

The National Pensioners and  
Senior citizens Federation

Incorporated May 1, 1954



La Fédération National des  
Retraîés et Citoyens Agés

Incorporée le 1 Mai, 1954

# NEWSLETTER

## Fall

Volume 7, Issue 3, 2007

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

Seasons Greetings

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Executive for NPSCF 2007-2008

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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*

Just a few lines about our 63<sup>rd</sup> Annual Convention held in Saskatoon at the Travelodge Hotel, near the airport. It was well organized and had good guest speakers who brought a lot of information to us for the benefit of seniors. We had Chris Charlton, NDP MP from Hamilton Mountain and who is NDP Critic for seniors. When I go to Ottawa for the Federation, Chris helps us out. I am not going to say a lot about the Convention, as I am sure the rest of the Executive will give you a report on the Convention. I will say that the banquet meal was excellent and the guest speaker Stephen Lewis who is from Saskatoon brought a lot of information to the delegates.

There were good comments about the hotel from the delegates, how staff was very nice to the delegates. Our attendance was down as there was only one delegate from B.C. There was a big delegation from Saskatchewan, which was nice, I saw a lot of old friends from my trips to speak at SSAI conventions.

We debated 55 resolutions that will be part of our brief to the Harper government and his Ministers and Opposition MPs. Two of our resolutions on public accountability of the RCMP were sent to the media in a press release by our Financial Consultant. There also is a letter that is being sent to Stockwell Day, Minister of Public Safety and National Security. This letter will be elsewhere in this newsletter.

When I was in Saskatoon at our convention I was invited to speak at the Saskatchewan Federation of Union Retirees at their convention in the convention centre in downtown Saskatoon. It was an honour, as I have spoken at the Ontario Federation of Union Retirees. I was received quite well, maybe it was Western Hospitality? It was quite an honour to have lunch with them and listen to the keynote speaker.

When the convention was over we went on a bus trip arranged by Fern Haight, chair of the host group. We went to the University of Saskatchewan and to the Diefenbaker Centre, which was very interesting, which is some of our history. We also had a buffet supper and then went to the casino outside of Saskatoon. I made my usual donation to the First Nations.

Since the Convention I appeared before the Ontario Pension Review Committee in downtown Toronto. The Ontario government appointed this committee to review pension rules, system etc. and bring them into the 20<sup>th</sup> century. A lot of Companies are taking holidays from making their payments and stealing surplus as Conrad Black did from Dominion stores. We made a presentation in co-operation with the United Senior Citizens of Ontario and the Small Investor Protection Association.

Our web page is being redone and should be up and running the week of Nov. 11/07.

As in all our conventions the Executive Elections are held every year. The results are as follows: Art Field, President, acclamation. Art Kube, 1<sup>st</sup> Vice President defeated Don Holloway who was 1<sup>st</sup> Vice President. We have a new 2<sup>nd</sup> Vice President, Sheila Righi, who defeated Edda Ferguson who was 2<sup>nd</sup> Vice President, and Sheila is from Saskatchewan. Our 3<sup>rd</sup> Vice President is John Gatens from Ontario who defeated Edda Ferguson and Don Holloway. Our Secretary Fern Haight and our Treasurer Joyce Mitchell were returned to their positions unopposed. I would like to thank Edda Ferguson, Don Holloway and Lorraine Foster for their donation of time and their work in supporting the Federation for working for benefit of seniors. We are going to have an Executive meeting in January to organize for next year.

In closing I am honoured to be your President and will do my best to make life better for seniors.

Thought for the day: Mistakes are part of the dues one pays for a full life.

# First Vice-President's Message

*by: Art Kube*

Art Kube is the new 1<sup>st</sup> vice president of NPSCF replacing Don Holloway of Newfoundland.

Art Kube is very interested and very involved in many senior organizations and works diligently for the betterment of all seniors.

Art lives in Surrey, B.C.

## NEW DIRECTIONS IN SENIORS' HEALTH

It is unfortunate that public policy, practices and attitudes have not caught up to the present longevity of seniors. They still reflect the times when seniors lived to the age of sixty-eight. Most seniors during that time sort of vegetated after the age of sixty-five and then died three or four years later of acute health problems. Nowhere is this out dated policy and attitude more pronounced than in health-care. The whole emphasis is on acute care, long-term care and heavy medication, all of which speak poorly to the quality of life of seniors.

The Council of Senior Citizens' Organizations of BC (COSCO), for some time now has advocated policies in the area of health, housing and other social determinates so as to reflect positively on the quality of life of seniors in terms of their longer life span. In spite of it, public policy is still wedded to the dominance of acute medical care. Lost are the principles of the Ottawa Charter on Health Promotion and Wellness, the principle of aging in place, the principles of full human rights and full participation of seniors.

COSCO has taken major steps to change these out dated practices, policies and attitudes by starting a large program of health literacy transfers from seniors to seniors. The health literacy transfer modules deal with Falls Prevention, proper use of medication, healthy diets, safety in the home, preventing Elder Abuse and neglect, and Fraud and the Elderly Person. These modules are designed to inform seniors how to keep health, maintain their quality of life and encourage them to participate in society.

COSCO has received grants from New Horizons, the Canadian Council on Learning, and the Vancouver Coastal Health Authority to develop this program. The University of British Columbia and Simon Fraser University are working with COSCO on training seniors as resource people to offer seminars on all these different topics to groups of seniors. Already COSCO volunteers have given seminars on Fall Prevention to over 500 seniors. In addition COSCO has trained 25 seniors from across British Columbia as trainers who will train other seniors as resource people who are able to spread the program across the Province. This program is based on the principle of SENIORS HELPING SENIORS; all people working in the program are volunteers.

COSCO is committed to make this a Pan Canadian program and as soon as the Evaluation of the program is completed (which should be early in the New Year), COSCO will make it available to seniors' organizations across Canada. If this program succeeds it will not only help seniors to longer healthy and independent lives but it will also reduce the intake into acute and long-term care facilities and therefore reduce the pressure on our healthcare system. This program also stimulates greater activities in senior's centres and encourages younger seniors to get involved.

For further information E mail: [aakube@telus.net](mailto:aakube@telus.net)

**A NOTE FROM**  
**Sheila Righi**  
**2<sup>ND</sup> Vice President**

My name is Sheila Righi. I am the new elected second vice president of the NPSCF. I am replacing Edda Ferguson. I live in Prince Albert, Saskatchewan.

I am a member of Saskatchewan Seniors Association Inc. and participate as follows:

- Member of the “Board of Directors”
- Member of the Executive
- Co-ordinator of District #5
- Director Region B which has 30 clubs
- Vice President of “Spruce Home Senior’s
- Presently organizing a “Provincial Bowling Tournament for SSAI”
- President of “The Ladies Auxiliary” to the “Royal Canadian Legion Branch #2”, Prince Albert
- On the “Board of Directors for “Spotlight on Seniors” Prince Albert
- On the “Board of Directors for “Focus on Women” Prince Albert
- A member of the “Exhibition Board” in Prince Albert
- And our Church here in Prince Albert

I am looking forward to working with and for NPSCF in the capacity of 2<sup>nd</sup> Vice President

Respectively Submitted  
Sheila Righi

## 3<sup>rd</sup> Vice President - John Gatens

Hello, my name is John Gatens and I am your new 3<sup>rd</sup> chair.

I spent the last 30 years of my working life representing workers. My background should stand me in good stead, since I have dealt with big corporations, big and small companies and government officials at various levels.

I am currently the chairperson of our local chapter, which is located in Ajax, Ontario. We enjoy the use of our Union hall where we hold our meetings and functions and where we share our concerns and discuss issues, which are common to many of you across the nation. I would like to dwell for a moment on an issue that is of great concern to those of us who live and work in communities in southern Ontario and that is the decimation of the Auto industry, which affects thousands of retirees and their working families. The Auto industry is to many in Windsor, St. Catherine's, St. Thomas, London, Kitchener, Oshawa and Brampton, and surrounding areas as important as the fishing industry is to many on our east and west coasts. Therefore, to watch and listen to announcements that thousands more jobs will be cut from our auto assembly plants, and to realize the waterfall effect it has on supplier plant workers, and of course, the ripple effect on all within the communities is devastating. What can we do? Currently our Union president Buzz Hargrove is and has been lobbying the government to enact legislation that will force those countries who are flooding our market with cars and trucks to open theirs and allow us to export this very important product

Getting back to a little of my background: I served as fulltime president of our local CAW union for just over 20 years, and prior to that served many terms as chairperson of the Chrysler Ajax Automotive Trim plant which I'm sad to say no longer exists. Our Chapter consists predominately of women who retired from this plant. We have approximately 3500 members. Because of my position, I have had the privilege of visiting most of our provinces, most recently Saskatchewan, and just prior to that Newfoundland. The few provinces I have not visited are, Alaska, the Yukon Territory, the Northwest Territory and last but not least Alberta. This travel gave me the opportunity to meet people and an insight as to the differences and more importantly the similarities and goals of the people I met.

I find myself a member of this great big exclusive club call Senior Citizens, which can be quite costly to join. First, age is a prerequisite, which in itself brings on infirmities, medical conditions and requirements. Next, for many are the reduction of income, which restricts costly activities such as travel, etc. Another high cost of many is Medicare and the loss of independence. Therefore, these are some of the premiums to join the Senior Citizens Club. Still it beats the alternative. I say these things with tongue in cheek, because I know many members are enjoying the fruits of their Labour looking after their health as best they can and still very much alive and kicking and I say God bless them and long may it last. My mother will celebrate her 90<sup>th</sup> birthday as you read this, and I hope to enjoy the same longevity.

I look forward to working with the other members of your executive members, and promise to represent all of you to the best of my ability.

Sincerely yours,  
John Gatens

From the Treasurer's Desk  
- Joyce Mitchell

Hello to everyone, here it is almost the end of the year, and time is marching on, as I am sitting writing this. I can't help but think in 4 more months it will be spring.

The NPSCF had a wonderful informative and educational convention in Saskatoon in late October, hosted by the Saskatchewan Seniors Association Inc. The SSAI President, Fern Haight, is also our secretary and the majority of the delegates expressed what a great organized function this was, and I totally agree. When one is chairing a Convention there are a lot of concerns and pitfalls to deal with, but I feel it is like putting together a jig-saw puzzle, and when all the pieces are in place it makes a beautiful picture, and it truly was. For the clubs that were not able to send delegates, start planning to attend in 2008, you will not be disappointed.

I would like to make you aware of something I found out this week. For members with age related macular degeneration, there is a new drug injection called LUCENTIS that is recommended by the manufacturer. This drug is very costly, but check with your eye doctor about these injections to find out if they could help you, and then check with your medical plan to see if it is covered, or even part of it. I personally feel that maintaining our eyesight as best we can is so important.

Of course, as treasurer, I am always reminding you about dues. So here goes, in this newsletter you will find a form to fill out your club officer's and on the other side, a schedule of fees.

**FOR CLUBS** – There is an invoice insert in y our package reminding you that your dues are payable as of January 1, 2008.

**FOR INDIVIDUALS** – On the label of your newsletter is your anniversary date reminding you when your dues are payable. This I consider an invoice, so try to adhere to this schedule.

As the upcoming holiday season is upon us, I know we become very involved with senior's parties and holiday planning. So much to attend, local churches having programs as well as the usual Santa Claus parades, etc. Try to keep active, but don't over indulge and become too tired. On that note I wish you all a very **HAPPY HOLIDAY SEASON**, and keep up your great work in promoting senior issues.

At this time, I would like to inform everyone that I will not be in my home residence all of December and early January, so if you are waiting for your receipt, I will get to them immediately on my return.

It is never too early to start working on 2008 Resolutions, so think about it, talk about an Issue of concern with your club members, and submit a resolution that is what we are all about. The 2007 Resolutions were debated and the Brief is being prepared at this moment.

**YOURS FOR THE BETTERMENT OF SENIORS**  
Joyce Mitchell  
NPSCF Treasurer

# From My House to Yours

## - Secretary

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I am pleased that our weather co-operated with us when Saskatchewan hosted the NPSCF convention. This week has been very wintry, with a lot of snow, temperature -20° C, with strong winds. Now that is mighty frosty. So, I am glad you're all safe and snug and back in your own home.

Reading your evaluation sheets about the National convention everyone had good responses and indicated an enjoyable, worthwhile, good time. The high profile speakers all arrived according to schedule with their messages and the Saskatchewan Lieutenant Governor, The Honorable Dr. Gordon Barnhart added class and distinction to the event

The entertainment, the Saskatchewan Ukrainian Orthodox Senior, Arnie Froese with his yodeling and Tom Breckner, a comedian and singer delighted the audience.

The Saskatchewan "beef" banquet was delicious. Following the Friday night banquet everyone enjoyed listening and dancing to the old time music played by the Saskatoon Jammers, a band of seniors, some in their 90's. Truly an exceptional group of musicians.

I want to thank everyone for their positive feedback and special thanks for the beautiful bouquet of flowers I received. To my SSAI members I say "thank you." Your help at the convention was greatly appreciated. I am overwhelmed with the support I received from all my Board.

Seniors are wonderful people. I am honored to be your secretary for another year. I love working with you. I will endeavor to serve you to the best of my ability throughout the year.

Happy Holidays to you all. May the good Lord bless and keep you

Respectfully submitted,  
Fern Haight



## **A Synopsis of the N.P.S.C.F. Convention**

The National Pensioners and Senior Citizens' Federation convention was held in Saskatoon, Saskatchewan at the Travelodge Hotel on October 24, 25, 26 & 27<sup>th</sup>. Sixty two delegate from across Canada attended. The Saskatchewan Senior Association hosted the event. Saskatchewan was pleased to receive some financial assistance from, United Foods Commercial Workers Local 1400 and UFCW-OAR 248P both of Saskatoon; Federated Coop; Congress of Union Retirees, Saskatoon SOAR; SOAR Chapter 19 of Regina and the Sask. Federation of Union Retirees. Johnson Insurance supplied the goodie bags and have promised us a financial donation as well. I must say in these difficult times your generosity was greatly appreciated.

On Wednesday evening we hosted a "Meet and Greet" in the Viscount Vanguard room. Everyone enjoyed this time of fellowship. A light lunch was served to end this social evening.

The convention opened Thursday, October 25, with the singing of O Canada, Senior Prayer and a minute of silence for the deceased.

Greeters for the occasion were Mayor Don Atchison; Superintending of Police, Sgt. Mark Chatterbok; Chamber of Commerce – Monica Kreuger; Royal Canadian Legion- Gerry Tait; Hotel marketing manager – Alana McLellan; SSAI president – Fern Haight, and NPSCF president Art Field.

Everyone enjoyed the interesting and informative high profile speakers. These speakers were: Detective Sgt. Mavis Derkson speaking on fraud (senior); Deborah Wilson, Director General, Community Development & Partnership Director, Human Resources – Social Development Canada, speaking on grants (New Horizon); Bonnie Maxwell from Johnson Insurance explaining the insurances that her company handles. 301 individual memberships have been taken out with NPSCF in order that each may purchase "Medoc" insurance from Johnson Insurance. Bonnie presented NPSCF with a check for \$7302.30 for our partnership arrangement with Johnson Insurance; Mike McBane from the Canadian Health Coalition, Mike would be pleased to receive from individuals "horror stories" created by lack of funds for medication. His main theme was medication and he believes individuals now get "less" for "more"; Elaine Hamm with the Funeral Advisory Memorial Society of Saskatchewan (FAMSS) spoke on "Beating the High Cost of Dying"; Chris Charleton, M.P. for Hamilton & Critic for Seniors was very informative.

Friday noon we were honored to have the Saskatchewan Lieutenant Governor, His Honor Dr. Gordon Barnhardt speak to us and then joined us for lunch.

Our banquet speaker, Steven Lewis, with Access Consulting gave us many interesting statistics regarding our health care system.

Continued on page 10 .....

Continued from page 9 .....

Fifty seven resolutions were presented. These covered various topics such as environment issues, health, income, identity theft, fraud & security, twinning highways, ferry crossings, seal hunting, voting, grants for senior halls, security & prosperity partnership of N.A., taxes, funerals, Canada Pension Adjustment, OAS & CPP, clawbacks and public complaints against the RCMP.

At the present time these resolutions are being put into a brief & will be presented to the Federal Government.

The election of officers took place on Saturday morning. The executive has changed somewhat. Please see the executive list on the front cover of this newsletter.

Entertainment was enjoyed Thursday and Friday evening. (See secretary's report).

To end the gala event a bus tour to Credit Union Place, Diefenbaker Centre, Bonanza and the new Dakota Dunes casino took place Saturday afternoon and evening ending the 63<sup>rd</sup> convention of the National Pensioners and Senior Citizens Federation.

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Anyone wanting the minutes of this convention immediately please contact the secretary, otherwise you will receive them at the 2008 convention.

Submitted by: Fern Haight

***“It’s, Been Good To Know You”***

***The National Pensioners and Senior Citizens’ Federation extend a sincere thank you to Edda Ferguson, Don Holloway and Lorraine Foster for their years of service on our N.P.S.C.F. executive. Your dedicated services were greatly appreciated. You will be missed.***

## **Canadians Could Save On Prescription Drugs**

**By Jim Keon**

A report on prescription drug spending in Canada published earlier this year by the Canadian Institute for Health Information (CIHI) could leave some Canadians scratching their heads. If, as the report states, drug prices in Canada have been relatively stable over the past ten years, then why does Canada have the third highest level of drug expenditure per capita among all OECD countries?

The report offers some interesting insights.

The introduction of new drugs can have a dramatic impact on cost. While new drugs are almost always more expensive, they may not be any more effective, or any safer, than drugs that are already on the market.

The brand-name drug industry also plays a role in influencing drug expenditure. Brand-name drug companies promote their new drugs to doctors and other prescribers, and also by advertising to the public. These activities increase the number of prescriptions written (and therefore the number of drugs sold) and switch the market to the newest patented drugs.

Government regulation can also affect drug spending. In October 2006, for example, the Government of Canada increased market monopolies for brand-name drug companies. This change alone will increase prescription drug expenditure in Canada by more than \$100 million per year.

As the CIHI report points out, generic prescription medicines can decrease drug expenditure by offering a lower-priced alternative.

Approved by Health Canada, generic drugs are low-cost versions of brand-name drugs that are produced by several companies once the 20-year patents expire on the brand-name versions. Generic drugs are identical or "bioequivalent" to higher-priced brand-name versions in dosage form, safety, strength, route of administration, quality, performance characteristics and intended use. The big difference between brand-name and generic drugs is price. While generic drugs are dispensed to fill 45% of all prescriptions in Canada, they account for only 18% of the \$18 billion Canadians spend annually on prescription medicines.

While these savings are impressive, Canada could do even better. In the US, generic drugs fill more than 60% of all prescriptions. If generic drug use in Canada increased to levels in the US, it would save \$700-million in the first year alone.

Increasing the use of lower-cost generic medicines is not only good for the health-care system; it is also good for Canada's economy. Unlike most brand-name drugs, which are shipped into Canada, the vast majority of the generic drugs sold in Canada are made right here.

For more information about prescription drug spending in Canada and generic pharmaceutical products, please visit the following websites:

- Canadian Institute for Health Information [www.cihi.ca](http://www.cihi.ca)
- Canadian Health Services Research Foundation [www.chsrf.ca](http://www.chsrf.ca)
- Generics Are The Same [www.genericsarethesame.com](http://www.genericsarethesame.com)
- Canadian Generic Pharmaceutical Association [www.canadiangenerics.ca](http://www.canadiangenerics.ca)
- Health Canada [www.hc-sc.gc.ca](http://www.hc-sc.gc.ca)

**Jim Keon is President of the Canadian Generic Pharmaceutical Association (CGPA)**

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Incorporée le 1 Mai, 1954

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November 5, 2007

The Honourable Stockwell Day  
Minister of Public Safety and National Security  
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Dear Minister Stockwell Day:

I am President of the National Pensioners & Senior Citizens Federation (NPSCF). The National Pensioners & Senior Citizens Federation has 1,000,000 members across Canada in 450 chapters and clubs. At our October 24-27th, 2007 Annual Convention in Saskatoon, Saskatchewan our Federation unanimously approved two resolutions to improve the effectiveness and public accountability of the Royal Canadian Mounted Police. Our media release describing the two RCMP resolutions is attached.

On April 26, 2007, the NPSCF conducted a media conference in Ottawa asking the Federal Government to address Canada's malfunctioning securities regulatory and white collar crime policing system. Since then, two former senior investigators of the RCMP IMET, Bill Majcher and Craig Hannaford, have spoken out about the RCMP's white collar crime policing problems in an article written by Canadian Business Magazine, "A Good Country for Crooks, If you suspect Canada is soft on white-collar crime, these ex-Mounties have news for you: it's worse than you think," dated September 24, 2007. In August 2007, another financial market crisis unfolded, where no new buyers were willing to pay full value for \$40 billion of asset backed commercial paper sold to Canadian pension funds and corporations. While commercial paper was not sold to seniors directly, the sale of a defective cash equivalent product to professionals gives seniors little hope that they can protect themselves from fraud and defective investment products.

I, and Diane Urquhart an NPSCF member and consultant, would like to meet with you and Deputy Minister Suzanne Hurtubise to discuss our Federation's request that the Commission for Complaints Against the RCMP be reformed to become a proper civilian oversight agency with new legislative tools to make the RCMP accountable to the Canadian public. Also, we wish to discuss the critical importance of the RCMP Integrated Market Enforcement Team (RCMP IMET) collaborating with international, regional and municipal white collar crime units and severing its reliance on the current participating agencies of the investment industry Self-Regulatory

Organizations (SRO's) and the provincial securities commissions. The investment industry SRO's are the Investment Dealers Association, Mutual Fund Dealers Association and the Market Regulation Services. We would like to see the RCMP IMET create its own white collar securities crime complaints intake system, in collaboration with the regional and municipal white collar crime units throughout Canada. The RCMP IMET should conduct its investigations, without the interference of the investment industry, provincial securities commission officials inclined to protect the investment industry, and politicians.

At our meeting, we will ask that you accept our two resolutions as the policy of the Federal Government and that the recommendations in the upcoming reports prepared by David Brown, Chairman of the RCMP Task Force on Governance and Cultural Change, and by Nicholas LePan, appointed to examine how to improve the effectiveness of the RCMP IMET, will not be adopted unless they encompass the principles of proper civilian oversight of the RCMP and the independence of the RCMP IMET from the investment industry and its securities regulators.

We are expecting a written response from the Minister of Public Safety and National Security on his decisions with respect to the NPSCF's RCMP resolutions at its 2007 Annual Convention in Saskatoon. Our expectation for a written response is commensurate with the seriousness of the revelations being brought to the Canadian public by the RCMP whistleblowers in Canadian Business and before the House of Commons Public Accounts Committee. Furthermore, admissions made at the October 24, 2007 Investors Forum about the investment industry SRO's having no statutory authority to conduct investor protection in the public interest and about provincial securities commissions fully delegating these functions to the investment industry SRO's notwithstanding their inability to subpoena sworn testimony, to collect fines from people who leave the industry and to protect the rights of the accused under the Charter of Rights and Freedoms.

The Investor Forum admissions were made by David Wilson, Chairman of the Ontario Securities Commission; Susan Wolburgh Jenah, President of the Investment Dealers Association; and, Larry Waite, President of the Mutual Fund Dealers Association. Listen to the audiocast of the 2007 Investor Forum at the following webpage for your own observations about whether there is any accountability for investor protection from these three regulatory bodies.

<http://event.on24.com/eventRegistration/EventLobbyServlet?target=lobby.jsp&eventid=94215&sessionid=1&key=83597EB5F9C2E36C280B56E2408AFD38&eventuserid=13189126>

The Federal Government administers current legislation governing the RCMP and its civilian oversight and so it can act immediately to ensure there are thoroughness, independence and integrity in the RCMP's white collar securities crime enforcement activities. We support the introduction of a new federal securities act, defining the role and powers of a single national securities regulator and the investment industry SRO's, but repairing the RCMP's white collar crime policing effectiveness is the top priority. If criminal securities activities are deterred by the RCMP, working closely with the regional and municipal police, then seniors will feel more secure about their retirement savings and pension benefits.

Yours sincerely,

Art Field  
President

CC:

# The National Pensioners & Senior Citizens Federation



## Media Release

### **National Pensioners & Senior Citizens Federation Unanimously Approves Two Resolutions to Improve White Collar Crime Policing**

October 26, 2007, 6:30 p.m.

The National Pensioners & Senior Citizens Federation (estimated 1,000,000 members across Canada in 450 chapters and clubs) has today at its 2007 Annual Convention held this year in Saskatoon, Saskatchewan unanimously approved two resolutions to improve the effectiveness and public accountability of the Royal Canadian Mounted Police.

The two approved resolutions are:

#### WHEREAS:

The RCMP Commission for Public Complaints Annual Report 2006-2007 says the Commission issued 48 interim reports on public complaints against the RCMP between March 2006 and March 2007, with half of the total of 184 findings in the reports going against the officers involved. But former commissioner Guiliano Zaccardelli and interim commissioner Beverley Busson challenged half of the adverse findings, questioning witness credibility, reweighing evidence, introducing new evidence and substituting their own findings of fact in the cases, said the report from Commission chairman Paul Kennedy.

#### THEREFORE BE IT RESOLVED:

The Federal Government fix the civilian oversight at the Commission for Complaints against the Royal Canadian Mounted Police: so as to accord power to summon RCMP officer and witness' evidence under oath and to compel the production of documents; and, to make Commission decisions binding on the RCMP's conduct.

#### WHEREAS:

The RCMP Integrated Market Enforcement Teams (RCMP IMET) Website says: "Due to the IMET program's very focused and dedicated investigative resources, there is not one specific office where the public can file complaints/request investigations. Instead, those complaints that are more demanding of a team approach to any subsequent investigation are referred to the IMETs for consideration by key stakeholder agencies." The key stakeholder agencies referring and conducting white collar crime investigations to the RCMP IMET are the investment industry

self regulatory organizations of the Investment Dealers Association, the Mutual Fund Dealers Association and the Market Regulation Services Inc. and the provincial securities commissions.

**THEREFORE BE IT RESOLVED:**

The Royal Canadian Mounted Police Integrated Market Enforcement Teams be required to conduct white collar securities crime investigations with competence, integrity and collaboration only with international, municipal and provincial police; without direction or interference from federal politicians, the investment industry self regulatory organizations and provincial securities commissions, who are seeking to protect the reputation of political parties and the investment industry.

From its formation, over 50 years ago, the National Pensioners and Senior Citizens Federation has fought for the 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. The Federation has turned its attention to the serious problem of fraud and defective investment products affecting seniors' retirement savings and pension plans.

On April 26, 2007, the NPSCF conducted a media conference in Ottawa asking the Federal Government to address Canada's malfunctioning securities regulatory and white collar crime policing system. Since then, two former senior investigators of the RCMP IMET, Bill Majcher and Craig Hannaford, have spoken out about the RCMP's white collar crime policing problems in an article written by Canadian Business Magazine, "A Good Country for Crooks, If you suspect Canada is soft on white-collar crime, these ex-Mounties have news for you: it's worse than you think," dated September 24, 2007. In August 2007, there were no new buyers willing to pay full value for \$40 billion of asset backed commercial paper sold to pension funds when investors realized that it contained high risk US sub-prime mortgages and derivatives.

Seniors want the security of knowing that the RCMP is working well with provincial and municipal police fraud squads, and that white collar crime is being pursued and prosecuted in this country.

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**THANK YOU**

**The National Pensioners and Senior Citizens Federation extend their thanks to the Saskatchewan Seniors Association for hosting the National Convention in Saskatoon, Saskatchewan. From all reports it was very well planned and greatly enjoyed by all who were able to attend.**

**WELL DONE  
SASKATCHEWAN**


## A Thought - Message from a Hard Working Canadian

I work, they pay me. I pay my taxes and the government distributes my taxes as it sees fit. In order to earn that pay cheque, as I work on a rig site or a Fort Mac construction project, I am required to pass a random urine test, with which I have no problem.

What I do have a problem with is the distribution of my taxes to people who don't have to pass a urine test. Shouldn't one have to pass a urine test to get a welfare cheque because I have to pass one to earn it for them...? Please understand – I have no problem with helping people get back on their feet.

Could you imagine how much money the provinces would save if people had to pass a urine test to get a public assistance cheque...?

Something has to change in this country, and soon...!

CAW  TCA

CANADA

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