



National Association
of Federal Retirees

Association nationale
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THE VOICE OF FEDERAL RETIREES

Sage



Supports for veterans

Dozens of organizations address veterans' unique needs, including Women Warriors Healing Garden with its therapy donkey, Bert.

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The inequities in long-term care

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The positive role of pension income

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THE VOICE OF FEDERAL RETIREES

Sage

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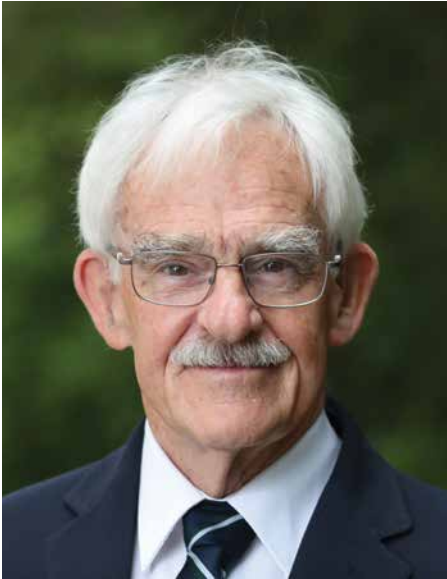


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A consequential year ahead

There are several important matters before the board and our volunteers as we look forward to our annual meeting of members in June. **BY ROY GOODALL**

The annual meeting of members in June in Gatineau could be the most important association meeting in years. During the meeting, branch presidents and national directors will consider, discuss and vote on proposals that could set the tone, direction and governance structure for the next decade.

Between now and then, your national board of directors will consider the findings of a governance review being conducted by an external consulting group. The governance analysis, based on input from branch presidents, advocacy program officers, branch services co-ordinators, staff and national directors, along with a comparator analysis of similar associations, will be discussed by the board in April, and at the AMM in June.

At the same time, a special committee on association structure, composed of one member from each of the six districts and three directors from the national board, is examining a district organization proposal and a branch boundary proposal initially submitted to the AMM in 2023.

The committee also is examining branch support provided to members and the support members want from their branches. The committee's recommendations will be reviewed by

the national board in April and submitted to the annual meeting of members in June for discussion and decision.

The national board's 2025 to 2028 strategic plan drafting process that began in December 2022 was completed in December 2024 when the board agreed to a single page plan that will be discussed at district meetings in April and May and submitted to the AMM in June 2025 for approval. Along with this plan, the board agreed to implement priorities that identify strategic plan goals, objectives, strategic tactics and ongoing tasks that should lead to us meeting our goals. A comprehensive operational plan will be subsequently developed by the CEO.

In early March and April, the board will consider governance proposals by the external consultant and the special committee on association structure.

The redevelopment of the association's website is on track and will be demonstrated to volunteers at the AMM.

In summary, the national board will consider the governance and structural issues in April and present its recommendations or decisions to the AMM in June. ■

Roy Goodall is the president of Federal Retirees.

Dear Sage

Note that letters have been edited for grammar and length.

Dear Sage,

I very much enjoyed your piece, "Love Lost and Found." I feel similarly privileged to have found happiness and remarried late in life. Unfortunately, this comes with a downside: my surviving spouse will not be entitled to my retirement benefits. Now well into my 87th flight around the sun, I wonder if Sage is doing anything to reverse this archaic and very unfair law.

J.J. Lehmann, Cobourg, Ont.

The association has joined many other groups in lobbying for the abolishment of the marriage-after-60 provision, which was an election promise in 2015.

Dear Sage,

I was surprised to read that the meetings by our representatives with government officials (Anita Anand and Seamus O'Regan) and political parties did not include the Conservative party. Hopefully, this is not an indication of a lack of a relationship between our association and what likely will be the next governing party.

Ian MacLeod, Ottawa, Ont.

Federal Retirees is a non-partisan organization. Our advocacy team and volunteers meet with members of all political parties. Anand and O'Regan were mentioned because they were the politicians responsible for files of interest to our organization.

Dear Sage,

I read with interest and concern the article (Winter 2024) about Nicholas



Joan and Don Vardy were featured in our winter issue's "Love lost and found" story.

Marcus Thompson's class-action lawsuit alleging racial discrimination in our federal public service, concerning the recruitment and advancement of Black Canadians. Thompson has seemingly done well to overcome early challenges in his life and education.

The article would have had a stronger impact, in my opinion, if it had more precise metrics showing how Blacks might have been discriminated against. I have no doubt that some likely were, as were other Canadians for reasons of colour, ethnicity, gender or sexual orientation, for example. I may be naive, but I would like to think that today any Canadian with the qualifications to enter the public service, at any level, will have their candidacy treated solely on merit. For the Black community, is the situation better now than it was reported to be in the 1970s?

The article would have had more balance, too, if it had reported stories of Black Canadians who have succeeded

in the public service; there must be a number.

David Collins, Victoria, B.C.

We received a few letters critical of this lawsuit. Our interest was to run a profile on the individual spearheading the class-action.

Dear Sage,

I am writing to you regarding your article, "Harassed out of office" (Fall 2024). Our politicians are leaving public life because they are harassed.

The harassers are on our playgrounds and our children are trying to cope with them. They are in our schools, universities and workplaces and now the harassers have taken over our governments and our leaders are afraid of them. Where are our strong leaders that will change our laws and make harassment illegal?

Joan D. Downey, Vancouver, B.C.



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

Let's be optimistic in this election year

We are facing a federal election this year, but the association is in good shape and is poised to grow even more. **BY ANTHONY PIZZINO**

I am excited and grateful for all we've accomplished together in recent years. Our association is a growing and influential voice, not just for federal retirees, but, as per our mandate, we exert leadership for retirees and seniors across Canada. And as we look at the rest of 2025, I'm optimistic about the opportunities ahead to continue to make a real difference.

As I shared in a December op-ed published by the *Ottawa Citizen*, 2025 will be a pivotal year for older persons. With Canada's senior population currently at 7.8 million, expected to reach 11 million within the next two decades, our influence is only growing. As we know, older Canadians vote — and that means we are not only driving the national conversation, but actively shaping policy. A recent example was the federal government's abandonment of the proposed \$250 cheques to working Canadians as a result of the swift action on the part of seniors in raising concerns about fairness, especially for those on fixed incomes. This is the real power of older Canadians, and it's more crucial than ever that we ensure our advocacy positions are on the national agenda during this election year.

Our priorities remain clear: strengthening pension security, retiree well-being, improving access to long-term and home care, advocating for veterans, and more.

I also want to assure you that when the election is called, our advocacy team is fully prepared to engage with candidates across the political spectrum to advance these priorities. We are equally committed to supporting you in your own communities as you advocate on these essential issues. Together, we can ensure the voices of older Canadians — particularly our members — are heard and prioritized in what is shaping up to be a critical election year.

In other positive news, the Canadian Centre for Policy Alternatives (CCPA) has released a report, supported by our association, that confirms what we have long suspected: pension income plays a vital role in boosting the economy, supporting government finances, benefiting communities across the country and advancing equity for historically disadvantaged groups. For more details, see the story on page 18 of this issue.

I also want to highlight our strength as an organization. Over the past



three years, we've welcomed more than 35,000 new members, reflecting consistent growth. With an impressive retention rate of 93.9 per cent, we are poised for even greater expansion and stronger member engagement. This growth is critical because it allows us to present an even more powerful case to elected officials, showing them just how many members stand behind our priorities.

In short, we are in a strong and healthy position, and I want to thank you, our members, for making this possible. Your ongoing support, your membership and the referrals you make to friends and former colleagues are the driving force behind our success. Your engagement is evident — just last week, a survey on our association structure saw more than 3,000 responses within two days of it being sent out. When we ask, you respond — and that responsiveness will make us a powerful force in this critical year for Canada.

Thank you for all you do. Here's to another year of progress and continued growth! ■

Anthony Pizzino is the CEO of Federal Retirees.



'We change their lives'

This country has dozens of third-party organizations dedicated to helping veterans. Sage profiles four that provide effective services to those in need, starting with the Women Warriors Healing Garden.

BY JANE BAILEY

Elaine Waddington Lamont, co-founder and mental health director at Women Warriors Healing Garden, says women are an important and underserved minority of the veteran community. She's holding Caramel the hen, who is part of the garden's animal-assisted therapy program. Photo: Dave Chan

Lynn Kennedy is a passionate advocate for women veterans. Kennedy, who is president of the Women Warriors Healing Garden's (WWHG) board of directors, says women experience the military differently: "You're a part of the team, but not part of the team. You never forget you're a woman."

And women veterans are underserved in the current system.

"Women make up about 16 per cent of the veteran community. It is an important, but underserved, minority," says Elaine Waddington Lamont, WWHG's mental health director and co-founder. "We have tried to centre their needs, without forgetting the larger context of the veteran community."

While women make up a small percentage of the total number of veterans in Canada, they are the community's fastest-growing cohort. Women are more likely than men to release medically from the military, either for physical or mental health reasons, including post-traumatic stress disorder (PTSD).

Dr. Erin Kinsey, a disabled U.S. veteran and Canadian citizen, is one of the founders of WWHG. She discovered garden therapy in the United States as a way to work through PTSD, and created the garden in 2015, after permanently relocating to Ottawa. The garden offers a variety of therapeutic programs, including peer support, community gardening and animal-assisted therapy, at no cost to current and former members of the Canadian Armed Forces.

Kennedy says most women veterans experience different trauma than men do, often at men's hands, which makes many of them uncomfortable attending shared support groups.

However, Waddington Lamont adds, if they know someone who is accessing a support service in their retirement, they are more inclined to try out that service themselves.

"I often hear that someone has heard about us through a friend, and I think

that is still the way that many women and 2SLGBTQ+ community members trust the most," Waddington Lamont says.

"What I find sad is that a lot of them blame the [military] organization for the help they didn't get, which makes them bitter about the organization," Kennedy says. "Women soldiers are still soldiers."

Many service providers and veterans say that maintaining a sense of camaraderie and purpose goes a long way toward safeguarding veterans' mental health in retirement.

"One of the biggest challenges our clients face is social isolation, and the mental health challenges that often go along with it," Waddington Lamont says.

"When peers connect with each other, they can see that change is possible, and this can inspire people to begin or continue their own healing journey."

Kennedy agrees.

"More than one client has said that we saved her life. It sounds dramatic, but for them it was true. We're here to show them that it's not all awful. There are good people and good activities. We're not trying to be heroes, but we're trying to take a woman who's miserable, hiding

at home and watching TV, and get her engaging with people and feeling good about her future, whatever that's going to be."

The Veteran Farmer

When Greg Hill retired from the military in 2002, he thought he was saying goodbye for good.

It wasn't until 2021 that he discovered he had been eligible for benefits from Veterans Affairs Canada (VAC) ever since his 2002 retirement.

"I would love to say my story is unique, but it is not, and there are far worse stories out there," Hill says.

Fortunately, a friend who was also a veteran referred Hill to The Veteran Farmer, a multi-service support agency that provides mental health support, assistance with administrative tasks, weekly social gatherings and ongoing client follow-ups.

Its team helped Hill complete the paperwork to receive compensation from Veterans Affairs Canada (VAC) for a service-related injury, and facilitated access to specialized medical support services.



Lynn Kennedy, board president at Women Warriors Healing Garden and a member of Federal Retirees, walks Bert the therapy donkey on a winter afternoon while Neco the mule follows.

Photo: Dave Chan

Other veteran resources

Veterans Affairs Canada (VAC)

The primary government agency providing comprehensive support to veterans, VAC offers health-care services, pensions and financial assistance, rehabilitation programs and mental health support.

Website: veterans.gc.ca

Toll-free: 1-866-522-2122

Canadian Forces Morale and Welfare Services (CFMWS)

CFMWS supports active and retired Canadian military personnel and their families with programs such as wellness and financial services, career transition programs, CFOne Membership, veteran family program and telemedicine services.

Website: cfmws.ca

Royal Canadian Legion (RCL)

A nationwide organization providing advocacy, community support and assistance with disability claims and government benefits, the Legion operates the National Poppy Campaign, which raises funds to support veterans' programs, financial aid and rehabilitation.

Website: legion.ca

Soldier On Program

A Canadian Armed Forces initiative, Soldier On supports ill and injured veterans through adaptive sports and physical activities, promoting rehabilitation and mental health. It also oversees Team Canada at the Invictus Games, which Canada hosted in Whistler, B.C., earlier this year

Website: soldieron.ca

National Association of Federal Retirees

Federal Retirees offers advocacy and resources for retired federal employees, including veterans. It focuses on pensions, benefits and well-being.

Website: federalretirees.ca

Wounded Warriors Canada

Wounded Warriors focuses on mental health and physical rehabilitation, offering programs for PTSD, therapy and retreats.

Website: woundedwarriors.ca

Veterans Transition Network (VTN)

VTN offers mental health and transition programs nationwide, with specialized services for women and French-speaking veterans.

Website: vtncanada.org

— Sayward Montague

Since opening its first office in New Brunswick in 2018, The Veteran Farmer has expanded and now has offices in British Columbia, Alberta, Ontario and Quebec. A Nova Scotia office is expected to open this year.

In terms of what the agency means to its clients, "there are no words," says a veteran care co-ordinator at the Nasonworth, N.B., office.

"We change their lives. We assist them with VAC programs and paperwork, letting them know what's available, because they're not told what's out there when they release from the military."

The agency assists thousands of clients across the country, most of whom are dealing with operational stress injuries (OSIs) and/or physical injuries.

First Nations Veterans Program

Justin Woodcock, a veteran and social worker, is the veteran co-ordinator for the Southern Chiefs' Organization's (SCO) First Nations Veterans Program in Manitoba.

According to the Government of Canada, Indigenous veterans are more likely than other veterans to experience mental health issues, homelessness and geographic isolation.

In an interview with CBC News, Woodcock said that the experiences of Indigenous veterans require distinct supports. He believes that the most effective support for veterans comes from those who have had similar experiences.

The SCO program was designed by First Nations veterans for First Nations veterans, and provides a range of services, including traditional healing opportunities, feasts and sharing circles, as well as administrative support.

Thirty-three veterans from the Anishinaabe and Dakota nations represented by the organization are commemorated on a Wall of Honour created by the agency, with plans for more to be added.



The Veteran Farmer assists clients who have operational stress or physical injuries. These veterans came together for a four-wheeling day designed to foster camaraderie and support for each other.



Top: Many veterans fall into food insecurity and the Alberta Veterans Association Food Bank — as these volunteers' T-shirts say — is there to help. Right: The Women Warriors Healing Garden's barn is captured at sunset.
Photo: Elaine Waddington Lamont



Veterans Association Food Bank of Alberta

Beyond experiencing a lack of purpose or belonging, many veterans who are medically released may also find themselves experiencing memories they had suppressed of traumatic events.

Studies in Canada and elsewhere reveal that close to 80 per cent of veterans who report an OSI are also likely to have experienced significant adverse events during childhood.

When overwhelming feelings from the past start to surface, many veterans find themselves withdrawing from social contact and falling into self-destructive habits, such as substance use and self-neglect. This can lead veterans to experience higher rates of income insecurity and homelessness than the general population.

"One veteran told me that after he paid his rent, he couldn't afford to buy food," says Marie Blackburn. This, and similar admissions by other veterans, led her to establish the Veterans Association Food Bank in Calgary in 2018. She now serves as its director.

"We had to figure out why so many veterans were unable to afford basic life necessities," Blackburn says.

Blackburn discovered that many veterans were not aware that on top of their pensions, they were also eligible for other financial assistance from VAC.

With locations in Alberta, British Columbia, Saskatchewan and Manitoba, the Veterans Association Food Bank not only provides veterans and their families with food, but also helps with administrative support and offers emergency funding to help take care of veterans' pets.

Over the past six years, Blackburn says, the food bank's programs have helped to save hundreds of lives, and have helped more than 30 veterans receive Veterans Affairs benefits totalling more than \$200,000 each.

Veterans may be reluctant to request help for many reasons. Having to express needs to civilian support workers they've just met can make veterans feel vulnerable and exposed, particularly if the topic is sensitive.

What's more, many veterans are convinced that their problems aren't that bad — even after an official diagnosis or referral — and that support services should be for people who really need them. However, if an agency models understanding, respect and competence in a first encounter with a veteran, that agency may have a fan for life.

Many veterans are so happy to feel a sense of belonging and purpose they end up volunteering with the agencies that help them.

"One volunteer showed up a while

back and said he would help us for a day. That was two years ago, and he's been here every day since," Blackburn says. "We've been operating for six years, and we have some volunteers who have been with us that whole time."

Support services can offer meaning

Waddington Lamont, of the Ottawa-based Women Warriors Healing Garden, agrees that support services can help turn lives around. "I think finding some way of continuing to help others is great for a sense of identity and integrity, and helps maintain important social connections."

She suggests that veterans who are struggling to connect with support services look online, and reach out to their friends to see what has worked for them.

Blackburn, meanwhile, recommends that service members who are getting ready to release "keep the momentum of giving going all the time. What you do in the military is give, so veterans have to find a way to serve.

"If you're giving nothing, you'll get nothing back." ■

Jane Bailey is a writer, social service worker and veteran spouse living in Kingston, Ont.

Who's caring for long-term care?

Because the provinces are largely responsible for long-term care, the level of care across the country differs. That it's lacking, however, is a common theme everywhere. **BY MICK GZOWSKI**

Across the country, long-term care falls outside the scope of the *Canada Health Act* and is therefore the primary responsibility of the provinces and territories. As such, long-term care (LTC) varies according to where you live in this country.

The federal government has tried to get the provincial and territorial governments to the table to discuss adopting national LTC standards, a suggestion by the Canadian Standards Association (CSA) Group and the Health Standards Organization. The federal government has also been working on its long-promised *Safe Long-Term Care Act*, with a view to creating facilities that are person-centred, a workforce that can respond to diverse needs, choice within the health continuum and nationally collected data that can be shared to highlight best practices. That goal may, however, outlast this Liberal government.

Meanwhile, the provinces operate independently. In 2021 in Ontario, the *Fixing Long-Term Care Act* was introduced, promising to provide an average of four daily direct-care hours per day for residents. Then, in a December 2024 staffing report, the provincial government admitted it had missed its targets. The first- and second-year interim targets were met, but the target of three hours and 42 minutes by March 31 was not hit. The document also said that, due to staffing shortages, there was a need for a further 13,200 nurses

and 37,700 personal support workers in Ontario.

Lhamo Dolkar is a nurse practitioner (NP) who specializes in geriatrics and is president of the 54,000 member Registered Nurses' Association of Ontario.

"I think the state of long-term care was dicey even before the pandemic. The pandemic just brought forth the health-care system gaps that were present and became more evident," Dolkar says. "Just in terms of human resources, just in terms of the care delivery that is provided and how far away we were becoming from being patient-centered. It was more task-oriented and residents were being seen more as tasks."

In 2022, the Ontario government passed Bill 7, the *More Beds, Better Care Act*, without public consultation. This legislation allowed hospitals to discharge patients to LTC facilities not of their choosing, and in some cases at significant distance from their home communities, or face financial penalties. The intent was to free up hospital beds, but the bill is currently facing a Charter challenge.

To combat its nurse shortage, Ontario has turned to private agencies to fill staffing needs, a solution the auditor-general called "costly and unsustainable." Yet in 2019, the government had introduced Bill 124, which capped wage increases for



Top: A medical technician with the Canadian Armed Forces speaks with a resident at Ste. Anne's Hospital in Montreal, as part of Operation LASER in 2020, when COVID hit and exacerbated a crisis in long-term care. Photo: Cpl. Geneviève Beaulieu Bottom: Pte. Marc-André Perreault with the Royal 22nd Regiment folds laundry at Jean-Hubert-Biermans long-term care facility, as part of Operation LASER. Photo: Aviator Zamir Muminiair



Sub-Lt. Amélie Bergeron with Her Majesty's Canadian Ship Radisson listens to the songs of a resident at Nazaire-Piché Accommodation Centre during Operation LASER in Montreal in 2020.
Photo: Aviator Zamir Muminar



Long-term care plans by party

NDP

The *Safe Long-term Care Act*, a key plank of the supply and confidence agreement the NDP had with the Liberals, may be in jeopardy if an election is called. Further, the NDP is calling for the abolishment of for-profit LTC and wants to introduce national long-term care standards. The party has also called for the creation of a national seniors strategy.

Liberals

A spokesperson for Health Canada and the Public Health Agency of Canada touted the investment (\$7.1 billion over five years) through bilateral agreements with the provinces as a vehicle to allow people to “age with dignity close to home, with access to home care or care in a safe long-term care facility.” The organizations pointed to the January 2023 adoption of the long-term care standards from both the Canadians Standards Association Group and the Health Standards Organization and to consultations on the *Safe Long-Term Care Act*. The Liberals promised to introduce the act by the end of 2024, but didn’t. The Liberals signed agreements with two provincial and one territorial

governments for personal support workers’ wage increases and training. In the fall of 2024 they talked about introducing a new refundable tax credit for personal support workers as soon as possible, but that was before Prime Minister Justin Trudeau announced he was resigning.

Conservatives

The Conservative Party of Canada’s national convention policy declaration in September 2023 mentions long-term care once under its senior care strategy and states, “provinces and territories should be encouraged to collaborate and agree on minimum service standards for home, community and long-term care, to determine and share best age-friendly initiatives and practices.”

Bloc Québécois

In its 2021 platform, the Bloc Québécois calls on Ottawa to ensure that people have access to quality care and health-care workers have good support and working conditions. It calls on the federal government to increase health transfers, without conditions, to cover 35 per cent of health-care costs.

— Mick Gzowski

nurses and other public-sector workers at one per cent a year for three years. In November 2023, that bill was struck down as unconstitutional and nurses were awarded retroactive wage adjustments.

The financial flogging was morale-killing for the already overburdened health-care workers, who’d been on the front lines during the pandemic.

Dolkar thinks Ontario allows too many for-profit residences and nursing homes, businesses that are prone to pinching pennies on supplies and staffing. That said, she gives the government credit for pushing colleges to expedite the registration of thousands of international nurses already in Ontario and allowing nurse practitioners (NP) to be employed as clinical directors in long-term care homes. This allows NPs to prescribe medicines for simple problems such as constipation or urinary tract infections. The doctor shortage meant that before this change, patients could end up in hospital because no doctor was available to treat these relatively common problems.

“That meant that you are increasing the number of patients in emergency rooms, creating hallway medicine,” Dolkar says. “Nurse practitioners [serving] as clinical directors is an answer because they will oversee clinical supervision and be able to look at regulatory requirements that are needed for long-term care. And they would also be able to look at policies that need to be reviewed, revamped, brought in for a long-term care home.”

In recent years, Quebec’s major action on LTC has been to commit to nationalizing the remainder of its private LTC homes by 2025. This commitment came after the Quebec coroner’s report on LTC home deaths during the COVID-19 pandemic, in which one of the recommendations was to convert all private long-term care facilities to state-run long-term care facilities.

British Columbia has made some key improvements in LTC standards since 2020, including wage-levelling

for workers and upgrading facilities to include better infection control, more single rooms and better ventilation. The province also committed to continuing to improve in key areas, such as raising the hours of direct resident care from the current 3.36 hours to the recommended four.

Dr. Roger Wong is a clinical professor of geriatric medicine and vice-dean of education in the University of British Columbia's Faculty of Medicine. Wong does a lot of work with Alzheimer's disease and dementia patients.

"There's always conversations about accessing care, including long-term care, the right type of care at the right time," Wong says.

He cites common medical illnesses and issues such as a pneumonia, bleeding in the bowels, a stroke, or an accidental fall that leads to a fracture, as things that move seniors from community care to hospital. If the patient is already presenting mental decline, this may push caregivers to consider LTC for their loved ones.

Wong praises the idea of national LTC standards, but says the question is what implementation looks like. Wong suggests a cross-sectoral approach, improving labour practices through better policies and legislations, and finding equitable solutions to meeting the diverse needs of different communities.

He also points out that there is stigma associated with putting your loved ones into long-term care, especially in the Asian and South Asian communities that traditionally live in multi-generational homes.

"It's not just about increasing the number of beds or a number of homes," he adds noting the World Health Organization has designated this the decade of healthy aging. "It is very much about rethinking the whole paradigm of providing long-term care. Aging in place doesn't necessarily mean that you keep the same person at the same geographic location throughout the entire aging journey."



Soldiers from the Royal 22nd Regiment say goodbye to a patient at Henri-Bradet Accommodation Centre during Operation LASER in Montreal. Photo: Cpl. Marc-André Leclerc

Janice M. Keefe, professor and chair in the Department of Family Studies and Gerontology at Mount Saint Vincent University and director of the Nova Scotia Centre on Aging, says in Atlantic

Canada, which has the oldest population in the country at 20 per cent seniors, human resources are a big issue in long-term care.

"I would say in comparison to B.C. and



Time to fix long-term care

In early 2023, national long-term care standards were announced. These standards were developed under the leadership of Dr. Samir Sinha, director of geriatrics at Sinai Health System, who acted as chair of the technical committee that developed the standards with collaboration between the Health Standards Organization (HSO) and the Canadian Standards Association (CSA). The standards were developed with a rigorous, evidence-based process, led by experts and with the full participation of people with lived experience, with multiple public and

focused consultations. The resulting standards provide a minimum standard of care and service delivery along with infection prevention and control. However, there is still work to be done. The standards are voluntary, and this is a problem. Enforceability and regulation, while difficult in a federal system, are needed to make a real, measurable difference.

As such, Federal Retirees is continuing to campaign for national long-term care standards to be implemented, with funding and accountability. More than 18,000 of our members have joined our call for better long-term care.

A federal election is imminent. Fixing long-term care is a priority of Federal Retirees and must be a priority in this election. Keep an eye out for our election materials and join our campaign to fix long-term care. See bit.ly/4aCq51f for more information.

— Jessica Seanson

Ontario, what we're experiencing for the first time is an increasing proportion of staff, especially the care aides — the frontline staff — who are newcomers to Canada," she says. "They're coming from lots of different places — the Philippines, India, even Africa."

That shift in demographics among LTC workers is evidenced particularly in Alberta. Keefe says while about 20 per cent of LTC staff in Nova Scotia are new Canadians, in Alberta it is closer to 85 or 90 per cent.

In 2022, the Nova Scotia government invested \$65 million in health authorities, long-term care and home care to increase pay by 23 per cent for continuing care assistants, making them the highest paid in Atlantic Canada.

"Quality of care is really important and it gets you to quality of life," Keefe says. "But at the end of the day, [in] your last days, you want to have some type of joy or happiness." ■

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

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The power of pensions

A study on the economic impact of pensions found that they contribute considerably to government coffers, prop up rural economies and help marginalized groups of workers. **BY JENNIFER CAMPBELL**

For every dollar increase in pension income paid out monthly across the country, governments recoup 41 cents. That was just one of a series of findings from a report by the Canadian Centre for Policy Alternatives (CCPA) and supported by Federal Retirees.

Titled *The Power of Pensions: The impact of pension income on Canada's economy*, the report underscores the critical role pension earnings play in supporting Canadian communities and the economy as a whole and provides valuable information to those who've always advocated for dignity in retirement.

Looking at all workplace pension plans in 2021 — including those earned by public and private-sector employees — the report found that pension earnings contributed \$84 billion, representing five per cent of all income received by Canadians that year. That's more than the Canada Pension Plan, Quebec

Pension Plan and Employment Insurance contributed to the economy.

"Workplace pensions are more important than RRSP withdrawals; they're more important than CPP; they're more important than self-employment when it comes to income in the economy because they exceed each one of those categories in the aggregate," says David Macdonald, the report's main author. "So despite the fact that RRSPs are the belle of the ball — we certainly know when the RRSP deadline is coming up — they're not nearly as important as workplace pensions when it comes to supporting people with incomes in retirement."

Another finding: Workplace pension income — and the resulting spending by retirees — will contribute \$24.5 billion to federal revenue in 2025.

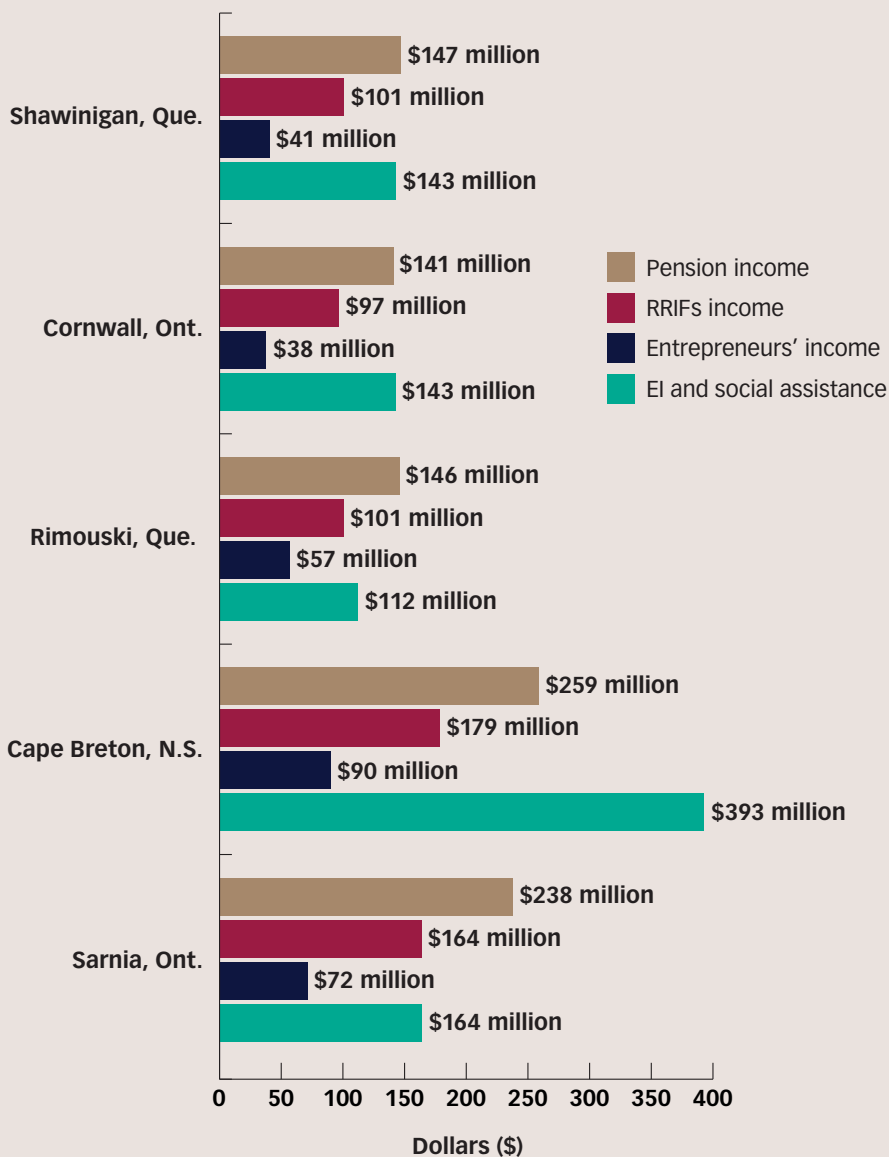
"When it comes to provincial and federal government coffers, [workplace pensions are] an extremely important

support for them," Macdonald says. "All of this money is taxable — on income as well as on commodity taxes when they spend it in the economy, but also in terms of savings. Supporting seniors is an important part of what the federal government does and insofar as the federal government does not have to support seniors because they have a pension — that's savings from the federal perspective."

And that doesn't account for the savings the federal government realizes in the health-care system — financially comfortable Canadians have better health outcomes.

Macdonald says it's ironic that governments, which contribute to pension plans for their employees alongside those employees, see those contributions as "straight-up expenditures that they receive nothing for — as if they've taken that money and burned it in a hole in the ground.

Five places public pensions really matter



Then they say they can't 'afford these expenditures.' The trouble with that logic is that they put in, say, \$1 and the workers match their dollar, but then that money is invested and grows for 40 years, and then the governments tax it back to 41 cents on the dollar."

Macdonald says that when you look at that over the life cycle of the pension — not just the contributions — the returns are tremendous because most of the revenue that pension funds receive is not from contributions, it's from stock

market returns, or sale of assets at a profit.

Another key finding from the study was that pension income is an important contributor to many local economies, particularly in communities with lower-than-average employment income. The study drives this point home with an interactive map (bit.ly/3Po5bJ6) that includes 85 municipalities for which the CCPA examined what proportion of residents' income comes from pension income. For example, the map shows

that in the federal riding of Fredericton South, pension income was \$87 million — considerably more than RRIF withdrawals, entrepreneurs' income or EI and social assistance as individual categories.

Not surprisingly perhaps, the study also determined how much better the public sector is than the private sector at providing some sort of retirement plan, which in turn, means providing retirement security for more marginalized groups such as women, Indigenous groups and new Canadians.

"They're just a lot more likely to have retirement plans in the public sector than the private sector," he says. "There's often this argument to make the public sector more like the private sector. That would be a massive change in retirement security for everybody, and specifically for some of these key groups [whose members] historically have had a tough time in the labour market to begin with. And also, that money wouldn't be going back into the economy."

One finding of concern was with respect to the erosion of defined benefit plans in the private sector. Macdonald says the decline of the defined pension plan is happening in terms of raw coverage rates, but it's also happening in terms of the quality of pension plans in the private sector, even if you have one. In the 1970s, 90 per cent of the private sector's pension plans were defined benefit. Now it's just 40 per cent.

"This report reinforces one of our core advocacy priorities: that all Canadians deserve dignity and security in retirement," says Anthony Pizzino, CEO of Federal Retirees, which supported the study. "Better retirement security through pensions is not only good for workers and retirees, but also plays a crucial role in supporting the Canadian economy, government finances, local communities and equity for historically disadvantaged groups."

Given that decline, Macdonald wonders if the CPP contributions should actually be larger among those who work in the private sector since it's the



one abandoning pension plans for its workers. That way their CPP would make up for some of the lacking private sector pensions.

“One of the ideas is that you substitute a public plan to make up for private sector plans,” Macdonald says. “We should be pulling people up to have better retirement security.”

New Brunswick’s former premier Blaine Higgs made changes to its defined benefit pension plans for some provincial employees, including those who were already retired and collecting defined benefit pensions, converting them to shared risk plans.

Asked to comment on that, in light of the study’s findings, Macdonald says, “I

think it’s worthwhile doing this kind of analysis so there’s proper understanding of where the returns are coming from, particularly for governments, on their own plans. Part of the role of this [study] is to better inform policymakers who might be thinking that contributions for their own workers is exclusively an expense that they will never get back, which is absolutely false. It is a great return insofar as they get, 40 per cent of a much bigger pot back at the end of the day.”

If governments decide to switch their plans, they’re depriving themselves of that tax revenue when the pensions kick in, and they’re also costing themselves more in Old Age Security and Guaranteed Income Supplements, Macdonald says.

“You can save money in the short term by cutting off retirement security for workers, but you’re losing out in the long run on the income you would have gained from those sources had they remained in place,” Macdonald says. ■

Jennifer Campbell is the editor of Sage.

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An update on artificial intelligence

It's transforming how we live, work and play. We look at how it can be useful and where to watch for pitfalls. **BY MARG BRUINEMAN**

Like a long-time partner, it finishes your sentences for you. It will start the car before you get in, turn on the music and turn up the heat when you ask it to. And sometimes it does things without you asking.

Every day, the technology behind artificial intelligence (AI) seems to present something new. Voice-activated AI assistants follow your commands to send texts, ably create and translate text, curate a music list or pick out a recipe. Smart watches, which monitor your health and fitness, connecting to your

cellphone, are being followed by smart rings, mini versions of the watches. You can regulate the hot tub maintenance along with its temperature through your phone. AI-powered smart glasses are now on the market, allowing the wearer to take photographs and videos.

Then there's a whole other AI-powered world when you hop into your car. Sure, there are self-driving cars — the phenomena that's now upon us, but there are also AI-driven safety features like lane-departure warnings and lane-keeping assists, collision

avoidance and smart cruise control along with driving monitoring systems.

With the ability to analyze vast amounts of data quickly, AI is transforming the way we live, work, play and interact with technology, sometimes without us knowing it, such as when it finishes our sentences as we type out an email or even suggests appropriate responses to incoming emails. Among its abilities are ever-increasing applications that can help seniors living at home in their everyday lives, allowing for increased independence.

“The opportunities are just wonderful,” says Jon Dron, associate dean of learning and assessment in the Faculty of Science and Technology at Alberta’s Athabasca University. “Essentially, what we’ve got is what a colleague of mine described as a drunken research assistant. It’s like having an expert on anything.

“One of the really interesting opportunities with AI in older adult care is personalized medicine. AI can take in far more data inputs than a brain can.”

“It uses 170 million books in the Library of Congress, covering a billion pages of text. That’s a fraction of what they’ve got. Out of that, they generate these patterns” that are mostly sensible, but, he stresses, not always correct.

AI-driven processes, he continues, are not smart tools, but are rather more akin to a partner or assistant that can be part of a team.

The opportunities for this technology that enables computers and machines to simulate human learning appear endless and can be frightening when considering the possibilities. But as it transforms the world and unlocks new possibilities, it amplifies human potential.

It even comes up with phrases such as “amplify human potential” when asked to describe itself.

On the health front, AI is already proving particularly helpful. Wearable devices allow the tracking of vital signs and can signal in real time any abnormalities. Home monitoring systems — and even smart watches — can detect falls or accidents, so help can be on the way without requiring the individual to make a call. AI-based medical assistants can create reminders for appointments and when to take medications. There are also efforts to create a chatbot that can carry on a conversation and express emotion in its responses.

“They’re being used in health care in lots of different ways,” says Dr. Jessica Cuppage, chief medical innovation officer at Baycrest Hospital, who also has a clinical role in post-acute care at the Toronto facility. “They are pattern-recognition tools. They basically collect a variety of different data inputs and then they use those data inputs for some sort of outcome of interest.”

At the Bruyère Health Research Institute in Ottawa, researcher Lisa Sheehy is using virtual reality and AI to create a virtual companion for residents with dementia. The companion, Kiera, focuses on engaging the residents in reminiscences and storytelling. Another application has it being used for pain management or during wound dressing changes, as a distraction.

Another Bruyère initiative has used AI to better predict a seniors’ health trajectory in advance, to then make better decisions about their care. The research team has developed web-based prediction algorithms to help users understand their risk for various diseases and their subsequent possible health-care needs. Life expectancy calculators



User beware

AI has its perils.

Watch for these pitfalls

After winning the Nobel Prize in physics for his work in AI with American physicist John J. Hopfield in 2024, British-Canadian scientist Geoffrey Hinton — frequently referred to as the godfather of AI — emphasized along with the wonders the technology can offer, the need to keep it safe and warned of its dangers.

“It’s going to be like the Industrial Revolution, but instead of our physical capabilities, it’s going to exceed our intellectual capabilities,” he told the BBC. “... I worry that the overall consequences of this might be systems that are more intelligent than us that might eventually take control.”

That concern resonates for those

working in all areas in which AI is seen to have a great deal of potential to assist with so many of society’s concerns.

In a financially stressed area such as education, AI presents a simple but more than inadequate solution, says Jon Dron, associate dean of learning and assessment in the Faculty of Science and Technology at Athabasca University. Through its pattern-recognition ability based on so many inputs, a computer that teaches children presents a cost-efficient solution, but ultimately, that means relying on technology to teach young humans how to be human. Dron is also worried that the human race’s creative skills could atrophy with increased reliance on technology to create things such as slides, photographs, paintings and videos. “I am an absolute geek, but I am terrified of some of the potential consequences,”

the university professor says.

While using AI to provide companionship to those aging at home alone would be an advantage, a computer-generated voice, he warns, is still not human companionship.

“AI-powered chatboxes can sometimes produce responses that are not completely accurate,” adds Dr. Jessica Cuppage, Baycrest Hospital’s chief medical innovation officer, referring to something known as “hallucination” or a response generated by AI that contains false or misleading information presented as fact. “So it’s really important to verify AI-generated information.”

“AI is really going to revolutionize all sectors, health care is no different ... [but] it is important, as we apply AI more and more, that we do so thoughtfully.”
— Marg Bruineman

(projectbiglife.ca/calculators/elder-life) determine how long someone could live, based on their health information and current ability to look after themselves.

Some of the clinical tools predict the presence or absence of a disease, Cuppage says. Much health information can be revealed through AI-powered tools, which could include monitoring vital signs and analyzing bloodwork results.

Location monitoring systems include not just the wearables, but remotely connected measuring tools such as a weigh scale. Through AI speech patterns, behaviour and other individual actions can be analyzed to predict the possibility of a worsening risk or a disease, including cognitive decline or the potential for dementia-related concerns such as agitation, wandering and falling. Data can be used to create alerts about changes in other health conditions, such as heart failure, that require medical care. Some hospitals are using AI tools to predict clinical outcome based on an individual’s record.

AI-powered solutions can analyze

speech patterns, behaviour and daily activity to predict when cognitive decline may worsen or when behavioural issues such as agitation or wandering are likely to arise. This allows caregivers to anticipate and prepare, providing proactive care that is tailored to the individual’s evolving needs.

The Possibilities by Baycrest dementia care model, based in cognitive neuroscience, provides memory support to residents of Baycrest Terraces. It helps develop customized leisure activities, creating social and spiritual connections and finding opportunities in skills and hobbies.

An AI-enabled fall detection system predicts and responds to falls more quickly. And Baycrest uses a smart toilet, which provides alerts when an unusual toileting pattern begins to develop in patients.

Given the benefits, there is a push to further develop supports for our aging community with AI, as Canada’s senior population is expected to exceed 10.4 million by 2037, representing nearly 25 per cent of the population.

Cuppage sees potential for AI to help develop individual treatment plans to better match a solution to a patient. Not all medications work the same way for all people and some are at greater risk of certain diseases than others, she points out.

“One of the really interesting opportunities with AI in older adult care is personalized medicine. AI can take in far more data inputs than a brain can. There’s a lot of interesting research going on [in] aspects of a person’s health data — physiologic data, but also their genomic data, for example... to be able to provide hyper-specialized and personalized information for each individual,” she says.

She sees greater possibilities for AI for dementia care in the future. There are also initiatives to further expand personalized medicine and improve diagnostic, prognostic and treatment methods. ■

Writer **Marg Bruineman** is curious about the future use of AI and how it will be controlled.



Brian Caines and his colony

An Ottawa member of Federal Retirees was one of the last caretakers of the feral cat sanctuary on Parliament Hill. Today, he volunteers in other ways.

BY PETER SIMPSON

Brian Caines was a caretaker of the Cats on Parliament Hill, a stray colony that was behind the West Block from the 1950s until 2013 when the last few were adopted out. Four went to Caines and his partner, Lammert Prinsen. Photo: Dave Chan

The unofficial part of Brian Caines' public-service career involved caring for some of Parliament Hill's most famous residents, and certainly its most furry.

Caines' near-35-year federal career in human resources and labour relations ended near Parliament Hill. It was there that he, like many tourists and other visitors, encountered the "Cats of Parliament Hill."

For those who never had the experience, some background: The Cats of Parliament Hill were not hipster jazz musicians, but a ragtag group of feral/abandoned domestic cats that became one of the most charming chapters in the history of Canada's capital quarter.

The general recollection is that the cats arrived in the 1950s. "There were people who volunteered to take care of them in the 1950s," Caines says in an interview. "There was a story that they were mousers that lived in Parliament that were expelled in the '50s and were left on the Hill. I don't believe that story. I would think that if there were mousers in the Parliament buildings — and there undoubtedly were — if they got rid of them, someone would have taken them in."

Whatever the murky origins, there were numerous cats living behind the West Block, among the bramble atop the steep slope down to the river. In clement weather, they were typically seen lounging about, singly or in groups, like drawings from a T.S. Eliot book. Many people helped to care for the cats over the years, most notably René Chartrand.

"When Parliament Hill was locked down after the 9/11 terror attacks," reported the *Ottawa Citizen's* obituary when Chartrand, 92, died in 2014, "one of the few civilians allowed through the security cordon was René Chartrand. Canada might have been under threat of attack, but Parliament Hill's cats still needed to be fed."

Caines was quoted in the obituary: "He was a one of a kind. He was a unique individual. God bless him, because he's an example to anyone for kindness."



Brian Caines and others worked with the best known caretaker of the cats, René Chartrand, who cared for the colony for 21 years until 2008. When Parliament Hill was locked down after the 9/11 terror attacks, Chartrand was one of few people permitted through new, heightened security. Photo: Courtesy of Brian Caines

People who had met Chartrand left kind memories on the Cats of Parliament Hill Facebook page. (Yes, the cats have their own Facebook page. Clips abound on YouTube, including one visit from a Japanese TV crew.)

The cats' final days on the Hill were in 2013, when only a few were still in residence. The motley mix of wooden shacks Chartrand and others had erected for them over the years were dismantled. Today, only memories remain.

That's the story of the cats, so how did Caines get there?

Caines is from Cornerbrook, N.L., and studied at Memorial University. In 1974, post-MUN, he moved to Vancouver. Soon, through mutual friends, he met Lammert Prinsen. It was a fateful moment. "We have been together 50 years in May 2025," Caines quips, "but who's counting?" (Prinsen retired from Statistics Canada in 2008.)

He gained a life partner and, over the years, lost his Newfoundland accent and expressions — mostly.

"Like, I'll say 'I find my arm,' which means I have a pain in my arm. In

Newfoundland, when you have a muscle cramp or anything you'll often say 'I find my arm' or 'I find my leg', 'I find my knee.' And people will say, 'I didn't know you lost it.'"

Caines' federal career began at the Post Office in Vancouver, and eventually included positions in Agriculture and Agri-Food Canada, the National Parole Board, the Privy Council Office and finally, the Courts Administration Service, "which is a combination of all the lower courts, other than the Federal Court." He retired in 2007.

His final workplace was steps from Parliament Hill, which is why he was strolling during a lunch break in the early 1990s and met the cats. Chartrand, the "Catman of Parliament Hill" was elderly, and needed help caring for the colony.

"There were a number of volunteers who kind of helped," Caines recalls. "I co-ordinated. I had to work with Public Works and the RCMP, so if there was anything going on for security, if we were taking stuff up on the Hill, we had to let them know beforehand."

The cats required constant care, their feral natures notwithstanding. If



new cats showed up, Caines and other volunteers would round them up, have them treated and sterilized (Alta Vista Animal Hospital looked after them) and adopted through the Ottawa Humane Society “before they got too integrated into the sanctuary. Because, although I really liked the sanctuary, cats living outdoors is not ideal.”

He vividly remembers particular challenges, such as capturing mother cats with new kittens. “I was there through the bramble looking for them, in my shirt and tie sometimes.”

The colony had survived many challenges over the years, but by 2010 there “were only five or six [cats] living there,” and they faced an intractable obstacle: the coming, multi-year renovation to all the nearby Parliamentary buildings. “It was the best time to end it,” Caines says. “They were all getting older; they had to have medical care.”

The end of the cat colony was international news, with articles published in Germany, Denmark, Japan and the U.K., he says. “The *Daily Telegraph* did a huge, really good piece on the cats.”

The last few cats were adopted out. At one point, Caines and Prinsen had adopted four that had been cats of Parliament Hill, all with special medical needs. The last cat captured on the Hill was Bugsy. “He was a very wily, and we took him.”

The last surviving cat is Coal, and his owner, Danny Taurozzi, has an ongoing GoFundMe campaign for Coal’s medical care. As of Feb. 3, it had raised almost \$14,000.

Caines’ life post-retirement includes a lot of volunteering and he seems fit and affable. He and Prinsen live in Ottawa’s Little Italy neighbourhood and Caines volunteers almost every day. Some volunteering is formal, such as offering himself as a guinea pig for University of Ottawa studies on how heat and sleep affect the human body.

“If they need someone to poke and prod and stick electrodes on, I’m their



Top, Brian Caines and his partner, Lammert Prinsen, with their cat, Sally, the day they adopted her. Photo: Ottawa Humane Society. Bottom, The makeshift shelters volunteers built over the years for the cats, who had one of the best views in the city of Ottawa. Photo: Wendy Hollands



Brian Caines says the cats of Parliament Hill required a lot of care. He remembers days when he would be traipsing through bramble in his dress shirt and tie, rounding up mothers and kittens to get them to the vet. Photo: Courtesy of Brian Caines

man." Such volunteers are paid, but Caines declines the money. "If I were a student, I'd be taking it, and I certainly don't criticize anyone who does take it, but I've never had to and that gives me a lot of satisfaction."

Other volunteering is informal, such as walking neighbours' dogs, and walking neighbourhood kids to a nearby school every day. It began when one neighbour

child, Stella, started kindergarten. Stella is now in university.

"I would walk her to school, and I noticed neighbours were also walking their kids to school," he says. "They all work, and I didn't, so I said if you want me to walk your kids to school, it's no problem. I think I got up to seven at one point, but now I'm down to three. I'm a morning person, so getting out with the

kids is just a good way to start the day and it helps parents. That's one less thing they have to worry about."

He also helps a teacher friend who takes groups of pupils to Ottawa's museums. "I've got the time, I like kids. And I get into the museum for nothing."

He's also a frequent writer of letters to the editor, and has had many published over the years. "I try to keep it short [and] be a bit pithy." He is, in short, the model of what every newspaper editor wants a letter writer to be.

The years have brought Caines and Prinsen, who both joined the association in 2010, a cosy life in central Ottawa. There is, of course, a cat, Sally, who came with that name when adopted from a shelter.

"She was a special-needs cat and was 10 years old. It's harder to adopt older animals, especially when they require special care, so we took her in, and Bob's your uncle." ■

Writer **Peter Simpson** visited often when the cats were on Parliament Hill.

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Bucket list-worthy destinations

Need a little travel inspiration? Look no further than these emerging go-to places.

Travel experts from around the world weighed in to curate this list of up-and-coming destinations that should be on every traveller's radar. In 2025, this list includes something for every type of explorer — from those seeking laidback old-world charm to travellers looking for an expected desert adventure and more.

Umbria, Italy: A hidden gem

Umbria offers the beauty of Tuscany with fewer crowds. Known for its exceptional wines, olive oils and truffles, this central Italian region is a food lover's paradise. Wander through medieval hilltop towns such as Assisi and Perugia, where history is palpable on every cobblestone street and in every ancient church. Umbria's landscapes are dotted with

vineyards and Cypress trees, making it a perfect destination for leisurely exploration. The region's cultural festivals add to its allure, offering visitors a chance to immerse themselves in local traditions and music.

Crete, Greece: Rich in history

The largest of the Greek Islands, Crete has historically taken a backseat to glitzier neighbours such as Mykonos and Santorini. But as overtourism continues to be an issue in the Mediterranean, more travellers are discovering the allure of Crete's pink-sand beaches, ancient ruins and outstanding seafood. The island's diverse landscapes, from the rugged White Mountains to the plains, offer a variety of outdoor activities, including hiking and exploring hidden

caves. Crete's local food scene is also a highlight, and the warm hospitality of its people adds to the charm.

Argentina: Diverse and dynamic

Argentina's eclectic cultural hubs and vast countryside offer a rich tapestry of experiences. In Buenos Aires, the blend of European and Latin American cultures is evident in the city's architecture, food and arts scene. Learn to tango in the very place it originated, and explore neighbourhoods such as La Boca and Palermo, each with its own distinct character. Beyond the city, the Mendoza wine region invites travellers to sample some of the world's best Malbecs. And Patagonia's breathtaking landscapes, from the towering Andes to the expansive Pampas, offer endless opportunities for outdoor adventures.

Namibia: Otherworldly landscapes

The Namib Desert is one of the world's oldest and driest deserts, characterized by its vast, otherworldly beauty. The towering sand dunes, especially those in Sossusvlei, provide a dramatic backdrop for adventure-seekers, while coastal cities such as Swakopmund offer a stark contrast to the desert, with German colonial architecture and ocean breezes. The capital city of Windhoek serves as a gateway to the country's natural wonders, including the ethereal Deadvlei and the wildlife-rich Etosha National Park. Simply put, it's like nowhere else on Earth.

Fairbanks, Alaska: Nature's marvels

Fairbanks is known for its stunning northern lights, but there is so much more to this Alaskan city. The

Umbria has everything Tuscany has — natural beauty, exceptional food and wine and medieval towns — without the crowds of tourists





Left: Crete is an underrated Greek island with pink-sand beaches, ancient ruins and outstanding seafood. Centre: Etosha National Park is rich in wildlife. Right: Fairbanks, Alaska, is known for winter activities and the Northern Lights, which can be seen between September and April.

aurora borealis can be seen from late September to early April, painting the night sky with vibrant colours.

During the summer months, Fairbanks experiences nearly 24 hours of daylight, providing ample time for visitors to explore the surrounding wilderness and attractions.

Denali National Park, with its towering peaks and diverse wildlife, is about two hours away, and Fairbanks itself offers cultural experiences such as the Morris Thompson Cultural and Visitors Center, where travellers can learn about Alaska's Indigenous cultures and history.

Quebec City: A taste of Europe in North America

Situated on the banks of the St. Lawrence River, Quebec's capital city is fast growing in popularity as U.S. travellers realize they can get a taste of Europe without leaving North America. This Canadian cultural hub is a mish-mash of French joie de vivre, Indigenous heritage and old-world European charm with a distinctly Canadian flair. The city's historic district, Old Quebec, is a UNESCO World Heritage site, featuring well-preserved 17th-century architecture

and cobblestone streets. The annual Winter Carnival is a highlight, attracting visitors with its ice sculptures, parades and snow sports, and the city's French heritage is always evident in its food, language and cultural festivals.

Feeling inspired? There's no better time than the present to start planning your next big adventure. ■

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



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Take stock of your stuff

Only 33 per cent of Canadians have an inventory of their belongings so they're prepared in the event of theft or fire.

Whether it's clothes, tools, kitchen appliances, books, musical instruments or even children's toys, people amass a surprising amount of stuff over the years.

And if you wait until it's too late to make a list of those possessions, chances are you will not remember everything you had. Although we all know we should, only 33 per cent of Canadians do an inventory of their belongings. And the majority of those who do tend to underestimate the replacement value of what they own.

Follow these tips to help you make an inventory and ensure all of your valuables are restored or replaced should the need arise.

- **Put technology to work for you:** One problem people run into when making a home insurance claim is proving that they indeed own the items they are claiming. To facilitate an agreement between the two parties, it helps to take photos and/or videos of your belongings.
- **Learn to identify the real value of your belongings:** Say you bought your latest TV on sale. You won't necessarily find the same bargain when you make your insurance claim. Always record the retail price of each item and not what you paid for it.
- **Keep a copy of your list outside your home:** Completed your inventory? Well done. But if you want to avoid wasted efforts, save an



electronic copy of it on a secure site on the Cloud (Google, iCloud).

- **About your wardrobe:** People consistently underestimate the value of their clothes. In order to have an accurate estimate, first keep your bills and tally them up. Take particular note of your designer items, and don't forget about accessories and shoes. Make sure to take plenty of photos.
- **Take it step by step:** Rome wasn't built in a day. If you've lived in your home for many years, do a quick tour with a camera and then go room by room, taking shots of everything you own. You'll feel less daunted once you have an initial overview on video. Then make a written list of your belongings by category and identify your most valuable possessions.
- **Update your inventory:** If you buy yourself a new piece of jewellery or

a state-of-the-art sound system, be sure to take a photo of it and note the value of the new item in your inventory. And try to update your list every year so that you don't forget about anything.

By taking the time to accurately inventory your belongings, you'll have the necessary information to secure adequate insurance coverage and gain a clearer perspective on what you truly value in your home. ■

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Honouring women

More than 16 per cent of Canada's military personnel are women. We celebrate their contributions this month on International Women's Day and during women's history month.

BY SAYWARD MONTAGUE

International Women's Day is March 8 — a time to honour the achievements of women and to promote their rights. The roots of these efforts run deep — more than 120 years deep, in fact, right into the suffrage movement in the early 20th century.

Women have served in all branches of the Canadian military dating back as early as 1885. Over multiple wars and conflicts, at home and abroad, women have served as medical personnel, in clerical and administrative roles, in trades and intelligence and in peacekeeping operations. In 1987, Brig.-Gen. Sheila Hellstrom was the first woman to be promoted to a general or flag officer rank. In 1989, most roles — think combat and operational — were opened to women (except for submarine service, which opened in 2001).

Now, more than 16 per cent of Canada's military personnel are women, including 20 per cent of officers, and Canada has a big goal — to have women making up 25 per cent of the military's personnel by 2026.

There's no doubt women can serve. They've been serving in Canada's military across a variety of roles for 140 years. But what has been in doubt is Canada's support for military women and veterans, when it comes to ensuring they have the culture, tools, policies, programs and services needed not only to serve effectively, but also to be properly supported after their service concludes.



In the month when International Women's Day is observed, we look at the role of women in the military. Brig.-Gen. Sheila Hellstrom was the first woman to be promoted to a general or flag officer rank. Photo: Cpl. Olivia Mainville

Through the Women Veteran Research and Engagement Network, or WREN, Federal Retirees has advocated for equitable outcomes for veterans since 2019. Over the past several years, advocacy by the women veteran community has led to important strides forward in support of women veteran well-being.

As we reflect on International Women's Day and consider the 2025 federal election — which may be just weeks away — it's incumbent on all political parties to commit now and commit clearly to build on the work of the last six and more years in veteran advocacy, and to aspire to do better.

One thing we'll be watching is what follows of the 2023 House of Commons Standing Committee on Veterans Affairs' (or ACVA) unprecedented study on the experiences of women veterans. It took into account the information gleaned from more than 20 meetings, 10 formal briefs and more than 90 witnesses. The resulting report, *Invisible No More: The Experiences of Canadian Women Veterans* — enumerated a stunning 42 recommendations.

Research was involved in several of the report's recommendations, and National Defence and Veterans Affairs have key roles to play in this research. Research — undertaken at home and

by applying relevant international findings to the Canadian context — is critical. In particular, the witnesses and resulting committee report focus on research objectives, including better understanding the reason women release medically at higher rates, the causes of musculoskeletal problems that affect servicewomen more than servicemen, the reasons for similar rates of mental health-related releases even though there are fewer women in combat operations, and the effects of military service on fertility and pregnancy. Research on career transition barriers is also highlighted.

The government agreed with the committee's recommendations, committing to collaborating with research partners to develop a long-term research plan informed by sex- and gender-based analyses.

With a change in government, no matter the stripe, our advocacy to achieve better outcomes for veterans will be more important than ever. All veterans deserve an equitable standard of care, access to treatments and supports and respect and opportunities. Federal Retirees won't abandon its commitment to that goal. ■

Sayward Montague is the director of advocacy at Federal Retirees.



Photo: Elections Canada

Election Ready

When it comes to our advocacy priorities, this federal election matters. Federal Retirees needs all members to get involved. **BY AMY BALDRY**

This year’s federal election is a big one. It’s the first to take place following the COVID-19 pandemic and times have changed. Advocacy can again take place in person, but there is a lot of value to doing some things virtually. The where and when of advocacy have changed. And how advocacy is best done has also changed.

In the current polarized political environment, with increased levels of disrespect, incivility and, in some cases, threats and acts of violence, parties are taking different approaches to their own election campaigns.

Gone are the days when all candidates were eager to attend public events and speak to large groups. Instead, there is a strong shift towards providing curated comments in traditional and social media — to rally supporters through controlled messaging rather than pleading cases publicly to live audiences.

While town halls can still be effective

in some scenarios, they are no longer the gold standard. Often one or more parties will decline to participate. This creates a gap in our advocacy work, particularly if candidates from a missing party end up being elected. It is much more effective to ensure all members are prepared to speak with their local candidates, are informed of party positions on Federal Retirees’ priorities and know when and where to vote. Meeting candidates individually — and involving as many members as we can — builds broad public support for our priorities and ensures candidates hear the same message from as many of their constituents as possible.

The pace of the news cycle has also changed. What was a top story yesterday may not even be on the radar today. And context can change in an instant. This means we need to be flexible, and our messaging and materials need to be developed as close as possible to

when we use them — they will not be developed in advance. Gone are the days of preparing for an election campaign a year — or even months — in advance.

This doesn’t mean our campaigns will be completely different from what we’ve done in the past. We’ve taken what works today, combined that with best practices and lessons learned from past elections, and built our new campaign strategy. It will apply to all future campaigns, including election-related ones.

Why election campaigns matter

Federal Retirees runs election campaigns to increase awareness and visibility of the association and its priorities, build recognition as a leader in older-adult advocacy and establish contacts with the next government. These campaigns influence party platforms, focus election

Advocacy: Why it matters

What is advocacy?

Advocacy is action that speaks in favour of, recommends, argues for a cause, supports or defends or pleads on behalf of others.

Why we focus on advocacy

Federal Retirees is first and foremost an advocacy organization. Advocacy is the reason Federal Retirees exists.

Why advocacy matters

Advocacy is about using our voice to demand change. Effective advocacy brings awareness to priorities, creates public support and influences public policy.

What is effective advocacy?

- Building and maintaining relationships with elected representatives and/or candidates
- Local volunteers working collaboratively with national leadership and professional staff
- Using consistent key messages to speak with one voice
- Repeating our message over and over again to ensure it is not lost among all the others
- Encouraging others (volunteers, members, potential members, friends and family) to get involved

What is not effective advocacy?

- Using inconsistent or unfocused messaging
- Disjointed efforts across the country
- Splitting focus among too many priorities
- Only speaking to elected representatives when you need urgent action

conversations on our priorities and empower members to engage with local candidates in impactful ways.

Our campaigns focus on:

- Our volunteers and members — to demonstrate the work we are doing on their behalf and provide opportunities to get involved;
- Political parties, leaders, candidates — to affect change;
- Media — to further awareness of the association and to leverage and exert public pressure to affect change;
- Stakeholders, including not-for-profit and advocacy organizations aligned with our strategic priorities — to gather more voices and increase our influence; and,
- Members of the public who support our priorities — to further awareness of the association and the value of our work, and to increase our influence and ability to affect policy change.

Effective election advocacy

Our election campaigns begin well before the writ period, extend past the culmination of the election and are incorporated into our overall, ongoing advocacy work.

While there are established pathways and key timings, flexibility is required to engage around timely news items, such as relevant platform announcements or commitments made during the campaign.

A core component of our campaigns is member participation. Members should feel prepared to speak with candidates at their doorsteps and in their communities. To support this, we have a range of ways for members to get involved.

How an election campaign takes shape

National advocacy staff prepare for campaigns well in advance, through

policy research, media monitoring and strategic planning. However, the real action begins once an election is called.

Step 1: Advocacy staff and national volunteers confirm priority issues and develop campaign strategy.

Step 2: Advocacy staff develop materials that are posted to the website and emailed to volunteers and members.

Step 3: Volunteers and members use the provided tools to meet with candidates, participate in community events and ensure our priorities are shared widely.

Throughout the campaign, advocacy staff and national volunteers execute strategic tactics to reach party leaders and the media.

How to get involved

Look for a federal election hub on our website — this will be available after an election has been called.

There you will find:

- **Speaking points** full of professionally researched information, data and statistics, as well as questions to ask your candidates. You can use these when candidates come to your door and when you see them out in the community.
- **Templates** for sending letters to your candidates.
- **Toolkits** for meeting with candidates.

For our volunteers, we will have additional tools and training to support your election campaign activities, such as meeting with candidates, representing the association at a local event, incorporating campaign activities into branch events and sharing campaign messaging with your members.

Interested in ensuring Federal Retirees' priorities receive the attention they deserve this election? Go to federalretirees.ca/joinreach338 to join our election mailing list. ■

Amy Baldry is the campaign and engagement officer for Federal Retirees.



Health: a collective responsibility

While our health-care system often comes to mind when thinking about health, non-medical factors have a profound impact on health and health outcomes. **BY JESSICA SEARSON**

Social determinants of health are the social and economic factors that influence health. The World Health Organization (WHO) writes, “they are the conditions in which people are born, grow, live, work and age, and the wider set of forces and systems shaping the conditions of daily life.” These systems include economic and social policies, social norms and political systems. Multiple studies suggest that the social determinants of health account for 30 to 55 per cent of health, the WHO states.

Examples of social determinants of health from the WHO include income and social protection, education, food insecurity, housing and the environment, access to quality health services and social inclusion and non-discrimination, among others. These social categories also intersect and interconnect to shape experiences and opportunities, and influence health inequity between groups of people.

The WHO writes that in all countries of all levels of income, “health and illness follow a social gradient: the lower the socio-economic position, the worse the health.”

In the 2018 report titled *Key Health Inequities in Canada: A National Portrait*, the Public Health Agency of Canada (PHAC) writes, “Canadians are among the healthiest people in the world,” yet “the benefits of good health are not equally enjoyed by all Canadians.”

Significant health inequalities were observed among Indigenous peoples, sexual and racial minorities, immigrants, people living with functional limitations and a range of inequalities by socio-economic status in several health indicators.

The WHO says progress on the social determinants is “fundamental” to improving health and well-being and reducing health disparities; yet many argue Canada’s public policy has fallen short.

What to do?

Social prescribing (in which health-care providers link patients to non-medical community resources) is growing in Canada. The Toronto-based University Health Network’s social medicine program is “focused on integrating the social determinants of health into care delivery and partnering with community organizations to improve the quality of care for disadvantaged populations.” This includes Canada’s first hospital-led supportive housing initiative.

From a policy perspective, the PHAC report lists key actions to address health inequities, such as adopting a human rights approach to action on social determinants, applying evidence-informed and culturally safe policy interventions across the life course, implementing targeted interventions and universal policies, addressing material conditions and the socio-cultural factors that maintain health inequities and establishing a health-in-all-policies approach, among others.

Federal Retirees’ advocacy on retirement income security, national seniors strategy and pharmacare supports these objectives.

Advocates also raise the collective and ethical responsibility to drive progress on health equity and social determinants. For instance, if we believed food security was a human right, would we accept increasing food insecurity in Canada?

Society and governments at all levels have a role to play in creating the conditions that support and promote health and well-being. The 2018 PHAC report concludes “ultimately, achieving the goal of health equity demands that we acknowledge our interdependence — our shared responsibility to create and sustain healthful living and working conditions and environments, and the shared benefits that we can all enjoy when those conditions are in place.” ■

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

Pension funds and political interference

Alberta's removal of the 10 board members of its pension plan is being called 'a recipe for disaster.' **BY PATRICK IMBEAU**

Pension plans in Canada include provisions where contributions from the employer and employees are placed in a fund with the aim to grow those assets over time to pay for future pensions. Most of the large pension plans follow a few principles that build stakeholder trust. These design and management principles include independent governance, top talent that is competitively compensated, in-house management of diversified investments, sophisticated modern client-focused administration, sponsors with scale and mission alignment and robust regulatory regimes. This design has become known as the "Canadian pension model."

Canadian plans have been particularly successful with this model — so much so that the largest Canadian

pension plans have been dubbed the "Maple 8," collectively managing more than \$2 trillion, and have become the envy of the pension world.

However, this has not stopped one provincial government from defying those principles and turning the Canadian pension model on its head.

On Nov. 7, 2024, the Alberta government removed all 10 members of the board and four members of AIMCo's executive team, the organization responsible for investing on behalf of Alberta's teachers, local authorities and public service. On Nov. 20, the new chair was named — former prime minister Stephen Harper, a strongly political choice who has no experience in the pension industry.

The pension world has never seen anything like it. The decision made international news, with the *New York Times* reporting that Alberta had broken with the "Canadian pension model."

Alexander Dyck, a finance professor at the University of Toronto's Rotman School of Management, said, "no well-run firm replaces all of its executive team and whole board at once, that's a recipe for disaster."

According to insiders, there are a few reasons for this move. First, AIMCo was seen as adopting "left-wing policies" such as considering a company's environmental, social and governance practices to inform its investment strategy and including diversity, equity and inclusion hiring practices — both very common approaches in large pension plans that are evolving with modern social and financial contexts. Second, the Alberta government felt that spending was out of control without

providing enough return on investment. Former CEO Evan Siddall had undertaken a multi-year transformation of the previously underperforming AIMCo that included new international offices, a technology overhaul and shifts in risk management and investment focus.

"AIMCo should be focused on getting the very best returns for pensioners, but doing so in a way that is conservative," Alberta Premier Danielle Smith said of the decision to replace the board and executives.

The decision was criticized by political interference watchdog groups and labour organizations. CUPE Alberta said, "Workers and retirees need their hard-earned savings to be focused on returns and reliability, not risking those savings to serve political agendas of the government of the day."

Critics also pointed out that Smith's accusations of overspending were overblown. AIMCo's costs were the third lowest of the industry when measured by third-party company CEM Benchmarking. A run-up in external manager fees were a function of AIMCo's total assets increasing and AIMCo's active management has also consistently added value relative to benchmarks — so Albertans were receiving value for money.

Federal Retirees will continue to watch as this situation evolves as supporting the integrity and independence of pension funds is fundamentally important for pension plan participants. ■

Patrick Imbeau is the senior adviser on retirement income security at Federal Retirees.



The Alberta government removed all 10 members of the board, the organization responsible for investing on behalf of Alberta's pension plan. Two weeks later, it named former prime minister Stephen Harper the new chair. Photo: World Economic Forum



Marie Mathers has received many honours for her volunteer work, which has included serving as president and secretary of the Prince Albert District Branch. Photo: Courtesy of Marie Mathers

A volunteer to the core

Marie Mathers has been volunteering her whole life and, despite cancer, hopes to live to be 100. **BY CHARLES ENMAN**

At 89, Marie Mathers is still, as the phrase goes, all systems go. This despite being burdened with the bodily betrayals of age and cancer.

"I can never lie in bed wondering what I'm going to do with the day," Mathers told *Sage* in a recent interview from her home in Prince Albert, Sask. "I just think of the beauty of life and how everything improves when you just get out and do something — and I get up and do something. It works every time."

She has found things to do since early childhood on the farm she grew up on. "[After school,] I would buy groceries and carry them home, and then would start hours of work with the cows, the pigs and the chickens. It was a pretty hard life, but it was full of satisfactions."

Her parents instilled in her a sense that it was important to give back as much as you could to the community. She took their advice to heart, spending years volunteering for a number of organizations: Scouts Canada for

47 years; St. John Ambulance for 18 years; The Prince Albert Housing Authority for 25. The Vintage Power Machines Museum, just outside Prince Albert, has enjoyed her help for 27 years. And there are more.

The community has shown its gratitude in many ways. In 2021, she was honoured as Prince Albert's Citizen of the Year. In 2023, she received the Meritorious Service Award and a lifetime membership from the Royal Canadian Legion, where she remains an active volunteer, with special responsibility for Remembrance Day, visitations with widows, and bingos.

She and her late husband, Bob, were stalwarts at the Legion for decades. Bob fought in the Second World War and was wounded on D-Day. Though Marie was too young to serve, she was considered a veteran because of several years of service as a penitentiary officer in her early life.

Though he died three decades ago, Bob is still a presence in her life. "Bob

was a very quiet and determined man whose time in the military never left him. He made sure to dress well, was always on time, and his deportment was always No. 1. Not a day goes by that I don't think of him."

Like many other veterans, she says, Bob "would never speak about the war at all — not unless he'd had a drink or two. It was too serious a subject for cheap talk."

Though she'd always volunteered, Bob's death drove her desire to help others into overdrive. "I had to do something," she recalls, "I was going out of my mind in the house."

For 14 years, she's had melanoma, a form of cancer. She's had 89 chemo treatments, and still has monthly bloodwork. But it's not stopping her. "I still enjoy what I'm doing, and frankly, I still have a dream of living to 100. Maybe I will, if I keep busy enough with all these organizations," she says with a laugh.

"I can never lie in bed wondering what I'm going to do with the day, ... I just think of the beauty of life and how everything improves when you just get out and do something"

One of those organizations continues to be the National Association of Federal Retirees.

She served as president of the Prince Albert & District Branch (SK26) for eight years and secretary for five. She's now the health liaison officer.

"I love the association," she says, adding that she sells tickets at malls for the Christmas and Easter banquets. "It's one of the things I love to do." ■

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

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

~ Unknown

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OPPORTUNITIES

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



National Association of Federal Retirees / Association nationale des retraités fédéraux

Volunteer Bénévole

The latest news



Suzanne and Luc Vienneau visited Australia with their travel contest winnings.

World getaway winners

Suzanne and Luc Vienneau, grand prize winners of the Win a World Getaway contest, took a selfie while visiting Australia's iconic Sydney Harbour. The Win a World Getaway, sponsored by association partners Collette Travel and belairdirect, was a contest launched in 2023 to thank members for their loyalty over the organization's 60 years of existence.

Recruitment drive winners

Thank you to our devoted members for once again making our Mega Recruitment Drive a success. The grand prize winners of a \$10,000 travel voucher from Collette and \$5,000 in spending money from belairdirect, are Gilles Cantin of Sainte-Anne-des-Plaines, Que.,

and Janet Harrison of Manotick, Ont. Deirdre Keane of Ottawa, won the \$1,000 pre-paid credit card in the early-bird draw, courtesy of IRIS Advantage, and, as she often does, Joanne Morrissey, of the tiny Newfoundland and Labrador outport of Bay Roberts, won a \$1,000 pre-paid credit card, courtesy of Arbor Memorial, for being the top recruiter.

2025 membership fees up

The Association's 2025 membership dues are \$57.24 (or \$4.77 a month) for a single membership and \$74.40 (or \$6.20 a month) for a double membership. The new rates apply to memberships that run from Jan. 1, 2025, to Dec. 31, 2025. For more information, please contact our membership services team at service@federalretirees.ca or 1-855-304-4700.

Accessibility progress at VAC

On Dec. 31, Veterans Affairs Canada released its Accessibility Progress Report 2024, highlighting progress made since the implementation of its Accessibility Action Plan 2022-2025 in 2022. Visit the Veterans Affairs Canada website at bit.ly/3EekhyR to read the plan and progress reports, provide feedback (bit.ly/4hziBJQ) and request alternate formats.



A salute to veterans through more accessible parking is seen at the Tsawwassen Town Centre Mall, in Delta, B.C. Photo: Annie Bourret

2025 pension indexing rate

In case you missed it, effective Jan. 1, 2025, the indexing increase for public service, Canadian Armed Forces, RCMP and federally appointed judges' pensions was pegged at 2.7 per cent. Federal Retirees was instrumental in establishing pension indexation back in 1970. For information on how the indexing rate was calculated, visit bit.ly/3WDMQk4.

At the heart of the democratic process

With an election fast approaching, Elections Canada is hiring to fill the term and casual positions required to run the next federal election. The agency will hire people to bump up staff at its Gatineau headquarters and it will hire approximately 200,000 more election workers across the country once the election is called.

To help members across Canada learn more, the association's Ottawa branch hosted two national webinars in February, at which representatives

from Elections Canada discussed various employment options for retirees during the run-up to the election, as well as at the polls. These webinars (in English and French) were recorded and are available at nafrottawa.com/event-recordings — the video library on the Ottawa branch's website.

It is not too late to get involved. Visit bit.ly/3CgpDZO (Elections Canada's website) to find additional information on the available jobs, required skills, pay range and more.

We know that staying mentally stimulated, interacting with others and engaging in meaningful activities

that bring you joy are key to enjoying good physical and mental health in retirement. We encourage you to seize the opportunity to be at the heart of the democratic process in Canada.

belairdirect Scholarship Program

Congratulations to Federal Retirees family members who were awarded scholarships courtesy of the 2024 belairdirect Scholarship Program. In line to receive \$1,000 to assist with their post-secondary education are Isaak Smith, son of member Agnes Smith from Winnipeg; Sophie Scott, daughter of Richard Seaborn, who lives in Ottawa; and Danielle Chow-Duguay, granddaughter of Allison Duguay of Greenfield Park, Que.

For more information about the 2025 belairdirect Scholarship Program, please visit belairdirect Scholarship Program at belairdirect.com/en/scholarship.html in the spring or call 1-844-567-1237. ■

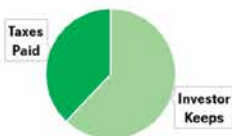


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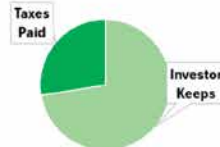
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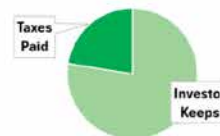
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Cross-Canada roundup

1 Members from Chilliwack, B.C., branch met for a Christmas luncheon.



1

2 Gloria Reid and Ray Paquette at the Burlington, Ont., Cenotaph on Nov. 11, 2024.



2

3 The Haute-Yamaska branch's Danielle Guay stands at attention after she placed a wreath during the Remembrance Day ceremony in Granby, Que.



3

4 Western Manitoba branch president Wendy Jarvin staffs a booth at the 2024 Shiloh Symposium in Brandon, Man.



4

5 Nova Scotia advocacy officer Michelle Langille presents Western Nova Scotia branch president Bill Sproul with a certificate of appreciation for branch advocacy on behalf of Chris D'Entremont, MP for West Nova. Joining them, from left, Atlantic district director Brenda Teed, branch secretary Bill Linley and branch treasurer Carolyn Ranson.



5

6 From left, Sandy Storey, Jenn D'Agnillo, Frank D'Agnillo, Ann Wong and Dave Brown celebrate the season at the Windsor, Ont., branch's winter recruitment party last December.



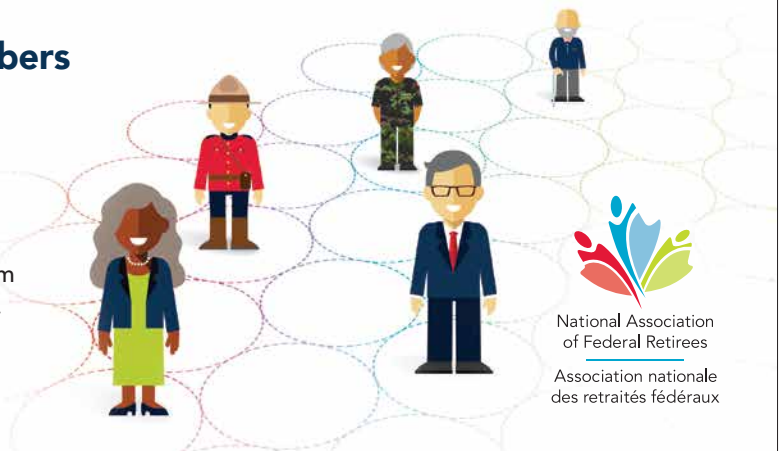
6

Notice to all Federal Retirees members

The National Association of Federal Retirees allocated \$5.40 of your 2025 annual membership dues for your subscription to Sage magazine. This equates to \$1.35 per issue, including postage.

In 2026, we will allocate the same amount of \$5.40 from your annual dues for your Sage magazine subscription.

The Sage management team



National Association of Federal Retirees
Association nationale des retraités fédéraux

Your branch in brief

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

British Columbia

BC01 CENTRAL FRASER VALLEY

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

BC02 CHILLIWACK

P.O. Box 463
Chilliwack, B.C. V2P 6J7
federalretirees.ca/chilliwack
chilliwack@federalretirees.ca

BC03 DUNCAN AND DISTRICT

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

Branch AGM: March 20, Ramada Conference Centre, 140 Trans-Canada Hwy., Duncan, details TBD

BC04 FRASER VALLEY WEST

P.O. Box 75022, RPO White Rock
Surrey, B.C. V4A 0B1
(604) 753-7845
federalretirees.ca/fraservalleywest
nafrbc04@gmail.com

Branch annual meeting: March 13, see branch newsletter for details —
\$ 🍴 +1 RSVP

BC05 MID-ISLAND AND PACIFIC RIM

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

AGM and luncheon: April 3, 10 a.m., details TBD — \$ 🍴 👤 +1 RSVP

Volunteers needed: vice-president, directors at large

BC06 NORTH ISLAND-JOHN FINN

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

BC07 CENTRAL OKANAGAN

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

BC08 VANCOUVER AND YUKON

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

AGM and luncheon: April 8, Italian Cultural Centre, 3075 Slocan St., Vancouver — 🍴

BC09 VICTORIA-FRED WHITEHOUSE

P.O. Box 2332
Sidney, B.C. V8L 3W6
(250) 385-3393
victoriafredwhitehouse@federalretirees.ca

BC10 SOUTH OKANAGAN

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

BC11 OKANAGAN NORTH

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

AGM and elections: April 13, details TBD — 🍴 RSVP

Volunteers wanted: treasurer, webmaster, phone committee

BC12 KAMLOOPS

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

BC13 KOOTENAY

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

BC15 PRINCE GEORGE

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

AGM and recruitment event:

March 17, 12:45 p.m., Elder Citizen's Recreation Association, 1692 10 Ave., Prince George — 🍴

Alberta

AB16 CALGARY AND DISTRICT

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

AB17 EDMONTON AND NORTHWEST TERRITORIES

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

AB18 SOUTHERN ALBERTA

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

Branch annual meeting: April 28, details TBD

National Public Service Week barbecue: June 14, Elk's Compound, 55-79 Botteril Bottom Rd. S., Lethbridge

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.

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
battleriverab21@federalretirees.ca

Saskatchewan**SK22 NORTHWEST SASKATCHEWAN**

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

SK23 MOOSE JAW

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

SK24 REGINA AND AREA

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

SK25 SASKATOON AND AREA

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

SK26 PRINCE ALBERT AND DISTRICT

P.O. Box 211
Candle Lake, Sask. S0J 3E0
(306) 314-5644
(306) 921-4449 (AGM info)
(306) 314-5644 (AGM/picnic info)
gents@sasktel.net
AGM: April 10, 11:30 a.m., Coronet Hotel,
3551 Second Ave. W. — **\$10 RSVP**
Picnic: June 12, noon, Prince Albert
Penitentiary, details TBD — **RSVP**

SK29 SWIFT CURRENT

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

Manitoba**MB30 WESTERN MANITOBA**

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

MB31 WINNIPEG AND DISTRICT



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

MB32 CENTRAL MANITOBA

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

MB91 EASTERN MANITOBA

P.O. Box 857
Pinawa, Man. R0E 1L0
(204) 753-8402
easternmanitoba@federalretirees.ca

Branch annual meeting: April 8, noon,
Pinawa Alliance Church,
1 Bessborough Ave., Pinawa —   **+1**



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/huronian
huronian@federalretirees.ca (RSVP)
Spring AMM: May 1, 10:30 a.m., Royal
Canadian Legion Branch 147, 410
St. Vincent St., Barrie — **\$7**   **RSVP**

Volunteers wanted: recruitment, director
at large

ON36 BLUEWATER

P.O. Box 263 STN Main
Sarnia, Ont. N7T 7H9
1-855-304-4700
federalretirees.ca/bluewater
bluewaterbranch@federalretirees.ca
AGM: April 16, Royal Canadian Legion
Branch 62, 286 Front St. N., Sarnia —  **RSVP**

Call for nominations: president,
vice-president, treasurer, director of
membership

Volunteers wanted: board positions,
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

Branch annual and recruitment

meeting: May 6, 10:15 a.m., Bridgeport
Community Centre, 20 Tyson Dr., Kitchener
— **\$15**   **+1 RSVP** April 28

Volunteers wanted: recording secretary,
directors at large

ON40 LONDON

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

General meetings: March 12, April 9,
May 14, 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

2025 AGM (Zoom): May 7, 10 a.m., details TBD

Volunteers wanted: board of directors

ON44 PETERBOROUGH AND AREA

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

AGM: April 9, 10 a.m., Royal Canadian Legion Branch 52, 1550 Lansdowne St., Peterborough — **\$10** 🍴

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) 557-3408
br47nafr@gmail.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 (RSVP)
windsorandarebranch@federalretirees.ca
danielhebert63@gmail.com (RSVP)

AGM: April 10, noon, Fogolar Furlan Club, 1800 N. Service Rd., Windsor — **\$20** 🍴 **+1**
RSVP March 31

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

Annual members meeting and recruitment event: May 7, 10:30 a.m., Royal Canadian Legion Branch 257, 415 Second St. W., Cornwall — 🍴 🧑 **RSVP**

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 (RSVP)
federalretirees.ca/huron
huronnorth56@gmail.com
AGM: May 7, 11 a.m., Club Amical du Nouveau-Sudbury, 552 Lavoie St., Sudbury — 🍴 🧑 **RSVP**

Quebec**QC57 QUEBEC**

162-660 57^e rue O.
Quebec, Que. G1H 7L8
1-866-661-4896
(418) 661-4896
anrf-sq.org
facebook.com/retraitesfederauxquebec
anrf@bellnet.ca

QC58 MONTREAL

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

Abuse and fraud targeting the elderly:

March 11, Auberge Royal Versailles, 7200 Sherbrooke St. E., Montreal, details TBD — 🧑

Branch luncheon: March 27, Constantin Sugar Shack, 1054 boul. Arthur-Sauvé, Saint-Eustache, visit branch website to register — **\$32.50** 🍴 **RSVP**

AGM: April 8, St-Pierre Centre, 1212 Panet St., Montreal — **\$30** 🍴 **RSVP**

La traversée (caregiving presentation): May 14, Auberge Royal Versailles, 7200 Sherbrooke St. E., Montreal, details TBD — 🧑

QC59 EASTERN TOWNSHIPS

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

AMM: April 24, 10:15 a.m., Club de Golf de Sherbrooke, 1000 rue Musset, visit branch website for more info

Monthly breakfasts: March 10, April 8, May 13, June 10, 8:45 a.m., Restaurant Eggsquis, 3143 boul. Portland, Sherbrooke — 🍴

Volunteers needed: vice-president, treasurer, directors

QC60 OUTAOUAIS

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

AGM and light breakfast: April 9, 9:30 a.m., La Cabane en bois rond, 115-331 boul. de la Cité-des-Jeunes, Gatineau, invitation to follow — 🍴 🧑 **RSVP**

QC61 MAURICIE

P.O. Box 1231
Shawinigan, Que. G9P 4E8
(819) 537-9295
(873) 664-5625
(819) 378-9305 (nominations)
federalretirees.ca/mauricie
anrf.mauricie@gmail.com
anrf-mauricie.adhesion@outlook.fr
activites.anrf.mauricie@gmail.com (AGM RSVP)

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

AGM: April 9, 9:30 a.m., Pavillon St-Arnaud (Parc Pie-XII), 2900 Mgr. St-Arnaud, Trois-Rivières — **RSVP**

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.

QC61 MAURICIE (CONT.)

Breakfast: April 16, 9 a.m., Stratos Pizzeria, 2475 105 Ave., Shawinigan-Sud — 

Breakfast: June 11, 9 a.m., Stratos Pizzeria, 2475 105 Ave., Shawinigan-Sud — 

Call for nominations: president, treasurer, director of membership, director of communications

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


AGM: March 28, Royal Canadian Legion Branch 6, 100 War Veterans Ave., Moncton, details TBD — \$10   +1

General meeting: April 25, Royal Canadian Legion Branch 6, 100 War Veterans Ave., Moncton, details TBD — \$10   +1

Annual banquet: June 2, Royal Oaks Golf Club, 401 Royal Oaks Blvd., Moncton — 


NB65 FUNDY SHORES

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

AGM: April 29, 4 p.m., Royal Canadian Legion Branch 69, 714 Wilson St., Saint John — 

NB67 UPPER VALLEY

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

General meeting: May 2, 10:30 a.m., Florenceville Kin Centre, 381 Centreville Rd., Florenceville-Bristol — \$5  +1

NB68 CHALEUR REGION

6 Pine St. Campbellton, N.B. E3N 3C3 (506) 759-9722 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 naf73@outlook.com

NS75 WESTERN NOVA SCOTIA


P.O. Box 1131, Middleton, N.S. B0S 1P0 (902) 765-8590 federalretirees.ca/western-nova-scotia naf75@gmail.com

Annual members meeting: April 14, noon, Deep Brook-Waldec Lions Hall, 948 Hwy 1, Deep Brook — \$12  
RSVP April 7

Volunteers wanted: treasurer

NS77 CAPE BRETON

P.O. Box 785 Sydney, N.S. B1P 6J1 (902) 304-2046 (RSVP/payment) wheelhouse@seaside.ns.ca (RSVP/payment)

AMM: April 15, 2:30 p.m., Steelworkers & Pensioners Hall, 30 Inglis St., Sydney — \$10  +1 **RSVP**

Volunteers wanted: treasurer

NS78 CUMBERLAND

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

NS79 ORCHARD VALLEY

P.O. Box 815 STN Main Kentville, N.S. B4N 4H8 (902) 385-2729 (secretary) (902) 266-2616 (RSVP) nafnrs79@hotmail.com

Annual general meeting: April 29, 5 p.m., Port Williams Community Centre, 1045 Hwy 358, Port Williams — \$10  
+1 RSVP

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 wayneronaldbenett@gmail.com

NL86 CENTRAL NEWFOUNDLAND

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

Branch annual meeting: April 9, 11 a.m., St. Martin's Hall, 2 Lindbergh Rd., Gander, details TBD

NL87 AVALON-BURIN PENINSULA

P.O. Box 21124 RPO MacDonald Dr. St. John's, N.L. A1A 5B2 (709) 769-6583 avalonburin@federalretirees.ca

LEGEND

For detailed information, contact your branch.



— Food will be served.

— Guest speaker.



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

RSVP

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



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

In memoriam

BC01 CENTRAL FRASER VALLEY

Miriam Boleen
Dennis Burzuk
Michael Hewat
Gordon Leffler

BC02 CHILLIWACK

Leslie Brekstad
Iva Hancock
Edward Janner
Shirley McClure
Bill Wilkinson

BC04 FRASER VALLEY WEST

Kenneth B. Norman

BC05 MID ISLAND & PACIFIC RIM

Adeline H. Banks
Donald Levesque
William A. Parker
Donald W. Pridham

BC06 NORTH ISLAND-JOHN FINN

Barry Johnston
Morna Macintosh
John Marshall
Ray Morrison
David Netterville
Irma Rowland
Vance Shimla

BC07 CENTRAL OKANAGAN

Allan Bruce
John Dunnill
Harvey Gorsline
Ralph Oggelsby
Robert N. Plank
Michael Russell
(Russ) Radi
Ken Wright

BC08 VANCOUVER

George William Buxton
Ernest Saunders

BC09 VICTORIA-FRED WHITEHOUSE

Florence Clara Burley
Charles Cameron
Doreen Copp
Robert Ducharme
Derek Fraser
David Girling
Marion Holden
Joyce Irvine
Iris Madore
Mervyn Markell

Janet Mayled
Derek Norman
James O'Connor
Andrew O'Gorman
Dorothy Pearce
Geraldine Purdie
John Reimer
Ivor Roberts
Percy Rush
Dave Tarry
R. G. Theriault
Bert Vander Heiden
Earnst Von Rudloff
Anne Wood

BC10 SOUTH OKANAGAN

Phillip Holmes

BC11 OKANAGAN NORTH

Ken Laturnus
Nelson Whatmore

AB18 SOUTHERN ALBERTA

Marla Brown
Carol (Faye) Cain
David Foden
Frank Fraser
Ana Hall
P. D. Layton
James E. Lloyd
W. Poelstra
John Unrau
Patricia Westerson

AB20 MEDICINE HAT & DISTRICT

Gordon Briosi
Samuel Bullock
Margret Ann Butler
William (Bill) Jones
Marlene Strank

SK25 SASKATOON & AREA

Dorothy Good
Abe Harder
Wendy Johnston

MB91 EASTERN MANITOBA BRANCH

Ken Wasywich

ON36 BLUEWATER

Larry Stevens

ON39 KITCHENER-WATERLOO & DISTRICT

Eric R. Adams
Wendy Hamilton
Bruce May
Deborah Middleton

ON41 NIAGARA PENINSULA

Andreas (Andy) Reyes
Michel Sastre

ON43 OTTAWA

Lawrence F. Cashen
Ronald McLeod

ON45 QUINTE

Mary Culloden
Francis X. Maloney
Anthony Wood

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Thank you for your referrals

We would like to sincerely thank everyone who submitted a referral in last year's Mega Recruitment Drive (MRD), which ended on Dec. 31, 2024. Our members continued to step up during this important campaign, successfully referring 1,016 candidates for membership.

Congratulations to Deirdre Keane, who won the early bird prize. A member of the Ottawa branch, Keane won a \$500 prepaid credit card, courtesy of IRIS Advantage. Look for a full summary of the 2024 MRD, including a story on the big winners, in a future edition of *Sage*.

A big thank you to our sponsors — belairdirect, Collette, IRIS Advantage, HearingLife and Arbor Memorial — and to all participating members for making the 2024 Mega Recruitment Drive a success. Nothing helps the association grow more than word of mouth, so please continue to mention us to anyone in your network who is eligible to join. The more members we have, the stronger our collective voice becomes. **The Mega Recruitment Drive will return Sept. 1, 2025.**

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Ottawa, Ont. K1J 1H9

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