

NEWSLETTER FALL

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The opinions expressed in this publication are those of contributors and not necessarily those of the N.P.S.C.F newsletter

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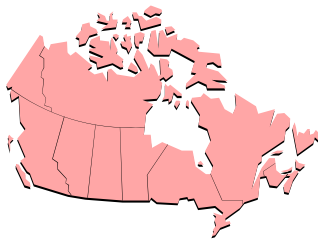
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Our History

The National Pensioners and Senior Citizens Federation (NPSCF) is a democratic, non-political, non-sectarian organization.

Our mission has remained the same for fifty years. The issues are as important today as when we started.

The NPSCF was started in Saskatoon, Saskatchewan, by provincial organizations from British Columbia, Alberta, and Saskatchewan. Groups from other provinces have since joined.

It is made up of provincial affiliates, groups, clubs, and individuals.

Objectives

The National Pensioners and Senior Citizens Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

1. To promote and establish and foster, Seniors' Centres (called Clubs or Groups) and Regional and Provincial Seniors' groups throughout Canada.
2. To provide education for persons in the retired and senior citizens age group and other individuals interested in aging, and the status and well being of seniors.
3. to reach out to seniors who are lonely, or isolated, or at risk..
4. To provide programs, which promote healthy active lifestyles for seniors, thus sustaining mental and physical health.
5. To assist in developing the knowledge that seniors should learn during their aging process, through promotion of educational experiences.

6. To research the aging process, and any problems and benefits pertaining to the aged that might be of interest to the Federation, and to use the knowledge gained from that research to educate seniors and any other party or parties who are or might become interested in these concerns.
7. To provide opportunities for seniors to utilize their volunteer and leadership skills for the benefit of all persons.
8. To consult with other private and public organizations which offer similar services in order to gather any education information that will add to knowledge and be of use in seniors and the public.



Message from President Art Field

We held our 62nd Convention in Truro, Nova Scotia on Sept. 19, 20, 21, 22, 23, 2006 at the Best Western Hotel. The convention was hosted by the Federation of Senior Citizens Pensioners of Nova Scotia. We had a get-acquainted evening on Tuesday night so delegates could get to know each other before the business of the convention started.

We sang O Canada in English and French, which is the first time we sang O Canada in French. We were welcomed to Nova Scotia by Mary Fleck, President of the Federation of Senior Citizens and Pensioners of Nova Scotia. I opened the convention, with the theme this year as Year of the War Bride, by welcoming delegates from across Canada. Our 2nd vice President, Edda Ferguson, said the Seniors Prayer and we had a moment of silence for our departed members and neighbours.

We had greetings from the Honourable Carolyn Bolivar-Getson, Minister of Seniors for the Nova Scotia government; Mayor of Truro Mr. Bill Mills; Mr. Leo Baudreau, President of the Truro Royal Canadian Legion; greetings by staff members for Bill Casey MP and Karen Casey MLA.

Our speakers were Ms. Valerie White, Executive Director of the Nova Scotia Senior Secretariat; Mary Ellen Vaughan of Johnson Insurance, who gave a very interesting presentation and Larry Wark, the Canadian Auto Workers Area Director. We also heard from Mary MacLennan on Personal Achievements, from Ruth Goldbloom on Pier 21 Halifax, which was where most war brides landed when they came to Canada, and all other people who came after the 2nd World War. Julio Fabres gave an excellent presentation on Medical Awareness. He came from Sudbury to give his talk and was paid for by CAW Local 598's Medical Awareness program. We also heard from Wayne Marston, NDP MP from Hamilton who replaced Chris Charlton as the NDP critic for seniors and pensioners, who could not come because of the illness of her husband. Wayne gave an excellent report on some of his duties as a member for Hamilton East-Stoney Creek.

The head table was piped in by Piper Hugh Murray and the guest speaker was Mrs. April Berezowski, a war bride from England, who was very interesting and spoke on the different lifestyle she found here in Canada compared to England, and remember that was 60 years ago. We also heard from Nelson Muise, who used to chair the Resolution Committee, on his experiences as a senior and as a volunteer in Nova Scotia.

We debated over 90 resolutions in four days of Convention. The resolution committee was John Redko from Ontario who was the chair. Allen Morrison from Saskatchewan and Sylvia MacLeay from B.C., so it was a committee from across our great country with different points of view. We got through them all with some very interesting points of view. We will bring your concerns to the government of Canada.

.... Continued on page 4

.... Message from the President continued from page 3

We had elections on Friday afternoon for the Executive positions. There were two candidates for President, Art Field (Ontario) and Art Kube (BC). Art Field was elected. There were two candidates for 1st Vice President, Allen Morrison of Saskatchewan and Don Holloway of Newfoundland, and Don Holloway was elected. For 2nd Vice President there were two candidates, Allen Morrison of Saskatchewan and Edda Ferguson of Nova Scotia, and Edda Ferguson was elected. For 3rd Vice President there were three candidates, George Johnson of Ontario, Lorraine Foster of Newfoundland and Gisele Lapointe from Quebec, Lorraine Foster was elected 3rd Vice President. The Treasurer, Joyce Mitchell, and Secretary Fern Haight were elected by acclamation. I want to thank all candidates who took part in the election and will work with all executive members for the better of the National Pensioners and Senior

Citizens Federation.

On Friday night we had our banquet and there were over 150 people who had some good Nova Scotia cooking and excellent service from the Hotel. We were entertained by the Truro Novatones, who are barbershop singers.

The Convention was well attended with big delegations from Newfoundland and Labrador, Ontario, British Columbia (it's a long way) and host organizations from Nova Scotia.

On Saturday afternoon 35 delegates went on a bus tour of Halifax, Pier 21, saw where the Rolling Stones concert was being held in the rain and went to an excellent dinner theatre show across from the Metro Centre, where there was an NHL exhibition hockey game being played. A good time was had by all.

In closing I want to thank the delegates at the Convention in re-electing me your President, I will work hard for the benefits of seniors. I would be pleased to attend any affiliated provincial organizations' conventions held across Canada. Just send me a written invitation and I will do my best to be there.

The National Pensioners and Senior Citizens Federation

welcomes two new members to our executive.

- Don Holloway is our new 1st vice president.
- Lorraine Foster is our new 3rd vice president.

Both are from Newfoundland.

For more details refer to the executive listing on the cover page.

First Vice-President's Message

by Don Holloway

It appears that the Canadian Medical Association (CMA) is at it again. At their last Annual Meeting they came to a great conclusion. And, what conclusion have they reached? I'll tell you what I have heard. Now your doctor and my doctor are fine people. They sincerely are out to help us. They believe in their Hippocratic Oath, and, in no way are they out to harm us either mentally, physically, nor financially.

However, the Association to which they belong has a hierarchy who believe in the Canadian practice of medicine, **differently** than the average Canadian does. **First**, they believe in "USER PAY". Of that there is no doubt, as this issue was **raised** and **passed** at a previous meeting of theirs. **Secondly**, they believe that in Canada we should have an alternative system of medicine to the *Canada Health Act*. They don't like the system that we now have. The CMA is in favour of an alternate "**Private** Health Care System". Such a system would allow the **current** medical practitioners to **pull-out** of the present system of **Public** Health Care, and set up **private** hospitals and clinics with a "**USER PAY**" theme for themselves.

We all know that there is a terrific shortage of doctors in Canada right now. That is why there is such a cry against the long **waiting** lists for Specialized Treatment. Up to 200 persons in line for some treatments or procedures. Now, no First World country, like Canada is supposed to be, should have to put up with a patient treatment system like that. Our current system of Canadian Medical Schools, **financed by the provinces**, refuses to **change** the entry and graduating system for proposed doctors, in a way that would supply **enough** doctors to cover the country's needs. Fantastic!

If the CMA has its way, the present doctors, operating now under the *Canada Health Act*, would then be able to leave Canada's preferred system, and join up together, to open and operate **private** hospitals and clinics **for profit**. Why? So that they can earn greater money from high paying private flyers. That money coming from those who would naturally be richer than the rest of us. These more able payers would then be able to jump the Que for treatment ahead of the rest of us. **Money talks!**

As for the rest of us, the wait for the Specialist would then be longer. Much, much longer than at present. If a quarter to half of the doctors are gone to the private "**USER PAY**" "**TWO TIER**" system, how much longer, than now, would we have to wait our own turn for the treatment that we desperately need. In other word, **dollar bills** would mean the difference between timely treatment – and maybe none in time. O yes! Some of them would serve in both systems, but when a dollar raises its head – you wait while that doctor goes across the street to serve some one else who has a fist full of bucks. Did you really think that there would be another doctor **to take his place** to treat you while he is gone?

Ontario is the new proving ground for "**USER PAY**" and "**TWO TIER**" systems. Fight it now – or loose it forever!!! Contact your MP **now!!!**

In a conversation with our own Department of Health regarding the supply of doctors, particularly specialist, I asked the specific question, "Why don't you force your Medical School to produce the additional doctors that the public needs". Simple question – but not so simple answer.

Here is the given answer. After a doctor graduates from a medical school, he/she must go into a hospital situation training called an Internship. The rest of us call it "on the job training". Fine, well and good. Now here is the catch. I am told that "**there is not sufficient doctors in hospitals now to take on more Interns that they have right now**". There it is – **the bottleneck!**

If there is a bottleneck, **let's break it now**. That system of training **must be changed**. Otherwise, we will be forever at the mercy of "**not enough established doctors in hospitals to train new doctors**". That's a no-way-out system. It must be smashed – **right now**. Talk to your Provincial **MLA**. It's a Provincial matter. Get him/her to see the light. Let's get on with it. **NOW!** Don Holloway

3rd Vice President
- Lorraine Foster

Greetings from picturesque Newfoundland Labrador.

I commend National Convention Organizing Committee Members, who spent many voluntary hours ensuring that conventions be a success. It takes a great deal of cooperation, dedication, organization, and just plain hard work to host such an event. This year's Committee did an outstanding job.

Reflecting upon my attending conventions, I realize I am part of a great movement. Organizations such as ours are vital to provide support to a large number of community based organizations, where we work daily to enhance the lives of seniors in every region of Canada. In this country, we have discovered that our Seniors have the same problems. It is vital to submit resolutions to reveal the many problems that seniors have with health, housing, transportation, etc.



Eleven years ago, I became involved in our local 50+ Club. Two years later I was an Executive Member. I attended Provincial Federation Conventions and for seven years I have been its secretary. Working with other members of our Provincial Federation Executive, Board and Club Members has been a rewarding experience and I thank them for their dedication to our mission and to the projects we have undertaken. Right now, I am looking forward to working with our National Board. Thank you for your confidence by nominating and electing me. I am thankful and humbled to assist in carrying out this great work. I trust my efforts

will benefit all Canadians.

For the betterment of Seniors,

Lorraine



The National Pensioners and Senior Citizens Federation would like to thank George Johnson (past 3rd vice president) for serving on our Board for the past year. We will miss you.

From the Treasurer's Desk - Joyce Mitchell

Fall has come, the leaves are turning color, and we can start making plans for Thanksgiving with our families.

The annual convention held in Truro NS is behind us and what a wonderful convention it was. 93 resolutions were debated. The participation was excellent. The financial report for the year 2005 and from January 1, to August 31, 2006 was presented and accepted by all the delegates, for this I am extremely grateful. The support given to me at the convention and thorough out the year, makes one really thank their blessings of which I feel I have many. As I am sure you will read elsewhere in this newsletter, a list of the officers for 2006-2007. I was re-elected, and therefore have to ask for your promptness and support through out the new year to make my job excell to the heights that is expected.

On January 1st, 2007 the new year dues are do, so if you want to get approval from your clubs prior to Christmas and mail the cheque in January that would be great. No increase was voted on, so therefore it will remain the same. In the Winter Newsletter there will be a form of your new officers, so you can submit this at the same time. This sure helps if I have a problem and need to contact someone.



Now do not think for a minute that now that the convention is over, life slows down in the Mitchell household. As I write this, I will be leaving in two days to go to Toronto for a week, to evaluate the new Horizon Grants submitted for Ontario. I sit on the board as your representative, and am proud to do so.

On a lighter note, I am never lucky in draws, but I did win a beautiful pair of Waterford crystal candle sticks, donated by the Halifax Council of Seniors. Thank you.

Take care of yourselves, have a great Fall.

YOURS FOR THE BETTERMENT OF SENIORS

Joyce Mitchell
NPSCF Treasurer

From My House to Yours

Secretary

The 2006 convention held in Truro, N.S. is over and proved to very successful.

Nova Scotia is a lovely part of Canada. The countryside is very beautiful, especially in the fall with the many colors of autumn. The hospitality is overwhelming.

The executive changes for NPSCF are listed on the front page of the newsletter. The second vice president was unable to submit a write up due to illness in the Ferguson family. Our thoughts and prayers are with Edda, Sewel & family at this time.

We debated over ninety resolutions at our convention. These resolutions are the concerns of Canadian seniors. A brief will be prepared and presented to the Federal Government in the spring. This will be a personal, hand delivered presentation. Hopefully, now that the Federal Government has had time to get established, they will be more receptive to our requests to visit MPs and more appointments will be given to our President.

Our organization must be the voice for Canadian seniors. We must be their “watch dog”. We must keep the pressure on the Government at all times so seniors do not end up as losers.

Send me some of your thoughts about our Organization. How do we get young seniors to join? Should we have a different structure for our Board? Should each province have a Senior Secretariat? Should Canada have a Federal Senior Secretariat?

I hope everyone has had a good fall and you are ready for the “white stuff” that is sure to come.

Fern from Saskatchewan



Changes to Drug Patent Rules Will Drive Up Prescription Drug Costs

- By Jim Keon

Changes to Canada's drug patent rules announced on October 18th will drive up prescription drug costs for taxpayers, employers and consumers.

On whole, regulatory amendments announced by the federal government will only add to the huge problem of soaring prescription drug costs in Canada. Big Pharma is the big winner while taxpayers, employers, consumers and Canada's generic drug makers lose out.

The federal government's changes that provide brand-name drug companies with an eight and a half year ban on competition go far beyond the five years required under international trade agreements such as NAFTA and will add hundreds of millions to Canada's prescription drug bill.

Had the current rules been in place over the past five years, it would have added an additional \$600-million to prescription drug costs in Canada.

Other announced regulatory changes attempt to limit "evergreening" of drug patents by brand-name drugs companies that keeps lower-cost generic competition off the market. Brand-name drug companies have exploited legal loopholes in these regulations to delay generic competition sometimes for years after the initial 20-year patents expire.

The changes regarding evergreening were overdue and merely codify a Supreme Court decision that, although not properly applied by Health Canada, made clear that evergreening is already prohibited. This change will not, however, affect existing evergreening litigation that is delaying Canadians' access to lower-cost generic equivalents.

(For more information on the federal government's changes to drug patent rules, visit (www.canadiangenerics.ca))

Jim Keon is President of the Canadian Generic Pharmaceutical Association.

For more information about advertising of prescription drugs and other issues, please visit www.canadiangenerics.ca

**Jim Keon is President of the
Canadian Generic Pharmaceutical Association**

Seniors Losing Billions in Retirement Savings

Seniors are losing billions in retirement savings due to fraud, unsuitable investments and misrepresentation in investment marketing. The million-member National Pensioners & Senior Citizens Federation has had enough. As a first step toward galvanized action, it is presenting today a Research Report: **Heads I Win, Tails You Lose**.

*From its formation, over 50 years ago, the Federation has fought for **Universal Old Age Security and the Canada Pension Plan**. Over the years, it has consistently sought to achieve and maintain a decent standard of living of seniors and to provide them dignity in their latter years.*

Investor Protection (the Prevention of Seniors Financial Abuse) is the Next Stage in our Fight for Retirement Security and Dignity

At its National Conference in Truro, Nova Scotia, September 19-23, 2006: the Federation adopted the following resolution:

WHEREAS: The National Pensioners and Senior Citizens Federation is very concerned about pensioners and senior citizens suffering billions of dollars in losses in their retirement accounts due to unsuitable investments and questionable investment products being sold to them on the basis of inaccurate or misleading marketing information...we conclude that our members' interests are not being protected by current self-regulatory and provincial regulatory authorities governing securities and existing accounting and auditing standards.

"We have taken politicians, regulators and the industry at their word for far too long", Art Field, President of the Federation, said. "Our membership includes 450 chapters across Canada. We represent 1,000,000 Canadian seniors, and we have had enough!"

The Federal Government Needs to Act on Income Trusts and investor Protection NOW

Evidence of investment industry misconduct affecting seniors (and younger Canadians saving for retirement) is overwhelming. Three Canadian banks financed illegal securities schemes at Enron – CIBC, Royal Bank and TD. A recent class action alleges that the BMO investment arm systematically conducts unauthorized foreign exchange transactions in RRSP and RRIF accounts. The list of investment fund fiascos grows monthly, including the market timing of mutual funds and the collapse of the Crocus, Norbourg, Northshields, and Portus funds. And, Canada has the highest mutual fund management expense ratios in the world. The \$3 billion to date and \$25 billion anticipated capital losses in business income trusts will turn the retirement years of millions of Canadians into a time of financial need and emotional distress.

Seniors, in particular, cannot afford to absorb more billions of dollars in losses from fraud, unsuitable investments and misrepresentation in investment marketing. Our federation is particularly concerned by the proliferation of income trusts in Canada, since they are proving to be unsuitable investments for retirement accounts. All Canadian banks and other investment industry players have participated in the now widely acknowledged financial reporting deceptions of income trusts, such as the inaccurate and misleading cash yield. Seniors are the target for improper investment schemes because of their accumulated lifetime savings, their lack of investment knowledge and their trusting attitude towards financial advisors.

Making matters worse, the conversion of corporations into income trusts has the potential to deplete government revenues necessary to fund public health care and social security programs for all Canadian – the programs so critical to seniors' wellbeing.

The National Pensioners & Senior Citizens Federation is now on the record that, "It is time for the Federal Government to act – there have been enough studies, hearings, promises and nothing changes," said Field. "**Heads I Win, Tails You Lose**" lays out the problem and action plans for income trusts and investor protection generally. We expect to see something happen!

Continued on page 11...

Our Federation wants the Federal Government to create two new bodies – a national investor protection agency and an independent accounting standards board. Every other industrialized country of the world has such bodies for the protection of its citizens and foreign investors. We have tried fragmented provincial regulation and self-regulation, where the setting of accounting standards and most investor protection are delegated to industry. The current system is failing seniors and individual Canadians saving for their own retirements.

There are no effective gatekeepers for seniors. Unfortunately, the provincial securities commissions and self-regulators too often protect their own jobs and industry interests, and not vulnerable seniors.

The chasm between rich and poor is widening in retirement. Employers are abandoning defined benefit pension plans, so Canadians are increasingly forced to manage their own retirement savings. WE are not qualified to do so! Seniors cannot be expected to attend accounting classes and do their own research on investments.

Federal investor protection bodies must be created to ensure sophisticated market players cannot take advantage of unsophisticated seniors and other retail investors. Enforcement and restitution powers are a must. Therefore, these resolutions are made by our members:

WHEREAS: Due to the urgency of curtailing the inaccurate and misleading financial reporting – particularly in income trusts, the National Pensioners & Senior Citizens Federation resolves that the Canadian Government immediately adopt amendments to the Income Tax Act to set new conditions for mutual funds trusts, that require:

The disclosure of both income distributions and return of capital distributions in the audited financial statements and in the estimates of distributable cash provided in other disclosure documents; and that they prohibit the use of the term “yield” in all public disclosure documents, unless its calculation is based on income and does not include return of capital.

THEREFORE BE IT RESOLVED: The National Pensioners and Senior Citizens Federation resolves that the Canadian Federal Government use its constitutional jurisdiction to introduce new federal investor protection laws and enforcement governing securities, the setting of accounting and auditing standards.

Art Field says: “the retirement years of millions of Canadians are not suppose to be filled with financial worries. We need federal investor protection to give seniors peace of mind”.

For additional information:

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Press Conference:
Wednesday, October 18, 2006, 12:30 P.M.
Charles Lynch Press Conference Room 130-S,
Center Block, Federal Parliament Bldgs.
Ottawa, Ontario



The National Pensioners and Senior Citizens Federation Inc. wish to thank the Nova Scotia Seniors' Federation for hosting the convention in Truro, N.S. A national event of this magnitude takes a lot of planning and a horrendous amount of work.

This was a job well done. NPSCF is very grateful to everyone who helped to make this convention successful. The two lunches you sponsored were greatly appreciated. The goodie bags were so special with the N.S. tartan trim; everyone was delighted to receive one. The bus trip and dinner theatre was excellent

Your hospitality was overwhelming. Thank you Nova Scotia.

Special thanks to Edda & Sewel Ferguson who co-ordinated the convention and to Mary Fleck, president of FSCPNS.



A special thanks to Art Kube who served on the NPSCF executive as first vice president for two years. We will miss you Art. You did a lot of good work on behalf of NPSCF.

You prepared the brief for the Government and participated in the presentation of the brief to the government. Two very important duties. You excelled in the art of writing.

Your articles were received with interest. Your good work will be remembered

Thank You.

Speech from the Throne (Regina, Sask.)

The Lieutenant Governor of Saskatchewan, His Honour Dr. Gordon L. Barnhart formally opened the third session of the twenty-fifth Legislative Assembly of Saskatchewan in the assembly chambers at two o'clock p.m. on Thursday, October 26, 2006.

The premier of Saskatchewan, Hon. Lorne Calvert extended an invitation to 120 guests of which 75 were special guests. Fern Haight, president of SSAI, president of SSM, secretary of NPSCF, was one of the special guests invited. A speaker's tea followed.

Haight was interested in the contents of the Speech from the Throne and felt the four cornerstones focused on issues that concern the people of Saskatchewan.

Strengthening Saskatchewan's leadership in public health care, while reducing wait times and improving access to services is a good message for all Saskatchewan people to hear, but especially for the seniors of Saskatchewan.

Recognition was given to the pioneers of our province. "Our seniors and elders fought for Medicare and pioneered this province. They set out to create life for their families, children and grandchildren. So too, in this session, my government will introduce new measures to recognize their dedication." These are very honorable and sincere words from our Premier. Seniors will be waiting, with great anticipation, to hear about the introduction of "the new measures".

Haight felt it was a real honor and a privilege to be invited to attend this special

Income Trust

by Art Field

I went to Ottawa on Oct. 17 & 18/06 for a press conference in the Charles Lynch Press Room in the House of Commons in Centre Block. In this room your presentation goes on TV which goes into MP's offices, so they and their staff can look and listen to what you have to say. I was with Diane Urquart, an independent financial consultant. There were four TV stations and newspaper reporters. We were there to speak about income trust. We presented some stories on income trust that was not profitable for some of our members, and how it can hurt our social programs. We were asked questions by the reporters that were there. I was interviewed by reporters from the Globe and Mail, Toronto Star and other media, on my cell phone in the House of Commons, in the taxi we travelled in Ottawa.

Our press conference was on national TV on Wednesday night. I had a call from the President of Canadian Pensioners Concerned from Prince Edward Island, Winnie Fraser McKay, supporting our position. There have been some emails in which most people support our position.

While in Ottawa we went to pre-budget consultation committee hearing in the House of Commons. I was on the agenda and presented our case on income trust to the Committee. I got quite a few questions from the MPs on the committee, who are from all political parties.

In closing, if you know of any seniors who have had a problem with income trust, please let me know, by calling toll-free 1-877-251-7042 or email afield1@sympatico.ca

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