1 EXECUTIVE BOARD

17.1.1 BYLAW AMENDMENT

WHEREAS any change to the NPF Constitution and Bylaws requires a sixty days’ notice to the membership, and such a vote at a general meeting requires a 2/3 majority vote to pass any modification, and

WHEREAS the section titled “Objectives” within the Constitution and Bylaws is mislabelled,

THEREFORE BE IT RESOLVED that the list currently called Objectives be removed from the Constitution and Bylaws of the NPF, and

BE IT FURTHER RESOLVED that the word ‘Objectives’ be omitted from the phrase, “Constitution, Bylaws and Objectives” in any subsequent section of the constitution, and

BE IT FURTHER RESOLVED that the list of concepts be reclassified as the NPF’s ‘General Aims and Long-Term Goals’ and be made available to the membership.

(See notes in delegate’s package)

17.1.2 CONSTITUTIONAL AMENDMENT

WHEREAS it important that National Pensioners be able to plan and take action on resolutions adopted by Convention, and

WHEREAS moving to a two year convention will allow more time and resources to be focused on this follow-up,
THEREFORE BE IT RESOLVED that the Constitution be amended in the following sections:

- Section 1. Point 12 to read; “federation meetings” includes a biennial meeting of members or a special meeting of members; Special Federation meeting includes a meeting of any class or classes of members and a special meeting of all members entitled to vote at a biennial meeting of members;
- Section 10 first paragraph to read: “Notice of the time and place of the biennial convention and any other meeting of members shall be given to each member entitled to vote at the meeting by the following means:”
- Section 12 Point 1 to read: “Proposed amendments to the Constitution and/or Bylaws must be submitted in writing to the Secretary of the National Pensioners Federation at least sixty (60) days prior to the date of the biennial Convention.”
- Section 16 to read “Proposals Nominating Directors at Biennial Members’ Meetings – The nomination and election of Executive officers shall take place at the biennial convention. Delegates in good standing will elect the Executive offices.”
- Section 17 title to read “Cost of Publishing Proposals for Biennial Members’ Meetings.”
- Section 18 Section 4 to read: “The biennial convention shall be held in September or October.”
- Section 18 Section 5 to read: ”At least four (4) months’ notice will be given to all affiliates of the date, time and location of the biennial Convention.”
- Sections 18 have its three subsections relabelled as 1, 2 and 3
- Section 21 to read: “The quorum of the Biennial Members Convention shall be one-third of registered delegates.

  “Meetings of the National Pensioners Federation shall be governed by rules of order adopted at the biennial Conventions. Where the National Pensioners Federation rules of order are silent on an issue, Roberts Rules of Order shall prevail.”
- Section 22 Point 2 to read: “Affiliate groups shall be entitled to designate five (5) voting delegates to the biennial convention”
- Sections 22 Point 3 to read: “Individual affiliated clubs in good standing shall be entitled to have two (2) delegates attend the biennial Convention.”
- Section 23 Point 1 to read: “Elections for membership on the National Pensioners Federation Executive shall be conducted at the biennial convention.”
- Section 27 to read: “Term of Office of Directors – The Executive members shall be elected for a two year term. For those Executive members whose term expires in 2017 shall have that term extended to the Convention in 2018.”
- Section 33 amend the opening paragraphs to read: “The Executive shall be delegates to the biennial convention by virtue of office. “The Executive shall carry on the business of the organization between biennial conventions”

(This second housekeeping resolution need be considered only after the decision is made on the Task Force report dealing with the postponed resolution of 2016 about annual conventions.)
2 HEALTH

17.2.1 ELIMINATE PARKING FEES AT CANADA’S HOSPITALS

WHEREAS hospital parking fees amount to just another tax on ailing Canadians and many reports have found that many Canadians are missing hospital appointments, are unable or cannot afford to assist or visit their family members in hospital and are stressed due to the high cost of parking at the hospital; and

WHEREAS the CBC News on March 28, 2013 stated that hospital parking rates are just another tax on sick Canadians; and

WHEREAS many communities in Canada have free parking at hospitals such as Campbell River and Delta in British Columbia, also in Nova Scotia just to show it has been done in a number of Canadian communities; and

WHEREAS the Campbell River hospital notes that “Citizens for Quality Health Care North” even questioned the legality of charging for parking citing the Canada Health Act which states that the Act exists to’…..facilitate reasonable access to health services without financial or other barriers’. The group claimed that parking fees are a financial barrier and therefore violate the Canada Health Act; and

WHEREAS the hospital For Sick Children in Toronto, which raised its parking rates in January 2015 netted five (5) million in parking fees in 2012,

THEREFORE BE IT RESOLVED that the National Pensioners Federation call on all levels of Government to stop charging parking fees at Canadian Hospitals and work with other organizations such as senior citizens in each province, the Council of Canadians and others to reach this effort for free parking at hospitals.

Submitted by UNIFOR LOCAL 524  AJAX, OSHAWA AND PETERBOROUGH AREA COUNCIL

2017.2.2 HOSPITAL PARKING FEES

WHEREAS hospital parking fees amount to just another tax on ailing Canadians, and many reports have found that many Canadians are missing hospital
appointments, unable or cannot afford to assist or visit their family members in hospital, and are stressed due to high cost of parking at the hospital, and

WHEREAS the CBC News on March 28/2013 stated that hospital parking rates are just another tax on sick Canadians, and

WHEREAS many communities in Canada have free parking at hospitals such as Campbell River, and Delta in British Columbia, also in Nova Scotia just to show it has been done in a number of Canadian Communities; and

WHEREAS the Campbell River notes that Citizens for Quality Health Care North even question the legality of charging for parking citing the Canadian Health Act which states that the Act exists to... "facilitate reasonable access to health services without financial or other barriers". The group claimed that parking fees are a financial barrier, and therefore violate the Canada Health Act; and

WHEREAS the Hospital for Sick Children in Toronto, which raised its parking rates in January 2015 netted five (5) million in parking fees in 2012,

THEREFORE BE IT RESOLVED that the National Pensioners Federation call on all levels of Government to stop charging parking fees at Canadian Hospitals, and work with other organizations such as Unifor Retirees, Senior Citizens in each province, the Council of Canadians, and others to reach this effort for free parking at hospitals.

Submitted by USCO

17.2.3 NATIONAL PHARMACARE PROGRAM

WHEREAS, according to past research published in the Canadian Medical Association Journal (published in March, 2015), Canadian taxpayers could save billions of dollars by the introduction of a universal public drug plan to provide prescriptions to all Canadians. The research modelled costs based on data describing $22 billion worth of retail prescription drug purchases in the fiscal year 2012/13 and indicated most prescription drugs are already paid for by taxpayers with $9.7 billion spent directly on public drug plans and $2.4 billion spent on private drug plans for public sector employees; private sector spending on private insurance plans currently
accounts for $5.7 billion, and uninsured patients pay $4.5 billion out-of-pocket prescriptions; and

WHEREAS, if Canada could achieve the pricing found in several comparable countries, a universal public drug plan would reduce total spending on prescription drugs in Canada by $7.3 billion per year, or 32%, according to this same research; and

WHEREAS every other developed country with a universal health care system, including countries such as France, the United Kingdom, Sweden, Australia and New Zealand, to name a few, provides universal coverage of prescription drugs – Canada being the exception;

THEREFORE BE IT RESOLVED that the National Pensioners’ Federation urges the Federal Government to enter into meaningful discussions with the Provinces to provide a National Pharmacare Program so that all Canadians have equal access to prescription drugs at a reduced cost.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC

17.2.4 NATIONAL PUBLIC DRUG PLAN

WHEREAS a National Public Drug Plan (Universal Pharmacare) would reduce prescription drug spending by a massive 41%, thus saving up to $11.4 billion, and

WHEREAS Canada remains the only developed country with a universal healthcare system that does not include prescription drug coverage,

THEREFORE BE IT RESOLVED that the National Pensioners Federation (NPF) continue to demand that the Federal Government pass legislation to provide a National Public Drug Plan (Universal Pharmacare program), and

BE IT FURTHER RESOLVED that the National Pensioners Federation (NPF) write directly to Canadian Minister of Health, Dr. Jane Philpott, requesting she take a positive stance towards promoting a National Public Drug Plan and advocate for such a plan to the House of Commons Standing Committee on Health Study on the Development of a National Pharmacare Program.
17.2.5 NATIONAL DEMENTIA PLAN

WHEREAS the number of Canadians living with cognitive impairment, including dementia, now stands at 747,000 and will double to 1.4 million by 2031; and

WHEREAS the combined direct (medical) and indirect (lost earnings) costs of dementia total $33 billion per year and by 2040 will increase to $293 billion per year; and

WHEREAS Canada's health-care system is ill-equipped to deal with the staggering costs,

THEREFORE BE IT RESOLVED that National Pensioners Federation (NPF) work with our allies to demand that the Federal Government develop a national dementia plan which will focus on:
- Increasing funding for research into all aspects of dementia
- Promoting earlier diagnosis and intervention
- Strengthening the integration of primary, home and community care
- Enhancing skills and training of the dementia workforce
- Recognizing the needs and improving supports for caregivers

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM)

17.2.6 ALZHEIMER and DEMENTIA

WHEREAS Alzheimer and Dementia are normally associated with aging and are now being increasingly experienced within a much younger group, and

WHEREAS, the answer to a cure lies in research, yet researchers in this field complain that cut backs in funding are preventing progress; and
WHEREAS those afflicted and their caregivers are being pushed into a life of unimaginable despair and poverty,

THEREFORE BE IT RESOLVED that this National Pensioners Federation Convention 2017 encourage Provincial and Federal Governments to increase research funding to find a cure.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

2017.2.7 National Dementia Plan

WHEREAS the number of Canadians diagnosed with some form of dementia is projected to triple by the year 2031, and

WHEREAS many countries have established a National Dementia Plan,

THEREFORE BE IT RESOLVED That the National Pensioners Federation urge the federal government to establish a National Dementia Plan.

Submitted by USCO

17.2.8 INVESTIGATION TO DETERMINE CARCINOGEN EXPOSURE

WHEREAS occupational exposure to carcinogens in the workplace can occur for 30 to 40 years, and

WHEREAS many retired workers are dying from such exposures, and the causes of these deaths are not being investigated as to the relationship between the cancer and the workplace, and

WHEREAS investigation into the cause of these deaths may prevent present-day exposure to carcinogens, and

WHEREAS the retired worker and his/her Spouse are not being fully compensated,

THEREFORE, BE IT RESOLVED that the National Pensioners Federation call upon the Minister of Labour and the Minister of Health, if deaths are determined
to be due to carcinogens in the workplace, to ensure that those deaths are recorded and investigated; and

**BE IT FINALLY RESOLVED** that legislation be put in place to banish all materials or sources of carcinogen exposure from the workplace.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

### 3  HOUSING

#### 17.3.1 AFFORDABLE HOUSING FUNDING & GUIDELINES

**WHEREAS** the availability of rental housing is scarce in some parts of the country and the cost of what is available is high; and

**WHEREAS** the price of home ownership is beyond the reach of many in the heavily populated parts of the country; and

**WHEREAS** many people are forced to work at 2 or 3 jobs to pay rents/mortgages; and

**WHEREAS** many people are forced to move away from family, friends and their work in order to find affordable housing, but then must endure long commutes to work and family; and

**WHEREAS** the number of seniors who are homeless is on the increase,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation call on the federal government to work with the territorial and provincial governments and their municipal counterparts to provide funding and guidelines for the immediate construction of affordable (that is 30% of family income) rental housing in areas of the country with the most pressing need; and

**BE IT FURTHER RESOLVED** that the National Pensioners Federation call on the federal government to work with said groups to develop a plan for affordable housing provisions and roll out that plan across the country; and
BE IT FINALLY RESOLVED that the National Pensioners Federation call on the federal government to insist that territories and provincial governments set guidelines in place and organizations staffed to enforce those guidelines to protect the interests of tenants and landlords.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

17.3.2 DIRECT FUNDING TO COUNTER HOMELESSNESS

WHEREAS over 35,000 Canadians are homeless on a given night; and

WHEREAS over 235,000 Canadians experience homelessness in a year; and

WHEREAS homelessness costs the Canadian economy $7 billion annually (this includes not only the cost of emergency shelters, but social services, health care and corrections); and

WHEREAS over 8% of residents of shelters in Canada are over the age of 55 years, and may stay longer before moving into housing; and

WHEREAS nearly one in five households experience extreme housing affordability problems meaning that they have low incomes and are spending more than 30% of their income on rent;

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the Federal Government to increase direct funding for affordable housing programs, to invest in targeted programs to house homeless people.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

17.3.3 HOME CARE

WHEREAS it has been proven more cost-effective to fund home care givers than to fund hospitalization; and

WHEREAS enabling couples to remain in their own homes causes less stress, avoiding more health issues;
THEREFORE BE IT RESOLVED that the National Pensioners’ Federation urge both the Federal and Provincial Governments to expand funding to ‘at home’ personal health care.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC

17.3.4 CAREGIVER SUPPORT

WHEREAS we, as a society, depend greatly on family members to act as informal caregivers to provide special support care to those who are chronically ill, disabled or dying but wish to remain in their own homes; and

WHEREAS many of these informal caregivers report that their own health has suffered under the stress of providing that care and the financial impact it may have on their own lives; and

WHEREAS various levels of government save money because those who are being cared for do not require the same level of hospital and/or residential care services as a result of the work of the informal caregivers; and

WHEREAS we are aware there is a program under Employment Insurance that provides a limited program providing a benefit to caregivers caring for a family member expected to die within 26 weeks;

THEREFORE BE IT RESOLVED that the National Pensioners’ Federation urges the Federal and Provincial Governments to enable a means-tested allowance, whether through an Employment Insurance or other medium, to be paid directly to these informal caregivers to allow them to care for family members without the stress of financial hardship.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC

17.3.5 RESIDENTIAL CARE AND ASSISTED LIVING FACILITIES

WHEREAS it has come to our attention that the Federal Government of Canada has approved the investment of an off-shore foreign company in a company that operates
Canadian Residential Care/Assisted Living/Independent Living Complexes in Canada (Retirement Concepts); and

WHEREAS when private and/or foreign ownership occurs, these facilities would be vulnerable to closure and the land slated for commercial development;

THEREFORE BE IT RESOLVED that the National Pensioners’ Federation urges the Federal and Provincial Governments to carefully monitor this situation to be sure the safety, security and well-being of residents of these Residential Care Complex is maintained; and

BE IT FURTHER RESOLVED that the National Pensioners’ Federation urges the Federal and Provincial Governments to carefully monitor the residents of these Residential Care Complex with regard to staffing levels to ensure that those levels are maintained with the goal to provide all residents dignity, respect and well-being, and that British Columbia Standards are enforced; and

BE IT FURTHER RESOLVED that the National Pensioners’ Federation urges the Federal and Provincial Governments to retain public possession and ownership of all care facilities in the province and to block any future foreign investment or influence by private sector interests wishing to purchase or invest, to any degree, in the ownership or control of said facilities.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC

17.3.6 NATIONAL HOUSING STRATEGY

WHEREAS one and a half million Canadians are unable to find adequate, suitable or affordable housing and 250,000 households are in imminent risk as federal social housing operating agreements expire and over 150,000 more families are on waitlists for housing; and

WHEREAS both homeowners and renters face escalating costs and barriers in their search to find affordable housing; and
WHEREAS in some major cities of Canada, the rental vacancy rate is less than 1% and there is a core housing need where seniors are competing for affordable housing; and

WHEREAS with federal operating agreements expiring each year, many citizens face uncertainty and perhaps homelessness and an initiative to increase long-term and significant capital funding would support construction and operation of new social and affordable housing and protect existing social housing;

THEREFORE BE IT RESOLVED that the federal government secure the future of affordable housing through a dedicated funding program to protect the existing stock of 600,000 social housing units; and

BE IT FURTHER RESOLVED that the NPF support the development of a National Housing Strategy that includes incentives to preserve and expand rental housing and co-operative housing, at a cost not to exceed 30% of income, for moderate income earners; and

BE IT FURTHER RESOLVED that the NPF urge the Federal government to review the mandate of the Canada Mortgage and Housing Corporation to determine how a National Housing Strategy can deliver housing projects with accountability and specific timelines for completion; and

BE IT FURTHER RESOLVED that the National Pensioners Federation (NPF) urge all levels of government in partnership to address the serious housing crisis which is due to long-term underinvestment in affordable housing; and

BE IT FURTHER RESOLVED that the National Pensioners Federation (NPF) work with our allies to lobby the federal government and all other levels of government to pass into law provisions for a federal housing strategy and provisions for adequate and affordable housing for all Canadians.

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and CONGRESS OF UNION RETIREES OF CANADA

2017.3.7 SENIORS HOUSING
WHEREAS Canadians need more affordable seniors housing. The seniors housing in our community were built in 1977, more than 40 years ago.

Whereas many communities have long waiting lists to get into any existing housing,

Therefore Be It Resolved That the National Pensioners Federation lobby the Federal Government to provide funding for additional housing and the maintenance of that housing.

Submitted by SASKATCHEWAN SENIORS ASSOCIATION INCORPORATED

4 INCOME, PENSIONS, TAXATION

17.4.1 CANADA REVENUE AGENCY INCOME CATEGORIES

WHEREAS the only way for any taxpayer to qualify for the Refundable Medical Expense Supplement is by having either Employment Income, “other” Employment Income, Business Income, Professional Income, Commission Income, Farming Income, and Fishing Income, and

WHEREAS many taxpayers, i.e., senior citizens and low-income individuals, have many deductible medical expenses that unfortunately they cannot claim due to the limitation of applicable income categories,

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the Canada Revenue Agency to rectify the injustices that taxpayers face regarding their inability to claim significant medical expenses because they may not have income in a specific category.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

17.4.2 CONSUMER PRICE INDEX FOR SENIORS

WHEREAS increases in both Canada Pension benefits and Old Age Security benefits are governed by the Consumer Price Index in Canada, and
WHEREAS many of the items included in the ‘basket of items’ used in the calculation of the Consumer Price Index are not necessarily relevant to seniors who are recipients of these benefits (furniture, appliances, child care services, etc.),

THEREFORE BE IT RESOLVED that the National Pensioners Federation urges the National Pensioners Federation to urge the Federal Government to create a Consumer Price Index for Seniors, revamping the list of items included in the ‘basket of items’ used in the calculation of the Consumer Price Index and to give extra weight in the calculations to essentials like food, electricity, heat, etc.

Submitted by OLD AGE PENSIONERS ORGANIZATION OF B C and COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

2017.4.3  CPP INDEXING

WHEREAS the Canadian inflation rate is forecast at 2% by Statistics Canada for 2016, and

WHEREAS senior pension benefits are fixed with very little increase (1%), and

WHEREAS federal MP's voted to increase their office expenses by 20% and their travel by 5%, and

WHEREAS seniors are most negatively impacted by the cost of living gap,

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the federal government to index senior pensions to the cost of living, inflation rate, only in the positive.

Submitted by USCO

17.4.4  CANADA PENSION PLAN DEATH BENEFIT REVISION

WHEREAS the Canada Pension Plan Death Benefit was, until 1998, a percentage of the amount of Canada Pension received by the deceased estate and, if that
system had continued, the Death Benefit maximum would be approximately $5,300 today, and

**WHEREAS** currently the death benefit is calculated as “equal to six months’ worth of calculated retirement pension up to a maximum of $2,500” with the average death benefit paid out in January 2017 being $2292.52, and

**FURTHER WHEREAS** this death benefit is paid to the survivor or estate of the deceased Canada Pension Plan recipient in order to assist with the funeral expenses of the deceased;

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the Federal Government to increase the Canada Pension Plan Death Benefit to “equal to six months’ worth of calculated retirement pension up to a maximum of $5,000” immediately, with incremental increases every year thereafter at no less than the cost of living, and that this benefit be made non-taxable.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC and COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

**2017.4.5 DEFINED BENEFITS**

**WHEREAS** Defined Benefits pension plan are superior to Targeted Benefits and Defined Contribution pension plans, and

**WHEREAS** all seniors with Defined Benefits pensions could be targeted by public and private employers, and their payments significantly reduced.

**THEREFORE BE IT RESOLVED** That the USCO work with all senior groups, pension and social justice organizations to carry out campaigns to ensure that Federal and Provincial Governments enact legislation that will prohibit both public and private sector employers from making any change to defined benefit pensions which do not enhance such plans, and

**BE IT FURTHER RESOLVED** That the USCO work to move forward with a suitable representation on October 1st (United Nations Day of the Older Person) for Canadians around the pending pension crises.

Submitted by USCO
2017.4.6 DEFINED BENEFITS

WHEREAS employers promised current employees, and retirees defined benefit pensions as part of their compensation. These pensions are a form of deferred wages, and

WHEREAS we believe a deal is a deal, and employers should not be able to take back compensation they promised to their employees or retirees, and

WHEREAS this issue is important to every Canadian. If you yourself are retired, have a family member who is retired or one day wish to retire, this issue has a direct impact on you and your retirement security; and

WHEREAS that there is a sacred trust for the federal government to protect the retirement income security that’s already been earned by millions of Canadians in defined benefit plans,

THEREFORE BE IT RESOLVED That the Prime Minister keep his promise made to the National Association of Federal Retirees in writing that defined benefit plans which have already been paid for by employees and pensioners should not be retroactively changed.

Submitted by USCO

17.4.7 CAREGIVERS TAX CREDIT REFUND

WHEREAS the 2017 Federal Budget proposes to combine the Caregiver Credit, the Infirm Dependent Credit and the Family Caregiver Tax Credit into a single new Canada Caregiver Credit that will be effective for the 2017 taxation year, and

WHEREAS this new credit will start to be reduced when the dependant’s net income is above $16,163 in 2017 with a phase-out range up to $23,046, and

WHEREAS caring for a dependent may affect employment income, and

WHEREAS this credit will provide more tax relief to caregivers with higher incomes, and less tax relief to caregivers with lower incomes,
THEREFORE BE IT RESOLVED THAT the National Pensioners Federation urge the Federal Government to make the new combined Caregiver Tax Credit refundable.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

17.4.8 CANADA PENSION PLAN BENEFITS INCREASE

WHEREAS the poorest 20% of senior households in Canada had a median wealth of only $15,000,

THEREFORE BE IT RESOLVED THAT the National Pensioners Federation urge the Federal Government to change the formula for increasing all benefits paid through Canada Pension Plan (CPP).

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

17.4.9 NOTIFICATION OF INCOME SUPPORTS

WHEREAS many seniors are not aware of income supports to which they may be entitled, either provincial or federal; and

WHEREAS Service Canada sends out T4A slips to every recipient of Canada Pension and/or Old Age Security;

THEREFORE BE IT RESOLVED that the National Pensioners’ Federation urge the Federal and Provincial Governments to collaborate in producing and distributing with the T4A slips an information sheet outlining the following:

- income supports available, such as the Guaranteed Income Supplement, Medical Plan Premium Assistance, Shelter Aid for Elderly Residents, etc.,
- household income required to be eligible for such income support, e.g., under $42,000 or ?,
- contact information to obtain application forms for such income support.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATION of BC
2017.4.10  CPP and OAS

WHEREAS seniors on fixed income, low income families, and people with a disability do not get a cost of living increase to help them financially and the costs of food, utilities, rent keep on rising and many people throughout the winter cannot afford heating fuel and food,

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the government to increase the amount of CPP, OAS, and other monies so that people who are on fixed income and low income families or the disabled can live in their homes comfortably.

Submitted by USCO

17.4.11  BILL C-27

WHEREAS Bill C-27, an Act to amend the Pension Benefits Standards Act, represents a dangerous and immediate attack on future and current retirees and defined-benefit (DB) pension plans, and sets up a framework for target-benefit (TB) pension plans in the federal private sector; and

WHEREAS Bill C-27 invites employers and other plan sponsors to abandon their pension promises to employees and retirees, and allows employers to persuade individuals to surrender their earned DB plans in exchange for less secure, less stable TB plans, thus downloading virtually all risks brought on by market volatility to workers and retirees; and

WHEREAS Bill C-27 will leave employees at the mercy of employers who want to back out of their pension commitments,

THEREFORE BE IT RESOLVED that the National Pensioners Federation (NPF) continue to work with the Canadian Labour Congress, the Congress of Union Retirees of Canada, the BC Retired Teachers Association, our allies and union affiliates to oppose Bill C-27, an act to amend the Pensions Benefits Standards Act and,
BE IT FURTHER RESOLVED that the NPF continue to educate members and the public on the dangers of Bill C-27.

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and CONGRESS OF UNION RETIREES OF CANADA

17.4.12 CHANGES TO AGE OF ELIGIBILITY FOR CANADA PENSION PLAN AND OLD AGE SECURITY

WHEREAS in early 2017 the Council of Economic Advisors to Federal Finance Minister Bill Morneau stated that the ages of eligibility for Old Age Security (OAS) and the Canada Pension Plan (CPP) be "should be recalibrated and increased to meet the Canadian reality of an aging society and a considerably longer life expectancy; and

WHEREAS changing the ages of eligibility to OAS and CPP would hurt seniors, put increased pressure on our pension plans, and cause a further downloading of services to the provincial governments; and

WHEREAS the Liberal Party during the 2015 campaign about changing the ages of eligibility to Old Age Security, said: “This will make our most vulnerable seniors even poorer, and Canadians will have to wait two additional years to collect this much-needed money. It will also pass along costs to provincial governments that will have to support low-income seniors. ”; and

WHEREAS half of the seniors in Canada live on an annual income of $26,000 or less, and any changes to the ages of eligibility for CPP and OAS would plunge many of these seniors into deep poverty,

BE IT RESOLVED that the National Pensioners Federation (NPF) will continue to:

- oppose changes to the age of eligibility for either/ or and both the Canada Pension Plan (CPP) and Old Age Security (OAS) and
- work with our allies to oppose these changes

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and CONGRESS OF UNION RETIREES OF CANADA
17.4.13 POSTAL BANKING

WHEREAS many Citizens in rural areas do not have access to either a bank or a post office and banks are frequently closing branches in small towns, with negative effects on local businesses and communities; and

WHEREAS Canada’s banks charge some of the highest fees in the world, and

WHEREAS a publicly owned bank could act in the public interest in ways in which private banks cannot, particularly for environmental initiatives and community economic development; and

WHEREAS there are many successful postal banking models in several countries eg: United Kingdom, France, India, Italy and New Zealand;

THEREFORE BE IT RESOLVED that the National Pensioners Federation call upon our Prime Minister, the Federal Government, and Canada Post Corporation to establish a task force to determine how to deliver new financial products and new services through the Post Office; and

BE IT FINALLY RESOLVED that the National Pensioners Federation urge the national government to establish a publicly-owned postal bank.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

17.4.14 EXECUTIVE COMPENSATION

WHEREAS not so long ago executives in industry received incomes which equalled approximately ten times the average wage paid to their employees. Included in this calculation and of extreme importance was the profitability of the business, and

WHEREAS over the last eleven years we have witnessed an eighty-two percent increase in executive compensation, while working and retired Canadians have seen income stagnation; and
**WHEREAS** union-organized workplaces have attempted to distribute the generated profits in a more equitable fashion, excessive executive wage increases continue,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation highlight the unfairness of the present compensation paid to CEO’s and other corporate executives while workers experience wage and pension stagnation.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

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**17.4.15 MINIMUM INCOME**

**WHEREAS** many citizens are living in extreme poverty and in some cases have no source of income, and

**WHEREAS** there is proof that the benefits of a guaranteed minimum income for all citizens result in lower poverty rates, fewer hospital visits and increased high school completion rates, and

**WHEREAS** a guaranteed annual income system rather than the existing welfare programmes would streamline administration and reduce massive administrative costs,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation call upon the Prime Minister along with the Federal and Provincial Governments to establish a Guaranteed Annual Income scale for the benefit of all citizens, and

**BE IT FINALLY RESOLVED** that the scale of benefits be such that it would reduce the income gap through annual guaranteed income and lift all Canadians out of poverty.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

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**2017.4.16 TAXING SENIORS’ HEALTH BENEFITS**

**WHEREAS** many seniors on fixed incomes have financial difficulty making ends meet without further off-loading and downloading of existing program costs, and
WHEREAS Old Age Pensions and Supplements have not increased sufficiently to cover the increased financial demands due to the cost of living, increased utility costs, medication costs, property taxes, and

WHEREAS many seniors are being challenged to try to live in dignity while receiving benefits below the poverty level,

THEREFORE BE IT RESOLVED that the National Pensioners’ Federation oppose the Federal Government’s proposed Taxation of Seniors’ Health Benefits.

Submitted by SASKATCHEWAN SENIORS ASSOCIATION INCORPORATED

5 ENVIRONMENT

6 TRANSPORTATION

7 OTHER

17.7.1 NPF FUNDING PROPOSAL

WHEREAS effectively operating the National Pensioners' Federation, a non-profit association, depends on financial support mostly from its members that also are non-profit organizations, and

WHEREAS the effective organizing of and outreach to other seniors' organizations will require a sufficient budget;

AND FURTHER WHEREAS work of the NPF's committees require financial support in order to report and attend the meetings of the Executive and/or the Convention from time to time,

THEREFORE BE IT RESOLVED that the executive of the National Pensioners Federation strike a task force whose mandate is to immediately research and recommend ways to ethically fund-raise in order to support all National Pensioners Federation activities.
17.7.2 NATIONAL SENIORS STRATEGY DEVELOPMENT

WHEREAS there is a dramatic demographic shift in Canada: today there are more seniors in Canada than youth under age 15, and 1 in 6 Canadians is a senior and in 14 years, 1 in 4 Canadians will be a senior, and

WHEREAS Canada needs to prepare for these dramatically changing demographics and the unique needs of seniors, and

WHEREAS a National Seniors Strategy would ensure that many of the issues important to seniors are listened to and addressed, and

FURTHER WHEREAS MP Marc Serré's (Nickel Belt) motion to develop a national seniors strategy was voted on and passed by Parliament on May 22,

THEREFORE BE IT RESOLVED that the National Pensioners Federation lobby the Federal Government and the Standing Committee on Human Resources, Skills and Social Development to support the development and implementation of a national seniors strategy for Canada.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

17.7.3 ELECTORAL REFORM

Whereas our current voting system elects only one political representative in each riding, which means that a representative can be elected with less than half of the votes cast; and

Whereas when more than one person runs in an election in a riding this can leave the other voters unrepresented if their candidate is not elected, and

Whereas our current system, “first-past-the-post”, divides the country into non-overlapping areas known as ridings, constituencies, or electoral districts; and in each riding about the same number of people reside;
THEREFORE BE IT RESOLVED that the National Pensioners Federation call upon all levels of government and the Prime Minister to conduct a non-partisan process involving citizens and experts to determine the best model of proportional representation, and

BE IT FURTHER RESOLVED that this model be implemented in time to make every vote count in the 2019 election.

Submitted by UNIFOR TORONTO AREA COUNCIL RETIRED WORKERS

2017.7.4 SEPARATE SURVIVORS BENEFITS

WHEREAS survivors lose some or all of their benefits on turning 60 as they are combined with the Canadian Pension Plan Benefits, and

WHEREAS survivors are still survivors, and should not be penalized by turning 60, and

WHEREAS survivors who turn 60 need more financial support not less,

THEREFORE BE IT RESOLVED that Survivor benefits are not combined with Canada Pension Plan at 60 to reduce the overall benefits but that both benefits are maintained.

Submitted by USCO

2017.7.5 DEATH TAX EXEMPTION

WHEREAS the Canadian Government imposes taxes upon death yet offers $2500, but not all receive this benefit; and

WHEREAS Why does a person or estate pay taxes for a person who dies?

THEREFORE BE IT RESOLVED That the Government exempt taxes owing to anyone who passes away after age of 65.

Submitted by USCO
2017.7.6 AFFORDABLE CHILD CARE

WHEREAS it is known that the cost of childcare expenses in some cities in Canada has risen three times faster than inflation, and

WHEREAS this has meant that some parents have ended up paying up to $1,000 a year more than they did two years ago;

WHEREAS the number of low-fee childcare spaces available in Quebec has increased dramatically between 1996 to 2016 from approximately 80,000 - 200,000 due to their childcare program, and

WHEREAS this affordability has noticeably increased the number of women, and young women who have returned to work in Quebec,

THEREFORE BE IT RESOLVED that the National Pensioners Federation engage the Federal and Provincial governments for affordable childcare program to increase the number of low cost spaces at a cost of no more than $15 per day, and

BE IT FURTHER RESOLVED that these spaces be universally created in across our country so that all provinces have a chance for safety and affordability in all cities throughout Canada, and

BE IT FURTHER RESOLVED that these spaces be offered in safe government-regulated facilities for the wellbeing of our children and grandchildren.

Submitted by USCO