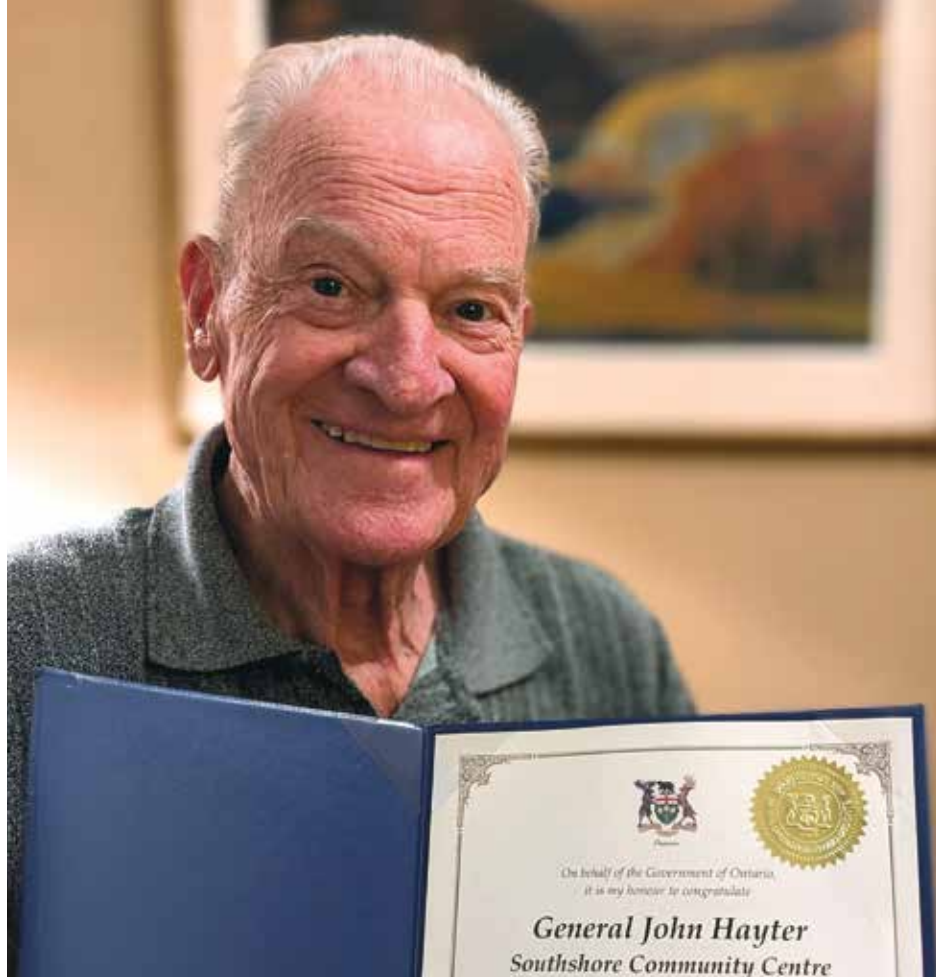
It was at the Junior Chamber of Commerce fair in a Sarnia, Ont., arena in the 1950s. Hayter, then 20 years old and in the Canadian Reserves, was told by his commanding officer to go to the fair to foster relations with the local community.

“We did a guard of honour,” Hayter recalls. “I was commander of the guard of honour, and we marched 50 soldiers in and shot off a *feu de joie*, firing blank rounds, and scared the hell out of everybody.”

The rat-a-tat-tat gun volleys were no doubt heard by all those who were working in various display booths in the arena, including Wright.

“I walked down the aisle, down around the inner parts of the arena,” Hayter says, “and there she was. My heart started beating quickly, and we were married a year later.”

They would move 27 times during their decades together, in peripatetic military fashion to England, Belgium, Germany, Cyprus, Italy and Canadian bases in Ottawa, Petawawa, London, Kingston, Halifax, Yellowknife, Toronto and elsewhere. They had four children and a brood of grandchildren and great-grandchildren. Frances died in 2021, and Hayter, now a 90-year-old retired widower who joined Federal Retirees in



Brigadier-General (ret'd) John Hayter with his citation after a Barrie, Ont., community centre was named after him.

2008, still lives in his own Barrie, Ont., home and enjoys frequent visits from his children and their children. He also continues to volunteer for his favourite causes in the community.

He was born in Vegreville, Alta., in 1934, the eldest of three boys. When their father, a company commander in the Loyal Edmonton Regiment, fought in Italy during the Second World War, Hayter became, so to speak, the man of the house. “I ruled the roost because I was bigger, stronger and faster,” he chuckles.

It was perhaps inevitable that he would follow his father into the military.

“The armouries in Vegreville were right across the street from our house, so I used to go over there and pretend I was a soldier, marched around with the guys and so on. I became a cadet at the first opportunity, so I wore a uniform from the age of about 12.”

In the 1950s, the family moved to CFB Borden, just a few kilometres down Highway 90 from Hayter’s current home in Barrie. As a young soldier he too went

to war, this time in Korea. Did he see action? “Well, nobody shot at me, and I didn’t shoot at anybody, but we were in the hills, and could see the enemy across the hill from where we were.”

In retirement, he has focused on non-profits and charities in Barrie, including the Grey & Simcoe Foresters Regimental Museum, St. John Ambulance and others.

His long record of military and community work recently prompted the City of Barrie to name a lake-side facility the General John Hayter Southshore Community Centre. “His tireless efforts in supporting the military and volunteering have left an enduring mark on our city,” said Barrie Mayor Alex Nuttall.

“I’ve had a lot of honours in my life, I’ve been very fortunate, but, you know, it’s got to be the greatest, because my fellow citizens of Barrie are the ones who put me there. As the Brits would say, I’m very chuffed,” Hayter says. ■

**Peter Simpson** is a P.E.I.-born Ottawa-based writer.

# The latest news



From left, Ted Young, director for the district of Ontario, and Hélène Nadeau, vice-president, spoke at the annual meeting of members in June 2024.

## Wanted: board leaders

The National Association of Federal Retirees is led by an active board of 14 retired federal public servants from all levels of government, the RCMP and the Canadian Armed Forces. They come from across the country and each is connected to a regional branch. The board of directors is dedicated to the association's mission: to significantly improve the quality and security of retirement for our members and all Canadians. The calibre of our directors is critical to maintaining our credibility and voice. Serving on the board is an extraordinary opportunity for anyone passionate about leading an organization with 77 branches from coast to coast to coast. In addition to standard responsibilities, board members are active advocates and ambassadors for the organization in their regions.

There are five three-year board positions open for election in 2025. We are seeking nominations for president and for directors for the B.C. and Yukon, Ontario, Quebec and Atlantic districts. The association is committed to building a culturally diverse board and encourages applications from women, former civil servants from all staffing levels, visible minorities, Indigenous Peoples and individuals with disabilities. Spousal members can also apply.

If you would like more information or are interested in joining the board, please contact the nominating committee by email at [elections@federalretirees.ca](mailto:elections@federalretirees.ca) or visit [federalretirees.ca](http://federalretirees.ca). The nominations process closes March 19, 2025.

## No adjustments to PSHCP rates

The Treasury Board of Canada Secretariat has confirmed there will be no adjustment to the PSHCP contribution rates in 2024. The next adjustment is scheduled for April 1, 2025. Federal Retirees will continue to monitor rate adjustments and share additional information as it becomes available. The current rates can be found in [bit.ly/3YAEmqu](http://bit.ly/3YAEmqu) on the National Joint Council website.

## PDSP transition

The transition of the Pensioners' Dental Services Plan from Sun Life to Canada Life took place Nov. 1. Canada Life was completing positive enrolment on behalf of plan members. In October, the Treasury Board of Canada Secretariat (TBS) advised that Canada Life had proactively completed positive enrolment for 99 per cent of PDSP members. It is likely you received confirmation of positive enrolment

by mail or email. It is important to validate the information on file and update it, if needed. If you prefer to get reimbursements by direct deposit, you must add your banking information to your account. Remember to give your dental provider your new PDSP plan number.

If Canada Life has not contacted you by mail or email, this means your positive enrolment is not complete, and you will need to do so yourself. You can complete your positive enrolment online through Canada Life's PDSP member services website ([bit.ly/4hvpTUa](http://bit.ly/4hvpTUa)) or call the Canada Life PDSP Member Contact Centre. The contact centre for Canada Life can be reached at 1-855-415-4414 (toll-free within North America), Monday to Friday, 8 a.m. to 5 p.m., your local time, or 1-431-489-4064 (international, collect).

## Being charitable

Every year, federal retirees leave a lasting legacy through the Government of Canada Workplace Charitable Campaign (GCWCC). Donations impact thousands of lives and uplift entire communities. For more information, visit [bit.ly/3YI7ctL](http://bit.ly/3YI7ctL).

## Vax up!

Keeping current on vaccinations is important especially for older adults.

With winter in full swing, it's a good idea to consult your health-care provider to see what you need to protect yourself and those you love. COVID-19 vaccinations have taken centre stage recently, but it's important to remember that flu, RSV, shingles and pneumococcal vaccines (to name a few) are just as important.

For general information on vaccines, you are encouraged to visit the Government of Canada website at [bit.ly/48jXMDm](http://bit.ly/48jXMDm). ■

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- You can cancel or change your method of payment at any time.

For more information:  
call **1-855-304-4700**  
or visit **[federalretirees.ca/DDS](http://federalretirees.ca/DDS)**



National Association  
of Federal Retirees

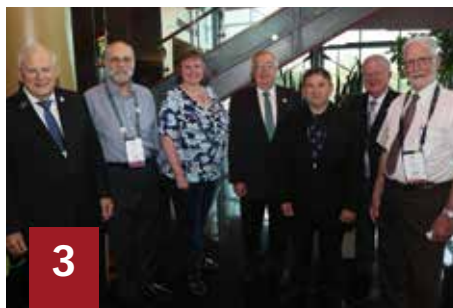
Association nationale  
des retraités fédéraux

\*Receive three free months of membership simply by making the switch.



# Cross-Canada roundup

- 1 Belairdirect's Lynn Nasralla and Thunder Bay branch president Lisa Lovis.
- 2 From left, Central Manitoba branch's Leo Girouard, Stride Credit Union's Brent Budz, branch president Glen Jones, Nancy Funk from Stride and member Colin Wilcox.
- 3 Nova Scotia attendees at the 2024 AMM included, from left, Gerard Cormier, Peter Kerr, Carolyn Ranson, Bill Sproul, Joe Arsenault, Noel Lannon and Tony Berger. *Photo: Dave Chan*
- 4 From left, Larry Maguire, MP for Brandon-Souris, Man., joins Western Manitoba president Wendy Jarvin, and members Wilma Nevill and Jan Baker.



1

3

2

4

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- Denis B., Federal Retiree

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[relocationservicesgroup.com](http://relocationservicesgroup.com)

Email  
[info@relocationservicesgroup.com](mailto:info@relocationservicesgroup.com)

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**1-866-865-5504**

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1-877-379-6070



[CANADA.CA/GCWCC-RETIRES](https://CANADA.CA/GCWCC-RETIRES)



# 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](http://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](http://federalretirees.ca/centralfraservalley)  
[centralfraservalley@federalretirees.ca](mailto:centralfraservalley@federalretirees.ca)

### BC02 CHILLIWACK

P.O. Box 463  
Chilliwack, B.C. V2P 6J7  
[federalretirees.ca/chilliwack](http://federalretirees.ca/chilliwack)  
[chilliwack@federalretirees.ca](mailto:chilliwack@federalretirees.ca)

### BC03 DUNCAN AND DISTRICT

34-3110 Cook St.  
Chemainus, B.C. V0R 1K2  
(250) 324-3211  
[federalretirees.ca/duncan](http://federalretirees.ca/duncan)  
[duncanfederalretirees@gmail.com](mailto: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](http://federalretirees.ca/fraservalleywest)  
[nafrcb04@gmail.com](mailto:nafrcb04@gmail.com)

**General meeting and Christmas buffet:**  
Dec. 11, 11:30 a.m., Morgan Creek Golf  
Course, 3500 Morgan Creek Way, Surrey,  
see branch report for details — \$35 🍴

**Volunteers wanted:** photographer, IT

### BC05 MID-ISLAND AND PACIFIC RIM

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

**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](http://nijf.ca)  
[info@nijf.ca](mailto:info@nijf.ca)

### BC07 CENTRAL OKANAGAN

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

### BC08 VANCOUVER AND YUKON

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

**Holiday luncheon:** Dec. 12, 11:15 a.m.,  
Italian Cultural Centre, 3075 Slocan St.,  
Vancouver — 🍴

### 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](mailto:victoriafredwhitehouse@federalretirees.ca)

### BC10 SOUTH OKANAGAN

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

**Christmas luncheon:** Dec. 18, Penticton  
Golf & Country Club, 600 Comox St.,  
Penticton, details TBD by email — \$ 🍴  
**RSVP**

### BC11 OKANAGAN NORTH

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

**Coffee klatch:** Dec. 17, Village Green Mall  
food court, 4900 27 St., Vernon, details  
TBD — +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](mailto:kamloops@federalretirees.ca)

### BC13 KOOTENAY

3213 Fifth St. S.  
Cranbrook, B.C. V1C 6L9  
(250) 420-7856  
[federalretireeskootenay@gmail.com](mailto:federalretireeskootenay@gmail.com)

### BC15 PRINCE GEORGE

P.O. Box 2882 Station B  
Prince George, B.C. V2N 4T7  
[federalretirees.ca/princegeorge](http://federalretirees.ca/princegeorge)  
[princegeorgebranch@federalretirees.ca](mailto:princegeorgebranch@federalretirees.ca) (RSVP)

**Christmas and volunteer recognition  
luncheon:** Dec. 16, 1 p.m., D'Lanos Family  
Restaurant, 1515 Victoria St., Prince  
George — \$20 🍴 **RSVP** Dec. 11

## Alberta

### AB16 CALGARY AND DISTRICT

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

### AB17 EDMONTON AND NORTHWEST TERRITORIES

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

**AB18 SOUTHERN ALBERTA**

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

**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**

3620 Erickson Dr.  
Camrose, Alta. T4V 3Y7  
(780) 281-0323  
battlriverab21@federalretirees.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  
(306) 921-4449 (RSVP)  
gents@sasktel.net

**Christmas social:** Dec. 5, 11:30 a.m.,  
Coronet Hotel, 3551 Second Ave. W.,  
— \$10 RSVP

**SK29 SWIFT CURRENT**

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

**Manitoba****MB30 WESTERN MANITOBA**

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

**MB31 WINNIPEG AND DISTRICT**

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

**MB32 CENTRAL MANITOBA**

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

**MB91 EASTERN MANITOBA**

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

**Ontario****ON33 ALGONQUIN VALLEY**

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

**Volunteers wanted:** secretary

**ON36 BLUEWATER**

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

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

**ON37 HAMILTON AND AREA**

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

**ON38 KINGSTON AND DISTRICT**

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

**ON39 KITCHENER-WATERLOO AND DISTRICT**

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

**ON40 LONDON**

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

**General meeting:** March 12, 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  
nafrsecretaryniabranh41@outlook.com

**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.

**ON43 OTTAWA, NUNAVUT AND INTERNATIONAL**

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

**ON44 PETERBOROUGH AND AREA**

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

**ON45 QUINTE**

1 Forin St.  
Belleville, Ont. K8N 2H5  
(613) 848-3254  
quintebranch@federalretirees.ca

**ON46 QUINTRENT**

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

**ON47 TORONTO AND AREA**

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

**ON48 THUNDER BAY AND AREA**

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

**ON49 WINDSOR AND AREA**

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

**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

**Volunteers wanted:** assistant-treasurer

**ON55 YORK**

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

**ON56 HURON NORTH**

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

**Quebec****QC57 QUEBEC**

162-660 57<sup>e</sup> rue O.  
Quebec, Que. G1H 7L8  
1-866-661-4896 (AGM RSVP)  
(418) 661-4896 (AGM RSVP)  
(418) 627-1265 (Quebec breakfasts info)  
(418) 833-2221 (Lévis breakfasts info)  
anrf-sq.org facebook.com/  
retraitesfederauxquebec  
anrf@bellnet.ca  
voiegis28@gmail.com (La Baie/Alma  
breakfasts info)

**Annual general meeting:** April 11, 9 a.m., Patro Roc-Amadour, 2301 1<sup>re</sup> Av., Quebec, see branch website for more info — **RSVP**

**Quebec breakfasts:** Jan. 29, Feb. 26, March 26, 8:30 a.m., restaurant Normandin, 986 rue Bouvier, Quebec — **\$** 🍴

**Lévis breakfasts:** Dec. 5, Feb. 6, March 6, 10 a.m., restaurant Délice Resto Lounge, 146 route du Président-Kennedy, Lévis — **\$** 🍴

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

**La Baie breakfasts:** Dec. 3, Jan. 7, Feb. 4, Mar. 4, 9 a.m., restaurant Lucerne, 1302 rue Bagot, La Baie — **\$** 🍴

**Alma breakfasts:** Jan. 29, Feb. 26, Mar. 26, 9 a.m., restaurant Pacini, Hôtel Universel, 1000 boul. des Cascades, Alma — **\$** 🍴

**QC58 MONTREAL**

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

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

**Sugar shack lunch:** March 2025, details TBD — **\$** 🍴

**AGM:** April 8, 10 a.m., details TBD — **\$** 🍴 **RSVP**

**QC59 EASTERN TOWNSHIPS**

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

**Monthly breakfast:** Jan. 14, Feb. 11, March 11, 8:45 a.m., Restaurant Eggsquis, 3143 Portland Blvd., Sherbrooke — 🍴

**Holiday event:** Dec. 18, see branch website for more info — 🍴 🗿 **RSVP**

**QC60 OUTAOUAIS**

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

**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

**Holiday supper:** Dec. 4, 4:30 p.m., Notre-Dame-du-Mont-Carmel, Salle paroissiale, 3991 rue Mgr Béliveau, Notre-Dame-du-Mont-Carmel — 🍴

**New year luncheon:** Jan. 8, 11:45 a.m., restaurant Saveurs des Continents, Le Carrefour Trois-Rivières-Ouest, 4520 boul. des Récollets, Trois-Rivières — 🍴

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



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

**Valentine's Day breakfast:** Feb. 12, 9 a.m., restaurant Stratos Pizzeria, 2475 105<sup>e</sup> av., Shawinigan-Sud — 🍴

**Monthly breakfast:** March 12, 9 a.m., restaurant Maman Fournier, 3125 boul. des Récollets, Trois-Rivières — 🍴

#### 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

#### NB65 FUNDY SHORES

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

**General membership meeting:** Jan. 31, Royal Canadian Legion Branch 6, 100 War Veterans Ave., Moncton, details TBD — 🧑

**Annual general meeting:** March 28, Royal Canadian Legion Branch, 100 War Veterans Ave., Moncton, details TBD — \$10 🍴 🧑

#### NB67 UPPER VALLEY

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

#### NB68 CHALEUR REGION

6 Pine St.  
Campbellton, N.B. E3N 3C3  
(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  
nafnrs71pres@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

**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

#### 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  
nafnrs79@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

#### LEGEND

For detailed information, contact your branch.



— Food will be served.



— Guest speaker.



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

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

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

# In memoriam

## BC01 CENTRAL FRASER VALLEY

Lynn Bergeron  
George Kurian  
Lyle Scott

## BC02 CHILLIWACK

Jacques Bergeron  
Edward Daniel Bogan  
Lawrence Kivell  
Phyllis Randle  
Dorothy Thompson

## BC05 MID-ISLAND PACIFIC RIM

Elaine Alford  
Jim Arnold  
Louis Brassard  
Ronald Buck  
Robert J. Budd  
John Coady  
Lolita Cosier  
John England  
Rudolf Eppler  
Richard Evans  
Cornelius Groot  
Donald C. Hagel  
Robert E. Hollies  
Borge Larson  
John Mathers  
George McDonald  
Dwayne McLean  
Nigel Paterson  
Jack W. Payne  
Edward Perry  
George Randall

## BC06 NORTH ISLAND-JOHN FINN

Kenneth Armit  
Henry Oke  
Rowena Paddon  
Lee Rogers  
Gerald Takach  
Jack Willis

## BC08 VANCOUVER

James H. Charles  
John Philip Cheevers  
Maureen de Montezuma  
Ricardo de Montezuma  
Shirley Duff  
Frank Forbes  
Amos Hennan  
William R. Hickman  
Mary Margaret Holland  
Margaret Howarth  
William Little  
Tomas Malapitan  
John Martin Nowik  
Jacob Rempel  
Sylvia Spain  
Des Verma

## BC09 VICTORIA-FRED WHITEHOUSE

Deanna Beckett  
John Bryce  
Vincent Cain  
Arlene Coffin  
Donald Cruickshank  
Nancy DeBeck  
Pierre Daoust  
Mary Earnshaw  
David Falconer  
Lily Hall  
Bonita Kubitzka  
Linda McClung  
Jean Nowlan  
Joane Painter  
Jean Rollins  
H. T. Roodenburg  
Jane Telford

## BC15 PRINCE GEORGE

Rae McIntyre

## AB20 MEDICINE HAT AND DISTRICT

Jack Clegg  
Jannett Fournier  
Linda Garland  
Jackie Haynes  
Roseann Martin  
Penny Rollefstad  
Thelma Schneider  
Dennis Scott  
James Tustin

## SK25 SASKATOON AND AREA

Sandra Dodge  
Omar Oman  
John Silas  
Athol Vessey

## MB31 WINNIPEG AND DISTRICT

Helen Maslowski  
Raymond H. Massey  
Darlene Schott  
Norman Vaugeois

## MB91 EASTERN MANITOBA

Jacqueline Hampshire  
Kay Harvey  
Ed Huisman  
Joan Mills  
Harold Ott  
Roger Portman  
Raymond Wazney

## ON37 HAMILTON AND AREA

Marie Villeneuve

## ON39 KITCHENER-WATERLOO AND DISTRICT

Marilyn Deyete  
Bruce Lang  
Gery McIntyre  
Marilyn McIntyre  
Alfred I. C. Meadows  
Keith Robinson  
Theodore Torreiter  
Geoffrey Clark  
Terry Pook  
Alfred Meadows

## ON43 OTTAWA

Geoffrey Green  
Peter McGrath  
Wayne Miles

## ON45 QUINTE

Francis Xavier Maloney

## ON54 CORNWALL AND DISTRICT

Lawrence Donoghue  
Kathryn Naud  
Gerald Thompson

## ON55 YORK

Ruth G. Morin  
Lorraine Proctor  
Susan Scheid-Jackson

## QC57 QUEBEC

Marius Bissonnette  
Claude Boisvert  
Hélène Caron-Gagnon  
Claude Chantal  
Rita Chiasson  
Alain Chouinard  
Sylvie Desjardins  
Huguette Dion  
Marc Drolet  
Gilles Dupont  
E. Hart  
Jean-Guy Langlois  
Richard Larose  
Chantal Pitre  
Pierrette Racette-Parent  
Monique Robitaille

## QC58 MONTREAL

Jacques Bélair  
Robert Bisailon  
P. Brisebois  
Albert Daoust  
Nicole Deschenes  
André Forest  
Riley Grégoire  
Jacques Holly Dai  
Hubert Larue  
M. Leblond  
Odette Lebrun  
René Lefebvre  
Francine Lirette  
Patricia Palardy  
Karl Rasl  
Marcel Rodrigue  
Mario Rouleau  
Roger Roy  
Doranne Lucas Thibert  
Fernand Vallée  
D. Vincent  
H. J. Virgo

## QC61 MAURICIE

Jacques Couillard  
Thérèse Landry  
Carole Lemoine

## NB62 FREDERICTON AND DISTRICT

Paulette Duke  
Josephine (Josie) Rosina Mazzuca  
Gerald Norman (Norm) Sheen  
Isaac William (Bill) Varty

## NB64 SOUTH-EAST NB

Francis Arsenault  
Helen Bond  
Nathaniel Ferland  
John Jefferies  
R. A. Kaye  
Melli Macpherson  
Howard A. Smith

## NB65 FUNDY SHORES

Barbara Craig  
David Legassick  
Brian Lynch  
Gloria Mattsson

## NB67 UPPER VALLEY

Léonard LeBlanc

## NS73 NOVA SCOTIA CENTRAL

Carol Kilroy  
Shirley Tolhurst

## NS75 WESTERN NOVA SCOTIA

Perry Butler  
Anne Dent  
Carol Deveau  
Kenneth G. Erskine  
Robert Fabelle  
Verna George  
Dorothy Pierce  
Walter Ruggles  
Marguerite Saulnier  
Clifford Swansburg  
Robert Sweeney  
Mary Warren

## NS79 ORCHARD VALLEY

Carol H. Brennen  
Annie Gebhardt  
Ernie Godon  
Ernie Keddy  
M. C. J. Poulin  
Ray Smithson  
David VanValkenburg

## NS80 NORTH NOVA

Claire MacDonnell  
Cameron MacKay  
Robert Priske

## NL86 CENTRAL NEWFOUNDLAND

Wallace Brown  
Michael Cochrane  
John Ducey  
Pat Hanlan  
Willard Head  
Reuben Hillier  
Pat Kane  
Teresa Power  
Frank Tibbo  
Ewart Tibbo  
Joyce Tibbo  
Helen White



Reminder! You still have time to refer a member for your chance to win.

1 OF 2  
**Grand Prize Packages**  
TO BE WON!



## 2025 Mega Recruitment Drive

The Mega Recruitment Drive will continue to accept referrals until **Dec. 31, 2024**.

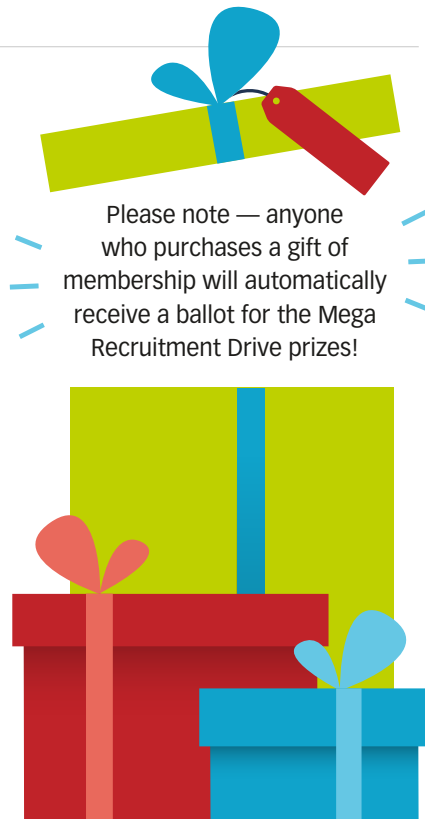
Simply refer an eligible member for your chance to win one of two grand prize packages of **\$5,000 cash and a \$10,000 travel voucher**, courtesy of belairdirect Car and Home Insurance, Collette and the National Association of Federal Retirees. We thank everyone who has already submitted one or more referrals. Indeed, there is no greater recruitment tool we have than you, our dedicated members. Thank you for helping us by spreading the word about the association throughout your networks. We will draw for all prize winners in January 2025. Good luck!

## Give the gift of membership this holiday season

Not sure what to give that person who already has everything? Do you know someone who is retiring soon and want to get them that perfect retirement gift? Federal Retirees is pleased to provide our members the option of offering eligible candidates a gift of membership.

Please note that gifts of membership are only available by phone. Current and retired members of the federal public service, the Canadian Armed Forces, the RCMP and federally appointed judges, as well as their spouses and survivors, are all welcome to join Federal Retirees today.

Simply call us toll free 1-844-598-9498, and we will set everything up for 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](https://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.

### How to sign up?

1. Visit [federalretirees.ca](https://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](mailto:service@federalretirees.ca) or call our membership team toll-free at **1-855-304-4700, ext. 300**, or in Ottawa at **(613) 745-2559**.

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National Association  
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\*The recipient must be collecting  
or paying into a federal pension.



Travel

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- \$10 million in medical coverage\*
- Coverage for COVID-19 related medical emergencies
- Trip cancellation, interruption, and delay coverage<sup>1</sup> is available if you are unable to travel or have to interrupt your trip due to you or your travel companion contracting COVID-19.

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