FEDERAL SUPERANNUATES NATIONAL ASSOCIATION
EXECUTIVE MEETING - COMOX LEGION HALL
April 13, 1999

1. Call to order and attendance:

Allan Dawber	President	Ann Hallam	Vice President
Tom Dandeno	Treasurer	Dorothy Lind	Secretary
Frank Elvins	Director	Ron Collette	Director/Media
Mary Kamaan	Director/Programs	Don Middleton	Director/PSHCP
John Davis	Director/Media	Velda Hogan	Director/Welfare
Bryan Lind	Director	Ron Mitchell	Director/Newsletter
Joan Makowichuk	Director	Ian Sibbald	Director

It was moved by Tom and seconded by Bryan that the minutes be accepted. Carried.

2. Committee reports.

Treasurer: Tom presented his financial statement for the period ending April 12, 1999. Balance -$ 9549.12 Revenue -$ 1582.44 Expenditures -$ 680.08 Balance - $10451.48 He also gave us a breakdown of the costs for the last General meeting which showed a net cost to the Branch of $77.79. Tom moved the acceptance of his report, seconded by Velda. Carried.

Membership: Membership update to March 12 was reported as follows:
Members 660 Spouses/Partners 331 **Total** 991

42 members and 14 spouses have not yet renewed. Last notices will be sent out in a few days with June 30, 1999 as the closing date. Tom moved the acceptance of this report, seconded by Frank. Carried.

Media: Ron reported that 15 copies of the poster had been distributed for the general meeting.

Welfare: Velda had nothing to report. Ian will replace Velda until September as she expects to be very busy.

Programs: Mary said she and Ann were almost in a state of collapse prior to the general meeting - people who said they were coming and then phoned to cancel, other people who said they weren't coming were phoning to be added to the list. The final list showed 179 coming and 175 showed up. It was a very good meeting. Al said Rex and Dunc were very pleased with the turnout.

PSHCP: Don had nothing to report.

Telephone: Ann was pleased with the results saying that the committee had done very well. One man requested transportation to the meeting. Following discussion, it was agreed that, for insurance purposes, transporting one person did not make the driver a carrier and the insurance would not be invalid.

Newsletter: Ron was saying he has been investigating the possibility of advertising in the newsletter to help defray the costs and he has had discussions with various people who have shown an interest. He requested some guide lines. Tom moved that advertisers in the letter, for the present time, be restricted to those providing specific services to our members and that advertising be limited to 25% of the Newsletter. Following some discussion, Mary seconded the motion. Carried.

He also said that Bill Vincent works with a disadvantaged group who would be willing to stuff envelopes for $25.00 an issue. Tom said he thought it was the Beaufort Group and moved that we take advantage of their offer to stuff envelopes to a maximum of $50.00. It was seconded by Bryan. Carried.

Ron also said the deadline for the next issue is May 20, 1999 and he expects it will be at least 6 pages.

3. General business:

The guest speaker at the General meeting in June will be Carol Wain, who is with Advantage Travel. She has been asked to give advise with regard to travel plans, things to be wary of and travel tips to avoid disappointments.

Don Irvine, with Human Resources Development Canada, is holding a Focus Group on April 21, 1999 to discuss the establishment of a web site for retiring people. It is to be held at the Filberg Center with lunch to follow. Al said he was interested, as did several others of the executive, and suggested that John Challender be contacted as well, as he still does the SCAN Program.

John moved the meeting be adjourned.

/DM

REX G GUY
FSNA National President

1998-...	Elected National President by the 11th Triennial Convention of the Federal Superannuates National Association (FSNA)
1995-1998	Member of FSNA's National Executive Committee and Chairman of FSNA's Resolutions Committee
1992-1998	Regional Director for Nova Scotia and member of FSNA's National Board of Directors
1995-	Chair of FSNA's Communications Review Committee which developed the Association's current Communications policy
1992-1994	Member of FSNA's Governance Committee to its task completion in 1994
1984-1992	Founding President of Orchard Valley Branch, FSNA
1983-	Became active in FSNA as a result of threats to superannuation and indexing

- Developed a Nova Scotia Coalition of Pensioners and Retirees parallel to and at the same time as Coalition of Seniors for Social Equity (COSSE). As COSSE became well established and better known NS Coalition was dissolved in order to support COSSE without being repetitious or counterproductive
- Made presentation to Commons Committee on GST, Commons Committee on HRD and Federal/Provincial CPP Hearings
- Member John Murphy MP Constituency Committee on HRD and Social Reform
- Provincially represent FSNA as an advisor through the Senior Citizens Secretariat and played a major role in the preparation and the presentation to Provincial Cabinet of the Seniors Safe Driving Report
- Similarly, made a presentation to NS Pricing and Review Board during hearings on proposed power rate increases

Navy Career: CAPTAIN(N) OMM CD RCN (Ret'd)

1983–1993	Continued Naval Service in part time capacity as Convoy Commodore and as the officer responsible for training and organization of Convoy Commodores
1983	Retired from Royal Canadian Navy with rank of Captain
1950-1983	Served in various Royal Canadian Navy appointments including command of HMC Ships CRESCENT, FRASER and PROTECTEUR, Commandant Canadian Forces Fleet School, Queen's Harbour Master Halifax
1949-1950	Canadian National Steamships (Lady Boats) Royal Mail, First Class Passenger and cargo trade West Indies
'42-1949	Merchant Service until migrating to Canada in 1949. WW II service in tankers carrying aviation spirit and pure alcohol from North American continent in convoy across North Atlantic to North Russia – Murmansk and Archangel

On Wednesday, 24 March, a number of unions and other organizations demonstrated on Parliament Hill against the proposed pension changes. FSNA maintained the approach that reflects the wishes of the majority of its members, which is to meet with the responsible ministers, and did not participate...The following news release was sent to national media outlets...

FOR IMMEDIATE RELEASE

F S N A
N R F

Wednesday, 24 March 1999

FSNA calls for negotiated solution of the pension surplus issue

The largest association of federal retired employees, the Federal Superannuates National Association (FSNA), feels it can best achieve a positive outcome on the use of the $30-billion pension surplus with face-to-face meetings with government representatives.

The FSNA represents more than 100,000 retirees from the Public Service of Canada, the Canadian Forces and the Royal Canadian Mounted Police. It believes that meetings with Treasury Board President Marcel Massé, Minister of National Defence Art Eggleton, and Solicitor General Lawrence MacAuley will lead to meaningful discussions on a fair and equitable sharing of the pension surplus among the employer (the taxpayers), employees, and pensioners. The President of the Association, Rex G. Guy, has already written to Mr. Massé, demanding a meeting as soon as possible, as a first step in this process.

"These pension funds were built in part from what constituted the compensation package of these former employees," said FSNA Executive Director, Jean-Guy Soulière. "Retirees want to have a say as to how it will be used, just as much as the employer. They are concerned that the surplus built up with their contributions will not be available for improved benefits."

For more information, please contact:
FSNA Executive Director Jean-Guy Soulière at 234-9663

FOR IMMEDIATE RELEASE

Wednesday, 21 April 1999

Angry pensioners feel let down

The Federal Superannuates National Association (FSNA) condemns the federal government's opportunistic attitude in regards to the $30 billion pension surplus. Pensioners call for a fair and equitable sharing of the pension surplus among the employer (taxpayers), employees, and pensioners.

The FSNA represents more than 100,000 retirees from the Public Service of Canada, the Canadian Forces and the Royal Canadian Mounted Police. FSNA National President Rex G. Guy and Executive Director Jean-Guy Soulière met with the minister responsible for federal public service pensioners, Treasury Board President Marcel Massé, on Monday 19 April, to let him know that the majority of FSNA members were very angry and very disappointed that the Government has not been willing to discuss the distribution of the surplus.

The Government intends to use up the current pension plan surplus over a period of 15 years and is preparing to adopt legislation that would allow it, among other things, to manage any future surplus. "This surplus resulted from a number of factors, including the contributions of the employees and the employer as part of a total compensation package," said Mr. Guy. "The Government's decision is purely political and shows no consideration of the partnership between the employer and the former and current employees."

FSNA Branches across the country will be meeting with their MP's to demand an equitable sharing of the pension surplus.

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For more information, please contact:
FSNA Executive Director Jean-Guy Soulière at 234-9663

News Release

For immediate release

LEGISLATION INTRODUCED TO ENSURE LONG-TERM SUSTAINABILITY OF PUBLIC SECTOR PENSION FUNDS

Ottawa, April 15, 1999 - The Honourable Don Boudria, Minister of State and Leader of the Government in the House of Commons, on behalf of the President of the Treasury Board, Marcel Massé, today tabled in Parliament a Bill to ensure long-term sustainability of public sector pension funds. The plans affected are those under the *Public Service Superannuation Act (PSSA)*, the *Royal Canadian Mounted Police Superannuation Act (RCMPSA)*, and the *Canadian Forces Superannuation Act (CFSA)*.

"We wish to assure pensioners and employees alike that their pension benefits are safe and that they will continue to receive the benefits they have paid for during their years of service," said Minister Massé. "This step will not in any way diminish the benefits of public service pensioners, present or future," he added.

Changes to these plans are necessary in order to improve financial management of the plans, and to ensure that employees, and the government, as employer, contribute to the plans in a more balanced way. For example, members of the *Public Service Superannuation Act (PSSA)*, the largest of the federal public service plans, now contribute only 30% of the combined contributions to the *PSSA* plan, while the government contributes 70%. This legislation would allow the federal government, beginning in 2004, to gradually increase employee contribution rates, if necessary, to a level up to the historic average of 40%.

A key provision of this Bill would establish the Public Sector Pension Investment Board (PIB). This move would see employer and employee contributions made to public sector pension plans after March 31, 2000, invested in diversified external markets in order to maximize returns on the funds without incurring undue risk.

The Bill tabled today will enable the federal government to implement the changes it proposed in its February 10, 1999 announcement affecting its three largest pension plans. It also provides for several improved benefits for pension plan members, and authorizes Canada Post Corporation to establish a pension plan independent of the PSSA plan by October 1, 2000.

“This Bill provides the federal government with the tools it needs to ensure the long-term sustainability of the Canadian public service pension plans and to improve the financial management of the pension funds,” said Minister Boudria. “In implementing these changes to our pension plans, our overriding objective is to achieve fairness for both our employees and for taxpayers,” added the Minister.

The new Public Sector Pension Investment Board would operate under the following criteria:

- The Board will operate at arm’s length from the government, employees and pensioners;
- twelve qualified Directors to be appointed by the government;
- required quarterly and annual financial statements to be provided to the ministers responsible for the pension funds;
- an annual report to be tabled in Parliament and made available to plan members;
- mandatory advisory committees for each of the three major plans with at least half the committee members to be employees and pensioners.

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For more information, contact:

Robert Bousquet
Media Relations
Treasury Board Secretariat
(613) 957-2428

This press release is available on two networks:
Internet: http://www.tbs-sct.gc.ca/
Government business network (GENet): http://publiservice.tbs-sct.gc.ca/

BACKGROUNDER

TECHNICAL CHANGES TO FEDERAL GOVERNMENT PENSION PLANS

Overview

- These amendments are part of an overall package of technical changes announced by the President of the Treasury Board on February 10, 1999. The amendments are focused primarily on changes to the *Public Service Superannuation Act (PSSA)*, the *Canadian Forces Superannuation Act* (CFSA), and the *Royal Canadian Mounted Police Superannuation Act* (RCMPSA).

- Bill C-71, the *Budget Implementation Act, 1999*, tabled in Parliament on March 16, 1999, proposed two changes to these public sector pension plans. These amendments, if approved, will change the benefit calculation formula so that pension benefits are improved for employees covered by these three major plans.

- The changes to be introduced as part of this bill will improve the financial management of the pension funds, as well as introduce a number of other plan changes, several of which will benefit employees.

- This is a package to ensure that the three largest public sector pension plans are kept on a sound, sustainable and transparent financial footing for the future.

CHANGES TO PENSIONS AND BENEFITS

The changes proposed under Bill C-71 are:

- The formula for calculating retirement benefits will be based on average salary during the best consecutive five years of service, instead of six;

- The formula by which plan benefits are integrated with Canada Pension Plan or Quebec Pension Plan benefits will be changed in plan members' favour. The new formula will mean a somewhat smaller reduction in plan benefits when an employee begins to draw CPP/QPP at age 65.

- Improved life insurance for employees under the PSSA, including a 25% reduction in premiums, and authority for the CFSA to be amended to improve life insurance under the Forces' plan by regulation.

- To ensure that the Government's pension package for its employees is in keeping with the opinions of the Courts, survivors' benefits under the major pension plans, including the pension plan for Members of Parliament, will be amended to extend survivors' benefits to same sex partners on the same basis as survivors benefits are now available to opposite sex partners in a common law relationship.

- Although not a part of this Bill, a dental plan for pensioners will also be established by Treasury Board, following consultations with employee and plan member representatives.

- The Bill will also include authorities for Treasury Board to amend the CFSA and the RCMPSA to provide for improved vesting and portability arrangements for the Forces and RCMP, improved coverage for part time members of the RCMP, as well as provision to establish a pension plan for the Reserves.

IMPROVEMENTS IN MANAGEMENT OF THE PUBLIC SECTOR PENSION PLANS

- Under these proposals, contributions will be invested in external financial markets. At present, contributions to the PSSA, CFSA and RCMPSA are credited with interest as though they were invested in Government of Canada bonds. Over the long term, market investment is expected to produce higher rates of return and lead to lower pension costs.

- The Bill will also create an independent board of qualified directors to invest future employee and employer pension contributions in external financial markets with full regard for the best interests of plan beneficiaries. A nominating committee will be created to give representatives of employees and pensioners a say in board appointments. Various measures will be put in place to ensure that the Board makes good investment decisions and is accountable for the results of those decisions.

- Other amendments will provide for a greater role for the Ministers responsible for the Canadian Forces and RCMP in establishing financing and funding policies affecting their employees.

- The bill will also provide for strengthened Pension Advisory Committees so that employee and pensioner representatives have a stronger role in plan management. Their mandate will include making recommendations on the administration, design and funding of the pension plans and recommending candidates for appointment to the nominating committee of the new Public Sector Pension Investment Board.

Management of Account Surpluses:

- The current public service pension legislation contains no provision for dealing with surpluses in the superannuation accounts. Since the government and taxpayers have from the beginning covered all the deficits in the pension plan accounts, the amended legislation would authorize the government to debit the surplus over a period of up to 15 years. It would also authorize the government to manage any future surpluses, either by reducing employee and/or employer contributions or by withdrawing amounts from the pension funds.

New Canada Post Pension Plan:

- The Canada Post Corporation will create a new pension plan by October 1, 2000 for all its employees. Until that time, CPC employees will remain subject to the Public Service Superannuation Act (PSSA). The amended legislation will require that, when established, the new Canada Post plan provide the same benefits, at the same employee contribution rates, as those of the PSSA plan.

- Once the new plans is established, employees of CPC who are currently under the PSSA will transfer their pension memebership to the new plan. Canada Post sees this as an opportuntiy to take full responsibility for this important aspect of their business operation. As shareholder, the government supports this decision.

- In addition, this change will mean that in future their pension benefits can be negotiated as part o9f their collective bargaining process, something that cannot be done while they are part of the PSSA.

Changes to Contribution Rates:

- As is the case for other Canadian workers, contribution rates for the public service pension plans will be set independently from those for the Canada/Quebec Pension Plans.

- Federal employees currently have a cap on their total pension contributions and are in effect sheltered from CPP/QPP rate increases. As CPP/QPP rates have increased in recent years, there has been an equivalent decline in employee contributions to the plans, and the employer has been obliged to pay the difference. As a result, employees covered by the PSSA are now paying 30%, and the government a 70%, of the costs of the public service pension plans. Setting public service rates independently will allow the employee share of current service costs to return gradually to the historical average of 40%

- From 2000 through 2003, contribution rates under all three plans will not increase, but rather will be ***frozen*** at current levels (4% on earnings below the maximum salary covered by CPP/QPP and 7.5% on earnings above the maximum salary rate). After 2003, employee contribution rates will be set by Treasury Board, but the Board's authority will be subject to two limitations. Employee rates may increase, ***but no increase will be more than an additional 0.4% per year, and the employee share of current service costs will not increase past 40%.***

- Employee contribution rates under the CFSA and RCMPSA cannot exceed those of public service employees.

Treasury Board of Canada Secretariat
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Factsheets on Changes to Public Service Pension Plans

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Changes to Plan Management

The federal government has tabled legislation to amend the pension plans it sponsors under the *Public Service Superannuation Act* (PSSA), the *Royal Canadian Mounted Police Superannuation Act* (RCMPSA), and the *Canadian Forces Superannuation Act* (CFSA). Among the proposed amendments are *several provisions respecting the management of these pension plans and the superannuation accounts they involve.*

Market Investment and the Public Sector Pension Investment Board

Background

- Under the current legislation for these pension plans, employer and employee contributions are held in three accounts forming part of the Public Accounts of Canada. Since 1969, the entire balance in each has been credited with interest as if it had been invested in Government of Canada bonds. No amounts have ever been invested in other vehicles available in external financial markets (e.g., stocks).

- Experience shows that investing pension contributions in a diversified portfolio in the external financial markets would generate higher investment returns over the long term. Higher returns would mean lower costs to be covered by employer and employee contributions.

Proposed Changes

A new act will establish the *Public Sector Pension Investment Board* (PIB), which will operate at arm's length from the government and plan members.

- <u>Responsibilities</u>: The PIB will be responsible for investing employer and employee contributions in external financial markets with a view to achieving maximum rates of return without undue risk. The PIB will discharge this responsibility in the best interests of plan beneficiaries and with due regard to the funding policies and requirements of each pension plan. Among other duties, the PIB will set investment policies, standards, and procedures; establish investment and audit committees and appoint an auditor; establish conflict-of-interest rules for directors and a code of conduct for employees; and comply with legislated investment parameters.

- Composition: The PIB will be composed of 12 qualified directors, appointed by the government on the recommendation of the President of the Treasury Board. The government will select one of the directors to be the Chair.

- Nominating Committee: The Treasury Board President must recommend appointments to the PIB from a list of qualified nominees created by an eight-member *Nominating Committee*, composed of an independent Chair and representatives of plan members, pensioners, and the employer. In creating the list, Committee members will be required to consider proven financial ability and relevant work experience of candidates.

- Protections for Stakeholders: Two types will be included. First, various measures, such as a code of conduct and conflict-of-interest rules, will be put in place to ensure that the PIB makes good investment decisions. Second, to ensure that the PIB is accountable to stakeholders for the results of its decisions, the new act will require the PIB to issue quarterly financial statements to the ministers responsible; provide the ministers with an annual report on operations, to be tabled before Parliament and made available to plan members; and make copies of its by-laws available to anyone on request.

Strengthened Pension Advisory Committees

Background

- The current legislation provides that the government may establish an *Advisory Committee* for each of the public service pension plans. Though not mandatory, such committees have in fact been established for some time.

- The current mandate for the committees is general. The legislation simply states that the committees are to advise the minister responsible on matters concerning the administration of the pension plans.

- In the case of the PSSA plan, about half of the Advisory Committee has traditionally consisted of representative employees and pensioners. However, the current legislation does not so stipulate. Nor does it give employees and pensioners the right to nominate their own representatives.

Proposed Changes

The amended legislation will strengthen the Advisory Committees by stipulating that

- an Advisory Committee must exist for each of the three plans;

- for the PSSA Advisory Committee, employees and pensioners will make up at least half of the Committee, and employees and pensioners have the right to nominate their representatives;

- each committee has a clear mandate to review matters concerning the design, funding, and administration of its respective pension plan and make recommendations to the minister responsible; recommend to the responsible minister candidates for appointment to the PIB Nominating Committee; and review any other pension-related issue referred to it by the minister responsible.

Management of Pension Account Surpluses

Background

- The current legislation makes no provision whatsoever for dealing with surpluses in the superannuation accounts. When projections show an account to be holding more than necessary to meet future obligations, by law both the employer and the employees must nevertheless continue to contribute to the accounts, even though the surplus could thus continue to exist and grow indefinitely.

- Since 1991, surpluses totalling some $30 billion have accumulated in the public service superannuation accounts. Without a legislative change, the government would have continued to credit ever-growing employer contributions to pension plans that were increasingly generating surpluses far in excess of what the *Income Tax Act* allows for other plans.

- The government did not move earlier on this issue because it was hoping to reach agreement with plan members on a new joint-management framework for the future of pensions. In the absence of such agreement, the government had to take alternative action to deal with this and other pressing issues of pension reform.

Proposed Changes

- <u>Current surpluses</u>: The amended legislation will provide the government with the authority to debit the surpluses from the present superannuation accounts in instalments over a period of up to 15 years.

- <u>Future surpluses</u>: The amended legislation will provide authority for Treasury Board to deal with surpluses in the new superannuation funds as they occur, either by reducing employee and/or employer contributions or by withdrawing amounts from the accounts. Treasury Board will also receive authority to maintain a reserve level similar to that allowable under the *Income Tax Act*.

- <u>Future deficits</u>: The government will continue to be solely responsible for making extra contributions to cover any future deficits in the public service pension accounts.

<u>A New Canada Post Pension Plan</u>

Background

- Some 48,000 employees of Canada Post Corporation (CPC) are currently members of the PSSA pension plan.

- After reviewing the implications of an imposed increase in the employer contribution rate, CPC decided to withdraw from the PSSA and establish its own pension plan. This decision would allow CPC to assume full responsibility for this important aspect of its employee relations. The government, as shareholder, supports this decision.

Proposed Changes

Legislation will provide that

- CPC must establish at least one pension plan providing benefits equal to, and at the same employee costs as, those under the PSSA;

- the value of benefits already earned under the PSSA plan will be transferred to the new plan, and benefits under the new plan will be equal to those payable under PSSA;
- the new plan must provide opportunities for having past service other than transferred service recognized;
- CPC will determine the disposition of any future pension plan surplus;
- provisions other than those dealing with benefits transferred from the PSSA will become subject to collective bargaining after October 1, 2001; and
- CPC will establish a life insurance program similar to the PSSA Supplementary Death Benefit plan.

[List of Related Topics]

Canada

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Factsheets on Changes to Public Service Pension Plans

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Changes to Employee Contribution Rates

The federal government has tabled legislation to amend the pension plans it sponsors under the *Public Service Superannuation Act (PSSA)*, the *Royal Canadian Mounted Police Superannuation Act (RCMPSA)*, and the *Canadian Forces Superannuation Act (CFSA)*. Among the proposed amendments are ***provisions for changing the method of setting employee contribution rates.***

Background

- Currently, these public service pension plans are integrated with the Canada/Quebec Pension Plans (CPP/QPP) in respect of both benefits and contributions. In respect of contributions, the maximum a federal employee is obliged to pay to both plans in total is 7.5% of salary.

- CPP/QPP contribution rates have been increasing in recent years, and these increases apply to all Canadians. However, the 7.5% cap on total pension contributions has in effect sheltered federal employees from these increases. As the CPP/QPP rate has risen, there has been an equivalent decline in the employee rates for the public service plans. Moreover, the government, as the employer, has been obliged to make up all shortfalls caused by declining employee contributions to the public service plans.

- As a result, the ratio by which the employer and the employees share the costs of the public service pension plans has changed. In the PSSA plan, for example, the employees are currently paying 30% of the costs of their own pension plan, while the government is paying 70%. This translates into a government contribution of $2.40 for every dollar contributed by employees.

- Further increases in CPP/QPP contribution rates are scheduled for the next few years. If the 7.5% contribution cap for federal employees remains in place, the employee share of public service pension costs will grow even smaller.

- A 60/40 sharing of costs between the employer and the employees, with the employer assuming the larger share, is the historical average for the PSSA pension plan .

Proposed Changes

- Employee contribution rates for the public service pension plans will be set independently from those for CPP/QPP. This means that federal employees will no longer have a cap on their total pension contributions. Beginning in the year 2000, federal employees will no longer see their contribution rates for their public service plans decrease as their required contributions to the CPP or QPP increase.

- From the year 2000 through 2003, employee contribution rates for the public service pension plans will not increase, but rather will be ***frozen*** at the current 1999 levels. In other words, for the next four years, employees will continue to contribute to their public service pension plans at the present rates of 4% on earnings below the maximum salary covered by CPP/QPP and 7.5% on earnings above.

- After 2003, Treasury Board will have authority to set employee rates, but that authority will be subject to two limitations directly relating to the PSSA pension plan. First, no rate increase can be more than an additional 0.4% per year. Second, the employee share of current service costs cannot increase past 40%.

- For CFSA and RCMPSA plan members, contribution rates will not exceed PSSA contribution rates.

- Although contribution rates for the public service plans will not increase from 2000 through 2003, it is important for federal employees to understand that they will nevertheless be subject to the same CPP/QPP rate increases as other Canadians during that time. However, CPP/QPP rates are currently scheduled to remain constant after 2003.

[List of Related Topics]

Canada