



REMEMBERING OUR COMRADES:

The following members have passed since 31 August 2023. We remember their sacrifice and service to the Province of Newfoundland and Labrador as well as Canada. May they rest in peace. Info provided by Dave Tipple we do not have access to Public Servant deaths.

Reg No	Name	Location
23117	Sgt. Douglas Smith	Orleans, ON
17080/O.793	Supt. Glen Lightless	Ottawa, ON
14161	S/Sgt. Arthur Levins	Calgary, Alberta
24224	Sgt. Peter Clarke	Dartmouth, NS
22654/O.1262	Supt. Clyde Kitteringham	Milton, ON
34825	Cst. Gordon Robinson	Sandy Point, NL
16245	S/Sgt. Louis Stuckless	GF-Windsor, NL
23701	S/Sgt. Maxwell Welsh	Hammond Plains, NS
40540	Cpl. Wayne Warren	Gambo, NL
38387	Cst. Robert Chisholm	Canso, NS
19822	Sgt. Herbie Geddies	Medicine Hat, Alberta
BA/387	A/Cst Patrick James Crawley	Holyrood, NL
20742	S/Sgt Ralph Gary Humble	North Alton, NS

Birthdays: November

1 st	Dean Reeves	12th	Jim Doyle	20th	Joe Praught
3 rd	Alvin Lowe	13th	Doug Hyde	20th	Christopher Read
4 th	Spud Gallant	13th	Ernie Reckling	23rd	Joe Saulnier
4 th	Helen Escott	14th	Lawrence Reilly	24th	Christine Soucy
6 th	Pamela Blackwood	15th	Ron Andrews	26th	Andrew Shapter
8 th	Dave Dort	16 th	Rolly Dawe		
10 th	MC Gillingham	16 th	George Simmons		
11th	Robert Escott	19 th	John Lavers		

CHAPTER ADVOCATES			
ROLE	NAME	EMAIL	PHONE
Provincial	Bob Hurman	Robert.hurman@nf.sympatico.ca	709-325-0172
St John's	Lloyd Youden	lloydyouden@gmail.com	709-765-0807
Trinity Conception	George Simmons	simmonsgeo@hotmail.com	709-682-4622
Whitbourne Placentia	Doug Pack	Doug.pack@hotmail.ca	709-743-2515
Clarenville Bonavista	Doug Hyde	doughyde@bellaliant.net	709-427-6650
Gander Lewisporte	Frank Pike	Plato24@yahoo.com	709-651-1866 C 306-540-5239
Grand Falls Windsor	Law Power	lawpower@hotmail.com	709-486-3047
Deer Lake	Derrick Anthony	derrickldanothy@gmail.com	709-632-6224
Bay St. George	Jackie Deaves	jackiedeaves@hotmail.com	709-649-6735
Labrador	Scott Morrison	Scotty40250@outlook.com	709-899-3903

The following areas do not have a person identified as Advocate. If you are interested in this area and willing to assist, please contact Bob Hurman for details of what is required.

Avalon Chapter,
 Burin Peninsula Chapter,
 Northern Peninsula Chapter

PLEASE – Tell us what you are doing ... I learned last week that the veterans in Clarenville raised funds for various causes like the local hospital, food bank and high school breakfast program. Great to see us maintaining a strong presence in our communities. Great Job!!

ADVOCIATE NEWS:

Provincial – Robert Hurman

Continues work with veterans about the switch to Canada Life coverage. He asks members to start by reaching your Local Advocate on issues with which you wish some support.

Bay St. George – Jackie Deaves

Jackie recently returned from a trip to Portugal and offered these comments. Portugal was awesome, walking was tough though, all up hills. Jackie arranges a monthly buddy check, one Thursday a month at the legion for coffee and networking.

Some people are hesitant in attending because they feel they must have physical or mental issues, but these buddy checks are not about just that. Sometimes we may not need supports and friendship, but others may need it. The buddy check has been going on since June and we hope it can continue through the winter, there is no cost the legion foots the bill. I post the

upcoming checks to our veteran's Facebook pages to try and get to everyone so if there are members visiting from other areas know they can drop and meet people in the area as well.

Gander Lewisporte – Frank Pike

The group in Gander meet at 1000 hrs the first Monday of every month at Country Kitchen for coffee and a yarn. Others always welcome to drop in.

Grand Falls Windsor - Law Power

In the past few months, as Central NL Advocate I have been busy assisting our Force family. On June 1st I attended the Twomey Health Centre at the request of the family at the time of the passing of Retired Member Ronald Mulloney and post death am assisting Ron's widow with various processes. I also attended the funeral home at the death of the mother-in-law of Retired Member Reginald CAMPBELL. With the passing of Retired Member Lou STUCKLESS on 2023-08-08, I assisted the family at the time of his passing and currently assisting in plans for his celebration of life in Grand Falls- Windsor on 2023-08-28.

All grave inspections of deceased Members in Buchans, Grand Falls-Windsor and Badger have also been carried out and mini "B" Regimental flags were left on each grave at the time.

Whitbourne Placentia – Doug Pack

Whitbourne/Placentia area shows only 4 members of the RCMP Veteran's Association living in the area. I know there are more retired members than that, so I am reaching out to all those who know of someone to have them contact me direct at:

(709) 743-2515, or email at doug.pack@hotmail.ca

I wish to get together with as many retired members in the area as possible - not just to advocate on behalf of the Veteran's Association, but to ensure that a connection is made and that regardless of Association status, they are not alone, forgotten or cast to the four winds.

Deer Lake – Derrick Anthony

It was great to get together with Vets and spouses for our first coffee meet of the new year. We had a lot of great chats and realized how much we miss this kind of socializing. Thanks to the hospitality of Morgan Simmons and the members of the Royal Canadian Legion, Pasadena for offering the venue. Looking forward to scheduling next one.

Clarenceville Bonavista – Doug Hyde

Our monthly meeting was held on Thursday Sept 21. The following vets attended: Joe Lowe, Bill Meadus, Elmer Ryzuk, Herb Goldsworthy and Doug Hyde. The following regular members from Clarenceville District also attended: Wayne Edgcombe, Kimball Vardy and Steve Senuita. It was great to see the regular members meet with us for coffee. Discussion held on meeting with Vets on Nov 9th. Uniform members invited. We will work on venue in near future.

Information of interest to all veterans continues to flow and all retired members may need support as time goes on.

RCMP GUIDON

The new RCMP Guidon is emblazoned with the Royal Cypher of His Majesty King Charles III, King of Canada and Commissioner-in-Chief of the RCMP. It also bears the Corps Operational Honours attesting to the service of the RCMP in wartime, as well as the RCMP's role in support of peace-support operations in conflict zones. The abbreviation "GRC" appears for the first time symbolizing 150 years of service to Canadians in both Official Languages.



MEMBERSHIP NUMBERS - NL RCMP Veterans Association has 323 members in total.

244 Active Members with 194 Paid for 2023 and 8 Paid for 2024

57 Associate Members

20 Life Members

2 Honourary Members

8 members are unpaid for 2021, 2022 and 2023.

15 members are unpaid for 2022 and 2023.

20 members are unpaid for 2023.

BLAST FROM THE PAST

Photo shared by SM Trevor Baldwin for the 100th anniversary of both the RCMP and George Street United Church. A 150th celebration and final service is scheduled for Sunday October 29th, 2023.



I stumbled on this photo at RCMP HQ and it brought back memories. I transferred to Corner Brook the year before & many of the folks I worked with were still on Grand Falls Detachment.



21st Annual Newfoundland & Labrador Police and Peace Officers' Memorial (NLPPOM) Parade

I extend thanks to all who participated in the NLPPOM on September 24, as we gathered to remember and honour police and peace officers who paid the ultimate and tragic sacrifice in keeping our communities safe, including Third Class Constable Terry Hoey and Constable Robert Amey. Since January 1, 2023, there have been seven Police Officers killed in the line of duty, including Constable Rick O'Brien.

On September 24, 1998, the Government of Canada officially proclaimed the last Sunday of September as the Police and Peace Officers' National Memorial Day. On May 23rd, 2003, the Government of Newfoundland and Labrador officially proclaimed the last Sunday of September as Newfoundland and Labrador Police and Peace Officers' Memorial Day. In addition, the annual RCMP National Memorial Parade and Service is held on the second Sunday in September at Depot. At the RCMP National Memorial Parade and Service, three names were added to our Honour Roll.



Volunteering Is a Wonderful Way to Give Back

Several veterans came out at 7:00 am to volunteer as marshals for the Cape to Cabot 20 km road race. We saw some folks who worked hard to get to the 15 km point and can only imagine the task of running up Signal Hill. Thanks to all who came out to support the runners. My records show these were our volunteers.

O'Brien, Leo, Trudy Power, Dave Tipple, Roger Hansford, Jim Power, Lloyd Youden, Robert Medd, Carol Medd, Mark Brown and son Michael, Al Goodyear, Pat Pendergast, Keith Oliver, Robert Penney and James Doyle. I thought you may enjoy photos I took of two of our marshals, Robert Penney and Allan Goodyear.



COPIED FROM CALGARY RCMP VETS DIVISION SEPTEMBER 2023 NEWSLETTER

Canada Life

The switch over from Sun Life to Canada Life for the Public Service Health Care Plan has been “a challenge” to say the least for some. I am hoping everyone is now at minimum registered as a client. If you have membership in the National Association of Federal Retirees, you will know their complaints about Canada Life’s service have gone directly to the President of the Treasury Board. It would certainly appear Canada Life has over promised and under delivered. They don’t readily answer phone calls and the one to three business days to respond to emails is a fallacy when a person is attempting to get an answer to a specific question. From the number of phone calls I have received, the service can only get better (hopefully). A phone call to your local MP to lodge a complaint about Canada Life’s service may provide you with some satisfaction. The Public (Pensioners) Service Dental Plan is supposed to migrate from Sun Life to Canada Life on July 1, 2024.

We can only hope Canada Life accomplishes this task in a much more professional manner.

Stand by for details as they are shared.

This link is a quick overview of the changes that have occurred to your PSHCP coverage, it is titled the “Update: Improvements and changes to the Public Service Health Care Plan”. If the link does not work, copy and paste the below into your search block. The percentages list in this document do not cover any “Coordination of Benefits” that you or your spouse may have.

Link: <https://www.canada.ca/en/treasury-board-secretariat/services/benefit-plans/health-care-plan/information-notice/improvements-changes-public-service-health-care-plan.html>

Two articles are also included for your information, they are:

Buyer’s guide: Travel Insurance for Snowbirds

The cost of keeping your independence in retirement could be \$3,500 per month.

Both are brief and by no means are they all encompassing; however, they should assist you in your research. The “Contact Information” document is also attached.

Regards

Ian Currie Joe McGeough

The below article is from the Globe & Mail. It is brief and certainly not all encompassing for health, interruption, or cancelation insurance but it hits home the point of shopping around and working with an insurance agent to ensure all your medical history and needs are taken into account should you travel outside Canada and in some medical situations, within the country.

Ian Currie

Buyer’s guide: Travel Insurance for Snowbirds

SALMAAN FAROOQUI
SPECIAL TO THE GLOBE AND MAIL
PUBLISHED AUGUST 18, 2023

Retirement may be the time in your life where you can make those travel dreams come true, but it also comes around the age where travel insurance gets seriously more complicated.

That’s because at 60 years and above, insurers will generally start to ask much more detailed questions about your health history to better calculate the risk they’re taking on.

“Answering these questions is where the problems begin. You have to be careful,” says Martin Firestone, president of Toronto-based insurance brokerage Travel Secure.

He says the information you need to provide isn’t always straightforward, and answering any questions incorrectly can jeopardize your coverage. If you’re travelling in the U.S., that could mean tens or hundreds of thousands of dollars in medical bills.

Also not covered in this article is trip cancellation and trip interruption insurance, which are particularly important as climate change continues to create destructive weather events such as the wildfires in Hawaii. This form of insurance can have all sorts of different conditions, so it's important [to know your policy's limitations and keep all receipts if things go wrong](#).

If you're planning to become a snowbird, picking the right insurance plan will be critical to your peace of mind. We list some top tips from insurance experts below.

Don't expect to be able to escape if disaster strikes

Many travellers think they can get whisked back to Canada by plane in a medical emergency. But Firestone says he knows of all sorts of situations where a person in medical distress has been deemed unable to fly. You could be at risk of paying large sums out of pocket if you're in that scenario without insurance.

Relying on your credit card's basic insurance likely will not cut it

[Credit card insurance](#) often comes with all kinds of limitations, including restrictions on how long each trip can be and whether people over a certain age are eligible. Inquire with your credit card provider for exact details, but you'll likely need to purchase extra coverage.

Speak to a real person, rather than filling out an online form

Firestone says a lot of online insurance companies let you buy a package without ever speaking to a real person. All you do is fill out an online form and the company spits out a number.

Here's the problem though: Those questions about your health history are not always straightforward. If you answer something wrong, even on a technicality, an insurer could refuse you coverage.

The consequences of misunderstanding questions can be enormous. Brad Dance, chief customer officer at the insurance company TuGo, says his company is being forgiving by applying a US\$15,000 deductible if it turns out that a client misrepresented their medical history by mistake. Firestone says he has heard many stories of people left without any coverage at all in the same scenario with other insurers.

Pending tests, investigations or results can upend your claim process

Make any major doctors' appointments months in advance before you leave, because any change in your health status that goes unreported to your insurance company could jeopardize your insurance.

That includes if, for instance, a doctor recommends you get a test related to your heart but says that you're stable enough to travel for now. If you end up having a heart attack on vacation and your insurer finds a record of that doctor's recommendation, you could lose coverage.

“Doctors have no issue saying, ‘go away and have a good time,’ but they’re not the ones who’ll be on the hook for \$500,000 for a triple bypass,” says Firestone.

Multitrip annuals can be a great way to save money for certain travellers.

The reality is your coverage may become prohibitively expensive if you’re a senior with an extensive medical history. Firestone has seen premiums quoted anywhere from \$2,500 to upward of \$20,000 for such people.

One option for people looking to lower their premium is to shorten the length of coverage for each trip. For example, if you plan to spend three months each year in Florida, you can have your coverage for each trip set to 31 days. Then you can fly back to Canada twice during the winter.

It may seem time and money intensive, but you only have to set foot on Canadian soil for a moment before flying back. For certain customers, the money saved on insurance would outweigh the cost of flying.

The cost of keeping your independence in retirement could be \$3,500 per month.

ROB CARRICK PERSONAL FINANCE COLUMNIST, The Globe and Mail
PUBLISHED JULY 10, 2023 UPDATED JULY 12, 2023

The work of [retirement](#) planning keeps getting harder.

High [interest rates](#) and [inflation](#) are soaking up money for retirement saving in some households, and longer lifespans require people to save more or cut back on living expenses as a retiree. Now comes one more complication: We’re living longer, but not healthier.

Health issues can be managed so that you have a good quality of life, but the expense is potentially massive. Reckoning with this cost is best done in the retirement planning stage as opposed to your 80s or 90s, when your options are more limited. You need to answer this question before you retire: If I need extensive care in retirement, how will I afford it?

A new report by Bank of Nova Scotia economist Rebekah Young examines two paths for getting this help, a long-term care facility or aging in place with home care. “Canadians have a view on what long-term care can look like and they’ve expressed that their ideal scenario is to age in place,” Ms. Young said. “But they’re really not taking steps that would make that possible.”

Canadian seniors have gained 2.5 years of life expectancy in the past 20 years, the report says. While the pace of growth has slowed, we are still seeing an additional month of life expectancy with every passing year.

To large extent, this is an issue for women. A 65-year-old male gained three years of life expectancy over the past two decades, compared to two years for women. But a woman at that age is still likely to outlive a male counterpart by almost three years.

[How long can Canadian women expect to live in retirement?](#)

Canadians are living longer – we all get that. My light bulb moment was when I noticed a section of 100th birthday cards in a Hallmark store a few years back. When I asked financial planners in my LinkedIn community what life expectancy they use for clients, the answers were between 90 and 100, with 95 the most popular answer.

What's less understood about longer lifespans is that some of our latter years could well be spent in poor health. Life expectancy for the average 65-year-old today is 21 years, with full health for just 15 of them.

Ms. Young's study quotes a Public Health Agency of Canada finding that almost three-quarters of people aged 65 and up have at least one major chronic disease, while one-third have multiple conditions. More than 80 per cent of seniors at age 85 suffer from hypertension, over half from osteoarthritis and one-quarter from dementia.

The impact of these health conditions can be measured through your ability to perform six aspects of daily living – bathing, dressing, eating, toileting, continence and being able to walk or transfer yourself from a bed to a wheelchair. If you need help, your options beyond a spouse or family members are home care or a long-term care home, also known as a nursing home.

The report says one in three people aged 85 and up live in a long-term care setting. But these facilities are seen as a second-best option by many because there are waiting lists to find a spot, and because of concerns that peaked during the pandemic about the quality of care. Cost may be a barrier as well, although long-term care homes can cost much less than retirement homes.

[A long-term plan for long-term care](#)

People commonly say home care is their preferred alternative, but Ms. Young says the cost is significantly underestimated. Light home care of five hours per week might be covered by provincial governments, whereas 22 hours per week might cost \$3,500 a month. According to the Canadian Medical Association, 22 hours of home care per week is consistent with keeping people at home rather than a long-term care home. For continuous home care, the price could be close to \$30,000 per month.

If you don't have the savings to cover care costs, your options include downsizing your home to pry loose some equity or borrowing against your home value using a home equity line of credit or a reverse mortgage. Long-term care insurance bought before retirement is another possibility, but this type of coverage has not caught on.

Ms. Young’s report suggests changes in our retirement system to help people save more money, and to assist groups like lifelong renters and singles, a group that in retirement is disproportionately female.

For individuals, she said the best approach is to work with a financial planner well before retirement to figure out how to afford care costs. “If you want to preserve the option to age in place, start planning now.”

CONTACT INFORMATION

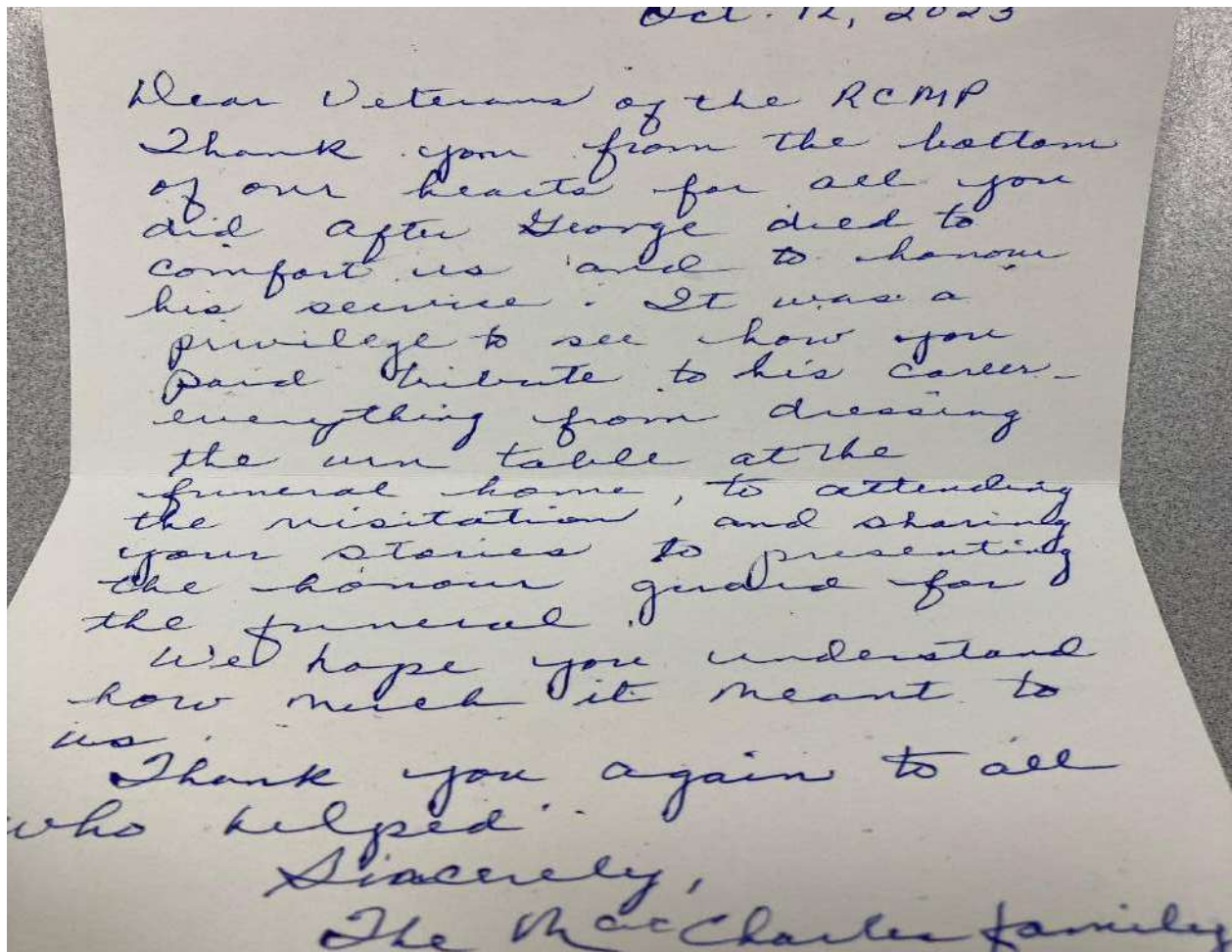
Regularly used web sites should be saved for easier use. Your computer often allows you to save your username and password – it is advised this not be done when it pertains to personal or financial information. A Search Engine is an easy method to locate the most relevant information – keyboard what you are looking for – only use reputable sites to obtain the required information or obtain a phone number.

An Executor or Family Representative can visit a website – important information can be obtained on the processes for advising of a death and what information you need to supply to them. Various agencies will accept a Funeral Directors Statement of Death while others must have an official Death Certificate issued by the province.

Pertains To	Website	Phone #	Details
RCMP Pension	www.rcmp-grc.pension.gc.ca	1-855-502-7090 1-855-502-7088 (EX-01-C/Supt. & above)	If you call, have the Pension number and/or HRMIS number available.
Veteran’s Affairs Canada (VAC)	www.veterans.gc.ca Select My VAC Account Select Sign In Sign-in Partner or GC Key Input Username & Password	1-866-522-2122	If you call, have the CSDN Number available.
Canada Pension Plan (CPP) Old Age Security (OAS) Guaranteed Income Supplement (GIS) Survivor’s Benefit Disability Payments	www.canada.ca Select language of choice Select Benefits Select Pensions	1-800-277-9914	If you call, have the Social Insurance Number (SIN) available.
Other Pension Plan			
RCMP Group Life and Accidental Death and Dismemberment Plan	www.pbs-sra.ca Input User ID & Password	1-800-661-7595	If you call, have the Pension number and/or HRMIS number and/or other personal information available.
Other Life Insurance			

Pertains To	Website	Phone #	Details
Public Service Health Care Plan (Sun Life) UNTIL JUNE 30, 2023	www.sunlife.ca/pshcp Input Access ID & Password	1-888-757-7427	If you call, have the Group Contract Number and the Certificate Number available.
Public Service Health Care Plan (Canada Life) EFFECTIVE JULY 1, 2023	https://my.canadalife.com/pshcp Input Email & Password	1-855-415-4414	If you call, have the Group Contract Number and the Certificate Number available.
Blue Cross - Medavie	www.medaviebc.ca Select Login Select VAC Input Username & Password	1-888-261-4033	If you call, have the Client Number available.
Other Health Insurance			
Pensioners' Dental Services Plan (Sun Life)	www.sunlife.ca/pdsp Input Access ID & Password	1-888-757-7427	If you call, have the Group Contract Number and the Certificate Number available.
Other Dental Insurance			
Other Insurance			
Bureau of Pensions Advocates (VAC)	www.veterans.gc.ca www.canada.ca/veterans	1-877-228-2250	If you applied for disability benefits from VAC & received a response related to that application, you qualify for support from the Bureau of Pensions Advocates.
Veterans' Ombudsman	www.ombudsman-veterans.gc.ca	1-877-330-4343	Ensuring fair treatment of all Veterans.
Government of Canada – Seniors	www.canada.ca/seniors	1-800-622-6232	Programs and Services for Seniors.
Canada Revenue Agency (CRA)	Search Engine – “advise CRA of death”		The process and requirements to advise CRA of a death.
Social Insurance Number	www.servicecanada.gc.ca Select Social Insurance # Select Lost or Stolen PIN or Search Engine “how to cancel a SIN after a death”	1-800-206-7218	The process and requirements to cancel a SIN Card can be viewed.
Passport	www.servicecanada.gc.ca Follow Several Links Or Search Engine – “how to cancel a passport of deceased person”		The process and requirements to cancel a valid or outdated passport can be viewed.
Equifax	www.consumer.equifax.com	1-800-465-7166	Process to obtain your free credit report.
TransUnion	www.transunion.ca	1-800-663-9980	Process to obtain your free credit report.

Card of Thanks from the MacCharles family



FROM THE EDITOR

I must say I am enjoying putting together the Newsletter although input from other vets has been slow to come in. I hope you take pictures of events, meetings, even coffee time so we can share. I've had some nice comments from our veterans on some of the items in past editions. If there is something you wish to see please let me know and I will endeavour to add it in. What a ride this summer has been Lots of rain early on but then beautiful, warm, and sunny weather for weeks at a time. Those of us trying to grow crops and flowers sure benefit from the good weather.

Many of you know that I paint as a hobby and have been doing so for almost 25 years. I am fortunate to be able to share my talent with several charitable organizations and I also do commissions. Thought I'd share a couple of my recent works with you. Any of you doing art, carving or woodworking, please share some of your works with us.



I am saddened to learn of some of the veterans who have passed or are going through medical challenges in the last number of months especially having worked with several of them. Let's hope good health abounds among us. Funny I should say that since I had a significant medical emergency on June 14th when I went into cardiac arrest. Lucky for me I went to hospital before the incident otherwise I may very well have crossed the "rainbow bridge". My heart special informed me that survival of an incident like that is ZERO. I am indeed blessed.

If you would like to submit a story, photos, or information for the newsletter you can reach me at bdivvets@gmail.com or by phone at 709-754-0354.

Stay Safe, Mark E. Brown

Former "B" Division Members Visit

This summer, I had a visit from Mike St. Laurent who every so often comes to the Rock to renew old friendships. I worked with Mike on Corner Brook City Detachment and stayed in contact. Now living in London ON but travels around the world now that he is retired.

One Friday not long ago, my wife and I dropped into Legion Branch 56, Pleasantville for supper. Sitting at a table were 5 retired members including Wayne Sutherland who was here from BC with his sons. Jim Skanes and Brian Campbell were two I know by name.



Lastly, after 23 years living back home in New Germany NS, Dale and Linda Veinot came to visit and tour the old haunts. Here is a picture of them with George & Linda Noseworthy.



WE MEET AGAIN:

Walt Pinsent writes ... Yesterday (Sept 8th) Norma and I had a visit from Connie Pike (Retired Veteran of RCMP and RNC). I never had time to switch from my garden work clothes into my red serge, more suited for the occasion - a lot of changes in 48 years!

It was her 48th Anniversary of Graduation from the RCMP Academy at "Depot" Div. Regina Sask. In 1976, I had the honour of being Drill instructor for the number two troop of females in the history of the RCMP. She was the only Newfoundlander in that troop and during her time as a recruit she bore up well under the adjustments of the traditional historical methods of induction into the force. She was sometimes singled out because of her heritage (being a Newfoundlander) to prove she could get past the various obstacles put in her way. Her troop was a great example of the quality of recruits that served the Force well.

Drill classes included Tactical Troop (Crowd Control) movements which came naturally and became more like choreographed dance because of the timing of the pace and sound of the tiny heels of the pump style laced up shoes. It was a new sound on the ancient foot drill floor echoing in a building that was a renovated equestrian arena. In a new way, these pioneers earned their spurs.

The initial uniforms of female members were still under review and in time changed because they were not representative of the traditional image of the RCMP, the dream of every recruit. The early uniform resembled that of the ladies of the Salvation Army which could not have looked any better as worn by Connie's Troop marching on the historically all-male drill square. I have a troop photo, on graduation day, which includes me, proudly in step, marching into an uncertain adventure and future with stories to tell.

The introduction of women to the Force was long overdue and there is no doubt that we recruited the "Cream of the Crop". These ground-breaking often professional, highly educated, experienced working women brought a whole new set of skills and knowledge to policing. The sky was the limit.

Thanks Connie, for bringing back memories that made us proud of our "Esprit De Corps" history. Thank you too for your service in the force to Canada and, also as an Inspector of Royal Newfoundland Constabulary. I too am proud to be a Veteran of the RCMP.

This year is the 150th ANNIVERSARY of the formation of the Royal Canadian Mounted Police. There are signs of change forecasted for the image and organization of the RCMP, designed to reflect society's wants and needs. Interesting days ahead 'MAINTIENS LE DROIT'

Happy Trails ... Walt



ARTICLE OF INTEREST:

Presentation of RCMP Guidon ...

Friday, September 8, 2023 at 2pm (CST) / 5:30pm (NST) 5:00PM (AST)

English: https://youtube.com/live/bn8k_2g1-9E

Français: https://youtube.com/live/c8pzZd6_ijw

Regimental flags of infantry units are known as colours. The RCMP follows the traditions of light calvary, whose flags are called guidons. Although the RCMP is a civilian police force, we were awarded the status of a regiment of dragoons in 1921 by King George V following our service in the First World War. The Guidon is unique as the RCMP is the only active police force in the entire Commonwealth to be presented colours. It bears the Corps Operational Honours awarded from our campaigns in armed conflict, alongside the Military, by the Members of the Northwest, the Royal Northwest and the Royal Canadian Mounted Police who have fought and died in the line of duty.

The first RCMP Guidon was consecrated in 1935 and presented to the RCMP by His Excellency, the Earl of Bessborough, Governor General of Canada in Regina, Saskatchewan, in April 1935. It was retired in 1973, when Her Majesty Queen Elizabeth II, the Commissioner in Chief of the

RCMP, consecrated the second Guidon in Regina, Saskatchewan on the occasion of our 100th anniversary. The current Guidon has seen a lot of use and it is time to replace it.

On Friday, September 8th, 2023, at Depot, the RCMP is having a parade that will see us presented with only the 3rd Guidon in our 150-year history. The current Guidon will then be laid up in the Depot Chapel on this same date. The new Guidon will include the addition of Afghanistan 2003-2004 to our honours, the change of Europe 1939-1945 to Second World War 1939-1945, and the return of the Provost Corps badge. Of note for B Division is that Sergeant Major Trevor Baldwin will be the new Guidon Party Commander and Constable Goldie Mercer will be a Member of one of the four Troops on parade.

Living Will:

Gail Courtney received this from her financial planner. Excellent material to follow.
<https://www.gov.nl.ca/cssd/files/seniors-pdf-ahcd-booklet.pdf>

HOW TO PAY MY ASSOCIATION DUES

REGULAR \$60

ASSOCIATE \$10

- pay online at membership.rcmpva.org and click on RENEW MEMBERSHIP at the top
- send an etransfer to treasurerbdivvets@gmail.com or
- send a check to our treasurer at:
B Div Vets Treasurer, c/o Elmer Ryzuk
60 Clearwater Drive
Clareville, NL
A5A 4P6

NEW METHOD OF PAYING OUR INVOICES

We are now set up to transfer money by e-transfer, instead of using the paper cheques.

MEMBERS ONLY FACEBOOK

Thanks to Chris Saunders for getting this up and running. As of this writing 77 veterans have signed up. We hope it will enhance our communication in real time. Feel free to share activities and stories with the group. We ask that all comments be respectful.

VIDEO LINK FOR MEETINGS

We have this option for all regular meetings. Wifi may be a challenge, but we hope by buying the right equipment, we get it working correctly to share the meetings across the province. Thanks to Andrew Standen for his efforts to allow us to reach our all veterans across NL.



MESSAGE FROM OUR PRESIDENT, JIM POWER

In this edition of our newsletter, I would like to recognize all those who put in great efforts to make this a better association. I won't say names as I am bound to miss someone.

To the advocates across the province that provide a service that is essential to our goal of looking after members needs. This is a priority initiative for our association.

To those who visit the sick, send out cards of condolence, happy birthday, and get well. To those involved in the organization of social events, and to those that show support through attendance. Also the members involved in the graves inspections and submitting the names of the deceased to those who keeps the graves records. This ensures our members will not be forgotten.

To those who volunteer to serve as road marshals for races, serve meals for the less fortunate and facilitate donations and in-kind support through volunteering.

To those participating in working groups to find ways to make us a better organization.

To the executive members who put in many hours a week to keep the business of the association moving.

To those who share their views and offer suggestions on how to make our association more inclusive and pro-active.

To those who take the time to make someone else's day a little better.

Thank You, Jim

Our Association's Board of Directors are:

Board Role	Name	Home Division
President	Sandra Conlin	Ottawa
Past President	A.P. (Sandy) Glenn	Nova Scotia
Vice President	Bob Byers	Lethbridge
Secretary	Mark Brown	Newfoundland & Labrador
Treasurer	Peter Sorenson	PEI
Director Communications Committee	Donna Morse	Vancouver
Director Bylaw/Policy Committee	Robert (Bob) Myhill	Kingston
Director Audit Committee	Darcy Sanders	Prince Albert
Director Administrative Support	James Brown	Kingston
Governor Pension & Benefits Liaison	Steve Walker	Manitoba

To our departing board members, Garry Loeppky and Bob Ellergodt, and our retiring Association President Sandy Glenn. On behalf of the Association membership and the board of directors, we thank you for your numerous contributions to the greater good of the Association membership, and the leadership and support you have provided to so many. We look forward to your continued investment in our membership and the positive impact you will continue to have on the membership of the Association and the larger RCMPVA family.

Donna Morse
Director, RCMP VA Communications

ACTIVITIES OF NL VETERANS and YOUR ASSOCIATION

VETERANS VOLUNTEERS ATTENDED AND NEEDED

Thanks to the efforts of Randy Mercer, we are committed to help at the follow events and ask any veteran who can help to step forward. Just contact Randy (randymercercer709@gmail.com)

- September 10 Uniformed Services Race – 18-20 vets act as marshals.
- September 14-18 Sarscene 2023 - General assistance to the organizing committee.
- October 15 Cape to Cabot – Need 18-20 vets to act as marshals.
- Date TBD Meals for homeless/financially challenged.

GET TOGETHERS

Areas outside the Avalon are meeting to share stories and activities. This is great to see and hope with the District Advocates help, more of these will happen in the coming months.

BALL CAPS and PINS

Roger Hansford and Ron Wiggins researching Association Hats and Pins with a unique crest designed by Ron and with input from the membership. The result is a unique and great looking crest. Once prices are finalized, we will notify the members how to get them.



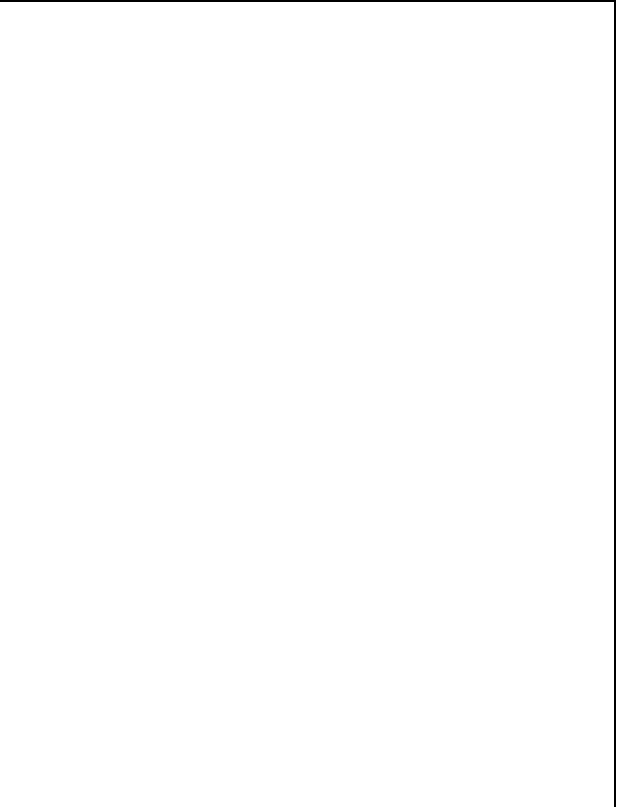
UNIFORM SERVICES DINNER & DANCE - 14 October 2023

This dinner was started about thirteen years ago with the RCMP as the first hosts. It is attended by police, military, firefighters, Coast Guard. Fire Fighters and other groups invoice in first response to critical incidents as well as spouses or partners. It follows the general rules of a Regimental Dinner and will be followed by a dance. It is open to serving members of these organizations as well as retired members. Spouses and partners are welcome.

Our NLVets Association is hosting this year's "Uniform Services Dinner" at the Lieutenant Commander Anthony Paddon Building, Pleasantville, St John's. We look forward to seeing as many veterans as possible participate. It will be our 150-celebration as well as an opportunity to unveil our new RCMP Veterans Ensign.

A few photos thanks to Helen Escott ...





THE CHALLENGES WE FACE (AND WILL OVERCOME)

As always there are some challenges to overcome. These are usually finance related. Dues have been identified as a matter of concern on two fronts:

1. We still have members who have not paid their dues.
2. Numerous members identified the division of dues between national and the provincial as a concern.

Dues for our full status Members is \$60.00 per year with National receiving \$50.00 and \$10.00 to our association. National informed us of an increase of \$5.00 per year for the next two years.

President Jim had a video conference with members of the National Board of Directors along with other Association representatives. He expressed our concern over the distribution of dues and the effect on our ability to carry on with our mandate. While attending the AGM May 24 to 18 we will continue to press for changes for a more equal distribution of dues.

(Note: Associate Members dues all go to your Provincial Association).

interesting facts: Did you know ...

You can continue to connect VA through [My VAC Account secure messaging](#) or by calling [1-866-522-2122](tel:1-866-522-2122).

To speak to a mental health professional now, please [call the VAC Assistance Service:](#)

[1-800-268-7708](tel:1-800-268-7708)

[1-800-567-5803](tel:1-800-567-5803) (TTD/TTY)

If you are experiencing an urgent financial need, [emergency funding](#) may be available.

Call [1-866-522-2122](tel:1-866-522-2122).

FINAL NOTE TO ALL RCMP VETERANS:

I truly enjoy putting the newsletter together. I hope the information is of interest to each of you in some way. I also hope it helps you feel connected to your fellow veterans. I am very happy to receive personal notes that you want to share.

THOUGHTS AND PRAYERS:

I ask each of you remember our veterans who are experiencing challenges and where possible, support the families of those who have left us.

JOHNSON AND ANTHONY INSURANCE REBRAND TO BELAIRDIRECT

Your executive met with Johnson Insurance representatives on July 25th to learn more about these changes. It is our understanding that clients of both firms will see nothing different except the name changes. Below are some items sent to us by the local representative.

1. The official media release that went out late last week:

Media Release: [Johnson Insurance and Anthony Insurance will rebrand to belairdirect to provide enhanced customer experience \(newswire.ca\)](#)

2. A link to FAQs about the rebranding on our website:

FAQs: [Johnson is rebranding to belairdirect | Johnson Insurance](#)

AND NOW FOR THE LIGHTER SIDE (compliments of Lindsay Fraser)

Q: DOCTOR, I'VE HEARD THAT CARDIOVASCULAR EXERCISE CAN PROLONG LIFE. IS THIS TRUE?

A: Heart only good for so many beats, and that's it... Don't waste time on exercise. Everything wears out eventually. Speeding up heart does not make you live longer; it's like saying you extend life of a car by driving faster. Want to live longer? - Take nap.

Q: SHOULD I REDUCE MY ALCOHOL INTAKE?

A: Oh no. Wine made from fruit. Fruit is very good. Brandy is distilled wine, that means they take water out of fruity bit so you get even more of goodness that way. Beer is also made of grain. Grain is good too. - Bottoms up!

Q: WHAT ARE THE ADVANTAGES OF TAKING PART IN A REGULAR EXERCISE PROGRAM?

A: Can't think of one, sorry. My philosophy: No pain...very good!

Q: AREN'T FRIED FOODS BAD FOR YOU?

A: YOU NOT LISTENING! Food fried in vegetable oil. How can getting more vegetable be bad?

Q: IS CHOCOLATE BAD FOR ME?

A: You crazy?!? HEL-LO-O-O!! Cocoa bean! Another vegetable! It's best feel-good food around.

Q: IS SWIMMING GOOD FOR YOUR FIGURE?

A: If swimming good for figure, explain whale to me.

Q: IS GETTING IN SHAPE IMPORTANT FOR MY LIFESTYLE?

A: Hey! 'Round' is also a shape!

WELL... I HOPE THIS HAS CLEARED UP ANY MISCONCEPTIONS YOU MAY HAVE HAD ABOUT FOOD AND DIETS.

AND REMEMBER:

Finally, the Japanese Doctor summed up: Look mister, Life should NOT be a journey to the grave with the intention of arriving safely in an attractive and well-preserved body, but rather to skid in sideways -

Beer in one hand - chocolate in the other - body thoroughly used up, totally worn out and screaming "WOO-HOO, what a ride my life was"!!!!

Eat whatever you like because you will still DIE, don't allow motivational speakers deceive you.

1. The inventor of the treadmill died at the age of 54
2. The inventor of gymnastics died at the age of 57.
3. The world bodybuilding champion died at the age of 41.
4. The best footballer in the world Maradona died at the age of 60.

BUT

5. The KFC inventor died at 94.
6. Inventor of Nutella brand died at the age of 88.
7. Imagine, cigarette maker Winston died at the age of 102.
8. The inventor of opium died at the age of 116 in an earthquake.
9. Hennessy Cognac inventor died at 98.

How did these doctors come to the conclusion that exercise prolongs life?

The rabbit is always jumping up and down, but it lives for only 2 years and the turtle that doesn't exercise at all, lives 400 years. So, take some rest, Chill, stay cool, eat, drink & enjoy life.

ALWAYS BY YOUR SIDE.



CALL FOR A QUOTE
& BE ENTERED
FOR A CHANCE TO

WIN

**A \$20,000
CASH PRIZE!**

As we all adapt to the changes necessary due to COVID-19, car and home insurance should be the last thing you have to worry about.

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