



AFP/AAC
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Membership Acknowledgements: Recently membership letters/receipts and cards were mailed out. Please note ONLY 2008 membership receipts were issued. For those who paid for future year(s) receipts will be issued in those years.



As everyone may have learned by the time they receive this newsletter, our National Chairman, Ed Halayko, lost his battle against cancer in London, Ontario in January 2008. Read more below...



AFP/AAC

New National Chairman's Message

Greetings. I feel that I should introduce myself. My name is CWO retired AE (Tony) Huntley CD. I have served as a Radio OP, Tel Op and Linesman with the RC Signals, as an infanteer with 3RCR and spent the bulk of my career in the Air Force in Air Traffic Control and related occupations. The final total is 39 years and six months of proud, happy and satisfying service to Canada. I have been a member of this Association and its predecessor CFLSPA since the beginning and because of this I am fully aware of the years of blood, sweat and tears dedicated by many volunteers and their families. This sustained effort has brought us to where we are today and I am extremely proud to take

up the remaining challenges championed by them.

Note: Due to its importance some of the subject matter to which I am referring may be repeated or expanded on in this newsletter.

Over the years many have toiled as members of the Association, both with and without recognition and they are all responsible for our successes thus far. They remain committed to the greater good of Military retirees past and future. This selfless effort is commendable and I feel it must be recognised. To this end I will be initiating an "Honour Role" on the web site. At this time I cannot give you a date

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National Chairman Ed Halayko

As everyone may have learned by the time they receive this newsletter, our National Chairman, Ed Halayko, lost his battle against cancer in London, Ontario in January 2008.

Ed was the very heart and soul of our Association. He authored most of the articles in the newsletter and almost single-handedly printed and mailed it twice every year. He recorded all the membership applications and renewals, and using a computer program he designed himself, printed all the receipts and membership cards. He championed the cause of Canadian Forces veterans/pensioners in general and advocated on behalf of many individual cases as well.

Our sincere condolences go to Ed's family with whom we share the grief of his loss.

We also extend our heartfelt thanks to Ed's son David and his grandson Jason for their help in putting this Association back together in the days and weeks following Ed's death. Without their assistance you wouldn't be getting this newsletter.

Hearing Disabilities

There have been some recent changes regarding disability benefits related to hearing loss attributable to military (and RCMP) service. Tinnitus (ringing in ears) is now a recognized disability, and the standards by which hearing disabilities are assessed have been altered so that more members – former and serving – will be eligible for a disability benefit. Many who have been denied a benefit in the past will now be eligible under the new hearing standards. The Legion Magazine contains a good description of the new eligibility criteria, which you can read on their website at <http://www.legionmagazine.com/en/index.php/2008/03/new-hearing-loss-policy-for-veterans/>. If you don't have access to the Internet, the article is published in the March 2008 edition of Legion Magazine.

If you previously applied and were denied, or you believe you may qualify under these new standards,

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New National Chairman's Message

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date for completion but when it is complete please review the list – in the event someone is not mentioned, please contact us with the appropriate information.

This first “new look” newsletter is intended as a “State of the Association” report. As you read, please feel free to ask any questions we have not answered. We will do our best to give you satisfactory answers.

You may notice in this newsletter and on the website that some of our goals and aims have disappeared or changed. This is due to the success of our members accomplishing those missing goals and other goals have been adjusted and made relevant to the times. This is due to the government's change in its approach

to our superannuation and retirees. We are continually monitoring this situation as well as government activity in this and other issues that affect us.

Let me assure you that the following commitments to the way we do business have always been the

“ I am fully aware of the years of blood sweat and tears dedicated [to this association] by many volunteers and their families.”

foundation of our organization and will not change. We will remain unaffiliated with any political party and will not become a social group. Our re-dedication to our ongoing court case against the federal

Association Management and Governance

The passing of long-time National Chairman Ed Halayko in January, accompanied nearly simultaneously by the resignation of our Vice-Chair of Finance, Al Conyers, for health reasons, created a major disruption in the day-to-day routine of AFP/AAC.

Although we were incorporated late in 2006, the steady deterioration in Ed's health through 2007, with more and more of his time being spent in the health care system, prevented him from convening a meeting to install the new team called for by the AFP/AAC Inc. governance structure. By the end of 2007, the only action to align with the new corporate structure had been the appointments of Helen Rapp-Bowen (Vice-Chair Military Widows) and Charles (Chuck) McCabe (Liaison Officer, Federal Government) to the AFP/AAC Board of Directors. Thus, when Ed passed away, only the two aforementioned and Al Conyers were recognized corporate officials. Despite that, however, neither of the

three had been directly involved in the general management of the corporation.

It quickly was obvious that AFP/AAC had two major challenges:

To identify our membership (the only “list” being the one on Ed's computer in an ancient database program) and to fill the voids in our governance structure and align it with our corporate by-laws as rapidly as practicable.

With our incorporation in 2006 came some new legal requirements – especially for financial accounting. The Board of Directors quickly recognized that the corporate demands associated with membership management and financial accounting was too exacting and laborious to be left to volunteers. Several firms which specialize in association management were evaluated and it was decided that Megram Consulting Services Ltd. (Megram) in Renfrew, Ontario was the best fit for AFP/AAC. With Megram, all aspects of our support activities (recording of

meetings, membership management, financial accounting, newsletter publishing, mailings, website maintenance, general secretarial functions, etc.) will be consolidated in one office with a professional staff capable of responding immediately to most of your routine queries. This business arrangement was chosen to relieve AFP/AAC leadership of administrative minutia so they may focus on identifying and addressing the issues which most concern our members. We are committed to continuing to pursue the objectives established when AFP/AAC was created nearly 40 years ago.

The governance model identified in AFP/AAC Inc By-Law Number 1 specifies:

- A Board of Directors comprising five (5) directors; and
- Corporate officers comprising a chairman, vice-chairman, secretary, treasurer, and such others as the Board of Directors may determine.

court case against the federal government to regain diverted (absconded) pension funds illustrates our steadfast devotion to doing all in our power to insure that our retirees receive their just compensation. We have not and will not hesitate to make the hard and sometimes politically unpopular decision to fight for our members' rights.

To optimize the use of our membership dues we are committed to all executive positions being unpaid volunteers. The only funding we will accept is through membership dues. This maintains our independence from external entities. Our members' wishes are our only guide. Over the years, I and other members have watched the executive reach advanced age and suffer ill health eventually succumbing to the heavy workload. We have engaged Megram Consulting Services Ltd. (Megram) (more details to follow) to handle the workload for us and hope that this method of doing business will make us more efficient and effective in "fighting the fight". The workload has hindered our predecessors in finding replacements. We hope this step will eliminate that problem in the future.

Some of the benefits are: Our

members now have a full time central contact, the newsletters will be on time, the website will be kept up to date and the dues and membership process will be expedited, etc. There may be some bumps along the way but please be patient and give us feedback. We can't improve without it. In the revived association we are working to the future while reflecting on the past by engaging many previous members and executive. We are very grateful for their assistance and advice. We believe this approach will maintain a corporate knowledge as well as prevent repeating mistakes. We are renewing former contacts and relationships in the areas beneficial to our cause and at the same time are exploring new alliances. After all, there is power in numbers. We will be reporting our progress to you regularly. As I have indicated there is power in numbers. If you are not a member but agree with our goals please consider joining. If you know someone who has the same goals as we do, please let them know about our Association. The \$15 per year membership (see enclosed application form) can assist us in attaining our mutual goals.

Your Servant,

Tony Huntley, Chairman

Marriage over 60

By: Helen Rapp

Vice Chair, Military Widows

On 29 April 2008, my colleague Chuck McCabe and I met the Minister of National Defence to introduce ourselves and remind him about our correspondence with his office regarding Section 31(1) of the Canadian Forces Superannuation Act - the after 60 marriage clause that refuses a survivor's benefit to a veteran's spouse if they marry after his 60th birthday.

He assured us he is well aware of our efforts to have this antiquated regulation amended and agrees it is being looked into. He has a veteran's widow working for him in his home constituency, which is affected by Section 31(1). She regularly reminds him of its unfairness/discrimination.

We thanked him for taking time to see us knowing how busy he is with his trips to Afghanistan. I told him we (veterans of WW II and Korea) did not begrudge anything National Defence did for our new Veterans, particularly the ones fighting in Afghanistan. It is a different war than the one we fought and they need all the help they can get for themselves and their families. But, we do not want our government to forget about our old veterans who need help too, and now. I'm enclosing a paragraph from a letter written to Mr. Cliff Chadderton of NCVA, dated 5 May 2008, which he sent to me from the Minister of National Defence in reply to a letter he wrote regarding Section 31(1).

Many retired members have expressed their dissatisfaction with this aspect of the pension legislation. Considerable study by the Department of National Defence and discussions with other federal departments has taken place to find an appropriate solution. I look forward to addressing this matter in an informed way in the future.

Hopefully, we might hear that Section 31(1) has been amended come this November the 11th. It would be a good time to announce it has been done

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Board of Directors Report

The AFP/AAC directors met via teleconference on 6 May 2008. In summary:

- The Board of Directors was fleshed out with the appointments of the following new directors:
- Chairman Emeritus Ernie Huntley
- Former Vice-Chair Finance Al Conyers
- Former Vice-Chair Military Widows Muriel Butts
- Two of the four corporate officers were elected:
- Chairman Tony Huntley
- Treasurer Chuck McCabe
- Megram Consulting Services Ltd. (Megram) of Renfrew, Ontario was contracted to provide association management support services for an initial period of two years;
- A new office of Executive Director was authorized and Bonnie James (Megram) was appointed to the office.

Hearing Disabilities

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contact your local VAC or Legion Service Officer to get the process started. You can download the application from the VAC web site at

<http://www.vac-acc.gc.ca/clients/sub.cfm?source=dispen/applc> or you can obtain a form from your local VAC office. Note that the survivor of a pensioner who

was denied a hearing disability benefit but who would have been eligible under the revised standards may be eligible to a portion of that benefit. Check with your local VAC concerning that matter.

Marriage over 60

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good time to announce it has been done away with and veterans' who marry after age 60 will be able to leave their survivors a widow's benefit. It is the time of year they celebrate our veterans. This could be the time they give us something tangible -- something we have been urging them to

do for years now.

The Honourable Minister Peter MacKay has assured me he has not forgotten us. We will wait and see. But, in the meantime, we will keep writing to, and talking to, our members of Parliament, writing to National Defence and to the President of the Treasury Board urging them to take action on our behalf.

Litigation

On 20 November 2007, the Honourable Mr. Justice Panet of the Ontario Superior Court handed down his verdict in our case against the Government of Canada regarding the confiscation of our surplus pension funds.

To our immense disappointment he dismissed the case by declaring that we contributors to the CFSA, RCMPA and PSSA, "have no equitable interest in the superannuation accounts..."

This decision came as a major surprise to those of us who had listened to the compelling arguments by the three

lawyers representing the plaintiffs in court, and by the evidence provided by the expert witnesses they called to support the arguments.

AFP/AAC representatives subsequently attended a meeting in Ottawa of all the plaintiffs and their legal counsel to analyze our legal options.

With only one exception, all 17 of the associations involved in the initial litigation agreed to appeal the finding by Justice Panet.

The appeal documents have been filed with the courts and we are waiting for an appeal court date.

Financial Accounting – Non-Profit Organizations

Recently membership letters/receipts and cards were mailed out. Please note ONLY 2008 membership receipts were issued. For those who paid for future year(s), receipts will be issued in those years. This is a result of the Associa-

tion adopting an accrual accounting basis, which is an accounting system that recognizes income when it is earned and expenses when they are incurred rather than when they are received or paid.

Armed Forces Pensioners'/ Annuitants' Association of Canada

Affiliated with: The National Council of Veteran Associations in Canada.

The Association was established in 1970 with the aim to protect and promote the interests of Canadian Armed Forces Retirees and their survivors. Several names were used in the past until the current one, which was approved by the Associate Minister of National Defence on 5 March 1987.

The Association Logo: "SERVIVIMUS PATRIÆ NOSTRÆ" means "We Served our Country".

The main objectives of the Association are:

- To oppose any attempt to de index or reduce indexation of the Canadian Forces Superannuation.
- To seek an increase of the Survivor Benefit to at least 66% of the contributor's pension or superannuation in accordance with the governing relations.
- To seek restoration to all retirees from the Canadian

Armed Forces their full entitlement to the Employment Insurance Benefits.

- To continue supporting the legal action for the rights of those who marry after age 60 to the entitlement to a survivor's benefit without any financial penalty.

- To insist that the CF Retirees be adequately represented on the "Pension Management Board" of the CFSA by one or more Executives from the AFP/AAC.

- To continue legal action to recover the "surpluses" confiscated from the CFSA under Pension Reform Act C78/1999.

Your membership is solicited to enable this Association to speak with a stronger voice on behalf of all ex Canadian Military personnel.

The Annual Membership fee is only \$15.00. If you are interested in becoming a member please fill out the enclosed form.

Group Insurance

Megram Consulting Services Ltd. (Megram) is working with Primetime Insurance in Richmond Hill, Ontario to develop a new and more comprehensive Group Insurance Plan for the Association. Primetime are specialists in working with groups such as AFP/AAC and offer group rate coverage in areas that might not be otherwise available such as RV, motorcycle and watercraft insurance. More information will be posted on the website in August. Megram is developing a new website.