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National Association  
of Federal Retirees  
Association nationale  
des retraités fédéraux

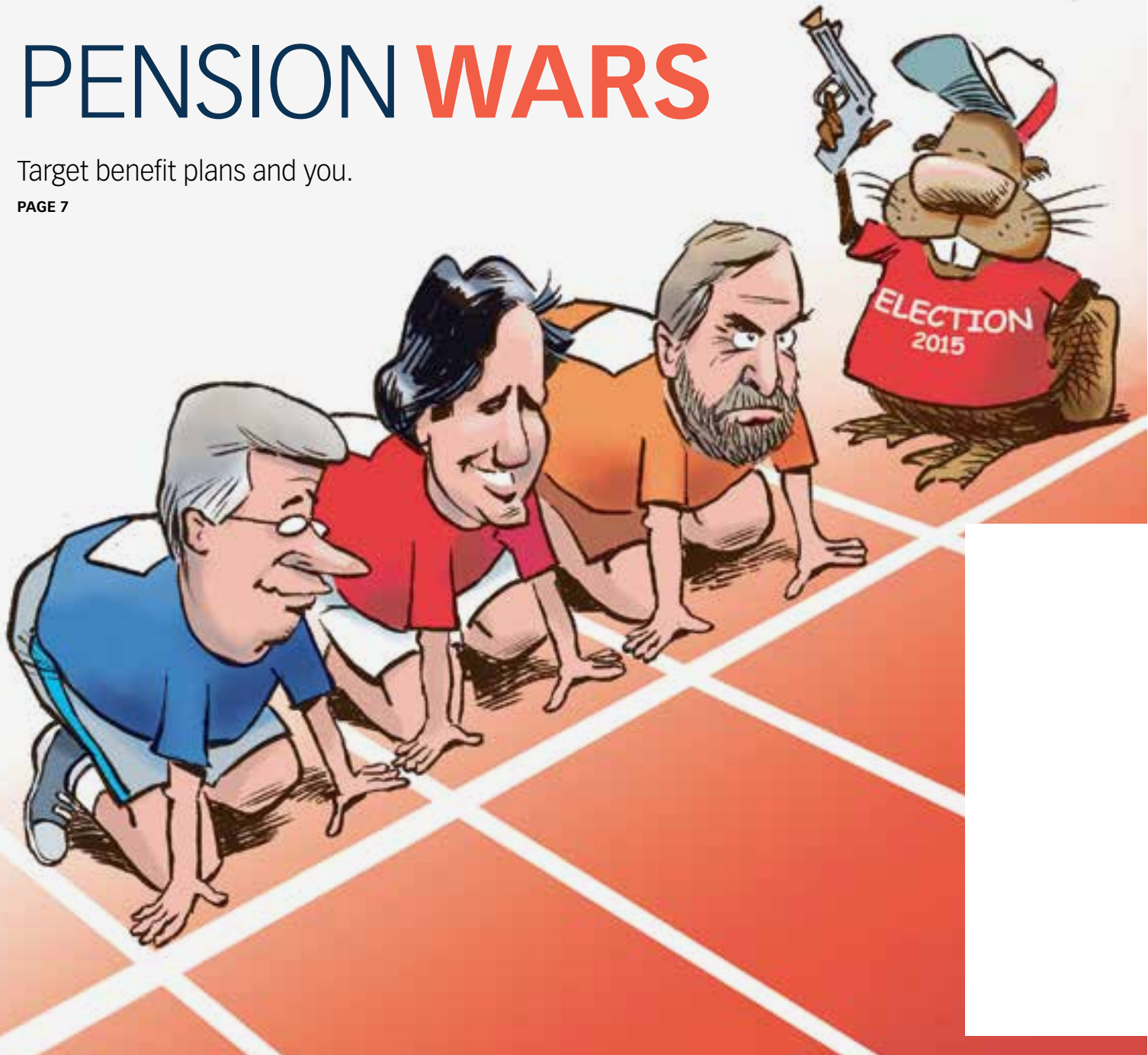
# SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

## PENSION WARS

Target benefit plans and you.

PAGE 7



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## We're defending retirees' rights. **YOU CAN HELP.**

Your Association is protecting your pensions and benefits. But we can't do it without your help.



Many of you pitched in when you sent letters to your MPs and signed petitions after the Treasury Board announced an increase to your Public Service Health Care Plan premiums. Despite our efforts, the federal government increased the retiree cost-sharing ratio from 25 to 50 per cent.

The National Association of Federal Retirees has directed the firm Gowling Lafleur Henderson LLP to take the necessary legal action to protect your rights and interests. A Notice of Application has been filed with the Federal Court of Canada on behalf of the Association and some of its members.

While we continue to oppose the changes to your PSHCP contributions through legal channels, your Association is also mounting an advocacy campaign to strengthen political and public support for the protection of retiree pensions during the 2015 election campaign.

All orders of government, along with private sector employers, have been setting the stage for the implementation of target benefit pension plans. These plans may allow employers to

reduce pension benefits and eliminate indexation for pensioners *after* they have retired.

The federal government's move to target benefit plans is aimed at federally-regulated employers and Crown corporations — for now. But target benefits plans could become a trend in Canada — which would entail big changes for federal employees and retirees. Employers should not be allowed to impose measures that affect pensions which employees have already earned.

The coming federal election is our Association's opportunity to speak out for pension protection and ask employers to honour the pension promises they've made. We're calling our federal election campaign *Honour Your Promise* — an echo of the campaign we used to speak out against changes to the Public Service Health Care Plan. We are supported in this campaign by other veterans' associations, seniors groups, unions and private sector pensioners.

We need your support — now more than ever before.

Many of you have contacted our national office to volunteer your help in the fight for your pensions and benefits, and we thank you. Many of you have offered to make a financial contribution to our legal fund and advocacy campaign. If you wish to contribute, please visit our website — [www.federalretirees.ca](http://www.federalretirees.ca) — or call our national office at 1-855-304-4700. All contributions will be used to assist the Association with legal and advocacy campaign costs.

As a not-for-profit advocacy organization, we are only as strong as our people. The larger our Association grows, the stronger our voice becomes — and the more effectively we can speak out for federal retirees.

Please encourage your friends to join our Association as we continue to fight for your pensions and benefits. We also encourage you to contact our office — [service@federalretirees.ca](mailto:service@federalretirees.ca) or 1-855-304-4700 — and provide us with your email address so that we can keep you informed and equipped with tools you can use to help us in the fight to protect your retirement.

*The National Association of Federal Retirees is not a charity, and we are therefore unable to provide a tax receipt for your contribution.*

**GARY OBERG**  
President, National Association of Federal Retirees



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# SAGE

THE NATIONAL ASSOCIATION OF FEDERAL RETIREES MAGAZINE

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## DEAR SAGE

Keep those letters and emails coming, folks. Our mailing address is:

National Association of Federal Retirees, 1052 St. Laurent Boulevard, Ottawa, ON, K1K 3B4

Or you can email us at [sage@fsna.com](mailto:sage@fsna.com)

Congratulations on an excellent spring issue! It seems that your survey last year must have identified that many Association members like myself wanted a more interesting publication. Really, the transformation is almost unbelievable. Thank you very much, and please try to keep it going on the same track.

— Regards,  
*Christopher Morris*  
Association member

I am a federal retiree and, of course, receive *Sage* magazine. In the spring edition, you focused on "How marketing is driving the 2015 Election".

As a committed New Democrat, I am constantly angered by many media outlets who seem to go out of their way to describe the federal Liberal party as the "opposition" to the Harper Conservatives. I see this on a regular basis, where Mulcair is all but ignored and Trudeau is highlighted as the best alternative to Harper.

Must I remind you and other media outlets that it is the NDP who are the "Official Opposition" and that it is Thomas Mulcair — not Justin Trudeau — who is the "Official Opposition" leader? I know from over forty years of political and marketing experience that the "media is the message" and that most Canadians are extremely gullible when it comes to being influenced by such reports. A case in point is your spring edition, where you give much more copy to Trudeau than you do to Mulcair. It began on page 4, where Trudeau's picture is shown — but nothing on Mulcair. You do have a small picture of Mulcair on page 7 — the only example of his picture in your whole edition. On the very next page, there is a larger picture of Trudeau, in a feature article entitled "The Hard Sell". There is a large picture of Harper on page 9 and an accompanying piece on Harper's attempt (at) "rebooting his relationship with veterans."

On page 13, there is another large picture of Trudeau, in an article on "strategic voting". This large piece could be seen as suggesting that "strategic voting" means that a person should vote Liberal, rather than NDP.

On page 16, in a piece entitled "Love in an Election Year", the couple are seen reading books on the Conservatives and the Liberals. The NDP is nowhere to be seen.

Such purposeful propaganda agendas are meant to suggest to the reader that the Liberals are the only alternative to Harper's Conservatives. Living in a riding where the NDP has been the opposition to the Conservatives for many years, it is truly the NDP that has the best chance to defeat the Conservatives in this area. Even though I believe that "strategic voting" is not the panacea that some think it is, it is an immense error for *Sage* to print a spring edition with an obvious bias towards Trudeau over Mulcair.

By the way, there is no such thing as the "NDP Party". It is called the "New Democratic Party", not the "New Democratic Party Party".

— *Dick Harrington*  
*Chilliwack, B.C.*

It is clear that you and everyone else responsible for the publication of this edition of *Sage* magazine are Liberals. The strategic voting article was outrageous. How dare you use this Association magazine to promote your agenda of encouraging the membership to vote out the Conservatives?

The Association has many members who are proud Conservatives and take great offence. I am one of them.

— *Ron Seabrook*

Here's a note from an Association member thanking Michael Walters for his piece on Wales in our spring edition:

My wife Kathryn and I greatly enjoyed your article in our spring Sage. What a good magazine it has lately become! Your story will be of interest to many of us retirees, but for me more than most.

I was born and raised in the U.K., and in my mid-twenties (1964) emigrated to the United States and later came to Canada (1970s). I've spent most of my adult life in Alberta (until 2003) and then retired to B.C.'s Okanagan Valley.

As a young child I spoke Welsh with my paternal grandfather (my dad, Thomas Emlyn, never had the language) but have long since forgotten almost all of it. This May, Kathryn and I are going to visit my grandfather's place of birth (Conwyl Elvet) in Carmarthenshire. We shall base ourselves in nearby Newcastle Emlyn, close to where you and Brenda must have driven. We shall drive the same coast road to Aberystwyth that you took before making our way up for visits in the North of England. My wife has never been to Wales so it will be a doubly interesting trip.

Thank you for your article, Michael. It has been hugely appreciated. This comes with our very best wishes to you from the Okanagan.

— Sincerely,  
Anthony Jenkins

To Gary Oberg  
President of The National Association of Federal Retirees

Greetings sir, I apologize for writing a little late in order to respond to an article published in the Sage edition of last winter but I have just arrived from the south and have only just read the article.

It is a good thing that The Association is a non-partisan organization but we should not let politicians says things that benefit their interests without setting the record straight if we need to. You wrote:

*As you now know, Mr. Clement told a media conference in March 2014 that he approved an agreement for the Public Service Health Care Plan that saw retirees' cost-sharing in the plan move from 25 to 50 per cent. Though this has been described as a negotiated deal, the Association believes that this government did not honour the spirit or principles of negotiation. We were faced with an ultimatum from Mr. Clement.*

Regardless of the explanations given as to why you accepted this (supposed) agreement, I would have appreciated reading in any other newspaper that the Association had been pressured into an ultimatum from Mr. Clement, that it had no ... other choice but to accept the agreement.

If every time the Association gets an ultimatum it puts its head down, we're not out of the woods yet.

— J.M. Robert Landry,  
Mauricie branch



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# The coming war OVER RETIREMENT

Public and private sector employers are taking a long look at target benefit pension plans. Retirees should worry.

ALAN FREEMAN

Clifford Kennedy is angry. The retired New Brunswick public servant believes he's been the victim of a cruel and deceptive act by a provincial government desperate to balance its books on the backs of its retired employees. The defined-benefit (DB) pension he was told was guaranteed forever by the province ... isn't. Not anymore.

In December of 2013, New Brunswick became the first province in Canada to enact what's become known as a target benefit or "shared-risk" pension plan. Hailed by employers, right-centre politicians and many in the actuarial profession as a brilliant solution to the combined challenges of longer lifespans, low interest rates and unpredictable markets plaguing traditional pension plans, these new hybrid plans are seen

by unions, employees and — especially — retirees as a cynical attempt to deprive them of the pensions they were promised and for which they helped pay.

"A contract is a contract," said Kennedy, a spokesman for Pension Coalition NB, a grassroots group that has launched a constitutional court challenge of the New Brunswick legislation. "The government basically forgot its obligation to us."

What upsets Kennedy most about the New Brunswick legislation is that it fundamentally changes the nature of the defined-benefit pension plan that he and thousands of other provincial public servants signed up for originally. Under DB plans, the sponsor — whether it's a government agency or a private company — guarantees the pensioner a fixed payment based on things like salary and years of service. If there's a shortfall in the pension fund because of poor investment returns or other factors, the sponsor has to make up the deficit. The defined benefits — including cost-of-living allowances, where they exist — are guaranteed.



Photo credit: Matthew Usherwood, iPolitics

Bernard Dussault, former chief actuary of the Canada Pension Plan. "It's a dumping of the risk from sponsors to plan members either active or retired."

Employers, including governments and companies that sponsor DB plans, are the big winners if conversion to target-benefit plans is allowed. "The risks are not shared. They are fully dumped on the shoulders of the plan members and retirees," said Dussault.

Not so with target benefit plans. In these plans, the risk no longer rests with the employer. It's shared between the employer and the employee. In fact, neither side has to provide a full guarantee; if the pension fund runs short of money, contribution rates for both sides can be increased, usually by a maximum percentage. And if that's not enough, payouts can be reduced — including payouts to those long retired. First to be scaled back is inflation protection, but if those savings aren't enough to put the plan back on a safe financial footing, even basic benefits are fair game. Benefits are 'targeted' — not guaranteed.

New Brunswick — facing persistent deficits, a slow-growth economy and poorly-managed pension funds — was the first Canadian jurisdiction to act, but target-benefit schemes of one sort or another are under discussion or in place at the federal government level, at the provincial level in Quebec, Ontario and Nova Scotia, and elsewhere.

"The virus has spread," said Bernard Dussault, former chief actuary of the Canada Pension Plan. He now works as a pensions and benefits officer at the Professional Institute of the Public Service of Canada, a federal union. What really

upsets Dussault about the New Brunswick model is that it toys with accrued benefits, which have "always been protected by federal and provincial pension legislation."

Employers, including governments and companies that sponsor DB plans, are the big winners if conversion to target-benefit plans is allowed. "The risks are not shared. They are fully dumped on the shoulders of the plan members and retirees," said Dussault. "If there are problems, employees have either to pay more in contributions or pensioners have to receive less. It's a dumping of the risk from sponsors to plan members either active or retired."

Ari Kaplan, the Toronto pension lawyer representing the New Brunswick retirees, is blunt about the impact of the New Brunswick legislation on retirees. "It's no different than the government passing legislation allowing it to remove money out of an older person's bank account. It expropriates their money. It's money they earned. It was deferred wages. It was part of their hourly wage ... This is not a gratuitous gift from the employer."

But other pension experts say that the days of guaranteed DB plans are over and companies and taxpayers are no longer willing to pay their growing costs. Keith Ambachtsheer, one of Canada's leading pension experts and director of the Rotman International Centre for Pension Management at University of Toronto, said that DB plans are too expensive and doomed over the long term. "The old world of hard-core guarantees is gone," he said. "These old-type plans cost too much."

As for the argument that target-benefit plans are particularly harsh on retirees who lack the bargaining power that unionized active employees have, Ambachtsheer offered a stark warning:

"If you're a retiree and your plan is 50 per cent underfunded, you're at risk too."

Jim Leech is the former CEO of one of Canada's best-run pension plans, the Ontario Teachers' Pension Plan. Citing models like the state pension system in the Netherlands, he said that — like it or not — target-benefit plans are the wave of the future. "I'm a huge fan of the defined-benefit concept and structure. However, it's under attack from all sorts of directions."

The idea, he said, is to find a compromise between defined benefit plans — where all the liability is with the employer — and defined contribution plans, where the entire liability is borne by the employee. "Surely to God, we should be imaginative enough to continue the best of the DB concept with the best of the DC concept."

(Supporters of target-benefit plans note that — unlike defined-contribution plans, where payouts are totally dependent on investment returns and investment management fees can be high — the new plans allow for the pooling of longevity risk and can benefit from lower management expenses. Payouts would be based on a formula that would provide a *degree* of benefit security — but would not be guaranteed.)

The problem with traditional DB plans is that, in many cases, the sponsor can no longer afford to pay for them, said Leech. The nightmare scenario for governments and retirees alike happened to the debt-sick City of Detroit, which clawed back a portion of pension payments for former city employees as part of the fallout from its 2013 bankruptcy filing.

"A guarantee is only as good as (its) guarantor," said Leech. While DB plans performed well in the "good old days" of high interest rates, he added, that's no longer the case. "My concern is that it's not just cyclical. I think the (investment) return environment is permanently low."

One of the major challenges facing traditional pension plans is that people are living much longer than they used to. In the 1970s, an actuarial report produced for the Ontario Teachers Plan predicted that its members would live for an average of 20 years after retirement. They're now living 32 years past retirement, on average. At last report, the OTP has 182,000 active members and 129,000 pensioners but the number of retirees is catching up quickly. And 135 of its retirees are over the age of 100.

In a 2014 study for the C.D. Howe Institute, actuary Malcolm Hamilton said the federal government is under-valuing the growing cost of providing its DB plan to employees and retirees. While the stated cost of Ottawa's pension contributions was \$4 billion in 2012, the fair market value of these contributions was actually double that amount, highlighting the continued cost of these plans to taxpayers and the need to reform them, said Hamilton.

Dussault said that there are alternatives to the financing problems with DB plans. If pension plans are no longer affordable, they can be adjusted before affecting accrued benefits. Contribution rates can be

## TARGET PENSION PLANS: WHAT THE BUDGET SAID

In its mid-April budget, the Harper government doubled-down on its plan to study target benefit pension plans — but tried to reassure employees and retirees that it won't make changes without consulting them first.

In his first budget since taking on the portfolio, Finance Minister Joe Oliver said the government "continues to assess a voluntary target benefit option" for Crown corporations and federally-regulated businesses like banks, broadcasters and railways.

"The government understands the importance of ensuring that any changes to the federal pension regime protect benefits that have already been earned by requiring that plan members and retirees consent to the treatment of accrued benefits at the time of plan conversion."

One government official wouldn't elaborate on the kind of "consent" being contemplated, saying consultations are ongoing. In New Brunswick, which adopted the nation's first target-benefit plan in 2013, retirees were not consulted in advance on the new plan, prompting them to launch legal action.

The official also repeated the government's stated intention not to proceed with the target-benefit option for the core public service.

Some provinces are considering similar target-benefit plans and are mulling various formulas for consulting members — including a negative option for retirees, which would require 30 per cent or so of them to indicate their opposition for the measure to be stopped. Silence on the issue would effectively equal consent.

Meanwhile, the budget continued Ottawa's onslaught on public service sick leave and disability benefits. It booked a \$900-million saving in the 2015-16 fiscal year for virtual elimination of the bank of sick days in the core public service.

The budget included a series of measures aimed at seniors, including liberalized rules for withdrawal of retirement income funds, expansion of tax free savings accounts, and measures to help disabled and gravely ill individuals.

increased and the rate of accrual of benefits going forward can be reduced, from the standard 2 per cent for each year of service to 1.5 per cent or less, he said. Raising the retirement age is another option.

Chris Roberts, national director of social and economic policy at the Canadian Labour Congress, said the move to target-benefit pension plans is part of an “intense struggle” over the future of pensions and retirement income. The problem is that Canada’s three-pillared pension system is no longer able to provide adequate pensions to retirees, especially those with middle incomes.

Payouts under the Canada and Quebec Pension Plans, the government-run contributory plans operating on premiums from employees and employers, are relatively modest, with the maximum pension now payable at less than \$13,000 a year. Efforts by the provinces to expand the CPP have met resistance from the federal government, backed by employer groups like the Canadian Federation of Independent Business which see higher CPP contributions as a payroll tax.

Work-based plans — known as registered pensions — are in decline, with only 38 per cent of employees covered in 2012. The

“When we decided to work for government, we decided to work for a lower salary but in return we expected that when we retired, that the benefits would be there from the government of New Brunswick,” said Kennedy.

private is even gloomier for private-sector employees; only 24 per cent of them have registered pensions. And DB plans are disappearing rapidly in the private sector even as they remain dominant in the public sector — contributing to the pension envy that’s showing up in public opinion.

“The writing is on the wall for workplace pensions,” said Roberts. Employment in traditional businesses that provided defined-benefit plans is in decline and many

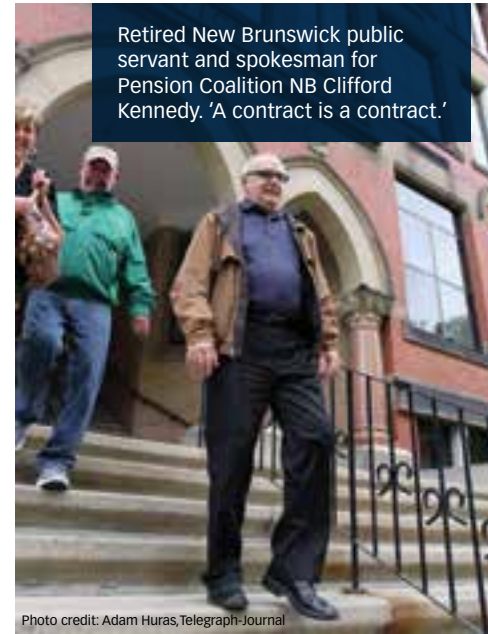


Photo credit: Adam Huras, Telegraph-Journal

such plans have closed off access to new employees. The 2008-09 financial crisis only made things worse.

“Employers have taken advantage of the crisis to say, ‘We’re done with DB plans. We don’t want the risk or the long-term obligation to pay these liabilities,’” said Roberts. But under proposals like Ottawa’s 2014 consultation paper — which would allow target plans in Crown corporations and federally-regulated industries — the

employer wins big-time, he said. “It amounts to a waving of a magic wand and making all these liabilities disappear overnight.”

Roberts said that retirees were “thrown under the bus” in New Brunswick — and he predicts the same thing will happen elsewhere. “Retirees are in the front of the line to be hammered. For employers, you’re just a dead weight or a dead loss to the organization. You might as well be thrown on an ice floe.”

What really outrages the New Brunswick retirees is that the provincial government negotiated many of the terms of the new pension scheme with unions representing active employees — but forgot completely about the retirees. “There was zero consultation,” said Kennedy. The problem is that the interests of retirees and active workers are fundamentally different. For an active worker, the pension is only one part of the equation. A union representing active workers may be willing to bargain away some pension benefits or raise contribution rates in return for higher wages or a promise to limit layoffs. A retiree has nothing to bargain with.

“When we decided to work for government, we decided to work for a lower salary but in return we expected that when we retired, that the benefits would be there from the government of New Brunswick,” said Kennedy. “We contributed and paid for these benefits.”

So far, there have been no cuts to pensions in New Brunswick and the Cost-Of-Living Adjustment increased as anticipated on Jan. 1. But there’s no guarantee there won’t be cuts in the future. “That doesn’t provide safety and security and predictability for seniors because they never know whether pension plans will be reduced or not,” said Kennedy. The pensioners represented by Pension Coalition NB receive an average pension of \$21,000 a year and their average age is 71. “These are not gold-plated pensions.”

The federal government launched a consultation on target-benefit plans in

2014 that would affect Crown corporations and federally-regulated companies like the banks and railways. So far, Ottawa is saying the proposal won’t touch the core public service — but many observers believe it’s just a matter of time before it spreads to the federal public service. Roberts is convinced that federal public servants won’t be far behind if Ottawa goes ahead with its target-pension proposal. “Nobody believes it’s not about the public sector pension plan going forward.”

Scott Sweatman, a Vancouver pension lawyer, said that pension envy is a real phenomenon and concedes that “public pensions in this country are under

attack. It’s political.” At the same time, he worries that the debate has become too confrontational. “Polarization has got out of hand. We can’t have an intelligent conversation anymore.”

While target benefit plans continue to spread, Sweatman said he isn’t convinced that the federal government will make the move — even after the 2015 general election. “I share the fear of the retirees but I also want them to calm down. It would be highly unlikely and dangerous for the government to strip retirees of their accrued benefits and convert to a target plan ... Are we in such a spot that we have to toss out the retirees?” ■

For an active worker, the pension is only one part of the equation. A union representing active workers may be willing to bargain away some pension benefits or raise contribution rates in return for higher wages or a promise to limit layoffs. A retiree has nothing to bargain with.

## STRENGTH IN NUMBERS

In January 2015, the National Association of Federal Retirees joined the Canadian Coalition for Retirement Security, which was established to protect the accrued pensions and benefits of both public and private sector employees and of those already retired. The coalition is composed of 23 organizations that together represent close to 6 million working and retired Canadians.

The Canadian Coalition for Retirement Security believes that a deal is a deal: Pensions are deferred wages which the

employer commits to paying in exchange for an employee’s years of service. Public and private sector employers must honour existing pension commitments made to pensioners and employees, and accrued pension benefits should not be changed.

In the coming months the coalition will mount a non-partisan campaign to leverage public support for federal and provincial legislation that would protect the accrued benefits — retirement benefits that already have been earned — of public and private sector employees and retirees.

The coming federal election will provide a greater opportunity to engage the public, Association members and federal politicians and candidates in this discussion.

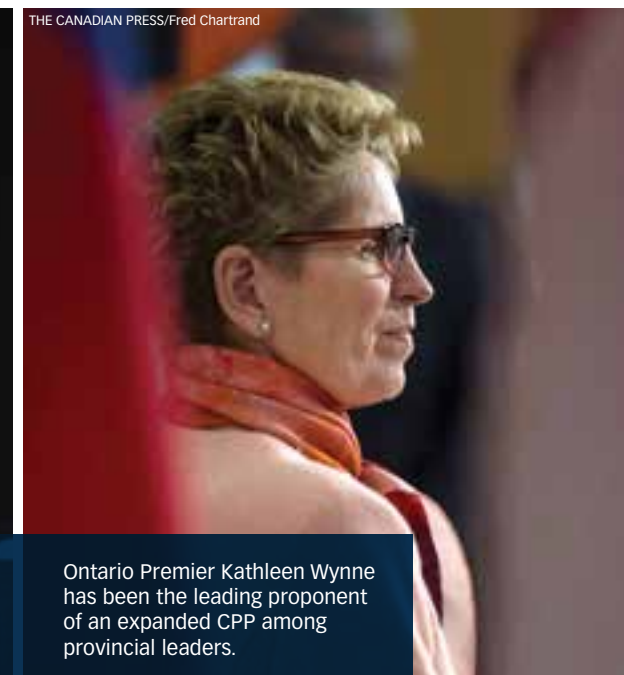
Retired RCMP officer Gary Oberg, president of the National Association of Federal Retirees, will act as the spokesperson for the coalition.

**To get involved with the campaign, visit [www.honouryourpromise.ca](http://www.honouryourpromise.ca) and keep an eye on Sage magazine for regular campaign updates.**



Photo credit: The Canadian Press Images PHOTO/CPIS Toronto

Jim Leech, former CEO of the Ontario Teachers’ Pension Plan. “(Defined benefit plans are) under attack from all sorts of directions.”

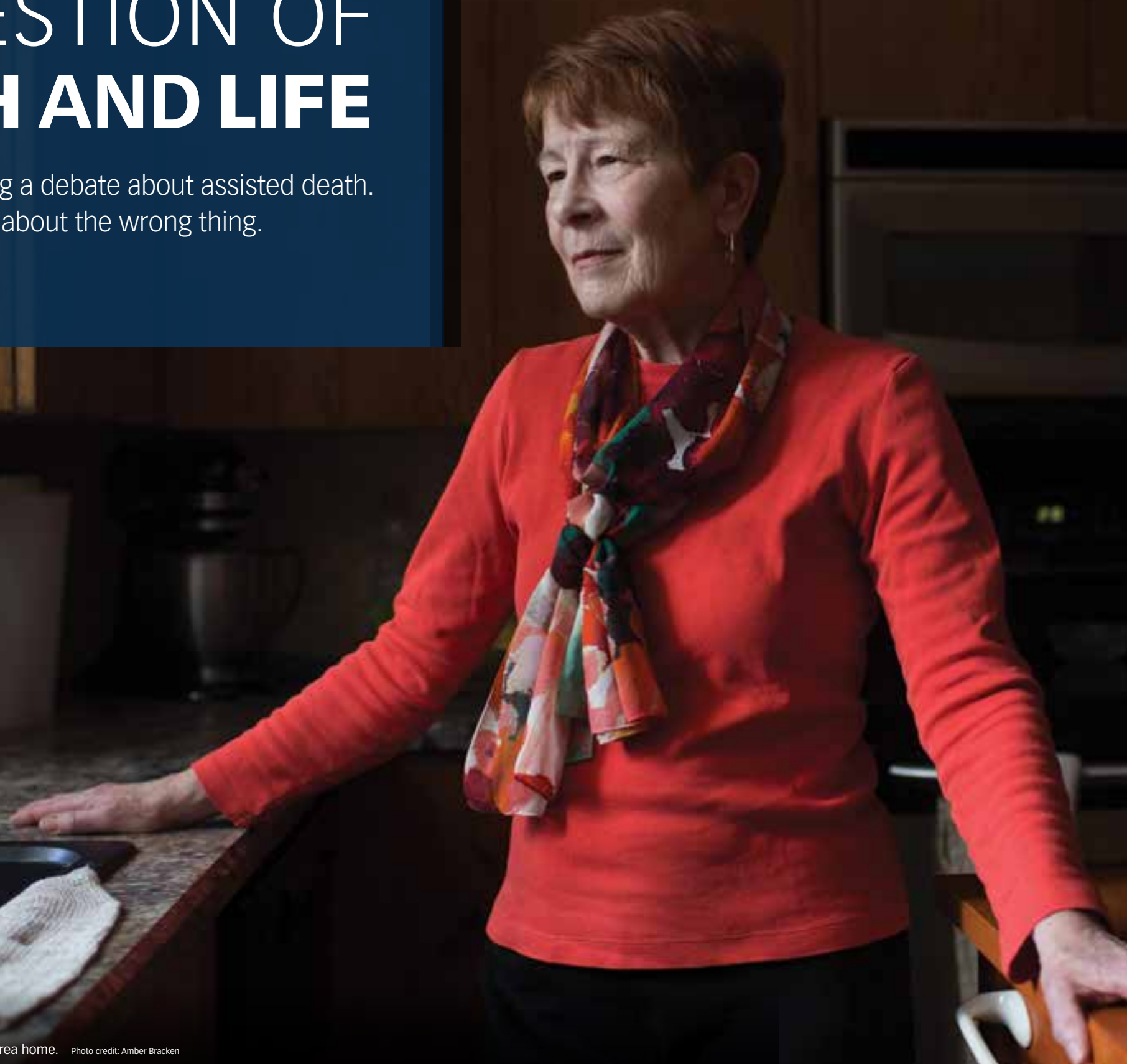


Ontario Premier Kathleen Wynne has been the leading proponent of an expanded CPP among provincial leaders.

# A QUESTION OF DEATH AND LIFE

Canadians are having a debate about assisted death. They may be talking about the wrong thing.

SHARON KIRKEY



Barb Gibson Clifford in her Edmonton-area home. Photo credit: Amber Bracken

It was late one morning back in December. The coroner called. Dr. Gerald Ashe hung up the phone, then sat down at his computer to write.

"I'm sad and I'm mad," the Brockville, Ont. family doctor tweeted. "Today a palliative patient of mine shot himself. We failed him.

"This was no way to die."

His 59-year-old patient had been suffering nasopharyngeal cancer, a rare and terrible cancer that began behind his nose, where it meets the throat, and spread to the base of his skull. Tumours had encased both carotid arteries leading up into his brain. The cancer had paralyzed the muscles controlling his upper eyelids; he could see only by holding the lids open with his fingertips. He was suffering from agonizing headaches and a pounding, constant ringing in his ears that made him feel as if a train was rushing through his skull.

According to the local paper, he wrote a final message in his journal ("I tried.") then drove to a secluded area and killed himself with a rifle.

It was the second time in three decades in practice Ashe had lost a patient to suicide. The first was 30 years ago. That man also had nasopharyngeal cancer, and also ended his life with a firearm. There are forms of suffering no amount of morphine can touch, said Ashe.

Soon, the soft-spoken family doctor will be permitted by law to provide what Canadian doctors have been prohibited — on threat of imprisonment — from offering competent patients for more than a century: the means to end life painlessly.

In a landmark unanimous ruling, the Supreme Court of Canada in February struck down as unconstitutional the Criminal Code provisions that treat doctor-assisted death as tantamount to murder. The court has given Parliament one year to craft new legislation — should it choose to do so —

to permit doctors to hasten the deaths of competent adults suffering from a "grievous and irremediable" medical condition.

Ottawa has said it plans to make that deadline. But the coming federal election could bring about a change in government, and the Harper Conservatives have indicated that they have no plans to introduce rules governing any assisted-dying regimen before the election writ is dropped.

The high court ruling is unambiguous: Provinces and territories are constitutionally entitled to enact — as Quebec will do when its 'medical aid in dying' law comes into force in December — laws permitting doctors to help competent, consenting adults choose when and how they die. Yet even in jurisdictions where voluntary euthanasia and assisted suicide have long been permitted, very few people ever ask for it and, of those who do, many never go through with it.

Humans are hardwired to want to live, and experts say dying patients undergoing futile treatment pose a far bigger challenge to our health system than the small number of people who want to die.

Many say the focus on assisted suicide is distracting policy-makers from what Toronto physician Ross Upshur calls "a perfect storm of horror" on the horizon: a rapidly greying population retiring with debt and without sufficient pension funds to cope with the economic realities of aging; a rapidly increasing number of deaths overall; and a health system focused on stretching our last days out longer and longer — even when all hope for meaningful recovery is gone.

Too many Canadians are dying the kind of deaths we all dread ... because access to quality, end-of-life care is a "crapshoot".

Canadian psychiatrist Dr. Harvey Max Chochinov, a world leader in studying the psychological needs of the dying, said too many Canadians are dying the kind of deaths we all dread — with uncontrolled pain and distress, and insufficient home-based care and support to help caregivers and families cope — because access to quality, end-of-life care is a “crapshoot”.

Even in major cities, and despite pockets of excellence, families can struggle to get minimal care, he said. “With such an abundance of suffering,” Chochinov wrote in a recent special edition on end-of-life care in the journal *Healthcare Papers*, “is it any wonder that for some, the option of euthanasia and assisted suicide has such allure?”

Seniors make up the nation’s fastest-growing age group. In less than 15 years, baby boomers will be entering their 80s. More than 259,000 Canadians will take their last breath this year; by 2036, that number is expected to grow to more than 450,000 per year.

Yet doctors and other health care professionals are not engaging in open, frank conversations with older patients and their loved ones about the “true inevitability of dying” and what care they would — or would not — want at the end of their lives, said Upshur, Canada Research Chair in primary

care research at the Dalla Lana School of Public Health at the University of Toronto.

Instead, terminally ill, elderly patients are receiving aggressive, invasive treatments studies show doctors would never choose for themselves or their families. “Walk through an intensive care unit and you’ll see elderly people on respirators and you just know that most of that care is futile,” said Ashe, a palliative care doctor. “Those patients are going to die, but their family isn’t ready to let them die.”

Often, the terminally ill end up in a painful and degrading round of hospital treatments because they haven’t had the crucial discussions with their family members before they’re forced into months and months of hospital readmissions — or until a crisis hits. “Something really bad happens and they’re taken to intensive care, and that’s the first time anybody has had a conversation about end-of-life,” Ashe said.

Upshur said too many people have an overly-optimistic view of modern medicine that focuses on reversible, curable diseases — a view based on a hospital-centred model of health care that overlooks a “massive demographic shift to an aging population” and patients with not one, but multiple chronic conditions.

“That was the model of the 60s and 70s, when we first formed the health care system,” he said. But policy-makers have known since the early 1980s the landscape was shifting, and have failed to prepare for it, he added.

“And now this just forces a lot more confusion, because now people say (that) if you start to loosen restrictions against assisted dying you’re going to be railroading a bunch of seniors into making decisions that they don’t want to make,” Upshur said. “That’s a goofy claim to be made.”

The truth, he said, is that little is known about how older Canadians feel about assisted death. “Because nobody has asked them.”

It’s difficult for people to think about death, about “not being anymore,” said Dr. Jimmie Holland, a psychiatrist at Memorial Sloan Kettering Cancer Center in New York City and a world leader in researching the psychological impact of cancer. “It takes a certain level of comfort dealing with death to be able to say, ‘We may or may not be able to turn this around.’”

Bringing a patient into palliative care earlier can allow for less aggressive care, less suffering. Paradoxically, emerging research shows that earlier palliative care can actually add months to life. Too often, however,

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Emerging research shows that earlier palliative care can actually add months to life. Too often, however, palliative care — which focuses on comfort and not “cure” — isn’t introduced until the final days or hours of a patient’s life.

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palliative care — which focuses on comfort and not “cure” — isn’t introduced until the final days or hours of a patient’s life.

“There is this perception, this fear, that if one talks about palliative care, or uses the word ‘palliative’, one takes away hope and causes more depression,” said Dr. Jose Pereira, professor and head of palliative care at the University of Ottawa and medical chief of palliative care at Bruyère Continuing Care and the Ottawa Hospital.

Research shows the opposite is true, he said. “Studies show that while oncologists are trying to control cancer, or cardiologists are trying to control heart failure, you can activate a palliative care approach at the same time by asking patients, ‘What symptoms are you experiencing? What’s your quality of life like? What if things progress? How can we plan ahead?’”

Experts say those crucial early discussions can lead to less of the aggressive care and interventions that too often make dying more painful and distressing. But most Canadians don’t have a written plan covering what types of life-prolonging interventions they would or would not want should they ever lose the capacity to speak for themselves. They haven’t asked the important questions, let alone answered them: *Would I want to be tube-fed? Would I agree to be connected to an artificial breathing machine, or resuscitated if my heart stopped?*

So the system takes over. And the system’s default response is to provide increasingly aggressive care that in many cases only prolongs the final act.

A newly-published study of critically ill, elderly patients aged 80 and older admitted to 22 intensive care units across the country found many suffered prolonged, dismal deaths. Almost all the patients whose family members wanted comfort measures only received life-sustaining treatments in the ICU — and just 20 per cent received them for more than seven days. Half died before leaving the hospital.

“I want to underscore the suffering the family feels witnessing a prolonged death experience on life-support,” said the

study’s first author, Dr. Daren Heyland, a critical care specialist in Saskatoon and director of the Canadian Researchers at the End of Life Network.

The memory of a loved one being “intrusively treated in an undignified way” can haunt people for months or years after, said Heyland, who is also a professor of medicine at Queen’s University in Kingston, Ont.

“We talk so much about patient-centred care, and we pat ourselves on the back for being patient-focused. And here we are talking about one of the most vulnerable populations in our health care system — the very elderly who are very sick — and I’m trying to say they’ve got really poor care. And nobody seems to be accountable for that.”

In Ontario alone, close to \$5 billion a year is spent on caring for people in their last year of life — \$1.3 billion on their last month of life alone, according to a new study in the journal *PLOS One*. Almost half of that sum is spent on admissions to acute-care hospital and intensive care units — costly care that could be avoided by providing more palliative care at home.

Instead, people are dying behind ‘privacy curtains’ on busy hospital wards, or on gurneys in an emergency department at 3 a.m. “as a direct result of us not having good planning in place,” said Sharon Baxter of the Canadian Hospice Palliative Care Association.

Even when the patient’s preferences are known — *I don’t want aggressive care, I don’t want CPR should my heart stop, I want to die at home* — Upshur said too often the appropriate resources cannot be assembled, especially if the patient’s an elderly person with multiple chronic conditions. “And anybody who has an older parent that they’ve tried to get appropriate care for knows it.

“They get bounced through services, they get bounced in and out of hospitals and nobody says, ‘Well, what’s the appropriate care for you?’”

One Ottawa woman has lost 40 pounds in the past 10 months struggling to get the



The Harper government has said it plans to meet the Supreme Court’s one-year deadline for drafting an assisted-death law.

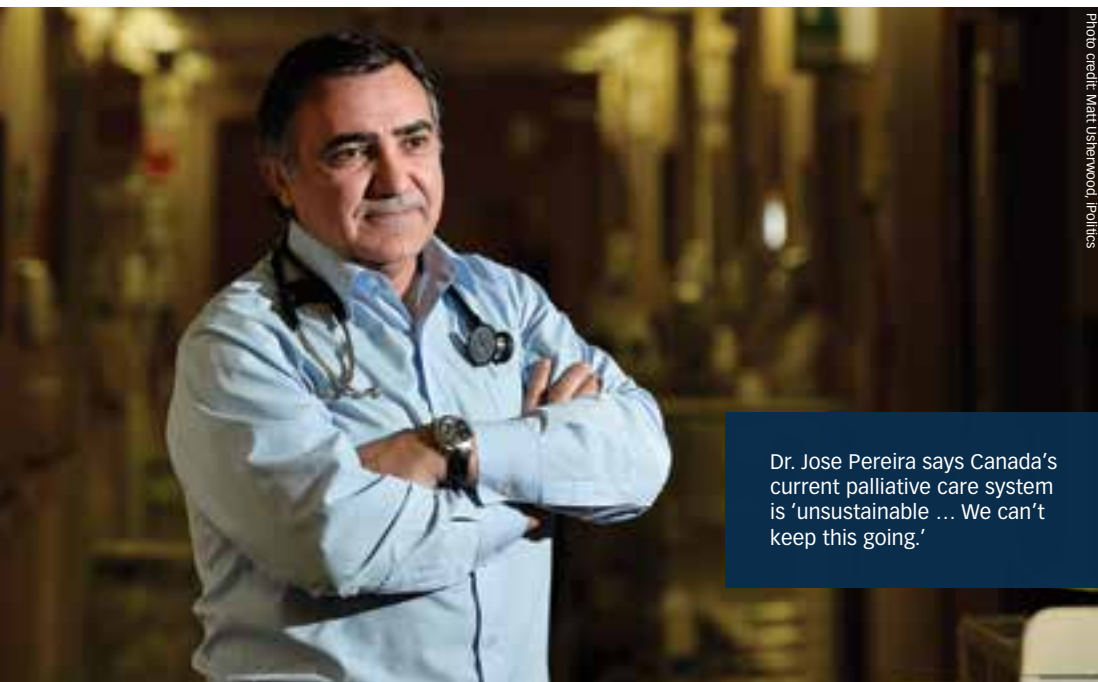
support she needs to care for her husband, an 89-year-old Second World War veteran with terminal, stage four colon cancer and early dementia.

“None of my clothes fit me,” said the woman, 77, who requested anonymity to protect her husband’s privacy. It took her 15 months to get assistance from Veterans Affairs Canada and the local Community Care Access Centre, she said. A personal support worker now comes for eight hours a day. But for months she felt frightened and alone, overwhelmed by red tape.

“I would have liked to have had a little bit of support, even if it was just mental support. Someone to at least help me, someone to help me know how to go about dealing with this,” she said.

Her lifeline has been the Ruddy-Shenkman Hospice in Ottawa and its caregiver support program. She takes yoga once a week and has started seeing a counsellor. Hospices mean reduced burdens for caregivers, less use of expensive and intensive hospital resources and a better quality of life for the dying, Baxter said.

In Canada, residential hospices have to rely on charitable donations for half their funding.

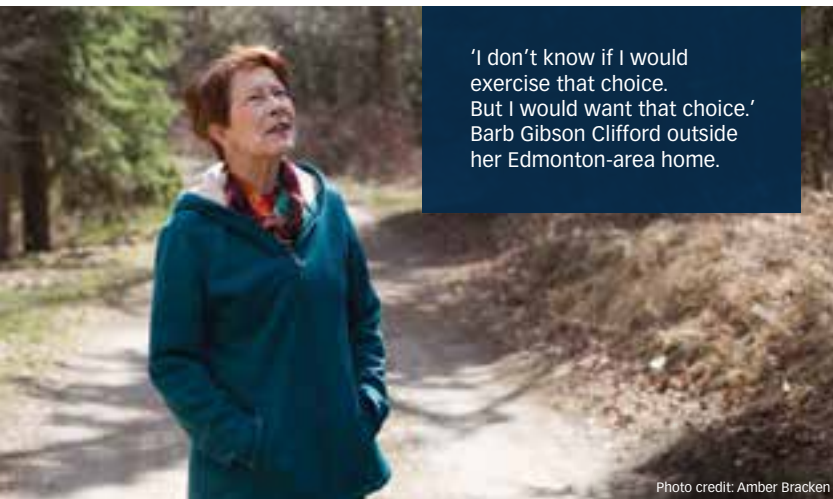


Dr. Jose Pereira says Canada’s current palliative care system is ‘unsustainable ... We can’t keep this going.’

Photo credit: Mark Usherwood, Politics

THE CANADIAN PRESS/ADRIAN WYD





'I don't know if I would exercise that choice. But I would want that choice.' Barb Gibson Clifford outside her Edmonton-area home.

Photo credit: Amber Bracken

But hospices are only part of what's needed. Most provinces have only a small number of palliative care specialists to help look after the dying, a situation Pereira calls "unsustainable." Family doctors and specialists should be more accountable for providing palliative care to their own dying patients, he said.

"But we also need to put in the specialist teams to support them," he added. His team of eight palliative care doctors is doing the work of 12, providing round-the-clock consultations for four hospitals and two cancer centres for the entire Champlain region.

"We can't keep this going," said Pereira. "I find it mind-boggling that, on the one hand, you've got some government members who are chomping at the bit to get euthanasia legalized, and the other hand they're not providing us with the resources and tools to care for those with the most difficult symptoms and the most difficult problems."

One of the things people fear most about dying is pain. Pereira said there are more tools available today than ever before to manage terminal pain. But many doctors, he said, hold back because of misplaced fears that morphine and other opioids — the gold standard for serious pain — inexorably "hasten" death.

"There are very clear guidelines on how to use morphine and some of the other opioids safely," he said. "When used appropriately they don't shorten lives. The goal is getting people comfortable."

But it's also true that end-of-life care can include "palliative" or "terminal" sedation. Even without legalized doctor-assisted death, Canadian doctors can legally sedate a patient and simply let that person drift unconscious into death.

Upshur and others said the use of palliative sedation appears to be growing in the absence of tight controls on when it should be used, by whom and under what conditions.

Not all pain can be controlled, Upshur said. "I have had a small number of patients where, no matter what we threw at them, they were still in pain."

One case he will remember forever: an elderly man with metastatic prostate cancer that had spread into the nerves. "Nothing would touch it. Nothing. We had every specialist look at him and he had very, very significant pain.

"That's why people are starting to access and use 'terminal' sedation or palliative sedation. That gets promoted when there is intractable pain, and we need to be honest about that."

Non-steroidal anti-inflammatories can be toxic to the stomach in the elderly. Opioids are not only constipating, they also cross the blood-brain barrier and — for frail, elderly people with vulnerable brains — they can affect balance and coordination, putting them at risk of fractures and falls.

Observers say the entire system needs to be re-engineered to provide more community care and better support for caregivers. Upshur said he wants to see the system get "upstream of people's preferences of how they want to be cared for, and where they want to be cared for. And if people really do have a wish to die at home, then we need to find a way to support their care at home."

Even with the best end-of-life care, he and others say there are situations where suffering — physical, emotional or existential — is so unbearable, assisted death may hold out the best hope for a 'good death'.

Barb Gibson Clifford has made her end-of-life plans. Ten years ago, the 69-year-old Edmonton-area woman was diagnosed with leiomyosarcoma, a "really nasty, rare" form of connective tissue cancer similar to the type former Toronto mayor Rob Ford is fighting.

Gibson Clifford has had 11 surgeries, most of them major abdominal surgeries, in the last nine years. She is currently in remission. "I'm disease-free, but not cured."

She has a banker's box filled with up-to-date legal documents. She has chosen where her ashes will be interred. She has talked with her family doctor and oncologist about what she wants done should she ever reach the stage "where there is very little chance of my being returned to the quality of life I have now."

And if her suffering becomes intolerable, she would consider asking her doctor to help her die.

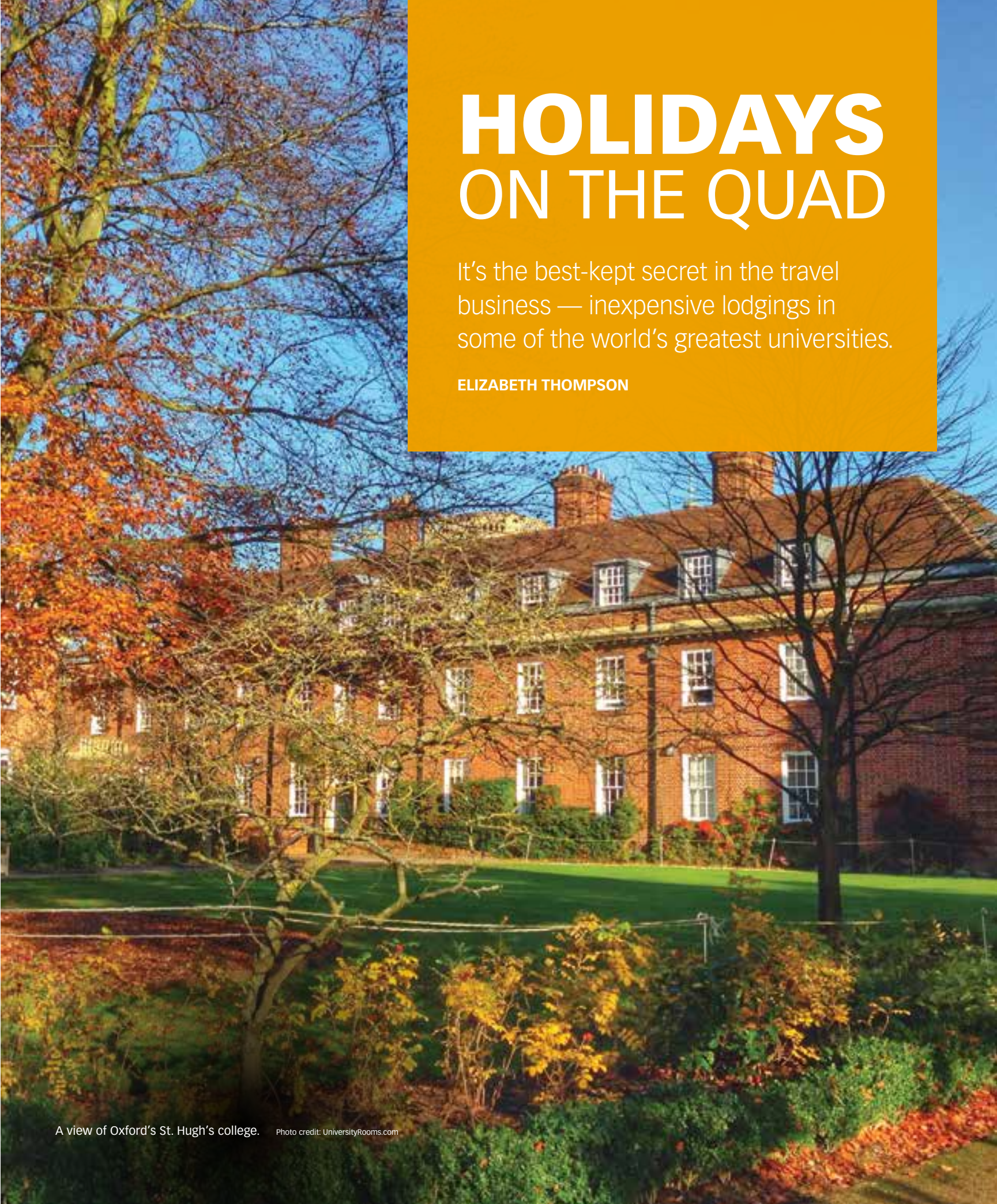
"I know my life is going to come to an end with this cancer," she said. "If I were in intractable pain, with absolutely no hope, I would not want my family to have to sit the death watch for five days or six days, or two weeks ... while I'm on a morphine drip that is going to kill me anyway.

"I don't know if I would exercise that choice. But I want that choice." ■

# HOLIDAYS ON THE QUAD

It's the best-kept secret in the travel business — inexpensive lodgings in some of the world's greatest universities.

ELIZABETH THOMPSON



A view of Oxford's St. Hugh's college. Photo credit: UniversityRooms.com

OXFORD, U.K. – When you walk past the weatherbeaten wooden doors set into the outer walls of Keble College and through the vaulted brick passageway, it feels like stepping into another world — one of stone stairs worn smooth by decades of Oxford scholars rushing to class, of Victorian-era rooms with wrought-iron beds and white duvets, looking out over Liddon Quad and its manicured lawn.

But it all pales in comparison with breakfast the next morning — a traditional English breakfast served in Keble College's dining hall. The tables that stretch the length of the room, the dark wood paneling, the high ceilings and stained glass windows — it all feels like a holiday at Hogwarts ... although your fellow guests are far more likely to be discussing Jane Austen or Chaucer than defence against the dark arts.

Once the private enclave of students and professors, in recent years more and more universities around the world have been quietly opening the doors of their residences to tourists once students head home for the summer.

While some are basic, dormitory-style lodgings, others — like the colleges that make up Oxford and Cambridge universities — can offer travellers a one-of-a-kind experience, as well as an economical way to see a city.

Many universities also throw in access to campus athletic facilities. Halifax's Dalhousie University lets guests staying on campus use its tennis courts, indoor climbing walls, swimming pool and dry-heat saunas — even a Fun Zone play area for children under 10.

Dozens of universities around the world have started listing on travel sites like UniversityRooms.com and Booking.com,



Liddon Quad at Keble College, Oxford.

Photo credit: UniversityRooms.com



The dining hall at Keble College, set for breakfast.

Photo credit: Elizabeth Thompson



One of the rooms available to tourists at Keble College.

Photo credit: UniversityRooms.com



The cafeteria at the Residencia Àgora BCN in Barcelona.

**"If you're looking for a base to go and explore and you want to spend your holiday budget on sightseeing and eating out ... then it's potentially a really good option because you can spend two-thirds less than you would on a hotel and stay very centrally."**

or on their own websites. In Canada alone, more than 60 universities from coast to coast are renting out rooms in the summer. Rosetta Vannelli, associate director housing and conference services for McGill University, said university residences are still one of the best-kept secrets in the travel industry.

"The savvy traveller, people who are experienced travellers, stay with us," she said.

"I'm not going to get the traveller who is looking for the high-end luxury kind of accommodation. But certainly the middle-of-the-road, Holiday Inn type of traveller, the Comfort Inn ... I will certainly get that."

Since Vannelli came to McGill in 2001 after a 20-year career in the hospitality business, annual revenue from McGill University's summer accommodation service has grown from \$1 million to \$4 million — revenue that helps keep residence prices down

for students. Along the way, McGill has snapped up three downtown Montreal hotels — two Marriotts and a Sheraton — which house students during the school year and tourists in the summer months.

Summer rates for the university's residences in the heart of downtown Montreal run from \$49 a night for a single dorm-style room with shared bathroom to \$119 a night for a room at the four star Citadelle, a converted Marriott on Sherbrooke Street West.

But McGill's summer accommodation business is so discreet, even some people at the university don't know it exists. Vannelli said she "treads lightly" because she doesn't want to risk angering nearby hotels by aggressively advertising the fact that McGill is renting out 1,000 rooms in downtown Montreal in peak season.

"We don't want to upset the hoteliers into revolting," she said, adding the

message has been getting out through the university's website, word-of-mouth and listings on Booking.com.

One of the largest services for finding universities willing to accept travellers is UniversityRooms.com, which links to dozens of universities and colleges in 15 countries around the world. Catherine Warrilow, company spokesperson, said it was the brainchild of Charlie Ramsay, a former Keble College student who got the idea when he decided to stay on campus during an Easter break and saw how many rooms lay empty. After initial reluctance, Keble College finally agreed in 2007 to give Ramsay's proposal a chance.

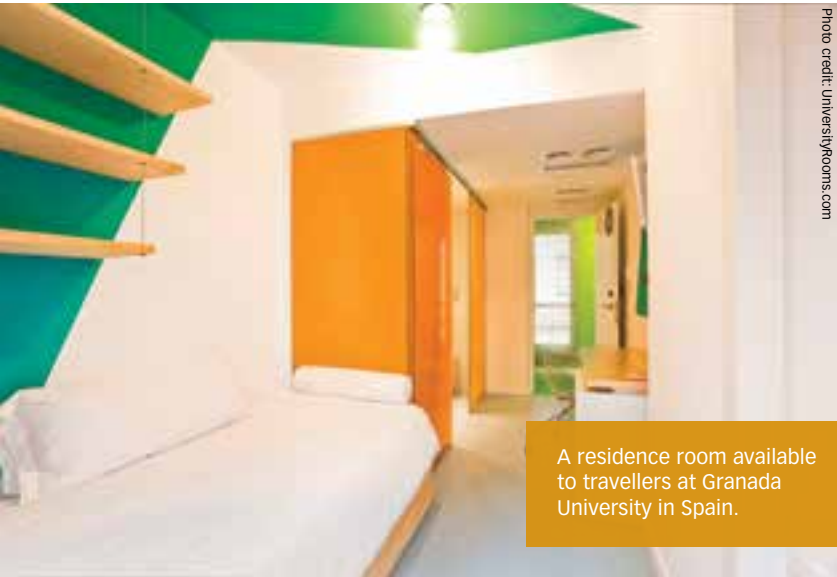
"Keble was the very first college and then other colleges just followed suit from there," Warrilow said. "Word spread across Oxford. It got bigger and bigger. Now most colleges in Oxford rent out their rooms and it has become a significant part of most colleges'

business. Keble, for example — it's their biggest revenue driver. They have refurbished all the rooms as a result and actually now offer rooms year-round because it is such a significant part of the business."

Staying in a university residence may not be for everyone, Warrilow acknowledged. "The accommodation doesn't come with the five star luxury of staying in an up-market hotel.

"The rooms are very clean and simple but a lot of them don't have TVs or that kind of thing. They have towels and toiletries and tea and coffee-making facilities but they are quite simple student rooms. So if you are looking for somewhere to go and stay in your room all day, it's maybe not the right place.

"If you're looking for a base to go and explore and you want to spend your holiday budget on sightseeing and eating out ... then it's potentially a really good option because you can spend two-thirds less than you would on a hotel and stay very centrally."



A residence room available to travellers at Granada University in Spain.

Photo credit: Universityrooms.com

room with ensuite bathroom at Campus X Roma in Rome may be a bit further out of the city centre, but rooms are only 55 euros a night (\$73 Cdn) and include breakfast and access to everything from fitness facilities to a recording studio.

The times universities choose to open residences to travellers often depend on the academic calendar. In Australia, for example, the University of Sydney's St. John's College is open to the public from December to February, with double room rates of roughly \$112 Cdn.

University residences vary widely, so don't assume they're going to have all of the services and facilities offered by hotels.

Historic colleges in places like Oxford and Cambridge may have lots of atmosphere — but many don't have elevators. While the person who greets you may be called a 'porter', it may not be part of his or her job to carry your luggage to your room. If stairs are a problem, book early to ensure a more accessible ground floor room, said Warrilow.

"Especially with the older colleges you've got kind of winding staircases ... Most colleges will have a provision for disabled access but it will be down to availability as to whether they have rooms on the ground floor or not."

Some universities impose age restrictions on guests — which can limit selection for families travelling with children under 18 years old. Because many university residences were built only to house students during the school year, not all are air-conditioned. Ensuite bathrooms are not available at all universities; some may have shared washrooms, or you might have to walk down the hall.

Dining facilities also vary widely. While some offer not only breakfast but dinner and access to low-cost drinks at the campus pub, others offer only rooms for the night. Most university rooms have Internet access (sometimes via Ethernet cable) but not all are equipped with televisions in the rooms.

One way to get a better idea of what you're getting is to check out reviews from other travellers on travel sites like Trip Advisor, where university residences are often listed in the 'specialty lodging' category. In Quebec, university residences also have their own rating system administered by the provincial government, which outlines the services available and how they stack up against other options.

University staff can also be a great source of insider travel tips, said Warrilow.

"If you stay at a university, not only are you very central, you're already kind of on the route of the sightseeing that you want to do. So it's very easy and accessible to get around. You've got expert knowledge on hand to help you to plan your itinerary and you're also staying with other people who are doing exactly the same thing as you." ■

While some are basic, dormitory-style lodgings, others — like the colleges that make up Oxford and Cambridge universities — can offer travellers a one-of-a-kind experience, as well as an economical way to see a city.

A double room with an ensuite bathroom, breakfast and view of the quad at Keble goes for 95 pounds a night (around \$174 Cdn), less than other lodgings in Oxford's downtown. Oxford has 32 colleges available — including Lewis Carroll's alma mater of Christ Church, where a night's stay and breakfast in its Great Hall (where scenes from the Harry Potter films were shot) costs between 52 and 62 pounds (\$95-\$114).

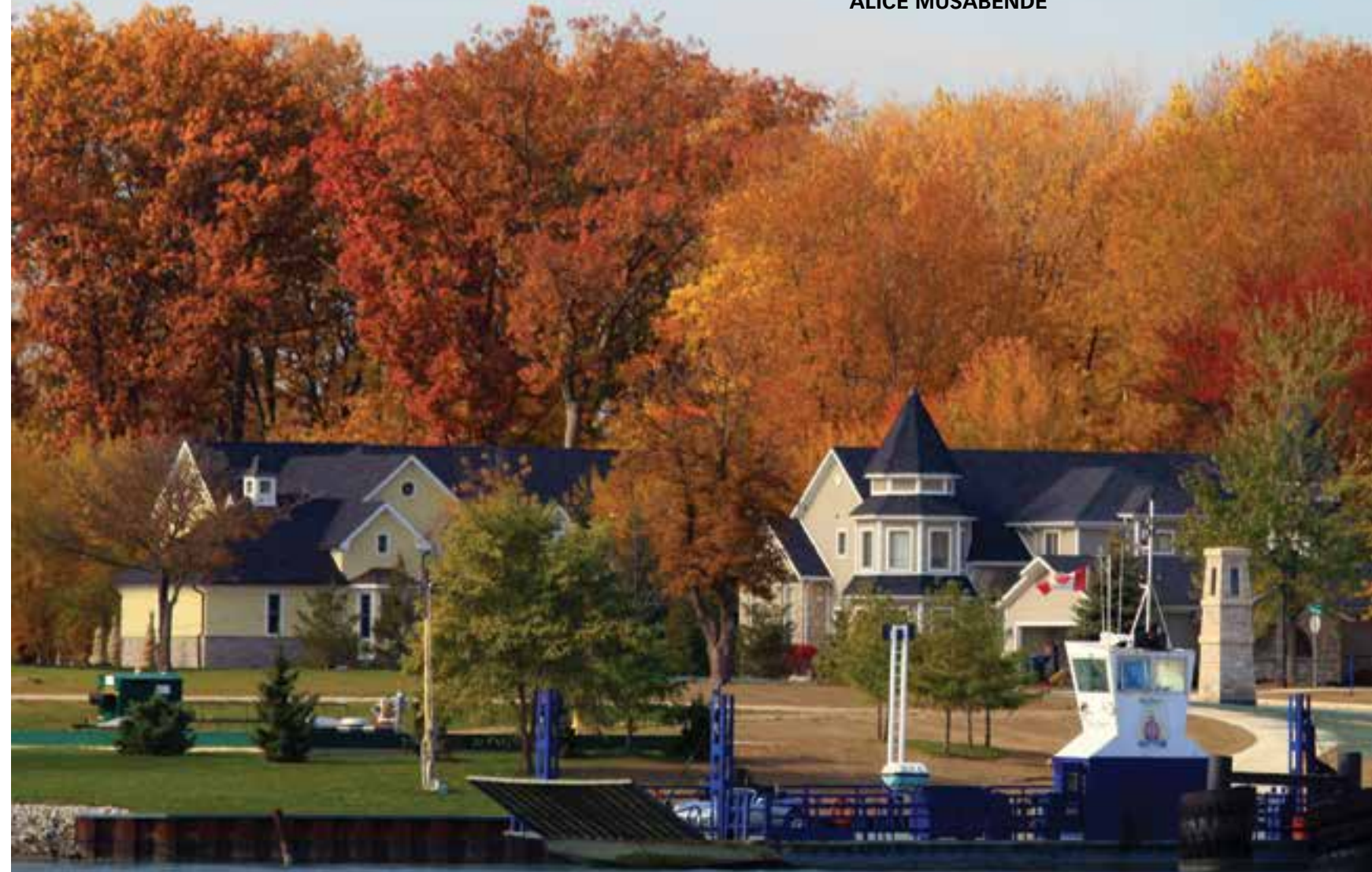
At Cambridge, 20 colleges have rooms available. Charles Darwin's Christ's College, founded in 1505, offers a room and a locally-sourced East Anglian breakfast for between 50 and 99 pounds (\$91-\$181 Cdn). For those looking for something more modern, there is the very 21st century Stephen Hawking Building where rates run from 79 to 97 pounds a night (\$145-\$178 Cdn).

In Europe, a variety of universities offer accommodations — including many in popular destinations like France, Spain and Italy. A single room at the Residencia Universitaria Argüelles in Madrid with breakfast costs 29 euros a night (about \$38 Cdn). A double

# SHORT CUTS

This year, skip the jet lag.  
Your next great vacation destination  
could be just around the corner.

**ALICE MUSABENDE**



It was a long, long winter, Canadians.  
You need a vacation. But where?

It takes two things to make a holiday — time and money — and everybody seems to be short of both these days. But if you spent February poring over the Cancun brochures and sighing, take heart ... and think small.

Canada offers a wealth of perfect vacation destinations just a day's drive from where you live — ideal for a week, or just a weekend. We've picked five of our favourite short-duration holiday spots; your local tourism bureau can suggest many more. So pack light, grab a map and get ready to check out some hidden holiday gems within easy reach of major Canadian cities. All you need is an open mind and the urge to explore.

## RICHMOND, B.C. EAST MEETS WEST

It's a lively slice of Asia transplanted into the heart of one of North America's most gorgeous urban settings. Night markets, festivals, fashions and some of the best restaurants on the continent — Richmond's got everything but a Great Wall of its own.

Easily reached by car from anywhere in the Greater Vancouver area and just 30 minutes south of downtown, Richmond is known for its stunning waterfront sunsets and dynamic urban living. The city's population is 65 per cent Asian-Canadian, giving it a look and feel unlike any other Canadian city. Plan on spending a lot of time in the Golden Village, a shopping district where you'll find some of the best and most authentic Chinese food available in North America. Take a stroll down on Alexandra Road, unofficially known as 'Food Street', where you can find more than 200 Asian and fusion cuisine restaurants.

Aberdeen Centre, a dazzling example of modern design and the largest Asian mall outside of Asia itself, boasts more than 160 stores and restaurants. The center runs weekly cultural performances — including "the only state-of-the-art musical fountain show in town", says Joey Kwan, promotions director at Aberdeen Center — and artistic and educational exhibits; in 2014 it commissioned artist Robin Sather to re-create the Hong Kong skyline in Lego.

The area offers a wide range of accommodations, from high-end hotels like the award-winning Fairmont Vancouver Airport Hotel to more central digs along the Canada Line rapid transit rail route that links Richmond to downtown Vancouver.

And don't leave town before you pay a visit to two of the region's celebrated wineries. Lulu Island Winery is Canada's largest exporter of ice wine to China and boasts a one-of-a-kind urban vineyard, while its sister operation Blossom Winery combines traditional Chinese winemaking methods with western technology. And yes, they offer samples.



The Golden Village offers the freshest and most authentic Asian seafood dishes anywhere in North America.

### What to do

Hang out at Aberdeen Centre; parking is free.

### What to eat

The best dim sum anywhere  
<http://www.tourismrichmond.com/restaurants/>

### Where to stay

Central hotels walking distance from the Canada Line:

- Radisson Hotel Vancouver Airport (at Aberdeen Centre Station)  
<http://www.radisson.com/richmond-hotel-bc-v6x3x9/bcvanair>
- River Rock Casino Resort  
[www.riverrock.com](http://www.riverrock.com)
- Sheraton Vancouver Airport Hotel  
[www.sheratonvancouverairport.com](http://www.sheratonvancouverairport.com)
- Hilton Vancouver Airport  
<http://www3.hilton.com/en/hotels/british-columbia/hilton-vancouver-airport-YVRAHHF/index.html>
- Vancouver Airport Marriott Hotel  
<http://www.marriott.com/hotels/travel/yvrsa-vancouver-airport-marriott-hotel/>

### Wine tasting

[www.luluslandwinery.com](http://www.luluslandwinery.com)



Chinese New Year celebrations at Aberdeen Centre.



The Lulu Island Winery.

There's a reason they call it "Food Street".

## VEGREVILLE AND CENTRAL ALBERTA THE PEROGY TRAIL

Wear loose pants for this one. Edmonton is the unofficial capital of Canada's Ukrainian-Canadian diaspora and offers some of the finest Eastern European cuisine in Canada. A 25-minute drive east of the city brings you to the Ukrainian Cultural Heritage Village, an open-air museum featuring three authentic Eastern Byzantine Rite churches, a gift store and a company of costumed role-players celebrating the history of Ukrainian-Canadian settlement.

"Everything here is authentic, from the original buildings that have been restored, the furnishings that you see in them, to the way the interpreters are dressed," says David Makowski, head of community relations at the heritage village.

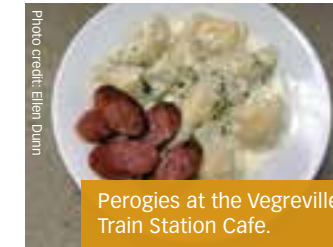
It's a great place to spend a summer afternoon — but make sure you're in Vegreville in time for dinner. Home of the Vegreville Egg (a two-and-a-half ton Ukrainian Easter egg popular for roadside selfies) the town also has a remarkably sophisticated dining scene. The Station Café, located in the town's heritage train station, offers a splendid selection of Eastern European food; you can watch the chef, Ellen Dunn, make her celebrated perogies by hand, on-site.

There are some small inns and motels in Vegreville but the town's central location makes it easy to keep moving. Hit the Pyrogy Park Cafe in nearby Glendon for a snack before heading back to Edmonton through Elk Island National Park, a spectacular 200 square kilometres of grassland, aspen parkland and boreal forest with its own bison herd. A good place to walk off all those wonderful carbs.

## GIMLI, MANITOBA PARTY LIKE A VIKING

Get in touch with your inner berserker — or just relax next to one of the loveliest waterfronts on the Prairies. There isn't another town anywhere in Canada like Gimli, a community of just under 10,000 settled by a handful of Icelandic immigrants 150 years ago.

Just an hour north of Winnipeg by road, Gimli is home to the largest community of Icelanders outside of Iceland itself. The time to visit is the August long weekend — July 31 through August 3 — when the whole town gets its Norse on for the Icelandic Festival ('Islandingadagurinn', for those able to pronounce it). Games, concerts, food, fireworks, crafts — the festival even offers re-enactments of Viking battles in full costume. Explore the town's remarkable history at the New Iceland Heritage Museum and check out the wide selection of local history books at Tergesen's General Store.



Perogies at the Vegreville Train Station Cafe.



Traditional Ukrainian dance.



Working with horses outside the Greek Orthodox church at the Ukrainian village.

### What to do

Spend time at the Ukrainian Cultural Heritage Village.

### What to eat

Perogies in Vegreville and Glendon

### Where to stay

- The Pomeroy Inn & Suites in Vegreville:  
<http://www.pomeroyinnandsuites.com/hotels-vegreville>
- The Barn Loft Inn, Vegreville:  
<http://www.bbcanada.com/barnloftinnbb>

### What to do

Take a swim, lounge on the beach, go on a fishing adventure. Watch for pelicans, bald eagles and purple martins

### What to eat

Fresh lake pickerel.

### Where to stay

Lakeview Resort overlooking the harbour  
<https://www.lakeviewhotels.com/hotels/gimli/>



'Vikings' stage a mock battle for Gimli's Icelandic festival.



Gimli's festival midway by night.

Gimli sits on the western edge of Lake Winnipeg and the town's social and commercial life has always centred on water. Gimli's harbour can accommodate more than 200 boats and the pier is the spot for sunset strolls in high summer. The lake is a popular fishing destination and supplies Gimli with its signature dishes: fish-and-chips and pan-fried pickerel, almost always served with fresh pickle roll.

Gimli is also an cultural hub, a seasonal home for artists and writers from all over. Freelance writer Doreen Pengracs has lived there for seven years now; she recommends dropping by during the week of July 22-26 for the annual Gimli Film Festival, celebrating its 15th anniversary this year and showcasing more than 100 films and documentaries from all over the world. "Where else can you sit on the beach and watch a film under the moonlight?" says Pengracs.



Photo credit: Travel Manitoba

## ÎLE-AUX-COUDRES, QUEBEC SECRET GARDEN OF THE ST. LAWRENCE

A lot of Quebecers are going to be annoyed with us for giving away one of their best-kept holiday secrets: Île-aux-Coudres, a small island just a little over 100 kilometres east of Quebec City in the Saint Lawrence River, in the beautiful region of Charlevoix.

About the only thing lovelier than Quebec City's colonial architecture is the countryside

that surrounds it, with densely wooded hills giving way to the long, low *seigneurial* pastures and fields that sweep down to the St. Lawrence. Île-aux-Coudres is just the other side of a free 15-minute ferry ride from Saint-Joseph-de-la-Rive. Take the scenic route from Q City, because getting there is half the fun; you'll pass through several charming riverside villages and get a chance to see the Montmorency Falls and the Sainte Anne de Beauré basilica, one of the finest in North America.

The island itself is tiny — just 11 kilometres long and about three wide — with fine beaches and handsome old farmhouses. The best way to explore it is on a bike; Gilles Moisan runs Centre Velo-Coudres, which rents bicycles, and he says there are about 40 km of bike paths threading the island. Start your visit with a trip to the Cidrerie Vergers Pedneault; stroll its beautiful orchards and pick up some

samples of its famous ciders before a quick outdoor lunch at Boulangerie Bouchard, watching the shipping pass by on the river.

The island is a perfect day trip but it also abounds in small inns and B&Bs; some, such as the Havre Musical de l'Islet and Motel l'Islet, even offer live concerts during the season. An overnight stay gives you more time to explore the island's long history; don't leave without visiting Les Moulins de L'Isle-aux-Coudres, a museum featuring a fully-functional watermill and windmill.

Back on shore, try to arrive hungry in Baie-Saint-Paul — the award-winning Hôtel La Ferme is a must for foodies keen to explore Quebec's exquisite cuisine. "The Restaurant Les Labours is all about local ingredients. Our cheeses, charcuterie, and vegetables are all from local farms," says executive chef Guy Besson. And don't forget to check out the many local boutiques and art galleries.

### What to do

Rent a bike or put on your walking shoes and immerse yourself in the magnificent scenery.

### What to eat

Tarte Grand-mère at Boulangerie Bouchard

### Where to stay

There are plenty of camping sites and accommodations for all budgets:

<http://www.tourismeisleauxcoudres.com/accomodations.aspx>



Les Moulins de L'Isle-aux-Coudres.



Cyclists take in a view of the mainland from Île aux Coudres.

Photo credit: Tourisme Île-aux-Coudres

## AMHERSTBURG, ONTARIO GREEN OASIS

In southwestern Ontario, at the mouth of Lake Erie and the Detroit River, sits one of the prettiest and oldest communities in Ontario. About 25 minutes away from the U.S.-Canada border, Amherstburg is a town of gardens — five large and carefully-manicured public gardens, which is a lot for a town of just 26,000 people. The biggest and best-known — the 10.5-acre King's Navy Yard Park, beautifully set on the edge of the Amherstburg Channel across from Bois Blanc Island — boasts a dazzling selection of rhododendrons, stately oaks and magnolias.

King's Navy Yard Park used to be the spot where the Royal Navy built the river craft that fought the War of 1812. The entire town is like a cobblestoned catalogue of North American history. It was one of the busiest stops on the Underground Railroad for black slaves fleeing bondage in the American South and is now home to the North American Black Historical Museum.

The town is celebrated for its festival calendar; the annual Woofa-Roo Pet Fest is a great time for pets and their people, featuring dock-diving, obstacle courses, a pet costume pageant, live music and much more. The two-day event has

### What to do

Attend at least one local festival (there are plenty) and visit a public garden.

### What to eat

Check out the local produce and baked goods at Amherstburg's Farmers' Market. <http://www.amherstburgfarmersmarket.com/vendors.htm>

### Where to stay

Bondy House Bed & Breakfast: <http://www.bbcanada.com/bondyhouse>

Blue Haven Motel: <http://www.bluehavenmotel.ca/>

exploded in popularity in the past three years and is expected to draw thousands of people to Amherstburg this coming August.

Birders will want to take the four-minute ferry ride to Boblo Island — once a staging area for Chief Tecumseh and his First Nations allies fighting the War of 1812, now one of the best places in Ontario to spot rare bird species. Nice place to watch the sun set on the river, too.



Souvenirs of old wars in the Kings Navy Yard Park in Amherstburg.

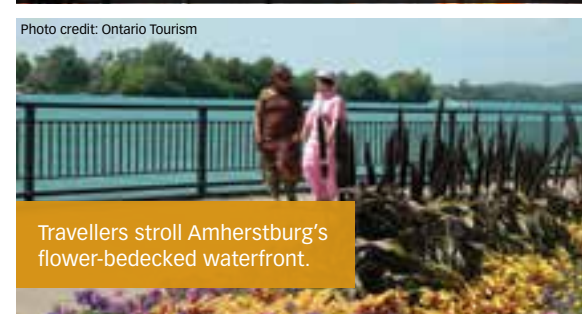


Photo credit: Ontario Tourism

Travellers stroll Amherstburg's flower-bedecked waterfront.

And who visits southwestern Ontario without bringing back a little of the local grape? The Amherstburg region is home to 16 wineries, with three of them — D'Angelo Estate, Sanson Estate and Sprucewood Shores Estate — right in the town itself. Spend a day just driving the country roads from vineyard to vineyard, then treat your friends to a wine-tasting when you get home. ■

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# Taking the HASSLE OUT OF TRAVEL



What you should do before you pack a bag.

For many Canadians, summer means travel. And whether you're planning a long trip or just a long weekend away, you'll enjoy it a lot more if you're ready for anything.

So to help you leave your worries on the doorstep, Johnson Inc. — one of Canada's leading home, auto and group insurance providers — has some tips to make your next trip stress-free.

## Buy insurance

Purchasing adequate travel medical insurance will give you the peace of mind and protection you need when travelling. Take note of the insurer's important toll-free numbers and take them with you, in case you need to call for service or file a claim during your trip.

## Make sure someone knows where you are

Always leave a copy of your itinerary with reliable friends and family members, along with addresses and phone numbers where you can be reached while away.

## Check your passport

... especially if you haven't dusted it off in a while. Make sure your passport is valid and current. It's a good idea to make sure that your passport expiry date falls several months after you intend to leave the country you're visiting; in fact, some countries require it. If you need to apply for a new passport or renew your old one in a hurry, Passport Canada offers an expedited service.

## Do your research

Before you leave, check to see if there are any official government travel advisories, new visa requirements or other bits of useful advice related to the country you're

visiting. You can find it all at [www.travel.gc.ca/travelling/advisories](http://www.travel.gc.ca/travelling/advisories).

## Travel-proof your home

- Make sure your home alarm system is working and monitored.
- If you're going to be away for more than a few days in a row, ask a family member or a friend to check on your home daily. This can discourage burglars or help identify a problem — like a plumbing leak — before significant damage is done.
- Install light timers to make your home look occupied.
- Don't let your mail pile up. Have a neighbour pick it up regularly for you. Or stop delivery of your newspaper and ask that your incoming mail be held at the post office.
- If you plan on being gone for a couple of weeks or more, empty and unplug your refrigerator and leave the doors open to prevent odour and mildew.
- Don't communicate your travel dates on social networking sites. You never know who might be watching.

## Protect your health

- Visit a clinic to get any required vaccinations if you're going abroad.
- Renew your prescriptions and make sure you take an extra supply in case you're delayed. Take medications in your carry-on baggage rather than in checked suitcases in case your luggage gets lost.
- Take a written list of your important prescriptions, and any other relevant information on your medical history, in case of an emergency.

For more information on travel insurance, visit Johnson Inc. at [www.johnson.ca](http://www.johnson.ca). ■

# BUILDING A BETTER YOU



Summer's around the corner. Get moving.

## MIKE BRUCE

My retired friends often tell me they're having the time of their lives. And why wouldn't they be? For most of adulthood we're looking out for the family, the career. In retirement, we can finally take care of ourselves. And that means taking care of our bodies.

As a personal trainer, strength coach and all-around fitness fan, I've seen the kind of toll that decades of 40-hour weeks can take on anyone, in any profession. I've seen pro athletes who report fewer injuries and health issues than a lot of the men and women who worked at sedentary desk jobs for twenty or thirty years. Chronic back pain, bad knees, sore necks, shoulders and wrists — usually these problems come down to poor posture, bad health habits and a lack of the right kind of exercise.

If that sounds like you, don't despair. It's never too late to pick up the kind of good habits that will make your retirement years

fun and fulfilling. And don't let anyone tell you that you have to blow half your savings on gym memberships and somebody like me telling you what to do. There are everyday changes you can make to your life right now to get you feeling your best.

Basically, it comes down to one simple rule: Before you take care of anything or anyone else, take care of yourself. Get yourself into a healthy routine, starting with a complete night's sleep. Before breakfast (I don't have to tell you it's the most important meal of the day, right?) and before you have that vital morning cup of coffee, get hydrated. Drink a large glass of water — about half a litre. Your body is about 65 per cent water — that's just an average, of course, and it varies widely based on the type of tissue and your age and weight. But staying hydrated is the critical first step in any fitness program. It will help you maintain your energy levels and digestion, boost your metabolism by as much to 25 per cent and help you keep those unwanted pounds off.

Summer's just getting started, so this part's easy: Get outside and get moving. Take a walk after breakfast. If you've been working out for a while, morning is the best time

to run two to five kilometers, or get some virtual roadwork done on that stationary bike. And leave the smartphone behind — this is the time for you to step back from the world and just *move*. It's going to be very important to how you feel for the rest of the day.

Retirement seldom means idleness; a lot of retirees say they've never been busier. But even if you've got far too much to do, there's no rule that says you have to do it sitting down. If you're on the phone at home, take walking laps around the kitchen and living room. Standing upright with good posture leads to a healthier, stronger frame.

As you get settled into your fitness routine, you'll start feeling better — sharper, more energetic. That's the time when you need to maintain your momentum.

Start setting aside 10 or 15 minutes per day to do this exercise circuit four times, with 90 second rest periods between each round: 15 squats, 10 stationary lunges and five pushups.

The great thing about this circuit is you can do it anywhere — at home or outdoors. Make it part of your daily routine before or after a walk, run or bike ride. As you get stronger, increase the number of repetitions per week. (You can also vary the order, to keep it from getting boring.)

Think of your exercise routine as a way of stepping out of the world — of taking time away from the 24/7 distractions of the 21st century to really *listen* to what your body is telling you. Your body will thank you for it. ■

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**Mike Bruce** is an Ottawa-based personal trainer who works with pro athletes, fitness enthusiasts and weekend warriors. He is certified as a Certified Physical Preparation Specialist and specializes in helping clients with strength and conditioning, weight loss and mobility.

# Get back that **LOVIN'** FEELING

Is your libido crashing?  
Take steps.

## SUE MCGARVIE

A lot of things have changed in the world since *Annie Hall* came out in 1977 — but one scene in the movie sums up something that hasn't changed much at all:

Woody Allen and Diane Keaton are in couples counseling. The therapist asks them — separately — how often they make love. "Hardly ever. Maybe three times a week," Allen's character says. "We have sex all the time," says Keaton's character. "I'd say three times a week."

In any relationship, the desire for sex can wax and wane over time. Your libido can vanish at points in your life with no signs of it returning. Many people think that low libido is something only women experience, but it isn't so; the doctors I talk to are surprised at the number of men complaining of headaches when their partners are in the mood. The experience in my own practice suggests the split between women and men reporting low sexual desire is about 80/20.

For women with low libido, sex tends to feel like a chore. Men, on the other hand, have to cope with the pressure to perform. Combine that stress with low desire and sex becomes a source of anxiety. Making love should be fun, not work — and a lack of desire might be a signpost of problems elsewhere in the relationship. If lovers are disconnected outside of the bedroom, they find it hard to fan the flames of desire in the sack. So things like bickering and failing to divide the household chores fairly can go a long way in killing the desire for intimacy.

Low sexual desire doesn't reverse itself on its own. That doesn't mean that — if you experience a period of low desire due to poor health, family pressures or excess stress — you'll never feel sexy again. But it does mean you may have to work a little harder at it.

Mostly it comes down to setting aside time for each other. Even sex therapists have to work at intimacy; my husband and I schedule weekly date nights, 'sexnics' (eating fruit and chocolate in bed) and 'special events' — like watching Monday Night Football and making our own half-time entertainment. You've all got busy lives and unless you make time for making love, sex just drifts out of the relationship and becomes awkward after a while. So plan ahead.

Besides blocking off time for intimacy, what else can you do to improve libido?

### Change your diet

Many foods and supplements are unusually rich in nutrients, vitamins and minerals that can boost desire. Seeds (flax, hemp, chia, pumpkin), coconut oil, pomegranates, blueberries, cruciferous vegetables (especially broccoli), sprouts, green tea and mushrooms are especially good for this. And in case you needed another reason to cut down on carbs — diets high in fresh vegetables and protein seem to have the best effects on libido.

### Take your supplements

Everyone knows it's a good idea to boost the amount of Omega 3 fatty acid in your diet; it can also give your libido a jolt. Magnesium and zinc are your sex minerals — if you're depleted in these core minerals then your interest in sex will definitely wane. Chromium helps balance the other minerals and keeps your blood sugar even and elevated. I suggest 400 mg of magnesium, 200 mg of chromium, and 25 mg of zinc daily for a healthy individual.

### Talk to your doctor about your medication

Some common medications can diminish sexual desire. Anti-depressants — especially SSRIs — are among the worst culprits, as are oral contraceptives and most meds for high blood pressure and high cholesterol. If you notice your sex drive fading as a result of the birth control pill, speak to your doctor about pharmaceutical alternatives, or consider another birth control method.



### Teach yourself to be sexy

I call this 'upping your anti-prude factor'. Pay more attention to how you come to bed. Read your partner an erotic passage from a favourite novel. Skip the yoga pants and flannels and wear something daring. Just as wearing the right business suit to a job interview can make you feel confident, wearing a sexy outfit to bed can help you get into the right headspace for making love. That doesn't have to mean wearing the complete Merry Widow; whether it's a full corset or just a new pair of silk boxers, the idea is to wear something that makes the moment feel special.

But remember, no amount of lingerie and vitamin supplements will bring the heat unless you bring *yourself* — and that means making time for each other. You're never too busy for love. ■

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**Sue McGarvie has been a clinical sex and relationship therapist since the early 1990s. She is founder of the Ottawa Sex Therapy and Libido Clinic. She was the host of *Sunday Night Sex with Sue* on Astral Media in various markets across Canada for over a decade. She now hosts a radio feature called *The Three Minute Therapist*. Find her waxing poetic on her blog at [www.sexwithsue.com](http://www.sexwithsue.com).**

# HEART HEALTH AND YOU

Heart disease is one of the leading killers of Canadian women. Learn the warning signs.

Heart disease is the second leading cause of death for Canadian women. It kills more women worldwide than cancer, tuberculosis, AIDS and malaria combined.

But most Canadian women are unaware of the symptoms and risk factors of heart disease. Torn between the demands of family and work, many women tend to neglect their health and ignore the warning signs.

"Sometimes I'll actually write a woman a prescription for exercise, to help them see how important it is. It's probably even more important than medication in some cases," said Dr. Kathryn Ascah, a cardiologist at the University of Ottawa Heart Institute since 1986 and director of the Stress Laboratory.

A national survey by the Canadian Women's Heart Health Centre published last July found that too many Canadian women are unaware of the symptoms and risk factors of heart disease.

"I think both women and men still have this preconceived notion that coronary disease or a heart attack involves severe pain, but in many cases, particularly in women, it's more of a feeling of discomfort, such as pressure or indigestion," said Dr. Ascah.

Another common symptom, she said, is shortness of breath. "A lot of people just do not equate shortness of breath with cardiac disease. They think it's the lungs, or just that they're overweight. But for some people, particularly with diabetes, shortness of breath may be the only symptom of cardiac disease."

Even the health system sometimes misses the signs of heart disease. Heart attacks can go unrecognized in women up to 54 per cent of the time, and it's more common for women than men to be discharged from the emergency department without appropriate treatment.

And because women often outlive their partners, they may not have someone urging

them to seek medical attention until it's too late. "Husbands usually still have their wives, who will notice that they're slowing down and showing symptoms," said Dr. Ascah. "But older women are often alone, and no one notices that they're not quite capable of doing what they used to do. And women often pass their symptoms off as normal."

Although women and men share most of the classic risk factors for heart disease, diabetes, high blood pressure and cholesterol tend to be stronger risk factors for women than for men.

Lisa McDonnell was lead author on a recent national survey conducted by the Canadian Women's Heart Health Centre, an initiative of the University of Ottawa Heart Institute. She said she was surprised by the low level of risk factor awareness among women.

The study found that:

- Women tend not to be aware of the symptoms of heart attacks. The most common symptom for women is chest sensation or pain, yet only 53 per cent of recognized it as a symptom. Feeling 'flushed' or breaking out in a cold sweat occurs in 40 per cent of women's heart attacks, but only four per cent recognized it as a symptom. Because these symptoms are different from the 'classic' symptoms exhibited by men, they often go unrecognized.
- Women tend to report limited awareness of smoking, diabetes, high cholesterol or high blood pressure as risk factors.
- Sixty per cent of women at high risk of a heart attack due to medical factors thought they were at low or moderate risk.

"The landscape of women and heart disease has evolved greatly over the years, but efforts still need to be made in addressing the lack of public and professional awareness of

• Heart disease and stroke are responsible for the deaths of 1 in 3 women.

• 2 in 3 Canadian women are at risk for cardiovascular disease in the next 10 years.

• Heart attacks go unrecognized in women 54 per cent of the time.

• Heart attacks and strokes are responsible for twice as many deaths in women as all cancers combined.

• The symptoms of heart attack in women tend to differ from the 'classic' symptoms seen in men.

women's coronary risk," said cardiologist Michele Turek, medical advisor for the CWHHC.

The Centre began introducing programs and pilot initiatives in 2013 and will expand partnerships with health care providers and primary care practitioners to offer practical programs, including: **CardioPrevent**, a screening and counselling program; **Virtual Care Program**, an online cardiovascular health management system; **Women@Heart**, a peer support program for women with heart disease; and the **Post-Pregnancy Risk Program**, which identifies new mothers who face an increased risk of future cardiovascular disease as a result of pre-eclampsia during their pregnancies. ■

*This article is brought to you by the **University of Ottawa Heart Institute**, Canada's largest heart health centre dedicated to understanding, treating and preventing heart disease. Support our search for a cure at: [donate.ottawaheart.ca/nafr](http://donate.ottawaheart.ca/nafr) (donor code "FSNA")*

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## ASK THE PHARMACIST

What's in your medicine cabinet? Let's review.



You rely on many health care professionals to help you stay healthy. You probably make regular visits to the dentist, make an annual trip to the optometrist and have a regular physical exam with your doctor.

Your pharmacist is also an important part of your health care team — someone who can check in with you to ensure that your medications are helping you achieve and maintain good health.

If you take multiple prescription medications each day, you may benefit from having a medication review with your pharmacist.

The main goal of a medication review is to promote safe and effective medication use. Your pharmacist can talk with you about all of your medications: prescription medications, over-the-counter products, herbal remedies and supplements.

A medication review is an important part of your care; it gives you the facts about your medications and gives you an opportunity to talk to a professional about all of your

medications and how they affect your health. It's a proactive approach that can help prevent problems before they appear. Your pharmacist is a highly trained professional who can help prevent or resolve drug therapy problems such as:

- Taking too much or too little of a medication
- Conflicts between medications and foods, supplements or health conditions
- Taking a medication that is no longer needed
- Not taking medications according to the instructions given by your doctor
- Persistent side effects

**A medication review can:**

- Help prevent a visit to the hospital as a result of not taking an inhaled medication properly.

- Ensure that you are not taking duplicate medications. People taking multiple medications sometimes forget to stop taking an old medication after their doctor prescribes a new one for the same condition.
- Ensure you're taking the right medication after being discharged from hospital following a heart attack. A medication review can make certain that you know what you need to take, how your medication may have changed since you went to hospital, and why you need each of your medications.

How can you get the most out of a medication review? Be prepared to ask questions and to provide important information to your pharmacist. Here are some tips to help you get ready for your medication review:

- Gather all of your prescription medications, over-the-counter products, herbal products and supplements. It's best to take your medications with you to the pharmacy; if you can't, make a list of them — including how much you take and how often — and share it with your pharmacist during the medication review.
- Be prepared to tell the pharmacist why you are taking every one of your medications.
- Write down any questions you may have about your medications — so you don't forget to ask them.
- Take note of any new symptoms that you may have experienced recently and be sure to let your pharmacist know about them.

Ask your pharmacist if a medication review is right for you. It's an important step in taking charge of your health. ■

*This article is brought to you by Shoppers Drug Mart.*



# ASK THE HEALTH OFFICER

On April 1, 2015, Public Service Health Care Plan premiums were increased for federal retirees, to reflect the cost-sharing ratio increase that was announced in March 2014.

**QUESTION:** I calculated the cost-sharing increase impact on my premium by multiplying the old contribution rate by 6.25 per cent — the difference between the new pensioner cost-sharing ratio (31.25 per cent) and the former cost-sharing ratio (25 per cent). But I seem to be paying more than what I've calculated. What should my premiums be now?

**ANSWER:** The cost-sharing ratio represents the portion of plan costs to be paid by the pensioner group within the plan. The pensioner premiums or contribution rates are the dollar amounts pensioners pay for their Public Service Health Care Plan coverage.

Pensioner rates are based on the previous year's total plan costs for the pensioner population only, adjusted by the estimated percentage increase in benefit cost for the following year, based on single or family coverage. Cost-sharing is then applied, and the figure is divided by 12 to get the monthly rate.

The new cost-sharing ratios will gradually increase from 2015 through 2018, in order to get to the 50/50 cost-sharing ratio.

## Pensioner Monthly Contribution Cost Sharing Percentages

Effective Date	Cost Sharing for Pensioners	
	Pensioner	Government of Canada
April 1, 2015	31.25%	68.75%
April 1, 2016	37.5%	62.5%
April 1, 2017	43.75%	56.25%
April 1, 2018	50%	50%

This year, pensioner premiums for Public Service Health Care Plan supplementary coverage range from \$33.42 to \$78.83 for single coverage, to \$64.05 to \$109.46 for family coverage. Comprehensive coverage pensioner premiums range from \$64.11 to \$109.52 for singles, and from \$117.08 to \$162.49 for family coverage.

Supplementary coverage is also available under the Relief Provision, with pensioner premiums ranging from \$26.73 to \$72.14 for single coverage, or \$51.24 to \$96.65 for family coverage. For details, please visit [www.fsna.com/pshcpchanges.htm](http://www.fsna.com/pshcpchanges.htm).

Each year, the pensioner contribution rates will be adjusted to reflect the previous year's actual plan costs for the pensioner group, and adjusted by the estimated percentage increase in benefit cost for the following year.

All Public Service Health Care Plan members can help manage plan costs. Shop at pharmacies with low dispensing fees, ask for a three-month supply for ongoing prescriptions, elect to receive your PSHCP Bulletin electronically, and sign up for direct deposit.

**QUESTION:** What is the Supplementary Coverage-Relief Provision? How do I find out if I'm eligible, and how do I apply?

**ANSWER:** The Supplementary Coverage Relief Provision allows eligible individuals to pay plan premiums based on the 25/75 cost-sharing ratio (where 75 per cent of plan costs are paid by the Government of Canada), rather than the new 50/50 ratio.

Coverage is available to pensioners living in Canada who joined the Public Service Health Care Plan as a pensioner on or before March 31, 2015 and who are in receipt of a Guaranteed Income Supplement (GIS) or who have a net income or a joint net income (you and your spouse or common-law partner) that is lower than the GIS thresholds established for the *Old Age Security Act*. The latest GIS thresholds are found on Service Canada's website at [www.servicecanada.gc.ca/eng/services/pensions/oas/payments/index.shtml](http://www.servicecanada.gc.ca/eng/services/pensions/oas/payments/index.shtml).

Pensioners must complete a form to apply for the Relief Provision — the PWGSC-TPSGC 481 – Public Service Health Care Plan (PSHCP) Relief Provision Application Form. It's available online at <http://www.pshcp.ca/forms-and-documents.aspx>, or by calling the pension administration.

To discuss your eligibility, please contact your pension office. ■

# ASK THE PENSION OFFICER

**QUESTION:** I am 70 years old and I have money invested in a personal RRSP. I've been told I have to transfer these funds to a Registered Retirement Income Fund or RRIF next year. What is a RRIF? How does it affect my savings?

**ANSWER:** Many of our members have non-locked in tax-sheltered savings in the form of Registered Retirement Savings Plans (RRSP). Registered Retirement Income Funds are very similar. Just like RRSPs, contributions are tax-sheltered until they are withdrawn and assets in them can be accessed as cash at any time.

Now, while funds in an RRSP can be accessed at any time (subject to taxes), they must be removed by the end of the year in which the RRSP owner turns 71 years of age. That year — or earlier if you'd like — the assets can be transferred to a RRIF (they can also be used to purchase an annuity or taken in cash).

Here's where RRIFs differ significantly from RRSPs: Since 1992, the Income Tax Act has stated that you must begin removing a set percentage of your RRIF assets, every year, starting with the year after you deposited them into the RRIF. The amount you have to withdraw (also known as "mandatory minimum withdrawals" or "minimum drawdowns") varies each year by age according to this chart:

Age	Percentage
70 or under	$[1 \div (90 - x)]\%$
71	7.38
72	7.48
73	7.59
74	7.71
75	7.85
76	7.99
77	8.15
78	8.33
79	8.53
80	8.75
81	8.99
82	9.27
83	9.58
84	9.93
85	10.33
86	10.79
87	11.33
88	11.96
89	12.71
90	13.62
91	14.73
92	16.12
93	17.92
94 or older	20.00

\*Note: "x" is "age in whole years" on January 1 for calendar year of payout.

Source: Watson, Towers (2013). *Canadian Pensions and Retirement Income Planning* (5th edition)

The 2015 federal budget included provisions to change the minimum drawdowns. The withdrawal amounts will be reduced to 5.28 per cent at age 71, rising to a maximum of 20 per cent at age 95. This measure would apply to the 2015 and subsequent taxation years.

The issue of minimum drawdowns from RRIFs has been a contentious one. Some, such as the C.D. Howe Institute, argue that these rules have not kept pace with life expectancies in Canada, which have increased over time. They say that the minimums pose a threat as they oblige the holder to run tax-deferred assets down rapidly. This can cause individuals to outlive their savings, and so they've argued that minimum drawdowns should start later or be smaller.

For more information on how you can maximize your RRSPs and RRIFs, connect with the Canada Revenue Agency or with a qualified financial advisor or planner. ■



# ASK THE VETERANS OFFICER

**QUESTION:** The federal government has announced several new programs for veterans. What are these programs and how do they work?

**ANSWER:** In response to advocacy from veterans and their families, veterans advocates (including the National Association of Federal Retirees) the Veterans Ombudsman, the New Veterans Charter Advisory Group and Commons committee reports, the government recently announced improvements to benefits and services that address deficiencies in the New Veterans Charter.

## Retirement Income Security Benefit

Currently, the Earnings Loss Benefit (ELB) provides financial compensation for career-ending injuries — but only until age 65. The proposed new Retirement Income Security Benefit will provide financial stability after age 65 to veterans receiving the Earnings Loss Benefit due to being totally and permanently incapacitated as a result of their service to Canada. This new monthly benefit will ensure that an eligible veteran's total annual income is at least 70 per cent of what he or she received in Veterans Affairs benefits before age 65. Monthly payments will be calculated on a case-by-case basis.

This new income support also will be extended to families through monthly payments to the veteran's survivor. Veterans and their survivors will not have to apply for this benefit; eligible veterans will be contacted before turning 65.

## Critical Injury Benefit

The proposed new Critical Injury Benefit (CIB) will provide a \$70,000 tax-free award to Canadian Forces members and veterans who, since April 2006, have experienced a traumatic injury or disease caused by a single event which has immediately and severely undermined quality-of-life. The CIB will be paid directly to the Forces member or veteran and is separate from disability award payments. Veteran Affairs has said it will contact eligible veterans to discuss this new benefit.

## Family Caregiver Relief Benefit

The proposed new Family Caregiver Relief Benefit will provide eligible veterans with a tax-free, annual grant of \$7,238. This money could be used for caregiver relief options — such as covering the cost of having a professional caregiver come into the home, or paying for another family member or friend to travel to the veteran's home.

The Retired Income Security Benefit, Critical Injury Benefit and the Family Caregiver Benefit require parliamentary approval. Bill C-58, the *Support for Veterans and their Families Act*, was still before the House of Commons when this issue of *Sage* went to press.

## Improved Eligibility Criteria for the Permanent Impairment Allowance

Effective April 1, 2015, Veteran Affairs broadened the eligibility criteria for the Permanent Impairment Allowance (PIA) which, together with the PIA Supplement, provides about \$600 to \$2,800 per month in lifelong financial support to veterans whose employment potential has been limited by a permanent service-related injury or illness.

Previously, to be eligible for PIA a veteran had to require another person's help to perform basic daily tasks — such as eating, bathing and getting around. This change broadens the criteria to make more veterans eligible.

## Enhanced benefits for injured part-time reserve force veterans

Effective April 1, 2015, injured part-time reserve force veterans get the same minimum income support through the Earnings Loss Benefit (ELB) Program as full-time reserve and regular force veterans.

Previously, part-time reserve force veterans getting the ELB were eligible for monthly benefits totaling \$24,300 per year. With these enhanced benefits, all reserve force veterans who are eligible for the ELB receive a minimum income of \$42,426. This is the same minimum amount a regular force veteran receives through ELB; the minimum is set at 75 per cent of a basic corporal's salary.

Survivors of part-time reserve force veterans who died as a result of service will also benefit from this change, as will eligible veterans receiving benefits through the Service Income Security Insurance Plan provided by the Department of National Defence.

While these new benefits and services improve care and support for Canada's ill and injured veterans and their families, the National Association of Federal Retirees will monitor their implementation to ensure fairness and accessibility. For more information on these benefits and how to apply, please contact Veterans Affairs Canada — 1-866-522-2122 — or visit [veterans.gc.ca](http://veterans.gc.ca). ■

# Advocacy in action SUMMER IS THE SEASON — FOR POLITICS

Every year, as the short Canadian spring fades into the short Canadian summer, you can hear the stampede sound of Members of Parliament dashing home from the Hill.



This is the start of the annual MP barbecue season, a key part of the political calendar which usually kicks off around the May long weekend. For MPs it's a time for constituency BBQs, festivals, golf tournaments and picnics — a chance to press the flesh far from the Ottawa pressure cooker.

Last year, MPs fanned out across the country and announced a reported \$1.4 billion in federal spending. This year's political BBQ season promises to be far more intense, as candidates prepare the ground for the coming federal election. They'll be everywhere — shaking hands, kissing babies and cutting ribbons.

So summer is the perfect time for Association members to get in front of our politicians and deliver our message. The candidates are on our doorsteps — so we have to use this opportunity to make sure their priorities reflect our own. And our main 'ask' during the 2015 election campaign is legislation to protect accrued pension benefits.

So when a candidate comes up to you at a pancake breakfast, hand outstretched, here's what to ask:

*Seniors in Canada should live with dignity and income security. Would you support a law to protect existing pension benefits for current retirees in both the private and public sectors to ensure that no employer can claw back benefits after a person has retired?*

And here are a few tips to help you get your message through:

**Introduce yourself** and the National Association of Federal Retirees. Tell the candidate your name and position with the Association, how many people our organization represents, and what we do.

**Use your time wisely.** You've probably got just a few minutes before the campaign team hustles the candidate off somewhere else, so don't waste it on small talk. Be polite and amicable — but always return the conversation to what *you* want to talk about.

**Speak slowly and clearly.** Make sure your message is received. Tell the candidate how our proposal provides the best way forward on retirement security.

**Be prepared to be told that "money is short".** And don't be intimidated by this argument. All politicians have to make choices about how public resources are used. Budgets are *political* documents.

**Don't lose your temper.** No matter how much you are provoked, don't become angry, sarcastic or discourteous in any way. You're there to win support — so keep your cool.

Follow these simple rules and you'll get our message across to the people who matter most. And if you can enjoy a burger while doing it — bonus. ■



National Association  
of Federal Retirees

Association nationale  
des retraités fédéraux

# FEDERAL RETIRES NEWS

## Membership card delays

We would like to take this opportunity to sincerely apologize to all of our members for the late arrival of the 2015 membership cards. Your benefits were not interrupted but we know from the calls and emails we received that it caused confusion and concern — and for that we are sorry.

The nature of our membership data — sorted by payment method, language and branch — makes printing our membership cards a complex job. The new cards are made of a more durable plastic, which meant we had to work with a new printer. Unfortunately, the printer was unable to meet some of its commitments — despite its assurances to us — which led to these delays.

We have learned some lessons, as they have, and we are moving forward.

The Association has been gratified by the positive membership response to our new logo and look. The new logo and colours really do better represent the Association as a vibrant, strong organization solidly committed to improving retirement income and health care security for our members and all Canadians.

In the last issue of *Sage* we told you about the how and why of the move to these new cards and explained that annual stickers will be used each year to keep your card up to date. We are working with a different printer on these and they are already in use.

## New pensioner premiums for Public Service Health Care Plan announced

As you may recall, in 2014 the Treasury Board announced the retiree cost-sharing ratio for the Public Service Health Care Plan (PSHCP) would increase from 25 per cent to 50 per cent, which in turn increases retirees' PSHCP contribution rates.

Treasury Board announced the new PSHCP contribution rates in late March 2015. The new rates came into effect on April 1, 2015. Be sure to read our Ask the Health Officer feature in this issue for a detailed explanation of the new rates and what the changes mean to you.

## Affidavits for Public Service Health Care Plan legal action filed April 13

The law firm Gowling Henderson Lafleur LLP filed a Notice of Application in the Federal Court of Canada on behalf of the National Association of Federal Retirees and some of its members in late February. The legal action seeks to have the courts declare that the government's actions regarding the Public Service Health Care Plan (PSHCP) are unlawful.

On April 13, 2015, Gowling Henderson Lafleur filed affidavits in the Federal Court of Canada on behalf of the National

Association of Federal Retirees and some of its members. These sworn written statements will be used as evidence in these legal proceedings.

As the proceedings unfold, we will keep Association volunteers and members informed as appropriate.

## Choice Hotels named company of the year by Hotelier Magazine

One of the Association's Preferred Partners was recently honoured by Hotelier Magazine's Pinnacle Awards. Choice Hotels Canada was named 2014 Company of the Year for its achievements in franchisee services, innovative practices and commitment to expanding its network of high-quality hotels across Canada.

Take advantage of Choice Hotels Canada's great rates for Association members by calling 1-800-4CHOICE (1-800-424-6423) or by visiting [www.choicehotels.ca](http://www.choicehotels.ca). Be sure to use ID number 219420.

## Preferred Partner Enterprise Rent-A-Car ranked highest in JD Power satisfaction study

Enterprise Rent-A-Car was recently ranked "Highest in Rental Car Customer Satisfaction" by business and leisure travelers in the J.D. Power 2014 Rental Car Satisfaction Study.

Association members can take advantage of Enterprise's competitive rates by calling 1-800-736-8222, visiting [www.enterprise.com/federalretirees](http://www.enterprise.com/federalretirees), or visiting a local Enterprise Rent-A-Car location. Be sure to quote ID# NAC3013 to get your discount.

## OUR PREFERRED PARTNERS



National Association  
of Federal Retirees

PREFERRED  
PARTNER

Contact our preferred partners to find out how your membership with the National Association of Federal Retirees can help you save money and time. Conditions and exclusions may apply.

**Alamo Rent A Car:** Call 1-888-233-8749; use ID# 7016453

**AlarmCare:** Call 1-800-267-2001 or visit [www.myalarmcare.com](http://www.myalarmcare.com)

**Canadian MoneySaver magazine:** Call 519-772-7632 or visit [www.canadianmoneysaver.ca](http://www.canadianmoneysaver.ca); use discount code FederalRetirees

**Chartwell Retirement Residences:** Call 1-855-461-0685 or visit [www.chartwell.com](http://www.chartwell.com)

**Choice Hotels Canada:** Call 1-800-4CHOICE (1-800-424-6423) or visit [www.choicehotels.ca](http://www.choicehotels.ca); use ID number 219420

**Delta Hotels and Resorts:** Call 1-800-268-1133 and mention Federal Retirees or visit [www.deltahotels.com/corporate-landing-page/Federal-Retirees](http://www.deltahotels.com/corporate-landing-page/Federal-Retirees)

**Enterprise Rent-A-Car:** Call 1-800-736-8222 or walk into your local Enterprise, quote ID number NAC3013, or visit [www.enterprise.com/federalretirees](http://www.enterprise.com/federalretirees)

**Johnson Home and Auto Insurance:** Call 1-855-516-5606 or visit [www.johnson.ca/federalretirees](http://www.johnson.ca/federalretirees)

**MEDOC® Travel Health Insurance:** Call 1-866-606-3362 or visit [www.johnson.ca/federalretirees](http://www.johnson.ca/federalretirees)

**National Car Rental:** Call 1-800-CAR-RENT (1-800-227-7368); use ID# 5030905

**Nexus Holidays:** Call 1-866-553-8989 or visit [www.nexusholidays.ca](http://www.nexusholidays.ca)

**Relocation Services Group:** Call 1-866-865-5504 or visit [www.relocationservicesgroup.com/federalretirees](http://www.relocationservicesgroup.com/federalretirees)

**Shoppers Drug Mart/Pharmaprix:** Members take advantage of exclusive Optimum offers. Visit Shoppers Home Health Care for 15 percent off a variety of home comfort and safety solutions. Call 1-855-701-3762 for the Shoppers Specialty Health Network's reimbursement assistance program.

**VIA Rail:** Call 1-888-VIA-RAIL (1-888-842-7245) and quote business rate code 810962 or visit [www.viarail.ca/en/FederalRetirees](http://www.viarail.ca/en/FederalRetirees)

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# BRANCH ANNOUNCEMENTS

## BRITISH COLUMBIA

### CENTRAL FRASER VALLEY (BC01)

#### BRANCH EVENTS

June 4, 11:30 AM to 1:00 PM: Branch Spring Luncheon at Rancho Catering, 35110 Delair Road, Abbotsford, B.C. Tickets \$5.00, available from Mario Wong 604-859-1315.

The branch will be on hiatus until our next member's meeting October 8, 2015. For more information contact branch president Randie Scott, 778-344-6499 or randiescott@hotmail.com. Please update the branch with your email address by emailing fsna-cfv@shaw.ca

#### CALLS FOR NOMINATIONS & VOLUNTEERS

The Central Fraser Valley Branch is seeking volunteers for a committee that will prepare an advocacy plan in anticipation of the federal election. We're also looking for a member willing to work with our primary Health Benefits Officer (Jerry Stenstrom, 604-850-7310). Training and access to resource material will be provided and a successful police record check is required. We need other volunteers for a variety of committee duties; please contact Randie Scott for more information.

### DUNCAN AND DISTRICT (BC03)

#### BRANCH EVENTS

July 16. Picnic at Unsworth Vineyards, 2915 Cameron Taggart Road, Duncan. Invitations to follow by email and telephone. Visit our website at www.fsna.bc.org for further information on coming events.

### VANCOUVER ISLAND NORTH (BC06)

#### BRANCH EVENTS

June 10, 12:00 PM, luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Avenue, Courtenay, B.C. RSVP by May 29. Cost \$17.00 for members and guests. Guest speaker Linda Rutherford, community relations manager from Berwick Comox Valley, will discuss Lifestyle Options. Contact Norma Dean with questions or to RSVP at 250-890-1218 or n-ad-2@hotmail.com.

September 9, 12:00 PM, luncheon meeting at the Best Western Westerly Hotel, 1590 Cliffe Avenue, Courtenay, B.C. RSVP by August 28, 2015. Cost \$17.00. Guest speaker Kevin Holte from Canada Purple Shield will discuss Living Well & Leaving Well. Contact Norma Dean at 250-890-1218 or n-ad-2@hotmail.com

### SOUTH OKANAGAN (BC10)

#### BRANCH EVENTS

Thu., July 9, 2015 from 12:00 PM to 2:00 PM. Annual picnic at the Skaha Lake Pavilion. Bring a lawn chair and a sunhat and enjoy a BBQ lunch hosted by the branch. For information, visit www.fsnasouthokanagan.ca, email fsnabc10@telus.net or telephone 250-493-6799.

Branch office summer closure – The branch office will be closed between Wed., July 17 and Wed., September 2, 2015. To reach any director and for enquiries leave a message at 250-494-6799 or email fsnabc10@telus.net.

#### CALLS FOR NOMINATIONS & VOLUNTEERS

The South Okanagan Branch is still seeking a volunteer to fill the role of Treasurer.

Call Christine at 250-494-8548 for further information, or call 250-493-6799 or email fsnabc10@telus.net if interested.

### NANAIMO AND AREA (BC05)

#### BRANCH EVENTS

June 18, 11:00 AM: General meeting, Coast Bastion Hotel, 11 Bastion St., Nanaimo, B.C. Doors open 10:00 AM, business and guest speaker commences 11:00 AM. Luncheon to follow. RSVP by June 13 to registrar Jim Gahr at 250-754-0989; for information on meal prices, contact Rick Roberts at 250-248-7171. More information will be available in the next branch newsletter or on our website, www.fsna-nanaimo.org.

#### CALLS FOR NOMINATIONS & VOLUNTEERS

Please consider helping your branch as a volunteer. For more information call Bob Willis at 250-468-0260 or email Bobwillisbc@shaw.ca or visit our website, www.fsna-nanaimo.org. Phone volunteers are particularly needed; call Marion Picton, 250-723-1136, or email pfmj@shaw.ca for more information.

### VANCOUVER (BC08)

#### BRANCH EVENTS

June 11, 11:30 AM, general meeting at Broadway Church, 2700 East Broadway, Vancouver, B.C. Joanne Taylor, Executive Director, NIDUS will explain representation agreements and other personal planning issues. Free luncheon to follow. RVSP at 604-681-4742 or email fsnavan@Shaw.ca by 12:00 PM, June 4.

### PRINCE GEORGE (BC15)

#### BRANCH EVENTS

May 14, 2015, 10:30 AM: General meeting at Spruce Capital Seniors 3701 Rainbow Drive, Prince George. RSVP Marg Briault (mabriault@gmail.com). Cost is \$7.00 for members.

### KAMLOOPS (BC12)

#### BRANCH EVENTS

July 15: Annual summer picnic at the west end of Riverside Park on the bank of the Thompson River; lots of parking and shady trees. Games begin 10:00 AM – beanbag baseball, with trophy and prizes for the teams. Enjoy lunch hosted by Chartwell Ridgepoint and dessert supplied by the branch, followed by a rousing game of bocce. No cost to members, \$10.00 each for family, friends and visitors. Be sure to bring your own chair and water.

#### CALLS FOR NOMINATIONS & VOLUNTEERS

We are seeking a volunteer secretary and back-up volunteers for other positions. Please call President Jo-Ann Hall at 250-372-7709 or Kathy McArthur 778-470-8377 for more information.

## ALBERTA

### SOUTHERN ALBERTA (AB18)

Your 2015 branch executive:

- Gary Drake (president, 403-327-1872)
- Allyn Mills (past president, 403-328-2292)
- Maria Fitzpatrick (finance officer, 403-942-1924)

- Judy Cartwright (secretary/membership, 403-381-0789)
- Wayne Lindwall (advocacy officer, 403-388-4253)
- Gerald Alkerton (health benefits officer/branch reporter, 403-317-1577)
- Bob Gschaid (highway cleanup, 403-381-8885)
- Sheila Peszat (communications, 403-329-0707)

Be sure to provide your current phone number, mailing and email address to keep in touch. Call us at 403-328-0801, email fsna18@telus.net, or visit us at Nord-Bridge Seniors Centre, 1904 13 Avenue North, Lethbridge, AB, T1H 4W9. Office hours are Tuesdays and Thursdays, 10:00 AM to 12:00 PM.

Our association contributed to a paper on long-term care issues in Alberta with the Seniors Task Force of Public Interest Alberta. Recommendations were presented to provincial government ministers and opposition parties. Our branch has shared this report with local seniors groups and the offices of local politicians and candidates and, at the time of writing, the province's health minister and minister responsible for seniors will have met with representatives.

If your spouse had membership fees deducted from a pension and is now deceased, automatic association fee deductions also stop and your membership may be cancelled. Be sure to contact us to ensure you are still a member and to verify whether you need a new membership. Please have the pension number of the deceased and/or your membership number available. Call 1-855-304-4700, visit www.fsna.com, or connect with our branch office.

Notice to RCMP survivors: Dues deduction at source is now available for those receiving RCMP survivor pensions. Contact 1-855-304-4700 to learn more, or connect with your branch at 403-328-0801, email fsna18@telus.net, or visit us at Nord-Bridge Seniors Centre.

### LAKELAND (AB92)

#### BRANCH EVENTS

June 16, 9:30 AM. General members meeting at the Royal Canadian Air Force 784 Wing, 5319-48th Avenue South, Cold Lake, AB. Cost for luncheon is \$10.00 for members. RSVP by June 12. Contact Ethel at 780-594-3961 or ethellou@telus.net.

#### CALLS FOR NOMINATIONS & VOLUNTEERS

The Lakeland Branch is seeking volunteers for two director positions. Contact Lou at 780-594-3961 or louethel@telusplanet.net.

### CALGARY AND DISTRICT (AB16)

#### CALLS FOR NOMINATIONS & VOLUNTEERS

We are seeking volunteers to work in the office, which is open Monday to Friday 10:00 AM to 12:00 noon. Duties include processing receipts for payment of membership fees, providing contact information for pensions and benefits, referrals to the HBO and following up on general membership inquiries. Call 403-265-0773 or send an email to fsnacal@telus.net.

## CALGARY AND DISTRICT (AB16) SPECIAL GENERAL MEETINGS

Two Special General Meetings are being scheduled to coincide with our fall and winter quarterly luncheons on September 25, 2015 and November 20, 2015.

As we have been discussing with members the past six months, our branch is taking steps to comply with a resolution passed at the National Association's Annual Meeting in June 2014. It requires the current six incorporated branches to dissolve their corporate status and return to their Branch Charter status. We are one of the six incorporated branches.

FSNA Calgary branch was founded on December 31, 1964 when it was awarded a charter by the National Association. In 2007 our branch became incorporated under the Alberta Societies Act. The intent was to allow the branch greater flexibility to raise and/or borrow money to pursue the acquisition of a property to house our office and administrative records.

To proceed with returning to our charter status and dissolving our corporate status, we will be asking members to vote on a series of motions at the September and November special general meetings.

The purpose of the September meeting will be to pass a special resolution that will reactivate the original charter with a revised branch name (National Association of Federal Retirees –

Calgary and District Branch) and to function as an unincorporated part of the Association. Members also will be asked to pass a resolution that will result in the adoption of new by-laws, normal resolutions to elect/appoint a Board of Directors, and authorization for funding transfers from the current corporate bank accounts to the new branch unincorporated bank accounts.

The November meeting will deal with special resolutions to dissolve and wind down the corporation.

The intent is to make this a seamless transition so that members will not see any impact on their membership and benefits either nationally or at the branch level.

All materials pertaining to these motions will be posted on our website [www.fsnaab.ca](http://www.fsnaab.ca); they're also available if you call the office at 403-265-0773 or send an email to [fsnocal@telus.net](mailto:fsnocal@telus.net).

Both meetings will start 10:30 A.M. at Fort Calgary, 750 9th Ave., S. E. Calgary, AB. RSVP by September 18, 2015 by calling 403-265-0773 or email [fsnocal@telusplanet.net](mailto:fsnocal@telusplanet.net).

The general members quarterly lunch will follow at noon at a cost of \$25.

## SASKATCHEWAN

### SASKATOON & AREA (SK25)

#### BRANCH EVENTS

June 17, 12:00 PM: Member luncheon at Floral Community Centre. In case of inclement weather use Floral Road at Agar's Corner off Hwy 16. No cost to members; cost \$5.00 per guest. Food and refreshments will be provided. RSVP Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812.

October 21, 6:00 PM: Annual fall supper and special meeting at Smiley's Buffet on Circle Drive. Cost \$10.00 per member and \$20.00 per guest. The meeting will introduce motions to dissolve our incorporated branch status and introduce our charter branch status, complete with board of directors election and by-laws. Service to our membership will not be affected by these changes. Detailed information will be made available in the September issue of *Sage* and at [www.saskfsna.ca](http://www.saskfsna.ca). RSVP Loretta Reiter at 306-374-5450 or Leslie John at 306-373-5812.

#### CALLS FOR NOMINATIONS & VOLUNTEERS

The branch needs volunteers. If you are interested in offering your time, please contact Anne Ashcroft at [sktnpres@saskfsna.ca](mailto:sktnpres@saskfsna.ca) or call 306-242-4835.

### PRINCE ALBERT & DISTRICT (SK26)

#### BRANCH EVENTS

September 17, 2:00 PM, general meeting at the John M. Cuelenaere Library in Prince Albert. Details to follow.

November 5, 12:00 PM, executive meeting at the Historical Museum in Prince Albert.

December 3, 12:00 PM, Christmas social/meeting at the Prince Albert Inn. Doors open 11:30 AM. Cost to members \$10.00. Advance luncheon tickets will be sold. Details TBA.

### SWIFT CURRENT (SK29)

#### BRANCH EVENTS

June 11, 5:00 PM: Happy Hour followed by banquet at 6:00 PM at Houston Pizza, 323 N. Service Road N.W. Time to have fun and socialize with fellow Association members.

September 10, 12:00 PM: Branch membership meeting at Houston Pizza, 323 N. Service Road N.W. Agenda TBA.

November 12, 12:00 PM: Branch membership meeting at Houston Pizza, 323 N. Service Road N.W. Agenda TBA.

Contact branch president Albert (Al) Kildaw with questions at 306-784-3475 or [SK29.Pres@outlook.com](mailto:SK29.Pres@outlook.com).

#### CALLS FOR NOMINATIONS & VOLUNTEERS

The branch has three vacancies on the phone committee. With four or less meetings per year, the time commitment is minimal. Some computer knowledge would be helpful. Please contact Albert (Al) Kildaw at 306-784-3475 or [SK29.Pres@outlook.com](mailto:SK29.Pres@outlook.com).

## ONTARIO

### ALGONQUIN VALLEY (ON33)

#### BRANCH EVENTS

June 17, 2:00 PM to 3:00 PM: Seniors aging issues talk at Chartwell Heritage Manor, 1111 Pembroke Street West, Pembroke. RSVP by June 15. Refreshments provided. Cost is free and open to both members and the general public. Lise Racicot of the Community Care Access Centre (CCAC) will discuss services and the process of applying for long term care. Contact Paul Ballantyne, RSVP at 613-687-2259 (leave a message) or email [fsnaavbon33@gmail.com](mailto:fsnaavbon33@gmail.com).

August 30, 12:30 PM to 2:00 PM. Branch annual picnic social and branch 30th anniversary celebration, Jubilee Lodge Marina, CFB Petawawa. Cost is \$10.00. RSVP by August 18. Send cheque by due date to National Association of Federal Retirees, Box 1930, Deep River, KOJ 1P0. Contact Ken McDonald with questions at 613-584-3242. [www.fsnaalgonquinvalley.com](http://www.fsnaalgonquinvalley.com).

#### CALLS FOR NOMINATIONS & VOLUNTEERS

The branch is seeking volunteers to take pictures and write publicity for our website, and military retirees to help with our veterans programs. Please call Paul Ballantyne at 613-687-2259.

### QUINTRENT (ON46)

#### BRANCH EVENTS

June 10, 12:00 PM: Spring BBQ at Baker Island, CFB Trenton. Meet and greet at noon, lunch at 1:00 PM. Cost \$12.50 for members and \$20.00 for guests.

### OSHAWA & DISTRICT (ON42)

#### BRANCH EVENTS

June 9, 11:30 AM. Spring/summer luncheon. Location and cost to be announced.

### NIAGARA PENINSULA (ON41)

#### BRANCH EVENTS

No monthly meetings in June, July and August, but the branch president will participate at the Association Annual Membership Meeting in Ottawa in June. For branch information please contact us at 905-937-2982 or [aareyes1931@gmail.com](mailto:aareyes1931@gmail.com).

**LONDON (ON40)**

**BRANCH EVENTS**

As the date of the federal election was not known at the time of this printing, the branch will try to offer a review of all party election platforms at an upcoming general meeting.

September 22, 11:00 AM: General meeting at Best Western Lamplighter Inn, 591 Wellington Rd S. Tickets \$15.00 for members and \$20.00 for guests.

October 13, 2015: Place and time TBA. The Duchess of Kent Legion has been sold, so we have to find another venue for our meetings; we'll keep you informed via our phone contact and email list. Please forward your up-to-date contact info to info@fnsalondon.com or by post to: FSNA, P.O. Box 44002, London, ON., N6A 5S5, or phone us at 519-439-3762.

**KINGSTON & DISTRICT (ON38)**

**BRANCH EVENTS**

August 18, 11:30 AM: Grillin' and Chillin' by the Rideau Summer BBQ at Rideau Acres Campground, 1014 Cunningham Rd, Kingston, ON. RSVP by August 7 and indicate your meal choice (steak or chicken). Cost \$10 for members. Contact us at 613-542-9832, toll free at 1-866-729-3762 or online at www.kingstonfsna.com. Make cheques payable to "Kingston and District Branch FSNA" and send by RSVP date to BBQ, PO Box 1172, Kingston, ON K7L 4Y8.

Branch contact: 1-866-729-FSNA (3762), fsnakingston@gmail.com, FSNA Kingston & District Branch, PO Box 1172, Kingston, ON K7L 4Y8, www.kingstonfsna.ca

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The branch is seeking telephone volunteers. Please call us toll-free at 1-866-729-3762, or contact Marilyn Quick at 613-634-1652.

**HAMILTON AND AREA (ON37)**

**BRANCH EVENTS**

July 10: Branch Golf Day at Knollwood Golf Course Old Course, Shaver Road, Ancaster, ON. Cost \$57.00 for 18 holes, a cart and a hamburger or hot dog lunch. Scramble format will be used. Contact Brian Sherren at 519-802-5757 or email bnsherren@rogers.com to register; maximum 118 golfers for this event.

July 27, 2015: Branch general members summer luncheon at the Erie Beach Hotel, Port Dover, ON. Perch luncheon, cost \$15.00 for members and \$20 for guests. Contact Ric Morrison at 905-662-3363 or email rmorrison9@cogeco.ca. Please arrive by noon as lunch is served at 12:30 PM sharp.

September 8: General membership luncheon meeting at Michelangelo Events and Conference Centre, 1555 Upper Ottawa Street, Hamilton, ON. Doors open 11:00 AM, lunch served at 12:15 PM. Cost \$15.00 for members, \$20.00 for guests. Guest speaker from Hamilton Police Services. Members on our branch telephone and email lists will receive prior notification. If you do not receive a call or an email please contact Chris Royal at 905-407-6153 or email Gloria Reid at gloriareid900@gmail.com by August 31.

The Hamilton branch executive will partner with Collette to offer a 12-day tour of Costa Rica. Departure date March 13, 2016. Travel arrangements are being handled by Creative Travel & Tours of Stoney Creek, ON. Prices and details available on the branch website at www.fsna-hamilton-on37.com. Maximum 28 travellers; book by mid-August 2015 to reserve your spot and receive a \$200 discount. Contact Monica Zaczek of Creative Travel at 905-643-4848 and identify yourself as a Federal Retirees member. Contact Ric Morrison at 905-662-3363 or any member of the executive for a copy of the tour brochure.

**PETERBOROUGH AND AREA (ON44)**

**BRANCH EVENTS**

October 21, 12:00 PM (doors open 11:00 AM): General meeting at the Royal Canadian Legion, 1550 Lansdowne St., Peterborough. Cost is \$3 at the door.

November 25, 11:00 AM: Christmas Meet-and-Greet at the Royal Canadian Legion, 1550 Lansdowne St., Peterborough. Cost to be announced.

For both events RSVP Lois Gehan at 905-372-6449, email lgehan@cogeco.ca; or Shirley Morgan at 705-745-3198, email jsmorgan@hotmail.com.

**CALLS FOR NOMINATIONS & VOLUNTEERS**

The Peterborough and Area Branch is seeking nominations for members of the executive. The position of 1st vice president is already vacant and we will need someone to take over for the membership person. If you are willing to serve on the executive or know someone who would be interested, please contact Brian Wakelin at 705-324-4688, email bswakelin@hotmail.com; or Lois Gehan at 905-372-6449, email lgehan@cogeco.ca. At six or less meetings per year, the time commitment is minimal.

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## QUÉBEC

## MAURICIE (QC61)

## BRANCH EVENTS

June 10, 9:00 AM: Monthly breakfast at Restaurant Chez Auger, 493 5<sup>ème</sup> Rue, Shawinigan, QC., followed by a visit to the Shawinigan miniature train club. Contact Claude Rochette, 819-694-4287.

August 12, 9:00 AM: Monthly breakfast at Restaurant Chez Théo, 4485 Gene-H. Kruger Blvd., Trois-Rivières, QC.

## QUEBEC (QC57)

## BRANCH EVENTS

From June 23 to September 1, the branch office at 162-600, 57<sup>ème</sup> Rue Ouest, Quebec, QC, G1H 7L8, will be open 1:30 PM to 4:30 PM Wednesdays and Thursdays. Visit our website at [www.anrf-sq.com](http://www.anrf-sq.com), visit us at our office, or call us at 418-661-4896 or toll-free at 1-866-661-4896.

Breakfast events will recess for the months of July and August, and will resume on September 2, at the Restaurant

L'Académie La Capitale, 5401 des Galeries Blvd., local 205-206, Québec, QC.

Bowling activities will resume in September, Tuesdays at 1:00 PM at the Mgr. Marcoux Centre. Contact Valentia Chenard at 418-847-3775 or Louise Mager at 418-527-0668.

Members who have not renewed their membership for 2015 will be removed from the active list in June. Until then you can still renew and send your payment.

## NEW BRUNSWICK

## SOUTHEAST NEW BRUNSWICK (NB64)

## BRANCH EVENTS

Mon., June 2, 2015 at 5:00 PM. Branch Annual Banquet at Sheraton Four Points Hotel (formerly Future Inn), 40 Lady Ada Blvd. (off Mapleton Rd.), Moncton, NB. Guest speakers are Marie Bergeron, Association VP and David Stevens, Director General with the Public Service Pension Centre. Contact Lorraine Casey at 506-386-5836 for further information.

Fri., September 25 at 10:00 AM. Branch General Meeting at Royal Canadian Legion Branch #6, 100 War Veterans Ave., Moncton, NB. Contact Lorraine Casey at 506-386-5836 for further information.

## FREDERICTON &amp; DISTRICT (NB62)

## BRANCH EVENTS

We have a new mailing address: Fredericton & District Branch (NB62), PO Box 30068 Prospect Plaza, Fredericton, NB, E3B 0H8. Please be sure to refer to us as the National Association of Federal Retirees and make cheques payable to: Fredericton & District Branch (NB62).

## NOVA SCOTIA

## CAPE BRETON (NS77)

## BRANCH EVENTS

October 23, 2:00 PM: October meeting at Steelworkers' and Pensioners Hall, corner of Prince and Inglis, Sydney, N.S. Hot turkey dinner, \$12 per person. Meals must be ordered and paid for in advance; no dinner tickets at the door. Contact Francis Sampson (902-562-3606). Please send cheque for payment by October 13 to Cape Breton Branch NAFF/FSNA, PO Box 785, Sydney, NS, B1P 6J1.

## SHELburnE-YARMOUTh-CLARE (NS76)

## BRANCH EVENTS

June 5, 2:30 PM: Special members' meeting at Royal Canadian Legion Branch 61, 75 Parade St., Yarmouth, N.S. to discuss and vote on a motion to request that the board dissolve the branch effective at the close of the Association's Annual Members' Meeting in June 2015. Contact Les Silver with questions at 902-742-9401.

## PRINCE EDWARD ISLAND

## CHARLOTTETOWN (PE82)

## BRANCH EVENTS

July 21, 12:00 PM: Annual BBQ at the Farm Centre. This is our most popular summer activity for getting together with old friends and colleagues.

## NEWFOUNDLAND &amp; LABRADOR

## CENTRAL NEWFOUNDLAND (NL86)

## BRANCH EVENTS

Branch meetings will be held at Gander, Clarenville and Grand Falls/Windsor in the coming year. Dates and times of meetings TBA.

The branch elected a new slate of officers at its annual meeting February 25: Des Dillon (president); Derm Coady (VP); Nick Connolly (treasurer); Shirley O'Donnell (secretary); Daniel O'Donnell (director); Harry White (director); John Lush (director); Clyde Bonnell (director); Cater Best (director). The branch thanks outgoing directors Cal Way and Willard Head for their many years of service and continued support.

## WESTERN NEWFOUNDLAND &amp; LABRADOR (NL85)

## BRANCH EVENTS

June 17, 12:30 PM: General meeting at Hotel Port Aux Basques. Cost \$5.00 for members. Contact Winston Childs with questions or to RSVP at 394-0101 or [wdchilds@nl.rogers.com](mailto:wdchilds@nl.rogers.com).

September 17, 2:00 PM: Executive meeting at Sobey's Family Room, Valley Mall, Corner Brook.

October 7, 12:30 PM: General meeting at Harmon Golf Links, Stephenville. Cost \$5.00 for members. Contact Gwen Gaudon with questions or to RSVP at 648-2643 or [mggaudon@gmail.com](mailto:mggaudon@gmail.com).

October 30, 12:30 PM: General meeting at Pizza Delight, Deer Lake. Cost \$5.00 for members. Contact John or Ruby Wellon at 635-2729 or [jcwellon@nf.sympatico.ca](mailto:jcwellon@nf.sympatico.ca).



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[wearplaidfordad.ca](http://wearplaidfordad.ca)

## IN MEMORIAM

### BRITISH COLUMBIA

**BC01, Central Fraser Valley**  
Margaret Brunner

**BC03, Duncan & District**

Burns Crowder  
Roger Cooper  
Marjorie Worthy  
R. Forrest

**BC08, Vancouver**

Kathryn Anderson  
Lucy Betts  
Sylvia Beyer  
Mollie Bradley  
Doris Brigham  
Maureen Child  
Benard Dechant  
Robert Douglas  
J. Falez

Andrew Gardiner  
Norman George  
Gordon Goff  
Roy Hamilton  
John Kowal  
Paul Lasure  
Gordon MacLaine  
Ron MacLeod  
Margaret Martindale  
Marjorie McLeary  
Kathleen Skimming  
Thomas Steele  
Lawrence Streadwick  
Patricia Tarr  
Denis Thibandeanu

**BC15, Prince George**

M. Van Adrichem  
Lou Veecken

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### ALBERTA

**AB20, Medicine Hat**

Clayton Coffey  
Marion Ingram  
Sheila Lucks  
Ruby Mann  
Les Mann  
Kenneth Meek

Frank Schmaltz  
Robert Sutherland  
Jim Wallace  
Colin Watson  
James Williams

**AB92, Lakeland**

Alvin Fitch  
Rita Kruhlak

.....

### SASKATCHEWAN

**SK25, Saskatoon & Area**

Rose Mahey  
Shirley Stretch  
Duane Stewart

**SK29, Swift Current**

Ann Reiter  
Hewitt Murch

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### MANITOBA

**MB31, Winnipeg & District**

Grace Anderson  
Marjorie Anderson  
Parkas Bains  
T. Bates  
Mary Bodykevich  
Mary Braden  
Jonina Campbell  
Roy Campbell  
Carol Jones  
Edwin Cole  
Irene Cook  
Lola Dacquisto  
R. Davidson  
Muriel Dempster  
Roger Desrochers  
Edwin Eckert  
Leslie Edge  
Abdul Edger  
Gertrude Emery  
Waldermar Erickson  
Joseph Foisy  
Clifford Fox  
Kenneth Garland  
Audrey Graham  
Gary Grant  
T. Hanlon

Raymond Hawkins  
Charlotte Hayward  
Margaret Hein  
Harry Hill  
C. Robert Hobday  
Amanda Huebner  
Lillian Ireland  
M. Isleifson  
Ann Johnson  
Harris Johnston  
Mary Joyce  
E. Kubisewsky  
Donat Labossiere  
Denis Laffreniere  
Alan Laidlaw  
Peter Lister  
Dora Lyons  
M. Mileham  
C. Martin  
K. Martin  
Kaye McKenzie  
Forbes Milne  
Victor Moskal  
J. Murphy  
Evelyn Myskiw  
June Obirek  
Robert Olender  
Ken Osinski  
Gerald Pambrun  
B. Parker  
Demeter Parubochy  
J. Pearn  
Peter Coward  
Elsie Phillips  
C. Radcliffe  
Claudette Relke  
Frank Richards  
Lucille Rivard  
Ronald McCorry  
Walter Schultz  
Joan Scott  
Hilda Scrutton  
Joan Soper  
Lindsay Tait  
H. Tomiuk  
Charles Watkins  
Phyllis Wedge  
William Edwards  
Daphne Walker  
William Williams

### ONTARIO

**ON33, Algonquin Valley**

Alfred Allwright  
William Cobham  
Doris Collier  
Evelyn Gehlert  
Donald Kettner  
Patricia Ludrigan  
Wilton McCarthy  
Frances Richard  
James Ryan  
Laurette Spencer  
Yan Paul Woo

**ON38, Kingston & District**

Richard Atkinson  
Larry Irie Benn  
Halvor Bjornestad  
Leona Breault  
Gordon Crawford  
Hilda East  
Gregory Ewing  
Albert Hagar  
W. Kuipers  
Barbara Lake  
Laura Langsford  
Steven Lear  
Hilda Manning  
Richard "Mac" McBurney  
Emilie Martin  
Elizabeth McDougall  
Jack Murray  
Walter "Frank" Rawding  
Peter Thuot  
Margaret Williams

**ON41, Niagara Peninsula**

Charles Simpson

**ON42, Oshawa & District**

Edward Sorozan  
Robert Sawdon  
Angelique Van Der Duim  
John Lockwood

**ON46, Quintrent**

William Jones  
David Bradford  
Carolyn Bateman  
Robert Gray  
Helen Westlake

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### QUEBEC

**QC61, Mauricie**

Edouard Bruneau  
*(spouse of Jocelyne Bruneau)*  
Yvonique Hamelin  
*(spouse of Marielle Gélinas)*

**QC57, Quebec**

Yvana Poirier  
Roland Dumas  
Laurent Lebel  
Alida Alain  
Robert Thivierge  
Maria Tremblay  
Ghislaine Laperrière-Jacques  
Jeannine Marcoux  
Esther Fortin  
Jacques Gagnon

**NEW BRUNSWICK**

**NB64, Southeast New Brunswick**  
Harold Hall  
Emmerson Estabrooks  
Harbans Duggal

.....

### NOVA SCOTIA

**NS76, Shelburne-Yarmouth-Clare**

Joseph E. Edison  
Robert (Sid) Power

**NS77, Cape Breton**

Frances MacIsaac  
Georgina MacLean  
Joseph Dove  
Christina Murray  
Calvin Jesty

Lorraine MacAulay  
Mary Cusack  
Joan MacMillan  
Kenneth Hawley  
Victor Carrigan  
Lois Green  
Cedella Lockhart  
Linda MacKinnon  
William Higgins  
Carl Redmond

**NS80, North Nova**

Melvin "Ike" Murray

.....

### PRINCE EDWARD ISLAND

**PE82, Charlottetown**

E. Jean White  
Denis Roger Lajeunesse  
Dorothy Vessey  
Robert Lamont Adams  
Michael Bellfountain  
Earle "Bruce" Riggs

.....

### NEWFOUNDLAND & LABRADOR

**NL85, Western Newfoundland & Labrador**

Nina Baldwin  
Michael Wall  
Shane Larkin  
Ruth Reid  
Adrian Brown  
Carl Parsons  
Donald Sceviour



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