

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

Winter

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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

HAPPY HOLIDAYS



SENIORS OF CANADA

Table of Contents

National Executive	1
History of N.P.S.C.F.	2
Presidents' Message-Art Kube	3
Past President's Message-Art Field	4
1 st Vice President -John Gatens	5
2 nd Vice President-Sheila Righi	6
3 rd Vice President-Mary Fleck	7
Identity Theft & Revenue Can. Agency	7
Secretary's Message-Fern Haight	8
Business Report 1 st Vice President	9
Staying Healthy by Staying Limber	10
Christmas Message-Len Fallows	11,12
Jim Keon - CGPA	13,14
Heart Disease & Stroke-The Impact	14
Diane Urquhart	
-Independent Financial Analyst	15,16
Christmas Postage Stamp	16
On The Lighter Side	17
Advertising CAW Retirees	18
Who Knew This?	18
Advertising Johnson's Inc	19
Advertising NPSCF	19
CAW Local 222	20

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The National Pensioners and Senior citizens Federation

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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 Kube*

President's Report

As we approach the festive season and the year is slowly coming to an end we must reflect on what kind of year it has been. We had a federal election which didn't change much. Because of the economic melt-down the Liberals are most likely glad that they didn't win. The year ahead does not hold much promise for seniors. Most of us have real anxieties about the security of our pensions and retirement savings. The Prime Minister's announcements about deficits and stimulating the economy do not give us any assurance as to the viability of our pensions and retirement savings.

Our organization has been party to an open letter to the Bank of Canada requesting that it does for pension and retirement savings plans what it did for Canada's chartered banks. It increased their liquidity by thirty billion dollars. Some government intervention is necessary. Most pension plans will use up their liquidity and be forced to market their securities at large discount rates, further undermining the actuarial soundness of their pension plans. We have already communicated to the Government our concerns and we will be in Ottawa in January demanding action on pension and retirement savings security. We seniors are not responsible for the economic meltdown and therefore should not bear the burden. If there is a culprit it is the Neo Liberal policies of Governments. Greed and social irresponsibility have caused a lot of pain and despair for large segments of the population at home and abroad.

On a more positive note I have started an initial discussion about a possible merger with Canadian Pensioners Concerned (CPC). As a first step we will submit a joint brief to the federal government with a joint lobby of the Members of Parliament. Should such a merger succeed we would have an affiliated membership of 1.5 million and therefore be more effective in dealing with government. I attended the CPC annual meeting in Moncton and the discussion on a merger received favourable comment from the delegates.

We are also working on a procedure where we will ask our individual members to transfer their membership to our provincial affiliates where they exist. This would give these members the opportunity to actively participate in the provincial organizations and entitle them to participate in the travel insurance program. This would also be a way to strengthen our provincial organizations.

I met with the Director of the Division on Aging and Seniors of the Public Health Agency of Canada to explore the possibility of funding the NPSCF as a clearing house for seniors' Health Literacy programs and also the World Health Organizations Age Friendly program initiator. Both these programs can be of great benefit to seniors. The search for a part time NPSCF General Secretary is still ongoing. If any one knows of a person who might be interested, please let me know.

In closing I wish you all the best for the festive season and hope that good health and good fortune be with you in the New Year.

Yours, in solidarity for the good and welfare of seniors.

Yours in solidarity
Art Kube, President

**PAST PRESIDENT'S
MESSAGE**
- Art Field

Some notes from the 64th annual convention of the National Pensioners and Senior Citizens Federation, held in Surrey, B.C., which is a suburb of Vancouver. The convention had 97 delegates from across Canada, with the majority of delegates from B.C. They debated over 80 resolutions which will be put in our brief which will be taken to Ottawa, and presented to the Government of Canada and Opposition MPs. There were good speakers from different political parties, and a representative from the City of Surrey, that explained the history of Surrey.

Bonnie Maxwell, a representative of Johnson Insurance, which supplies seniors with medical insurance, for our members, which is out of country insurance, gave an outline of the company's policies and will give us our commission cheque in October 2008.

Our guest speaker for the banquet was Carole James leader of the B.C. NDP and gave a good speech on her activities as an MLA.

There were elections on Saturday morning and 1st Vice President Art Kube defeated yours truly, so that is why the heading of my article is Past President. I really enjoyed my six years as your President and made a lot of friends across this great country of ours and contact with some MP's from all parties. I will still be involved with the executive as your Past President and will help the President when called on. Also, in the election, Joyce Mitchell our treasurer, since 1999 was defeated by Sandy Carricato, a delegate from CAW Local 1090 Retirees Chapter from Ontario. Seeing that the new President adjourned the meeting before we could thank the treasurer and have a say on the good and welfare of the NPSCF, I want to thank Joyce Mitchell for her hard work and dedication to the NPSCF. When Joyce took over as treasurer there was \$300 in the bank and a lot of clubs and chapters had not paid their dues. Joyce contacted these groups and most of them paid their dues, which helped getting the NPSCF running again to look after seniors. She represented the Federation on the New Horizon Grants Committee in Ontario and went to meetings in Toronto for Service Canada, a committee of the Federal government involving benefits for seniors. She will be missed, but will have more time to put into USCO as 2nd Vice President and Convention chair. Again, I want to say thank you Joyce for your dedication to the NPSCF and seniors in Canada.

I went to two meetings, a couple of weeks ago, in Toronto on white collar crime, and our independent financial consultant on getting the government of Canada to appoint a single regulator to protect seniors and their savings from crooked brokers and banks that sell stock, etc. Also went to Ontario expert commission on pensions, a committee appointed by the Ontario government to make recommendations on pensions. I went to three meetings with the committee as they were looking for input from different sections of citizens from Ontario. We had made a submission with the USCO and SIPA.

I told the Chairman, Harry Arthurs, that I hope the Ontario government made more recommendations than the Government of Canada made on the Romanow commission on our health care.

In closing I want to wish everybody a Merry Christmas and Happy New Year and good health.

First Vice-President's Message

by John Gatens

Season's Greetings

Writing at this time of year brings back wonderful memories to me. I was born in Scotland during the war in early 1941, the second of five children. Like most families at that time we had very little to celebrate at Christmas, however, my mother would work her magic and manage to make Christmas so very special for me and my sisters. As most of our readers know there was a shortage of everything in Britain at this time which lasted well into the fifties. In spite of this, my mother, who could make meals from next to nothing, and father always managed to make sure each of us had a special toy e.g. roller-skates, a doll's house made by my uncle or some meaningful surprise that thrilled us children. The decorations were hand made and not hung until Christmas Eve, after the children were asleep.

I can still remember the excitement waking up to find Santa had been to our house and had delivered toys and sweets and fruit in our stockings. Again, despite the hard times my mother made sure we had some form of fowl for dinner, along with all the fixings and desert to follow. In retrospect, they were much simpler times, there was time to thank the good Lord and to attend church services. There was time for friends, and to spend with family, enjoying building toys or forts, or playing simple board games together, in short, sharing the simple things that were so precious to us amid such chaos in the world. I feel so fortunate to have my mother in her nineties, still sharing memories of these simpler times.

It seems quite ironic that the world has reverted to chaos once again, and in spite of the wealth and abundance around us there is still poverty, hunger and starvation, despair and disease. There must be something wrong with a system when there are more millionaires in the world today and, where there are more people needing food banks to feed themselves and their families. What is wrong with this picture?

Again in the midst of this turmoil, with world economy causing many people to lose their homes and bankrupting many businesses, we find time for wars! Yes, once again we send our young men and women to some part of the world to make the ultimate sacrifice, giving their lives for peace, we never quite see. It never ceases to sadden me to think they will never grow to be seniors and able to reflect on their youth with other seniors like us.

May God keep our service men and women safe and send them home to their loved ones.

May each of you enjoy happiness and relatively good health during this joyous Season and, in the New Year. God bless.

John Gatens 1st. Vice President

**A NOTE FROM
Sheila Righi
2ND Vice**

Canada's Economy

Joint action required on economy: G20 heads, which are a group of advanced and big emerging economies, have agreed on the need for co-ordinated action to fight the "Financial Crisis", which exists in the whole country. But left decisions on how to proceed to a planned leader's summit. Some of the main points agreed to in a communiqué issued by finance ministers and central bank officials at the group's annual meeting in Sao Paulo, Brazil November 09, 2008.

This group of countries are ready to "urgently take forward" the proposals to support global growth and restore stability in financial markets that emerge from a meeting of G20 government leaders November 15, -16, 2008. They agree to "take all necessary actions" to ease volatility in credit markets and to restore proper functioning of money markets in emerging nations and developed countries.

Measures to stabilize financial markets and boost global growth should also minimize the negative social impact "of the crisis. G20 countries are determined to" take all necessary steps to stimulate growth without creating inflation, citing fiscal spending and lower interest rates as important tools.

G20 says all sectors of the financial industry, "as appropriate", should reflect regulated or subjected to oversight including rating agencies. Careful monitoring by monetary

agencies so appropriate actions would be taken.

Lower commodity prices and the slow down in global growth have eased inflationary pressures. The International Monetary Fund and the World Bank must be reformed to reflect greater weight of emerging nations.

G20 group is ready to increase funding to help the international Monetary Fund and the World Bank and other multilateral agencies if needed, to assist countries affected by the global financial crisis.

The International Monetary Fund should take the lead roll to write a new policy to avoid future crisis, the fund's surveillance and policy advice capacity should be strengthened.

And furthermore the, "Financial Stability Forum," an influential advisory board made up of rich nations, must be expanded to include emerging market countries.

My sincere wish is that, the "Government" in power will heed some of this advice and move forward for, "Future Generations". This will not benefit people of today especially "Seniors", who had investments in "Stock Markets, that have taken a drastic drop, or in "Pension Plans", where benefits are being curtailed. It's very depressing when you felt your retirement was secure. Seventy years ago the "Government" did not go into a "deficit," they paid their bills and put the country in recession, which is known as the "Dirty Thirties." Surely this time they will have learned from "history", and there will be brighter days to look forward to in 2009.

A sincere wish to all for a "Great Christmas" and a "Bright and Cheerful New Year".

Respectfully Submitted
Sheila Righi

3rd Vice President

- Mary Fleck

It seems like only the day before yesterday that I wrote my first report . . . is this a sign of aging??

The weather and the economic picture are both a bit "foggy".

How many of you remember having bread and butter with a bit of sugar sprinkled on it for a treat? That was when there were no extra pennies for treats. I believe it was called "The Depression". Those, my age, were small children. We probably had no idea what it was, but we do have memories. One of my big memories is of a girl who, daily, brought two doughnuts and a jar of milk for her lunch. I could not understand how anyone would rather that, than a sandwich and milk. She was one of six children. I was an only child.

I am not sure we are not into the same problem now! The only thing I do not understand now is ... why do governments, Provincial and Federal, not cut back on their expenditures? They do not hesitate to give us the message, "There's no money for Senior Citizens problems now!" It would not bother me so much if I could detect some kind of thrift being exercised by government.

As far as my activity, in my office, I was home bound for about three weeks with "the cold" and, worse, the FLU. To answer your question . . . NO I did NOT have my flu-shot! When I should have, I had started with the cold, which simply evolved into flu symptoms. I am fine now, but, it took a bit to get back to normal.

Most of the Senior Citizens on the east coast are preparing for the holiday season. Clubs and Councils are still shrinking, mostly due to financial, travel and food cost problems. Thank goodness gas prices have finally dropped.

During the winter months most clubs try to stay open for meetings, but Mother Nature does interfere, so there are fewer meetings to attend.

Our Group of Nine,(N.S.) will not meet again until January. It has been designated as "Seniors Advisory Group" for Nova Scotia senior citizens. This is a group of nine senior citizen organizations functioning within N.S.

Best wishes for the New Year and do have a nice Christmas.

To those of you who celebrate another Holiday at this time. Enjoy!

Mary Fleck
3rd VP, NPSCF

Identity Theft and The Revenue Canada Agency

Someone out there is pretending to be CRA, The Agency is warning taxpayers that some Canadians have been receiving a letter fraudulently identified as coming from the CRA and asking for personal information.

This is a scam. The letter is not from CRA and Canadians should not provide their personal information to the sender. A PDF version of the letter is available on the CRA web site at www.cra.gc.ca/alert

From My House to Yours

- Secretary

It is very worrisome for seniors of Canada during these trying economic times. Some savings and pensions are in jeopardy. Doom and gloom describes Canada and Canada's economy today. In spite of all this, the most devastating problem facing Canada today is the assumption of the formation of a coalition government. This power struggle and all this quibbling is wasting tax payer's money. The clock is ticking, time is being wasted, time that the government should be using to try to do something about the countries economic problems.

The hidden plan, supposedly, is for the opposition Liberal, NDP and Bloc Quebecois, to join forces and defeat the governing Conservatives in a confidence vote and then, without the usual formality of an election, to form a new coalition government. The reason being, a Liberal motion, that says Prime Minister Harper has offered "No creditable plan to stimulate the economy".

Stephen Harper says, "While we have been working on the economy, the opposition has been working on a backroom deal to overturn the results of the last election without seeking the consent of the voters. They want to take power, not earn it. They want to install a prime minister who was rejected by the voters just six weeks ago"

I think the coalition government is a terrible idea, a scary catastrophe. Who will lead this government? Who would be our next prime minister? We only have three choices. Stephane Dion, to me, would be the natural choice, but...do we want someone leading our country who could not successfully lead his own Liberal party. In the October 14th election, Stephane Dion's party lost many seats and suffered an extreme drop in popularity. He is only suppose to be staying on as leader, until his own party can replace him. This is not a good scenario.

Then, there is Jack Layton, who campaigned to be prime ministers and was defeated at the polls. He is also obsessed with the idea of increasing corporate taxes. No one knows what to do with the situation that has arisen with today's economy, but right now does not seem to be the time, to increase corporate taxes. How would this affect investors?

Now we are down to the Bloc Quebecois' leader, Gilles Duceppe. Would the voters put Canada in the hands of Gilles Duceppe? I think not!! How long would we have a strong, united country?

So, we are facing a coalition government, but do we really have a leader, a good leader, a credible leader, a leader who will remember to keep the pioneers of this country, the seniors of Canada, in mind, as they struggle with the worry of the possible erosion of their savings, their investments and their pensions.

What a dilemma for the nation to be experiencing, in the fall of 2008, just before Christmas!

"Season's Greetings" to you all and I wish each one good health and happiness, in the year ahead and may 2009 have an abundance of good things in store for us all.

Respectfully submitted,
Fern Haight
Secretary of NPSCF.

Business Report from your 1st Vice President – John Gatens

Greetings like many of you I find myself very busy attending meetings representing seniors.

On October 28th and 29th my local group co/hosted a Health and Wellness Fair in Oshawa. We had approximately four hundred and fifty seniors participate this year where the main theme was Diabetes: What You Need To Know. We had professionals from various Agencies and Associations speaking to us, we had people from the Heart and Stroke foundation, we had people from over twenty agencies participate in this excellent annual Fair. Breakfast, lunch and snacks were served to all and I want to publicly thank the Canadian Auto workers Union and their locals 222 and 1090 for funding this important event.

Our president, Art Kube, asked me to sit as our representative on a Seniors Advisory committee with Service Canada Ontario Region. I had the privilege of doing so in Toronto on November 5th. This committee meets twice a year. Their objectives and mandate are as follows – To provide advice and feedback that expresses the perspective of seniors on issues relating to Service Canada and all it's services etc. The main theme at this particular session was Consultation on Newcomers to Canada Strategy. This committee really is like a council of Elders and it is prudent to ask seniors what is best for seniors.

On Wednesday November 19th along with the Past President, I attended a seminar at the United Senior Citizens of Ontario premises in the west end of Toronto. This seminar was conducted by, Diane Urquhart, an Independent Financial Analyst, and Gary Logan, a recently retired Detective Sergeant of the Toronto Police Services Fraud Squad. Both spoke of the futility in the current system of prosecuting those accused of securities crime and those accused of misappropriating or misleading seniors regarding their pension funds. Bottom line, they suggest that we demand from our Government a new system, where the white collar criminals are properly prosecuted and restitution made.

In closing again I want to wish all our readers the very best of the season, good health and have a very Merry Christmas.

John Gatens 1st Vice President.



Staying Healthy by Staying Limber

- *Exercise helps 88-year-old live pain free, healthy life.*

By Chris Zdeb, Canwest News Service

Gwendolyn Ross is living the life most people aspire to – she's a healthy, pain-free, independent older person.

"My mind is clear, I don't need a hearing aid, I have my own teeth, I volunteer quite a bit, and have many friends who say they envy me. I love my independence," the sprightly 88-year-old says.

Ross wasn't always this healthy. She started life as a sickly infant who could only survive on barley water. Her childhood was marked with lots of illnesses. When she was 13, she spent a whole month in bed with pneumonia and tonsillitis.

Most of her adult life involved working a farm with husband David and raising their five children.

Her health was pretty good until her 50s, when chronic back pain and a growing stiffness in her joints set it. She decided she had to start doing something before it got worse.

Ross took advice from doctors, a chiropractor and a daughter who regularly works out, added it to things she had read about health and fitness, and designed a 30-minute home-based exercise routine she does every day.

Each morning starts with a series of exercises she does while lying across her bed. Her arms, legs, and hips move effortlessly from one exercise to the next.

Ross then stands and does several stretches.

Her flexibility is amazing for a person of any age. Many people require a towel or exercise band to be able to do a shoulder internal rotation, where one hand is extended over the shoulder, the other is bent behind the back and they are brought as close together as possible. Ross's hands connect, even though she has a hump in her upper back from osteoporosis.

"I was also bending over and touching the floor with my hands until the chiropractor told me, at my age, to only

reach down to my ankles," she says demonstrating.

Ross does a series of arm stretches and exercises against a wall in her hallway, before heading for the basement where she works her arms with a pulley rope hanging from the ceiling. "I put up my first pulley in 1973. 'I've gone through a lot of ropes since then," she says.

Ross uses a broom handle which she raises and lowers above, in front, and behind her, with both hands, exercising her shoulders.

The rest of her workout involves functional activity: Doing the housework, tending a large vegetable garden, and walking 25 to 32 blocks, two or three times a week, to shop and pay bills.

"I never learned to drive," says Ross, who has been on her own since her husband died nine years ago.

She keeps her mind sharp by reading the news-paper and staying on top of current affairs.

Her only prescriptions are for eye drops and osteoporosis.

Last October, while wearing ill-fitting shoes, Ross took a tumble down her basement stairs and had to spend three weeks in a seniors lodge building up her strength and gaining a few pounds. It made the grandmother of eight and great-grandmother of two appreciate her healthy, independent life even more.

"Those homes are good and necessary, but give no stimulation to one's mental health, unless you play bingo." She says, standing in her lovely backyard. "There's not much to look forward to other than the next meal."

Ross has many overweight friends and relatives who say they wish they could follow her example, but their knees are too stiff, or their backs ache.

Well, they're not going to get any better if they don't try, she says.

"Personally, I think we are responsible for our own bodies that God gave us, and we should look after them and always try to be useful."

There is nothing as good as being an independent senior, Ross adds, but you have to work at it, keep active, if you want your golden years to be golden.

A Christmas Message From Saskatchewan. "Together We Can Survive"

As we listen to all the financial pundits telling us about the country sliding into a major recession or even worse it would seem appropriate to think about the hard times we all have probably faced in the past.

My own formative years as a young boy were spent in a war torn England. Living as I did in a large industrial town in the north west during those years and being subjected to being bombed on a daily basis meant spending many nights in a small air raid shelter built in a small back yard. The short summer nights were not so bad, but the long cold winter nights were a different story altogether. Because the air raid shelter was dug into the ground and no matter what we did to keep it dry there was always a few inches of water under your feet. A candle was kept burning for light and warmth but it was cold. Sleep was hard to come by, never the less school attendance for myself and war work for the older members of my family at the local ordnance factory had to be kept up. It was just our way of contributing to the war effort.

As Christmas came along with all its tradition of hope and joy there were many empty stockings hanging by the fire and very few parcels under the tree for we were in the middle of a wartime recession which meant going without some of the things in life we had become accustomed to.

Rationing was in full force with the war going full steam. A few ounces of meat and other essentials per week was the norm at that time. Fruit such as oranges and bananas were very seldom seen in the shops and even coal to heat the home was rationed. Young men had been conscripted to fight the enemy and most jobs of an essential nature were being done by women. They faced the enormous task of not only working to earn money to provide the essentials of life but they raised children, looked after their parents or other dependents and maintained the family home. Yes, times were hard, but even with facing all the threats that war brought to bear there was, it seemed, a spirit of determination and comradeship that brought people together in a celebration of life. We stood together to sing the national anthem and there were tears as we sang it. We sang 'Land of Hope and Glory' and we meant every word of that beautiful song. Churches were full even though they may have been partially destroyed by bombs but the congregations were

A Christmas Message from Saskatchewan Continued

there to show that their faith and beliefs could not be destroyed. Yes, they were hard times but they were also in recollection, wonderful days.

Canadians had also lived through those hard war years and they had learned how to manage with less than what they were accustomed to. It was a lesson that served them well in the following post war years as there were many periods of economic difficulties which brought meaning to terms such as 'belt tightening' and 'spending restraint'. They survived and they thrived and raised families and they never lost their respect for a dollar and its worth.

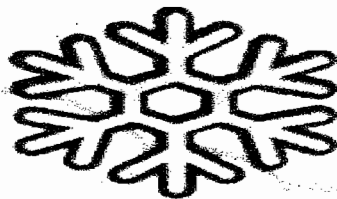
So as we approach what could be for many Canadians a very low time in their lives with job losses and maybe also the loss of homes, we have to try and believe in those very institutions that have brought us this far, family, friends, faith and hope.

Seniors who have lived through hard times will know already what the value of those four institutions can be in just their day to day living and how in troubled times they become that much more important. They have been there, done that and they know that recessions and depressions can come and go and although the pain can be acute in some cases it is rarely of a permanent nature. Together we can survive, we have done so in the past and we can do so again.

This year as we approach the season where we celebrate the birth of Christ maybe its time to remember what the true meaning of Christmas really is. Its not the parties, nor the exchange of gifts, nor is it the amount of liquor drunk. Rather its one of appreciating family and friends around us and celebrating our faith with a belief and the hope that peace will reign throughout the world.

My family and I would like to take this opportunity to wish all people and especially seniors a Happy Christmas and a Happy New Year. Stay active and stay healthy.

Len Fallows. President SSAI.



Fraser Institute Study on Canada/US Drug Prices Uses Flawed Methodology and Data Collection

“Striking similarity” in positions of Fraser Institute and Brand Name Drug Companies
By Jim Keon

A new report by a research team led by Professor Joseph D’Cruz of the Rotman School of Management at the University of Toronto reveals that the methodology and data collection employed by the Fraser Institute in its study *Canada’s Drug Price Paradox 2008* does not meet minimum requirements for serious public policy research.

Professor D’Cruz’s report was prepared for the
Canadian Generic Pharmaceutical Association (CGPA).

The principal claim in the Fraser Institute report *Canada’s Drug Price Paradox 2008*, which examined prescription drug prices in Canada and the United States, is that prices of Canadian generic prescription drugs are twice as high as the prices for generic drugs in the United States. The paper was published on the Fraser Institute’s website and distributed widely to news media in Canada and the United States on June 16, 2008.

According to Professor D’Cruz’s team, the Fraser Institute’s report is riddled with methodological shortcomings and it is presented in a manner that makes it impossible to replicate, which is a fundamental requirement for scientific validation. Such a flawed analysis is an unacceptable basis for the formulation of public policy regarding the pricing of generic pharmaceutical products.

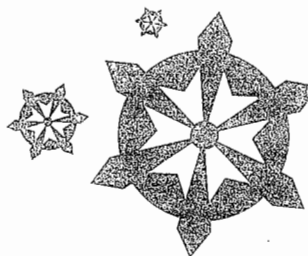
The Fraser Institute paper’s claims on generic drug prices are based on Canadian retail prices obtained from IMS Health, with US retail prices derived from the Costco® website. Professor D’Cruz says that purchasing data from IMS Health for Canadian prices and then surfing the Internet site of Costco® in the US is not an acceptable form of data collection for serious public policy research.

The Fraser Institute’s study states: *“The resources of this project did not permit the mass primary collection of data on US retail prices on a scale that would achieve a representative sample size that could be extrapolated to the entire market.”*

IMS Health is the most recognized source for prescription drug sales information in the world and is based in the United States. Other price comparison studies have used IMS Health data for markets around the world.

Professor D’Cruz and his team also conducted a content analysis of various documents from Canada’s Research-based Pharmaceutical Companies (Rx&D), the lobbying arm of brand-name pharmaceutical companies in Canada, and publications on pharmaceutical issues published by the Fraser Institute. The analysis revealed a striking similarity in the advocacy positions and claims of Rx&D with those advanced by the Fraser Institute.

Jim Keon report continued



The D’Cruz team then examined the Federal Lobbyist Registry for registrations by Rx&D and its member companies (both “in-house” and “consultant” lobbyists). This analysis found 163 individual brand-name lobbyists with 2,396 separate entries on the Lobbyist Registry that dealt with issues raised in Fraser Institute publications, including price controls on patented drugs, the cross-border prescription drug trade, and provincial listings of new drugs.

The Fraser Institute is registered as a non-profit organization and acknowledges that the organization “receives charitable donations from research-based pharmaceutical companies.”

According to Professor D’Cruz’s report, given the congruence of positions taken in the Fraser Institute’s publications and those of Rx&D and brand-name drug companies, serious questions arise as to whether the Fraser Institute is truly an ‘independent international research and educational organization’ as it claims to be,” Professor D’Cruz said.

Copies of the report are available at www.canadiangenerics.ca.

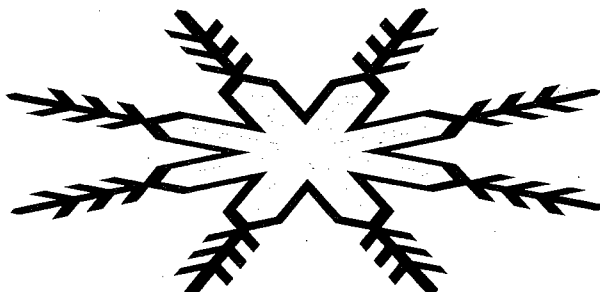
Jim Keon is President of the Canadian Generic Pharmaceutical Association (CGPA)

HEART DISEASE AND STROKE – THE IMPACT

Millions of Canadians will develop some form of heart disease or stroke over their lifetime – and some at a much too early age.

- In 2004, over 72,000 Canadians died from heart disease and stroke.
- Together, they are the most common cause of death and disability.
- Approximately 50,000 strokes and 75,000 heart attacks occur in Canada each year.
- Cardiovascular disease costs the Canadian economy over \$18 billion a year. (Health Canada’s 1998 report, Economic Burden of Illness in Canada).

	Number of deaths in Canada 2004
Heart Disease and Stroke	72,338 (31.9%)
Stroke	14,626 (6.4%)
Cancer	66,947 (29.6%)
Chronic Respiratory Disease	10,041 (4.4%)
Accidents	8,986 (4.0%)
All other causes	68,272 (30.1%)
Total	226584 (100.0%)



National Securities Commission Cannot Be a Country Club

Diane A. Urquhart

December 2, 2008

This Fall, we have watched a financial crisis unfold around the world. At the root of the financial crisis is greed and investment bankers selling income products to individuals and pension funds that contained toxic ingredients, which were bound to blow up in time. These income products were sold as safe with top credit ratings. Yet subprime mortgages and structured financial products have fallen like a string of dominoes around the world, taking down some of the world's largest banks and insurance companies. From the outside, it looks like no one within the financial industry or the credit rating agencies is doing any quality control to ensure that the savings of pension funds and individuals are not harmed by the introduction of new income products. Sadly, the regulators, who are suppose to be watching over your savings, seem to have been working full throttle with the financial industry to foster exponential growth of new complex income products. The toll of widespread negligence, and even systemic fraud, in the financial industry is now being felt in our communities with pension benefits being cut, our personal savings being ravaged by the drop in the markets and now layoffs throughout several industries across the country.

I have been working with the National Pensioners and Senior Citizens Federation and the United Senior Citizens of Ontario since 2005 on various retirement security issues, ranging from stopping the sale of unsafe income products to seniors and pension funds, to advocating for a national securities commission and reform of securities crime policing in Canada. Like many insidious problems in life, the unfettered greed and lapse of professional conduct in the financial industry has grown undetected until one day it blew up for all of us to see. The time is now or never to repair Canada's lax system of securities regulation and securities crime policing.

But, we need to make sure that the reforms being done in this time of financial crisis are not superficial whitewashes of the same old structures and processes, with the same people in charge that failed us in the old system.

Take for example, the well accepted need for Canada to move to a single national securities commission. We need to be vigilant on the proposed design of the single national securities commission to make sure that it has robust accountability to the public.

In recent years, governments quietly established crown agencies rather than using government departments for consumer protection, in areas such as food contamination, water safety and environmental disasters. Crown agencies are fine provided they remain fully accountable to the government who creates them. There is significant concern that the Federal Government will create a new national securities commission as a crown agency with its own Board of Directors. Then, this new crown agency will report only to the Federal Minister of Finance and potentially not be required to report to any House of Commons Standing Committee. The new national securities commission could be a crown agency whose enforcement practices are not within the jurisdiction for audit by the Auditor General of Canada.

A corporation-like structure would quickly become "a country club." The Board of Directors would likely only supervise the new national securities commission in closed door meetings, without published minutes and offering no opportunity for experts, investors and the general public to make sworn published testimony before it. The Board of Directors format would offer no protections from investment industry reprisals.

Diane Urquhart Report continued

A national securities commission not reporting to the Federal House of Commons Standing Committee of Finance would be a major step backwards from where we are today, with the Provincial Securities Commissions, like the Ontario Securities Commission (OSC). The OSC reports once a year to both the Ontario Legislature Standing Committee of Finance and Economic Affairs and the Ontario Government Agencies Committee. Legislature Standing Committees have the right to subpoena witnesses for sworn testimony. The last two Ontario Ministers responsible for the OSC and the current one, always answers questions in the Ontario Legislature that it is inappropriate for him to interfere in the affairs of the OSC, no matter how severe the complaint is from the opposition representatives or the public. So, to say the Minister responsible for the new national securities commission is Parliamentary oversight is highly disingenuous and simply not true in practice.

If Parliament and the Parliamentary Committees are removed from the process of oversight of the new national securities commission, then the role of the opposition parties as watchdogs for the integrity of the government in power and of government services are removed.

I truly hope that our Federal MP's have the wisdom to ensure that the new national securities commission is structured to be fully accountable to the Canadian public for investor protection. As the current financial crisis has proven to us, not getting securities regulation right costs us our pensions, our personal life savings and even our ability to create and preserve jobs.



Canada Postage Stamps (Christmas)

Canada Post issues a "Nativity Scene" stamp each Christmas. They are monitoring its sales and will stop producing it if they are not selling.

If you are interested in keeping "Christ in Christmas" and are purchasing Christmas stamps, please ask for the ones with the "Nativity Scene".



RUSTY CHEVROLET

Tune: "Jingle Bells"

1. DASHING THROUGH THE SNOW
IN MY RUSTY CHEVROLET
DOWN THE ROAD I GO
SLIDING ALL THE WAY
I NEED NEW PISTON RINGS
I NEED SOME NEW SNOW TIRES
MY CAR IS HELD TOGETHER
BY A PIECE OF CHICKEN WIRE

CHORUS:

*OH, RUST AND SMOKE, THE HEATER'S BROKE
THE DOOR JUST BLEW AWAY
I LIGHT A MATCH TO SEE THE DASH
AND THEN I START TO PRAY, EH ...
THE FRAME IS BENT, THE MUFFLER WENT
THE RADIO IT'S OK
OH, WHAT FUN IT IS TO DRIVE
THIS RUSTY CHEVROLET*

2. I WENT TO THE IGA
TO GET SOME CHRISTMAS CHEER
I JUST PASSED UP MY LEFT FRONT TIRE
AND IT'S GETTING HARD TO STEER
SKIDDING DOWN THE HIGHWAY
RIGHT PAST THE SITTING COPS
I HAD TO DRAG MY SWAMPERS
TO GET THE CARE TO STOP

REPEAT CHORUS

3. BOUNCING THROUGH THE SNOWDRIFTS
IN A BIG BLUE CLOUD OF SMOKE
PEOPLE LAUGH AS I DRIVE BY
I WONDER WHAT'S THE JOKE
I GOT TO GET TO SEARS
TO PICK UP THE LAYAWAY
'CAUSE SANTA CLAUS IS COMING SOON
IN HIS BIG OLD RUSTY SLEIGH

REPEAT CHORUS



On the Lighter Side

Remember: You don't stop laughing because you grow old;

You grow old because you stop laughing.



I'VE SURE GOTTEN OLD!

I've had two bypass surgeries, a hip replacement, new knees, fought prostate cancer and diabetes. I'm half blind, can't hear anything quieter than a jet engine, take 40 different medications that make me dizzy, winded, and subject to back-outs.

Have bouts with dementia. Have poor circulation; hardly feel my hands and feet anymore. Can't remember if I'm 85 or 92. Have lost all my friends. But, thank God, I still have my driver's license.





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“BUY CANADIAN UNION MADE PRODUCTS”

Who Knew This ??

I have been driving for nearly 50 years ... I would think I should have noticed the little secret on my dashboard that was staring me in the face the whole time ... I didn't ... and I bet you didn't either ...

Have you ever rented or borrowed a car and when arriving at the gas station wondered ... mmm, which side is the gas filler cap? My normal solution was to stick my head out the window, strain my neck and look, try to see in the side mirrors or even get out of the car!

Well ladies and gentlemen, I'm going to share with you my little secret so you will no longer look like Ace Ventura on your way to the gas station or put your neck at risk of discomfort or injury.

If you look at your gas gauge, you will see a small icon of a gas pump? The handle of the gas pump will extend out on either the left or right side of the gas pump? If your tank is on the left, the handle will be on the left? If your tank is on the right, the handle will be on the right. It is that simple!

RIGHT



LEFT



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