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Chairman's Message

Welcome. In our efforts to represent and protect the interests of our members and others serving, the AFP/AAC has noted the comments made, and steps possibly taken, by our government to clear the way for changes in how our pension plans are calculated, contributed to, and paid.

We're taking these apparent steps seriously, and have joined with other groups to try to intercede, before changes are made. In this newsletter, and those following, we'll be including reports and information to keep you updated on the activities of government and these groups, which have joined to form the Canadian Coalition for Retirement Security.



Please read carefully about these activities, as they're likely to affect you directly in the future.

We've also joined the Surviving Spouses Pension Fairness Coalition, in an effort to ensure equality and fairness in all Veterans' marriages – specifically regarding the Marriage after 60 and the Marriage after Retirement legislations. More about the SSPFC, our goals, and our plan of action can be found in this newsletter and following issues.

Tony Huntley
National Chairman
AFP/AAC

VETERANS HELPING VETERANS

January 9th marked the first anniversary of the volunteer-run hotline for active and retired military personnel. The hotline is a peer-to-peer crisis line for Canadian Veterans suffering from PTSD.

If you are in a PTSD crisis, reach out to one of your brothers-and-sisters-in-arms, by calling:

1-855-373-8387

Your call is completely anonymous and confidential, and you'll be speaking to a fellow Veteran – someone who understands.



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Privatization of Benefits

The recent privatization of Veterans' medical insurance treatment authorization is sparking worry among many Veterans and supporters. Some worry that benefits will be denied, cut back, or simply too impractical to obtain, for aging, and often disabled, Veterans.

Veterans Affairs Canada (VAC) issued a statement regarding these concerns, and concerns over the 44 VAC positions that were eliminated. The response by VAC was positive, stating that these changes will benefit Veterans – and they wouldn't have made them, otherwise.

Although private insurance companies provide Veterans' medical benefits, there was a VAC department, serving as a middle-ground in communications between healthcare providers and insurance companies. These 44 employees have been internally transferred, and will work in frontline services that directly impact the lives of Canadian Veterans.

This Treatment Authorization Cen-

tre (TAC) closed, and the authorization process is privatized, but the VAC is still in control of Veteran's medical benefits. In their statement, the VAC assured Veterans that "Medavie Blue Cross performs these duties on behalf of Veterans

Affairs Canada and adheres to VAC policies, guidelines, and regulations." Their response also says, "Veterans and their families will continue to receive services related to disability benefit decisions, assessments, support, compensation, and case management from Veterans Affairs Canada employees and/or health care professionals, as they do today."

While the TAC privatiza-

tion seemed a cause for serious concern, the statement provided by Veterans Affairs is reassuring. To see their full statement, you can visit the VAC website, at <http://www.veterans.gc.ca/eng/news/vac-responds/letters-to-the-editor>.

If you have concerns or questions, contact your local Legion branch, or the nearest Veterans Affairs district office.



AFP/AAC Joins the SSPFC

We're pleased to announce that the AFP/AAC has joined the Surviving Spouses Pension Fairness Coalition (SSPFC). We were among the first to join the coalition, which is fighting to repeal both forms of federal legislation that deprive surviving spouses of pensions – Marriage After Age 60 and Marriage After Retirement.

For over a decade the late Helen Rapp-Bowen, as Vice Chair of the Military Widows, fought to abolish the Marriage after Age 60 restriction. We're honoured to be building on Helen's legacy.

The section of the Canadian Forces Superannuation Act, that prevents military spouses from receiving a survivors' pension, goes back to 1901 when it was introduced in the Canadian Militia Pension Act. In modern society, it is unfair, outdated, and anachronistic.

It isn't an unusual phenomenon for Veterans, or anyone else, to get married after retiring or reaching age 60, whether divorced, widowed, or just lucky enough to find a life partner later in life. However, it's wrong to imply that their spouses are gold diggers, the issue addressed by the original legislation enacted 114 years ago. "It's absolutely outrageous," says Rick Inglis, Co-Chair of the SSPFC.

The government offers an option for these families, available at a price most can't afford. For example, one decorated Veteran was told he would have to pay \$900 monthly out of his \$2200 pension, forever, to provide his wife with a survivor's pension of only \$760 – if she outlived him. If he survives her, the money is simply forfeit. "They've been married 28 years. How can anybody think that this Veteran's wife is a gold-digger," wonders Inglis.

Helen Rapp-Bowen battled this legislation for many years, and her daughter, Sharon Halayko, is working with the coal-

ition committee as a representative of our board. As a dedicated voice, Helen made a lot of great progress that helped pave the way for the coalition, which is made up of 21 groups. Now, with over 5.2 million voices, we intend to be heard in this election year.

To learn more about the SSPFC and our goals, visit the Surviving Spouses Pension Fairness Coalition website at <http://www.pensionfairness-sspfc.ca>.

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Internal Message to Coalition Member Organizations Constituencies

Provincial and federal governments are moving forward with the introduction of legislation that would allow for the conversion of defined benefit plans to target benefit plans or shared risk plans. These plans are a unique type of pension plan that blends elements of defined-benefit and defined-contribution plans to provide a base monthly pension at retirement (which may be allowed to change, depending on the pension plan's performance) with limited or conditional indexation. The benefits paid in retirement are linked with how well the pension plan performs. Target benefit plans are similar to multi-employer pension plans, where a number of employers (usually within the same industry) share a pension plan, and to jointly-sponsored plans where employees and the employer share funding and governance accountabilities.

In January 2015, our organization joined the Canadian Coalition for Retirement Security which was established to ensure the protection of public and private sector employees' accrued and retirees' pensions and benefits. 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 whose payment has been committed by the employer in exchange for the 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. That belief drives our common vision: that public and private sector employers honour existing pension commitments to pensioners, veterans, and employees.

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 – that is, retirement benefits that have already been earned – of public and private sector employees and retirees.

The timing of a federal election in 2015 will provide greater opportunity to engage the public, you our members, and our politicians and candidates in this discussion.

We know Canadians are in agreement. In June 2014, Ipsos Reid found that while a substantial proportion of Canadians (44%) recognize the difficulty employers may have in providing pensions for their employees and pensioners, many more — more than nine in ten Canadians (94%) – agree that employers should live up to the commitments they have made to pensioners and employees.

What's more, Canadians are clear that they expect their governments to make sure this happens: 92% agree that in developing a new pension framework, governments should ensure that companies honour the commitments made to pensioners and employees.

Canadians believe in protecting retirees' accrued pensions and in employers honouring the pension promises made to retirees and employees – and with our Coalition partners, we are working to make sure that happens so that Canadians can achieve re-

tirement income security.

Retired RCMP officer, Gary Oberg, President of the National Association of Federal Retirees will act as the spokesperson for the Coalition. The Canadian Coalition for Retirement Security comprises 23 organizations, associations, veterans groups, unions, and seniors groups, including:

- Aboriginal Veterans Autochtones
- Air Canada Pionairs
- Armed Forces Pensioners'/Annuitants' Association of Canada
- Bell Pensioners' Group
- Canadian Association of Retired Teachers
- Canadian Association of Veterans in United Nations Peacekeeping
- Canadian Federation of Pensioners
- Canadian Labour Congress
- Canadian Merchant Service Guild
- Canadian Naval Air Group
- Canadian Peacekeeping Veterans Association
- Canadian Union of Postal Workers
- CBC Pensioners National Association
- Congress of Union Retirees of Canada
- Council of Senior Citizens' Organizations of British Columbia
- Maritime Aviation Veterans Association
- National Association of Federal Retirees
- National Pensioners Federation
- NL Coalition of Pensioners, Retirees, & Seniors Organizations
- Public Service Alliance of Canada
- RCMP Veterans' Association
- The Professional Institute of the Public Service of Canada
- UNIFOR

Seniors Beware - The Scammers are Here!

Con artists have been around for years, but new technology and societal evolution have made their job – victimizing the unsuspecting public – much easier.

Most money lost to fraud in Canada is being lost by senior citizens. Con artists target seniors more often than others, for several reasons – including the simple fact that seniors tend to spend more time at home, often alone. Being generally more trusting than younger generations, seniors are also prime targets for scams that depend on emotion and impulse – sweepstakes scams, romance scams, and emergency scams among them.

Whether fraud takes place online, through postal mail, in person, or over the phone, the result is the same – the scammers walk away with the victim's money.

Phone Scams

In sweepstakes scams, the scammer calls, insisting that you've won a contest you never entered, and all you need to do to qualify for this prize is give them your credit card info, pay taxes, or make a deposit. "80% of victims of the different prize scams are over 60. It's a fraud type where seniors are way too heavily represented," says Daniel Williams, the Canadian Anti-Fraud Centre (CAFC) media consultant.

Another phone scam reported frequently by seniors is the service scam. Someone calls, or knocks on your door, pretending to represent a company they do not – often a computer software provider, utility company, bank, or credit card company. They ask for information, and use it to steal from

you or damage your property.

In situations where you feel pressured to make an immediate decision, be suspicious. Legitimate offers and requests come from people who will let you verify their information. If you're suspicious, contact the company directly, using a publicly available number. Never use a number the suspicious caller offers.

Rarely, dead air calls are from a scammers' auto-dialer, checking if



you're home to answer your telephone. If you're getting an unusual number of dead-air calls, inform your local police.

The Grandchild Scam

These scammers call, and if an older adult answers, they start by exclaiming "Grandma/Grandpa! I need your help."

Spinning an emergency story of needing money, they beg the grandparent not to tell anyone else. The details vary, but money usually has to be transferred as soon as possible. "This

scam type's been around for years and it's still very successful. It's based on emotion," Williams says, which helps scammers convince victims to send money quickly – before having the chance to stop and think. The CAFC warns that public officials won't ask for money through a wire transfer – this is a clear sign of fraud.

If you're asked to transfer money electronically to someone in an emergency, always confirm their story before sending anything. A few phone calls will bring you peace of mind, and only delay your help a few minutes.

Door-to-Door Scams

Door-to-door scams are similar to the telephone scams – a fake charity representative, or too-pushy salesperson will show up. They then try pressure you into giving them money or signing a contract. An honest person collecting for a charity, or offering products or services, wouldn't be pushy, rude, or promise something that seems impossible.

Online Scams

Online phishing scams are turning fraud into a mass-production industry. By writing one well-worded email, or creating one fake dating profile, a scammer can defraud thousands of people at once. One industrial-scale online scam in 2014 was the romance scam.

Romance scams heavily target the recently widowed or divorced on legitimate dating sites. "The majority of money being lost is by older adults. Of 2014's nearly 14 million dollars in reported losses to romantic fraud, over 10 million was by people between the

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ages of 40 and 69,” says Williams.

Once the victim is invested in the ‘relationship’ an emergency story unfolds, requiring a ‘temporary loan’. Eventually, these ‘loans’ start adding up. “Most only lose a few hundred or thousand, but enough lose over \$400,000 to raise the average to \$14,000,” says Williams. Like the grandchild scam, romance scams operate on the emotions of the victims.

Identity Theft, Credit Card & Debit Card Fraud

By stealing information, such as a Social Insurance Number or credit card number, the scammer can use a copy of your card, or apply for another copy to be sent to their address. In identity theft, the scammer will go so far as to apply for credit in your name, and run up your bills, while running down your credit rating.

Report Possible Scams

If you believe you’ve been contacted by a scammer, whether they succeeded or not, report the contact to your local police and the CAFC. They collect information, including suspect bank accounts, emails, and telephone numbers. For more information on protecting yourself, see the CAFC website, at <http://www.antifraudcentre-centreantifraude.ca/index.html>.

Project Healing Waters Fly Fishing Canada

Tom Adamchick, Director Petawawa, PHWFF

Project Healing Waters started in the US, and its programs now available across Canada. Over 40 volunteers strive to make a difference in the lives of their local Canadian Armed Forces members, current or retired, that have been injured in combat.

While they’re primarily helping CAF members and CAF Veterans, programs are open to any Canadian suffering from a wide range of physical and emotional trauma. With a referral from their doctor or counsellor, members from the RCMP, members of Canadian police forces, and Emergency Service employees can also participate. Individuals living with brain trauma are eligible for these therapeutic classes, as well.

PHWFFC works hand-in-hand with Operational Stress Injury Social Support (OSISS), Integrated Personnel Support Clubs, and Fly Fishing clubs across Canada. Through the dedication of these organizations and the tireless efforts of experienced fly fishers, clients develop basic fly casting and fly tying skills. The organization provides fly fishing, casting,

and tying classes. All classes are geared for participants ranging from beginners to those with prior fly fishing and tying experience. Occasional group and individual fishing excursions are organized, at no cost to their clients. All fly fishing and tying equipment is provided, as well.

The guiding principle is simple; applying the grace, beauty, and focus



that fly fishing offers, to those recovering from physical or psychological injury, can be used as both an outlet and healing mechanism. Taking part in tying flies, fly casting, and fly fishing requires a certain level of concentration and focus, which aids in recovery from trauma. This also provides an opportunity to get out and

socialize with people who are dealing with similar health issues, while learning a new hobby and new skills. Some clients even get hooked, discovering a lifelong hobby, in which they never stop learning.

A recent survey by Canadian Forces Mental Health indicates that PTSD among our Veterans is a growing concern. Since 2002, the percentage of Canadian Veterans suffering from PTSD has risen from 2.8 percent, to 5.3 percent. PHWFFC is one of the projects that offering a creative method of healing for these Veterans.

The training and educational activities are designed to ignite or rekindle an appreciation and enthusiasm for a wide variety of fly fishing experiences, as a hobby or just an activity it provides a healthy, safe opportunity to get outdoors and release some stress. There is anecdotal evidence that shows tying flies or casting a fly line can provide stress release and some relief from conditions such as post-traumatic stress (PTSD).

Project Healing Waters Fly Fishing Canada has sponsors, supporters,

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and alliances with companies and organizations across the country. And as you might expect, however, their need is greater than the resources available. PHWFFC was founded in 2009, and

will continue for as long as skilled fly fishers are willing to volunteer with them.

If you can donate time, finances, your expertise, or help in any other

way, please visit their website, at <http://www.projecthealingwaters.ca/>, where you can find contact information for the group or individual closest to you.

Agent Orange Conclusion

Basil McAllister's Success

After a 10 year battle against the government he served for over 20 years, Basil McAllister has seen success in his Agent Orange disability case. His disability application was rejected five times, but he remained determined, powered by his need for justice.

McAllister has been battling cancer of his skin, prostate, and bones, as well as type 2 diabetes, and kidney disease. He's also watched as several of his family members suffered through seizures and strokes, and one of his grandchildren was born with Spina Bifida – all recognized consequences of Agent Orange exposure.

He applied for a disability benefits three times, and was denied, based on findings in the Furlong report, written 40 years after the chemical spraying of CFB Gagetown. After appealing the review board's decision twice, McAllister was left with one option – taking his own government to court.

On December 1st, 2014, the Honourable Justice Yves de Montigny overturned the review board's decisions, finally granting McAllister his due justice. From Justice de Montigny's official report;

"I am of the view that the board erred in finding that the new evidence from the applicant was not credible, and that the Furlong report is the best evidence. It was unreasonable to discard the statements of the applicant

and his comrades, because 'they were not in a position to know about the scope of the spray program in '67, beyond what they would have learned from the Furlong report, and other sources in years that followed.'

Those people were on the ground, shoulder-to-shoulder with the applicant, and in the military, some even high-ranking, many of them in receipt of entitlement for a similar deceit. Their testimony could not be swept aside simply because it did not jive with a fact-finding report written 40



years after the fact, especially, when the report does not explicitly contradict those witnesses' reactions."

There are many other Veterans in similar situations – fighting for the disability benefits they deserve, after being exposed to Agent Orange, Agent Purple, or Agent White – three chemicals concoctions that are highly toxic to humans. McAllister has al-

ready sent copies of Justice de Montigny's report to organizations helping these Veterans, because he worries some might be tempted to give up. In a December news briefing in Moncton NB, McAllister noted that he'd been in the military for 21 years, and his biggest fight was against his own government. *"It's frustrating, we shouldn't have to do that,"* says McAllister, relieved that his own case is closed.

There were times when Mr. McAllister had to remind himself how important his case was. *"I told myself I'd fight them till I won or died. That's the vow I made,"* he said. If it weren't for that vow and the endless support of so many others, he may not have remained as determined as he has. To those people, Mr. McAllister says, *"I had a lot of help from people who wrote letters in my favour, and who supported me with letters and affidavits. Thank you for standing by me."*

Basil is still waiting to learn how much his pension benefits will be, but at least he knows he'll receive them. He was awarded the 3 years of retroactive payments allowed, and 2 additional years, for time spent in adjudication. While he remains quite ill, his strength and dedication never wavered. He's a true inspiration. We wish you and your family the best, Mr. McAllister.

All photos courtesy of DND