

National Pensioners
Federation



Fédération Nationale
des Retraités

75th Annual NPF Convention
September 10-12, 2019

RESOLUTIONS

Delegate Name/Affiliate

**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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1 ENVIRONMENT

19.1.1 CANADIAN OIL REFINING

WHEREAS Canadians do not benefit financially from other countries refining our oil; and,

WHEREAS Canadians have had trouble with refineries outside of Canada having stoppages which are a hindrance in managing our continuous ongoing oil supply; and,

WHEREAS Canadians are continually improving pollution methods in refining when many other countries do not and it is hypocritical that Canadians as world citizens allow other countries to take the pollution hit when we benefit from the refined oil. Other countries do not have the stringent air and land pollution quality that Canada has; and,

WHEREAS Refining Canadian oil in Canada would result in many jobs in the Canadian refining industry, more tax dollars and reducing our fuel costs.

THEREFORE BE IT RESOLVED That the NPF calls upon the Ministry of Natural Resources and the Ministry of International Trade to keep Canadian business in Canada. Canadian oil should be refined in Canada by Canadian companies.

Submitted By: Club #197 - Unifor Area Retired Workers Council, Toronto & USCO

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2 FINANCE

19.2.1 GRANDPARENTS FINANCIAL ASSISTANCE

WHEREAS More and more grandparents on fixed incomes are forced to raise their grandchildren without funded assistance, yet children from foster homes would have assistance from the government.

THEREFORE BE IT RESOLVED The government monetarily help those seniors that are raising grandchildren without assistance.

Submitted By: Club #690 - The Winchester Golden Years, Winchester & USCO

19.2.2 TAXING THE TAX CALCULATIONS

WHEREAS Seniors have paid their fair share of taxes over their lifetime of employment and should not be paying tax on tax; and,

WHEREAS Paying a fee on carbon is just another tax and is being taxed again with HST. This applies to fuel for our cars and home heating and probably much more.

WHEREAS \$100.00 tax assessed to new vehicles with air conditioning that was put in place in the mid-70s during the gas shortage was only to apply until the shortage was over. However, today almost 50 years later that charge is still there on every new vehicle built with air conditioning. You are then charged HST on that tax at the time of purchase.

THEREFORE BE IT RESOLVED We call on the Federal/Provincial/Territorial Governments to immediately stop taxing tax.

Submitted By: Club #945 - Britt Byng Inlet and Community Senior Citizen Club, Britt & USCO

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19.2.3 CPP & OAS INCREASE ON LOW FIXED INCOMES

WHEREAS The cost of food, utilities, and rent keep on rising; and,

WHEREAS Many people throughout the winter could not afford heating fuel or food.

THEREFORE BE IT RESOLVED The government increase the amount of CPP, OAS and other monies so that the people who are on fixed incomes and the working poor can live in their homes comfortably.

Submitted By: Club #690 - The Winchester Golden Years, Winchester & USCO

19.2.4 INCOME SECURITY

WHEREAS Many seniors are forced to carry out a lifestyle at or below the poverty level

WHEREAS The government has consistently stated that they want to assist the middle class to be able to access a lifestyle which affords them the dignity of being able to afford essential services

THEREFORE BE IT RESOLVED That NPF request the federal government to increase the Pension Income amount (line 314 on the CRA form) deduction from \$2000.00 to \$5000.00

Submitted by SSAI AGM 2019

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3 HEALTH

19.3.1 SAFEGUARD CANADIAN DRUG SUPPLY

WHEREAS Americans are coming to Canada for cheap insulin. Anytime you have a large population such as the U.S. coming to Canada to access medications that are earmarked for the Canadian market, there is potential for disruption of some sort.

THEREFORE BE IT RESOLVED The NPF asks the federal government to address the situation to ensure the drug supply in Canada is safeguarded and manufacturers do more to limit exports.

Submitted By: Club # 99 – Paris Seniors Club, Paris & USCO

19.3.2 SINGLE TIER NATIONAL PHARMA CARE

WHEREAS The Parliamentary Budget Office recommended that we have a single payer for any National Pharmacare Plan in order to save 4 to 7 billion dollars on drug costs; and,

WHEREAS The federal government chose to ignore this report and wish to implement a drug plan that appeases the drug and insurance companies.

THEREFORE BE IT RESOLVED That we encourage the federal government to follow the advice of the Parliamentary Budget Office.

Submitted By: Club #1459 - Harmony Hill Seniors, Fort Erie & USCO

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19.3.3 SUICIDE PREVENTION

WHEREAS Many Canadians are feeling helpless, depressed and desperate due to a lack of hope and feel there is not a good future for them and that suicide is a good way out. Our youth are most affected by this; and,

WHEREAS If people were trained to recognize the signs, deaths may be prevented; and,

WHEREAS New programs are now available (especially in the U.S.) that can help latent suicides in as little as a couple of days with counseling and sometimes some medication. The counseling need not go on for months or more but can help very quickly.

THEREFORE BE IT RESOLVED The NPF calls upon all levels of government, the Ministry of Education, the Ministry of Health, the Ministry of Labour and the Canadian Mental Health Association to advocate for awareness and suicide prevention programs in all educational facilities and workplaces.

Submitted By: Club #197 - Unifor Area Retired Workers Council, Toronto & USCO

19.3.4 DAYLIGHT SAVING TIME

WHEREAS Daylight saving time is a public health issue in many ways, leading to higher instances of heart attacks, traffic accidents and workplace accidents; and,

WHEREAS The one hour change in time does not help to conserve large amounts of energy; and,

WHEREAS Farmers were opposed to one hour change because the sun not the clock dictates their schedules; and,

WHEREAS All Canadian Provinces use daylight saving time.

THEREFORE BE IT RESOLVED That the NPF calls upon the Minister of Health and all levels of Government to cease the practice of changing the clocks for daylight saving time.

Submitted By: Club #197 - Unifor Area Retired Workers Council, Toronto & USCO

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19.3.5 FEDERAL MINISTRY FOR SENIORS/ NATIONAL SENIORS STRATEGY

WHEREAS The proportion of seniors 55 years and older in the Canadian population is increasing fast and the number of seniors is expected to double by 2036;

WHEREAS Canadian seniors' need for equitable access to health, housing, income supports programs and services are increasing correspondingly;

WHEREAS Current seniors access to programs and services and standards of care vary significantly among provinces and territories and many seniors are struggling;

WHEREAS Only the federal government is able to ensure that all seniors in Canada enjoy a quality of life consistent across all provinces and territories and at least comparable with that of seniors in other developed countries;

WHEREAS The federal government currently has no coherent strategy or plan to ensure national standards are in place for seniors' services and care across all provinces and territories that protect the human rights of all seniors in Canada;

WHEREAS There is no federal Ministry for Seniors with dedicated financial and human resources to undertake national planning, develop national standards for and coordinate federal programs and services for seniors, conduct research on gaps and needs, monitor progress, consult with seniors and guarantee transparency and accountability for all actions to Canadian seniors;

THEREFORE BE IT RESOLVED That NPF request that the federal government immediately create a Canadian Seniors Strategy that will: 1) establish national standards of care for seniors wherever they may live in Canada and, 2) create a Ministry for Seniors with dedicated resources for planning, coordinating federal programs and services for seniors, conducting research on gaps and needs, monitoring progress, and ensuring transparent and accountable reporting to Canadian seniors in all the Ministry's activities.

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19.3.6 DENTAL CARE

WHEREAS Healthy teeth are a key component of the overall health and well-being of Canadians; and

WHEREAS Dental procedures such as fillings, crowns, root canals and others are very expensive and out of the reach of lower income people, seniors, and those not insured by private insurance plans.

THEREFORE BE IT RESOLVED That the National Pensioners Federation call upon the Federal Government to initiate discussions with the dental profession and others to establish a Dental program modeled after Medicare.

Submitted by Unifor Local 222 Retired Workers Chapter

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19.3.7 UNIVERSAL PUBLIC DENTAL CARE

WHEREAS 32 percent of Canadians have no dental insurance, and six million Canadians avoid visiting the dentist every year due to cost; and

WHEREAS Poor dental health is linked to health conditions including cardiovascular disease, dementia, diabetic complications and premature birth; and

WHEREAS The omission of dental coverage from our universal healthcare system is both a pressing public health concern and a social justice issue;

THEREFORE BE IT RESOLVED That the National Pensioner's Federation (NPF) call upon the Government of Canada to take the necessary steps to establish a universal public dental care program so that all Canadians have access to medically necessary dental care; and

BE IT FURTHER RESOLVED That the NPF work with the Canadian Labour Congress (CLC), the Congress of Union Retirees of Canada (CURC), the National Pensioners Federation (NPF) and other allies to have them lobby the Government of Canada to establish a universal public dental plan.

Submitted by British Columbia Federation of Retired Union Members

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19.3.8 PHARMACEUTICAL CORPORATIONS' SECRET KICKBACKS TO PHARMACIES

WHEREAS It has been documented via hidden camera investigation and confidential documents obtained by CBC's The Fifth Estate that Canada's largest pharmaceutical distributor is profiting from illegal kickbacks on sales of generic drugs in Ontario, which is driving up the cost of drugs across Canada, and

WHEREAS It is critical for Canadian citizens to have affordable access to prescription drugs, and

WHEREAS The Canadian federal government regulates the price of patented drugs in Canada, while the prices of generic drugs are set by the provinces and territories.

THEREFORE BE IT RESOLVED That the National Pensioners Federation (NPF) follow up on the letter regarding pharmacy drug sales kickbacks that it sent on March 21, 2019 to the Honourable Ginette Petitpas Taylor, Minister of Health, and the response letter to the NPF from the Strategic Policy Branch Health Canada, to ensure that the federal government continues to work with the provinces and territories as an active member of the pan-Canadian Pharmaceutical Alliance (pCPA) to combine the governments' collective buying power to set the price point for many generic drugs as well as to negotiate lower prices on brand names for all public plans, and

BE IT FURTHER RESOLVED That the NPF's message to the federal government should continue to be that the governments should be doing all that they can to prevent pharmacy drug sales kickbacks.

Submitted by British Columbia Federation of Retired Union Members

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19.3.9 IMPLEMENT NATIONAL PHARMACARE PLAN

WHEREAS During the 2015 election campaign the Liberal Party of Canada made campaign promises to implement a National Pharmacare Plan for all Canadians; and

WHEREAS Contrary to calls from Provincial Premiers, Canadian medical professionals, the Parliamentary Budgetary Office and Canadians from coast to coast and their own policy paper(s), the Liberal Party of Canada has yet to begin implementation of that National Pharmacare Plan;

WHEREAS The Canadian federal government regulates the price of patented drugs in Canada, while the prices of generic drugs are set by the provinces and territories.

THEREFORE BE IT RESOLVED That the National Pensioner's Federation (NPF) strongly urge that the Federal Government implement a National Pharmacare Plan and

BE IT FURTHER RESOLVED That the NPF actively encourage its members to identify and vote for those candidates in the 2019 federal election who will commit to implementing a single-payer National Pharmacare Plan.

Submitted by British Columbia Federation of Retired Union Members

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19.3.10 NATIONAL PHARMA CARE

WHEREAS The National Pensioners' Federation has for many years strongly lobbied for prescription drugs to be included in the Medical Services Program;

WHEREAS The Federal Government has had access to many reports on the positive outcome of a National Pharmacare Program, including reports (from both the Canadian Medical Association and the Parliamentary Budget Officer) that state, while there would be some initial costs for the Federal Government, there would eventually be cost savings to both government and individual Canadians;

WHEREAS Many Canadians (seniors included) who cannot afford the medications prescribed for them and who do not have access to private insurance, end up in hospital and cost the health care system more than if they had been provided with reasonably costed medications in the first place;

THEREFORE BE IT RESOLVED That the National Pensioners' Federation strongly urges that the Federal Government ensures that a National Pharmacare Program is in place by the next budget year.

Submitted by; British Columbia Old Age Pensioners' Organization

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19.3.11 MEDICAL CANNABIS

WHEREAS Cannabis/marijuana is now legal in Canada;

WHEREAS There are many anecdotes of the medical benefits of taking cannabis, such as relieving pain or preventing seizures, though no documented research seems to exist on the types of illnesses or suffering it alleviates or the correct dosage to be taken or in what form (oil/edibles?);

WHEREAS Medical professionals seem to know no more about cannabis and recommended dosages than the average senior, who might in fact benefit from taking cannabis;

THEREFORE BE IT RESOLVED That the National Pensioners' Federation urges the Federal/Provincial/Territorial Governments to encourage more independent research, not cannabis companies who stand to make a profit, and to provide the medical profession more information so that they can properly prescribe cannabis to their patients if they believe it will be helpful - just as they prescribe other drugs.

Submitted by; British Columbia Old Age Pensioners' Organization

19.3.12 ADDICTION AND OPIOIDS

WHEREAS There is a drug and opioid crisis in Canada and especially in British Columbia;

WHEREAS This affects all ages, and seniors are an increasing demographic in opioid addiction and overdose;

WHEREAS This is a medical and mental health condition;

THEREFORE BE IT RESOLVED That the National Pensioners' Federation urges the Federal/Provincial/Territorial Governments to treat the addiction and/or the use of drugs/opioids as a medical condition and not as a criminal act;

AND BE IT FURTHER RESOLVED That the National Pensioners' Federation urges the Federal/Provincial/Territorial Governments to ensure that there are sufficient medical treatment resources available to treat addiction.

Submitted by; British Columbia Old Age Pensioners' Organization

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19.3.13 FOOD LABELLING

WHEREAS The labels on many of our food products say “Imported for a company in Canada”, this does not tell us where the product actually comes from;

WHEREAS We believe that, as citizens of Canada, we have a right to know the source of our food;

THEREFORE BE IT RESOLVED That the National Pensioners’ Federation urges the Federal Government to ensure our foods are clearly marked with the country of origin, e.g. “Product of Japan, Packaged for a company in Canada”.

Submitted by; British Columbia Old Age Pensioners’ Organization

19.3.14 UNIVERSAL DENTAL CARE

WHEREAS 32 per cent of Canadians have no dental insurance at all, and six million Canadians avoid visiting the dentist every year due to cost;

WHEREAS Poor dental health is linked to serious health conditions, including cardiovascular disease, dementia, diabetic complications, and premature birth;

WHEREAS The omission of dental coverage from our universal health-care system is both a pressing public health concern and a social justice issue;

THEREFORE BE IT RESOLVED That through NPF call on the Government of Canada to take the necessary steps to establish a universal dental care program so that all Canadians have access to medically necessary dental care.

Submitted by SSAI AGM 2019

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4 HOUSING

19.4.1 AFFORDABLE HOUSING AWARENESS

WHEREAS The construction of rental housing that is affordable has been limited to almost nonexistent, which has caused waiting lists in most, if not all, communities across the country which is not respecting international commitments made by the Government of Canada.

THEREFORE BE IT RESOLVED That the Canadian government make aware to all provinces, territory and municipal governments the dire need for affordable rental housing.

Submitted By: Club #407 - Unifor Local 444 Retirees, Windsor & USCO

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19.4.2 IMPROVING ACCESS OF HOMELESS WOMEN SENIORS TO APPROPRIATE HOUSING AND HEALTH CARE

WHEREAS The National Pensioners Federation is concerned about the increasing numbers of low-income seniors with chronic health conditions who become homeless and who are being discharged from hospital into a homeless shelter or to sleep on the street;

WHEREAS These seniors are increasingly female, diverse, and living in deep poverty without any social network to fall back on;

WHEREAS Rampant speculation in housing has resulted in the loss of much low cost rental housing that senior women, often dependent on OAS and GIS, can afford;

WHEREAS Senior women are almost twice as likely as men to be living in poverty and three times as likely as men to live alone, both highly predictive of future homelessness;

WHEREAS Senior women, once the hidden homeless, have become an increasingly visible proportion of vulnerable seniors being discharged from hospital onto the street or to a homeless shelter where there is no health care provision and where they are not permitted to stay for very long;

WHEREAS There is a serious shortage of shelters, transitional housing, or low-income housing for older single women.

THEREFORE BE IT RESOLVED That NPF request that federal, provincial and territorial health, housing and social affairs ministers work to ensure that national standards are put in place that will ensure senior womens' health and safety and well-being and end all seniors' homelessness.

Submitted by NPF Health Committee & NPF Executive Committee

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19.4.3 IMPACT ON SENIORS OF MIXED TENANCY HOUSING

WHEREAS The supply of social (rent-geared-to-income) housing for seniors has not increased, even though demand is increasing due to increased numbers of seniors living in poverty, as evidenced by increasing numbers of homeless seniors,

WHEREAS Public policy encourages seniors to age in place and receive health care and other supportive services in their homes, which leads to more seniors living in their homes longer in increasingly frailer health, which puts further pressure on the inadequate supply of social housing,

WHEREAS There are increasing pressures to house the homeless of all ages, including adults with severe mental health and substance use concerns using the model of *Housing First*,

WHEREAS In part due to the limited supply of social and supportive housing, these other adults are also being housed in housing complexes previously reserved primarily for seniors and persons with disabilities of a physical nature,

AND FURTHER WHEREAS This practice results in some seniors living in fear of being harmed by these other adults and in general contributes to stress, social isolation and poorer health outcomes of seniors who have no other options for housing and who fear becoming homeless,

THEREFORE BE IT RESOLVED That the National Pensioners Federation urge the Federal/Provincial/Territorial Governments to ensure policies are in place, including programs funded through the National Housing Strategy, to:

- 1) Provide rent-geared-to-income housing dedicated for seniors as part of affordable housing strategies (i.e., rent being no more than 30% of gross income), and
- 2) Provide supportive housing units in communities to ensure effective supports are available to tenants with severe mental health and substance use concerns, and
- 3) Ensure that tenant populations in seniors' oriented rent-geared-to-income housing units have sufficient supports to recognize their often significant health care and disability needs and are composed of individuals who are able to live independently with these supports in a manner which allows all to experience quiet enjoyment of their residence.

Submitted by COSCO

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5 NPF ISSUES

19.5.1 CONSTITUTIONAL AMENDMENT

WHEREAS It is 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.” Page | 7
- 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.”

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- Sections 18 have its three subsections relabeled 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 2020 shall have that term extended to the Convention in 2021.”
- 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”

19.5.2 MEMBERSHIP BY-LAWS AMENDMENT

WHEREAS The National Pensioners Federation requires funding to continue to advocate on behalf of seniors/retirees and,

WHEREAS The funding we receive from our affiliate organizations is critical but insufficient to do this work as effectively as possible.

THEREFORE BE IT RESOLVED That any associate member wishing to have delegate status at the NPF annual conference must also be a paid up individual member in good standing.

BE IT FURTHER RESOLVED That this requirement be incorporated in the NPF by-laws.

Submitted by, Chris White

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6 PENSIONS

19.6.1 PRIVATE COMPANIES AND EMPLOYEES' PENSION RIGHTS

WHEREAS We heard that, when Sears Canada declared bankruptcy, employees were denied their pensions or had them greatly reduced while bonuses were being paid to Executives of the Company;

WHEREAS This is so wrong in so many ways, as employees with as much as 30 years of service ended up with no or very small pensions;

THEREFORE BE IT RESOLVED That the National Pensioners' Federation urges that the Federal/Provincial/Territorial Governments enact legislation requiring that pension funds must be paid into a Trust on a monthly basis;

AND BE IT FURTHER RESOLVED That when a company declares bankruptcy, employee pensions must be paid in full prior to any other funds being paid from the assets of the company.

Submitted by; British Columbia Old Age Pensioners' Organization

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19.6.2 BILL C-27 “AN ACT TO AMEND THE PENSION BENEFITS STANDARDS ACT, 1985”

WHEREAS Bill C-27 “An Act to amend the Pension Benefits Standards Act, 1985” by Finance Minister, the Honourable Bill Morneau, with the intention of permitting federally-regulated employers to walk away from the pension promises they have already made to workers, changing their Defined Benefit Plans to Target Benefit Plans so that the employee cannot, with any accuracy, forecast the amount of pension they can depend on receiving at retirement;

WHEREAS Some Provincial Governments have already looked at introducing similar legislation to permit provincially-regulated employers to walk away from pension promises made and reducing pension benefits;

WHEREAS If this Bill is not approved in the current session of Parliament, it will die on the order paper with the upcoming elections in October, 2019;

WHEREAS This Bill can be re-introduced with a different Bill number when a new parliament resumes after the October elections;

THEREFORE BE IT RESOLVED That the National Pensioners’ Federation urgently requests that the Federal Government withdraw Bill C-27 “An Act to amend the Pension Benefit Standards Act, 1985” immediately.

Submitted by; British Columbia Old Age Pensioners’ Organization

NATIONAL PENSIONERS FEDERATION

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19.6.3 END PENSION THEFT

WHEREAS Canada's bankruptcy laws give priority to investors, banks and parent companies over workers' pensions and benefits; and

WHEREAS Companies in Canada use inadequate bankruptcy laws to effectively gain concessions from employees and escape responsibility for huge pension deficits while workers face reduced pensions and healthcare benefits.

WHEREAS If this Bill is not approved in the current session of Parliament, it will die on the order paper with the upcoming elections in October, 2019;

WHEREAS This Bill can be re-introduced with a different Bill number when a new parliament resumes after the October elections;

THEREFORE BE IT RESOLVED That we call on the federal government to provide legislation protecting the retirement security of hardworking Canadians by amending federal bankruptcy laws so that workers' pensions and health benefits are given the same consideration as banks, investors or parent companies during proceedings under the Companies Creditors Arrangement Act (CCAA); and

BE IT FURTHER RESOLVED That the National Pensioners Federation call on the Federal Government to level the playing field for Canadian workers during CCAA proceedings so that workers' pensions and health benefits are given the same consideration as secured creditors.

Submitted by Unifor Local 222 Retired Workers Chapter

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19.6.4 CANADA'S SENIORS POVERTY LINE

WHEREAS Measuring poverty is complex because indicators currently used have limitations when related simply to income and market-basket indicators

WHEREAS Nevertheless, poverty among older adults appears to be increasing.

WHEREAS Older adults and their caregivers know better than anyone the challenges faced by older adults who are trying to make ends meet.

WHEREAS Having an official poverty line and robust indicators are essential for poverty-reduction strategies. Without them, it is not possible for a government to set targets, assess the effectiveness of poverty-reduction interventions, and publicly report on the achievement of these targets.

THEREFORE BE IT RESOLVED That the NPF support the McMaster initiative and call for the renewal of seniors poverty line indicators based on the level of education, health status, geographic region, clothing, housing, food security and social inclusion provide a portrait of poverty closer to reality.

BE IT FURTHER RESOLVED The NPF call on and coordinate with older adults and caregivers advocacy organizations to raise this issue at the various levels of government and in poverty studies to develop more relevant, valid and reliable poverty indicators.

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19.6.5 PROTECTION FOR PRIVATE DEFINED BENEFIT PENSIONS

WHEREAS Governments at all levels have, in most cases, decreased pension security, and

WHEREAS Any improvements to pension security have been minimal and woefully inadequate, and

WHEREAS There are two levels of legislation in Canada that threaten pension security, pension regulations, and insolvency regulations. Solutions are required at both levels, and

WHEREAS There is a federal election on October 21, 2019,

THEREFORE BE IT RESOLVED That the National Pensioners Federation reaffirm its position that pensions should be 100% protected.

THEREFORE BE IT RESOLVED That the National Pensioners Federation work with its' partners to make extending super-priority to unfunded pension liabilities in the case of insolvency and full pension insurance priority election issues.

THEREFORE BE IT RESOLVED That the National Pensioners Federation call on the other Canadian pension regulators to implement pension insurance programs that cover 100% of any pension loss.

THEREFORE BE IT RESOLVED That the National Pensioners Federation acknowledge that absent full pension protection, 100% solvency funding of pensions is the only alternative to protect pensioners.

Submitted By the Canadian Federation of Pensioners

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7 POLITICS

19.7.1 MAKE EVERY VOTE COUNT

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

WHEREAS When more than one person runs in an election in a riding this can leave the other half of the voters unrepresented if their representative 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 each place is located within a riding where approximately the same number of people reside.

THEREFORE BE IT RESOLVED That the NPF calls upon all levels of government and the Prime Minister to conduct a multi-partisan process involving citizens and experts to determine the best model of proportional representation; and,

AND BE IT FURTHER RESOLVED That this model be implemented in time to make every vote count in the 2022 election.

Submitted By: Club #197 - Unifor Area Retired Workers Council, Toronto & USCO

