

Armed Forces Pensionners' / Annuitants' Association of Canada

P.O. Box 370, 3-247 Barr Street

Renfrew, Ontario K7V 4A6 - Phone: 613-432-9491 executivedirector@afpaac.ca - www.afpaac.ca

Attention: Important information regarding group insurance is enclosed. You will be pleased to know that AFP/AAC has partnered with Primetime Insurance to offer special rates for property and casualty insurance to our members.

The NCVA Annual General Meeting was held in Toronto on Thursday 30 October with representatives of many of the Council's 56 veterans associations present.

Read more about the AGM on page two.



Chairman's Message

By AE (Tony) Huntley, National Chairman, AFP-AAC

Welcome to the second of our "new look" newsletter. As promised, we have been busy and working hard on revitalization and refocusing of AFP-AAC. Amongst many other things, work is progressing on our new web site; a vital tool nowadays. We are continuing to "shake out" our administrative procedures with Megram and all is going well on that front.

We have not been distracted

from the important issues – as you will see later in this issue. This includes more details about our launching an appeal of the previous ruling of the Superior Court of Ontario with regards to our efforts to regain pension funds from the federal government. We have had some inquiries on other issues and I hope that you are satisfied with our responses. Please don't hesitate to send requests for more information. We will do our best to answer.

Affiliations

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AFP/AAC is closely affiliated with the National Council of Veteran Associations in Canada (NCVA) and the Common Front for Retirement Security (CFRS). The Council promotes military veterans' rights and benefits, and comprises more than 50 veteran and regimental organizations. The Common Front seeks to improve the financial welfare of all retired Canadians and has been instrumental in the recent tax change which permits pension splitting.

We are committed to working in solidarity with those organizations whose goals and objectives are similar to our own.

Appeal of Pension Surplus Finding

In our previous newsletter we reported the negative finding in our case against the government regarding the pension surplus and that, along with all but one of the original 17 plaintiffs, we were appealing that finding.

The lone holdout has now re-joined the case however progress in the appeal has been agonizingly slow. While the transcripts from the trial have been requested, they will not likely be available before February 2009. From the time the transcripts are received, our legal representatives will require about three months to prepare for an appearance. From that time it could conceivably take some two to three years for our case to move through the court system – but at least that is a shorter time than the eight years involved in the original litigation. We will keep members posted.

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Letters

We received many letters (including e-mail) and comments, overwhelmingly laudatory, on our last newsletter. Space doesn't allow us to answer all of them but we will attempt to address the most common observations.

By far the majority of readers liked the new format but several complained of difficulty reading light text on coloured background.

In this and future editions we will stick to the more conventional dark text.

Other readers commented on the likelihood of higher costs associated with bilingual format and glossy paper.

Contrary to what some members seem to believe, for many years AFP/AAC has published a Frenchlanguage edition of our newsletter but mailed it only to those who specifically requested that edition. We are fortunate that a member has volunteered to translate the newsletter thus there has been no additional cost associated.

It was necessary to move to a heavier paper than previously used in order to prevent "bleed through" of the two-sided printing. The cost of the heavier paper, including mailing, is quite insignificant (less than 15 cents per copy) and the bilingual format brings us in line with how our sister associations publish their newsletters. (One member wrote "... this new format of the newsletter has at last given me something which I can show with a bit of pride to other veterans here...").

One member asked why we have a "National Chairman."

We are optimistic that our growing membership will in time require regional chairmen/chairwomen to facilitate association management.

Another writer asked about the addresses of officers.

The quickest and most efficient way to contact any of AFP/AAC's directors of officers is through our corporate office.

Several members asked about paying annual membership dues for future years.

We accept dues for as many future years (within reason) as you wish to pay BUT you will receive a receipt only in and for the year which the dues apply. Rest assured that we are keeping careful track of each member's dues and you will see the year in which your membership expires on your membership card.

Annual General Meeting 2008 – NCVA

The NCVA Annual General Meeting was held in Toronto on Thursday October 30 representatives of many of the Council's 56 veterans associations present. Space in this newsletter does not permit inclusion of all the discussions however the main recommendations stemming from this year's meeting, and the Council's adopted Legislative Program, were that:

- NCVA continue to monitor the direction VAC is taking regarding health care to ensure that current benefits for deserving veterans are not reduced or discontinued, and that any enhancement of health care benefits through a "targeted approach" would be beneficial;
- NCVA continue to monitor the long and intermediary term care needs of the traditional veterans toward ensuring that there are sufficient beds available,

and that appropriate VAC funding be established as a pending crisis in this area may be on the horizon;

- NCVA continue to pressure the Minister and VAC departmental officials to review the current policy on the continuation of VIP for life for the widow with a view to providing this benefit to all widows of Seriously Disabled Veterans (SDV) who are not eligible because the veteran never applied for benefits;
- The Minister and VAC alter its current position so that a widow's needs determine the benefit needed instead of the current practice of basing the decision on what the veteran was receiving prior to his death;
- VAC establish a unique Widows' Division within the department to be responsible for programs dedicated to widows and to ensure that such widows are receiving all of their entitled benefits;

- NCVA pressure the Minister of Veterans Affairs (MVA) to continue his intervention with the Minister of National Defence that would permit the spouse of a CF retiree marrying after 60 to be eligible for a survivor's benefit at no additional cost to the retiree;
- VAC continue to attempt to ensure that any widows of veterans, who are on a limited income and are having financial difficulties due to medical costs, are receiving all of the benefits to which they are entitled;
- That NCVA continue to pressure the MVA to ensure that, at a very minimum, seriously disabled veterans (SDV) entitled to a disability pension at 78 per cent or more qualify as a matter of right under the Veterans Burial Regulations/Last Post Fund;

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Meeting with Veterans Ombudsman

By C.N. McCabe

As the AFP/AAC Federal Government Liaison Officer, I made a courtesy call on the Veterans Ombudsman on Wednesday 22 October to explain our association and its goals. Our 15 minute appointment lasted nearly an hour as we discussed an array of issues of mutual interest.

First and foremost, Colonel(Ret'd) Stogran demonstrated that, in the short time he has held the appointment, he rapidly has become extremely familiar with those issues which most worry Canadian veterans. I was impressed with his energy, enthusiasm, and resolution to address our concerns.

I informed him that, for nearly 40 years, our (AFP/AAC) primary focus has been on pension related issues, and that loosing the pension surplus trial last year had been a major disappointment – not just for veterans but for federal civil servants as well. I promised to keep him informed regarding the progress of our appeal.

I also described the audience that Helen Rapp and I had with the Minister of National Defence back in late April to discuss survivor benefits related to "Marriage after 60". The Ombudsman was already well informed on this issue but we both recognized that the CFSA is

unlikely to be changed in isolation from the RCMPSA and PSSA – despite broad-based support (RC Legion, FSNA, NCVA) for resolution. "Marriage after 60" is already on a lengthy list of "veterans Issues" being compiled by the Office of the Veterans Ombudsman (OVO).

Concerning survivor benefits in general, I said that we recently had embarked on a campaign to raise the basic benefit to 66 per cent, and that The Royal Canadian Legion and the Federal Superannuates National Association also supported this improvement.

Colonel Stogran was also well informed about the unfairness related to employment/unemployment insurance premiums and benefits for former CF (and RCMP) members.

I told him, although it may not be pension related, we are now getting involved with some "Agent Orange" issues – specifically the caveat that in order to qualify for the recently announced ex-gratia payment, one must have been alive on 6 February 2006. The Ombudsman realizes that a number of veterans died from Agent Orange-related medical conditions before that qualifying date. This injustice has been compounded by the recent DND

Fighting Marriage After 60 Clause

AFP needs the help of our members to fight Section 31(1) of the Canadian Forces Superannuation Act.

Helen Rapp, AFP/AAC Vice Chair, Military Widows would like to have a number of those affected by this section of the Act contact her with some general information. This will assist AFP in lobbying to change the Act, with statistics to reinforce the need for change. She stresses that no personal information will be used.

If you are impacted by Section 31(1) please mail your comments to: Helen Rapp, 810 Edgeworth Ave, Apt. 606, Ottawa, ON, K2B 5L5.

Other than the request for information, there is nothing new to report on the marriage after 60 issue at this time. APF/AAC, NCVA and FSNA will continue to pressure the federal government to right this wrong.

announcement that "Atomic Veterans" would receive an equal ex-gratia payment but without medical or time conditions.

All-in-all, this was a worthwhile visit. I left his office with the good feeling that this gentleman and his staff are committed to resolving many of the grievances that have been plaguing us for years.

Canada Pension Plan Benefits

Are you one of thousands of eligible Canadians who aren't receiving CPP benefits simply because you haven't applied? The CPP provides disability, retirement, survivor and children's benefits plus a death benefit. The catch is that one must apply to receive the benefits. Earlier this year the Senate National Finance Committee announced that over 26,000 eligible Canadians have earned benefits which they have not received because they haven't applied.

Basically any retiree (or survivor of one) who is 60 or older and paid Canadian income taxes after 1966 (employees due to retire before 1968 could opt out of CPP) has earned a CPP retirement benefit. The amount of the retirement benefit depends on how much one has contributed to the plan, but the bottom line is that one must submit an application.

If you are not receiving a CPP benefit but believe you could be entitled, you are urged to contact Service Canada toll free at 1-800-277-9914. You will need your Social Insurance Number (and that of your deceased spouse if relevant to your inquiry) when you make the call.

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Lapel Pins

The new AFP/AAC lapel pins are now in and are only \$7 plus shipping and handling. The pin is a quarter of an inch in length and is a great way to show your AFP pride. Please contact us at 613-432-9491 or email secretariat@afpaac.ca to order your pin today!



Con't from page 2

- NCVA monitor the process and mandate of the Veterans Ombudsman to ensure that priorities and concerns of the veteran community are addressed;
- NCVA continue to insist that the Veterans Bill of Rights have regulatory "teeth" in order for it to be more than just a set of platitudes it will require an enforcement mechanism through the office of the Veterans Ombudsman, VRAB or the courts;
- The intervention of the Veterans Ombudsman through regular reports to the MVA, the Standing Committee on Veterans Affairs, and Parliament would ensure tangible monitoring and effective enforcement of the principles contained in the Veterans Bill of Rights;
- NCVA continue to support the Aboriginal Veterans and pressure the government to provide an ex-gratia payment as compensation for benefits denied to them following their war service;

- NCVA continue to remind government that there is serious concern within the veterans community concerning the decision making process within the Canadian War Museum (CWM);
- An independent board of trustees be established to oversee the operations of the CWM in accordance with the senate report of 1999 brought down by the Senate Sub-Committee on Veterans Affairs;
- NCVA monitor the implementation of the Agent Orange compensation package in relation to concerns as to the eligibility criteria and limitation periods for entitlement;
- The Chairman NCVA continue to recommend to the MVA that the presumptive provisions of the Pension Act should be employed by departmental adjudicators in evaluating individual applications for pension by Agent Orange victims;
- NCVA monitor the implementation of the compensation package to those

- veterans exposed to atomic radiation while serving in the CF in relation to concerns as to criteria for eligibility, the classification of beneficiaries to this compensation program, and the specific time frame to be employed as an eligibility standard;
- The Chairman NCVA continue to recommend to the MVA that the presumptive provisions of the Pension Act should be employed and developed by departmental adjudicators in evaluating individual applications for pension by those veterans exposed to radiation while serving in the CF;
- In relation to the New Veterans Charter, it remains the high priority of NCVA to ensure that the MVA fulfills the Government's commitment that the new program's development does not lead to any reduction in future benefits and services provided to traditional war veterans and their dependants; and
- That NCVA continue to request that special medals be awarded to:
 - Those who were prisoners of war;
 - Those who fought in the Battle of Normandy;
 - Members of the Red Cross Overseas Corps, and other civilian groups as determined.

Although not included in the 2008 proposed Legislative Agenda, NCVA supports the AFP/AAC recommendation that the pensioner basic survivor benefit be increased to 66 per cent of the unreduced pension.

Compensation Announced for Atomic Veterans

In August 2006, former Minister of National Defence Gordon O'Connor commissioned a report to determine the extent of Canadian involvement in aboveground nuclear weapons testing that was conducted from the end of the Second World War until 1963. In January 2007, Dr. John Clearwater, who was contracted

to investigate the situation, published his findings in a report which identified approximately 700 former Canadian military personnel who participated in up to 29 U.S. and U.K. nuclear weapons trials between 1946 and 1963.

DND has announced that "In recognition of their exceptional

service to the nation, these Canadians will be eligible to apply for an ex-gratia payment of \$24,000."

For more information on the program or to make an application, please contact the Department of National Defence at 1-800-883-6094 or by e-mail atomic@forces.gc.ca.