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Message of President Jacques Lambert

Dear members,
I am pleased to present the second edition of our newsletter, an initiative that reflects our Branch's commitment to better communicate with you. This tool is designed to keep you periodically informed of activities, events and topics that are important to you.

We recently honoured our fallen Veterans and colleagues by participating in the [11 November 2024](#) Remembrance Day ceremony at the Royal Military College in St-Jean-sur-Richelieu, as well as the [2 November 2024](#)

Correctional Services memorial ceremony for employees who died in the line of duty, held in Laval. These moments of reflection emphasize the importance of collectively remembering and honouring their sacrifices.

Our Board of Directors continues to prioritize defending the interests of its members by offering services and initiatives that meet their needs. However, your participation is essential to enriching this newsletter. We invite you to share your ideas and to suggest topics that you would like to see addressed in future editions. As the year draws to a close, I would like to wish you and your family an excellent 2025 filled with health, serenity and joy. Together, let's continue to make our Branch a space of support and camaraderie for all our members.

With my warmest greetings!

Communications Committee, Serge Wong, Administrator

Hello,
The Branch is introducing a new section entitled "[Transition to Retirement](#)", which presents the experiences of members who have gone through this



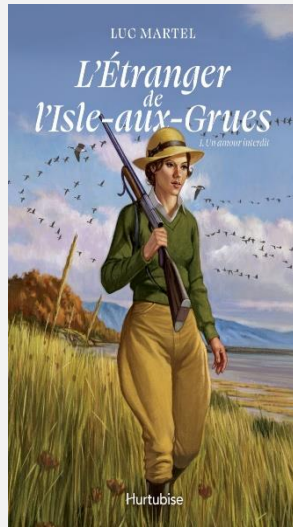
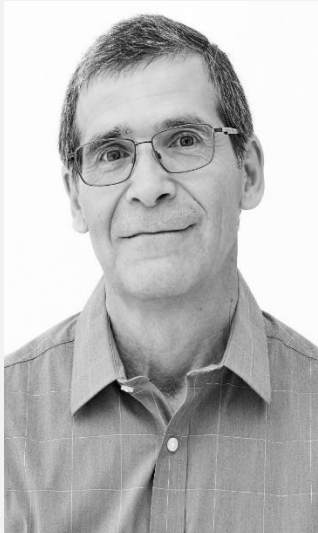
important transition. The goal is to share their testimonies to help others better understand this stage of life. The first story highlights Mr. Luc Martel, a former manager and member of the Montreal Branch, whose story is inspiring and enriching.

I hope you enjoy reading it.





Transition to retirement



My Transition to Retirement

I always imagined retirement as a time when I could finally do what I really love. My job as a Manager at the Canadian Food Inspection Agency allowed me to fulfill myself professionally. However, I was missing one thing: letting my creativity and imagination run free. I planned to fill this void when I retired. Before I retired, I had already written a first novel that was never published, but I knew there would be others. The day after I left the public service, I started writing again. My extensive reading and research on the web gave me an idea for a new story, which caught the attention of the Hurtubise publishing house. *L'Étranger de l'Isle-aux-Grues* was published last August. The second volume will be available in the coming months, and a third is in preparation. I am already working on another project. To all those who are

preparing for their post-career lives: believe in your dreams, develop new interests and cultivate your passions, whatever they may be.

To learn more about Luc Martel's books, click on the link below: [Luc Martel](#)

Do you have any questions or comments about this new section? We invite you to complete the [mini survey](#) that you will find on page 6 of this newsletter. We value your opinion.

Activities Committee, Angela Giacomo and Pierrette Gourde, Administrators

Past conferences and activities:

Click on the links below to view or review the content of these conferences

- **October 9, 2024** – Videoconference with journalist Gabrielle Anctil on "[Artificial intelligence and the Issues for Seniors](#)." (In French)
- **November 6, 2024** – [Preventing Fraud, Abuse, Bullying and Falls](#) - Sophie Duchesneau. (In French)
Tell us what you thought of these two conferences by responding to the [mini survey](#)
- **December 11, 2024** – Our Christmas dinner – View the photo gallery of our [Christmas dinner](#)

Upcoming conferences and activities:

- **February 25, 2025** -Videoconference at 14h - **Tax and Financial Planning** presented by Mr. Guy Bisailon from Tradex (In French) [Registration required](#)
- **March 2025** – **day to be determined:** In-person conference on **Elder Abuse and Fraud** (in French)
- **March 27, 2025** – Lunch at Constantin's Sugar Shack – **to be confirmed**

For more details, watch your emails, visit our website (www.anrfmontreal.ca) and our Facebook page (<https://www.facebook.com/retraitesfederauxmtl/>).





Advocacy / Reach 338, Sylvie d'Alcantara, Administrator

The advocacy committee, composed of Jacques Lambert, Guy Bouchard, Pierre Desmarais and Sylvie d'Alcantara, works to improve the security and quality of life of seniors. Its priorities include fair pensions, access to quality health care, adequate housing and the protection of retirement benefits for public servants, military personnel and veterans.

In the current political context, 44 emails were sent to MPs on 19 November to organize meetings. Three priorities are addressed: ***maintaining sustainable pension plans***, strengthening ***home and long-term care***, and ensuring ***equitable access to prescription drugs***.

Finally, Canada Life [Bulletin 49](#) informs that since 1 November, management of the dental plan has been assumed by this company. Members must print their new card for appointments with their dentist or denturologist.

Recruitment of Volunteers, Micheline Jolicoeur, Vice-president

We need you!

We are looking for administrators for our Board of Directors and volunteers for our working committees.

As you know, the work of the Montreal Branch relies on retired federal public service employees who volunteer their services. Whether they are directors on our Board of Directors or members who volunteer, all have the goal of supporting our Association by donating a few hours of work, thus using the rich experience gained from years as public service employees to defend our interests.

Visit our website by following the link below for more information on our needs and how to register to join our Montreal Branch team.

Click on the link: [Recruitment of volunteers](#)



on



Partnerships, Christian d'Aragon, Administrator



The Montreal Island and Laval branches of FADOQ are offering members of Federal Retirees a \$10 discount on their annual membership. Registration begins in January.

To join:

FADOQ Île de Montréal: use club number **Y802**.

FADOQ Laval: use club number **H800** and your Federal Retirees member number. By becoming a member, you can access discounts and privileges from more than 1,000 partners in Quebec. With more than 580,000 members, the FADOQ Network is the largest seniors' organization in Canada.

The **R**éseau d'**I**nformation des **A**înés et Aînés du **Q**uébec (**RIAQ**), our partner for the past two years, offers memberships at \$25 per season (Fall/Winter) or \$40 per year.

Members may benefit from various services, such as:

- [Troubleshooting](#) (10 minutes or longer)
- [Virtual workshops](#) on various subjects
- [Current affairs articles](#)
- Conferences
- Meetings over coffee



Click here to become a member [Devenir membre](#), or visit their website <https://riaq.ca/>

at



Volunteer Corner

We use this space to pay tribute to the volunteers who contribute freely to the functioning of the Branch and its objectives. We also stress the importance of volunteering in a modern society. The Olympic Games are a prime example, where volunteers play a crucial role in ensuring the success of the event while reducing costs.

Volunteer – Christian d'Aragon

The members of the Board of Directors would like to highlight the exceptional contribution of Christian

d'Aragon, a committed volunteer and active member of the Board. Responsible for the Partnerships Committee and involved in communications, he uses his IT skills to manage social networks and train the next generation. A leader and organizer, his ideas enrich the Branch's projects.



His efforts and dedication are greatly appreciated, and he deserves our congratulations.

Pensioners' Dental Services Plan



The Canada Life Pensioners' Dental Services Plan went into effect 1 November 2024.

You should have received a pre-enrolment confirmation notice in late August-early September 2024. The confirmation notice includes your enrolment details and the new PDSP benefit card, which will show your new plan number.

If you have not received your confirmation notice, please [contact Canada Life](#).

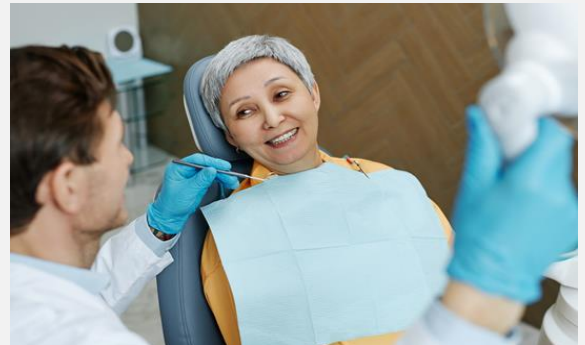
To find out more on the subject, we invite you to read our article on the website of the Montreal Branch by clicking on this link: [Canada Life – Dental Services Plan](#). You can also read about your plan on the [Canada Life Website](#).

In addition, you can refer to the [member booklet](#) to find out more about member benefits.

Access to Sun Life after 1 November 2024

After 1 November 2024, Sun Life will remain available to members for a certain time. Members will have access to individual claim statements for 18 months from the date their claim was processed.

The [Sun Life PDSP Member Services](#) website was decommissioned on 1 December 2024, but you will be able to access your information by logging into My Sun Life until 1 May 2026. Sun Life's call centre will also be available until 1 May 2026. You can contact them at 1-888-757-7427. N.B: Remember to print your tax statement.



For more details, visit the [Canada Life PDSP Member Services website or view the latest information from TBS](#)

Pension indexation rate for 2025



As of 1 January 2025, the pension indexation rate will be 2.7%. Federal Retirees played a key role in establishing pension indexation in 1970. We are always here to look out for your interests.

To find out when you can expect to receive your pension benefits, consult the [Public service pension calendar](#).

Here are the references used by the federal government to calculate the indexation of retirees' pensions: [Indexing rate - Retired members](#).

If you notice that a payment is late according to the schedule, you can contact the [Pension Centre](#).

We also invite you to read the additional explanations on the [website of the Montreal Branch](#).

We value your opinion

During the first edition of our newsletter, we included a survey to better understand your expectations. However, we didn't get as many responses as we hoped. Today, we invite you to take 2 minutes to respond to a new mini survey. Your participation is essential to enable us to improve our content and best meet your expectations.

[What did you think of the content of your second newsletter?](#)

If you have any questions or comments, you can write to us at info@anrfmontreal.ca or contact us at (514) 381-8824.

***We invite you to visit the website and Facebook page
of the Montreal Branch by clicking on these links:***

www.anrfmontreal.ca

[FACEBOOK](#)