

# National Pensioners Federation

## **Minutes** **Convention 2018**

**Regina, Saskatchewan**  
**September 26 & 27, 2018**

**Note:** “**MSC**” within these minutes indicates that a motion was Made, Seconded and Carried.

### **September 26**

Interim President Trish McAuliffe called the meeting to order and welcomed all Delegates and visitors and noted that we are holding this meeting on First Nations ancestral land.

**MSC** That the agenda for this 74<sup>th</sup> NPF Convention be adopted as amended.

Trish McAuliffe introduced members of the 2017-2018 NPF Executive and, on behalf of the NPF, thanked them for their service over the past year.

The delegates and visitors sang O’Canada; heard the reading of the NPF’s “Seniors’ Prayer”; and then observed a minute of silence dedicated to those who have passed on since our last Convention.

Bernie LaRusic (NPF 3<sup>rd</sup> Vice President) introduced Mr. Mike O’Donnell, (city of Regina Council member and representative of the Saskatchewan Urban Municipalities Association) who brought greetings

to the delegates and welcomed all to the city of Regina and the province of Saskatchewan.

On the conclusion of Mr. O'Donnell's remarks, Bernie expressed the thanks of the meeting for Mr. O'Donnell's greetings.

Mike Kaminski (NPF 2<sup>nd</sup> Vice President) introduced Pat Trask, President of the Saskatchewan Seniors Association Incorporated who, in turn, (as our host Affiliate) brought greetings on behalf of her organization and welcomed all to Saskatchewan.

Mike Kaminski, on behalf of NPF and the delegates, thanked Ms. Trask for her remarks and efforts expended by the SSAI in the organizational aspects of Convention 2018.

**MSC** That the minutes of Convention 2017 be adopted as circulated.

At this time, a delegate rose on a point of privilege in respect to the Convention 2016 minutes. The delegate wished to point out that the 2016 minutes should have noted:

*A written and oral invitation was extended by Alma Johnston-Tynes, President of the Federation of Senior Citizens and Pensioners of Nova Scotia, to entertain the 73<sup>rd</sup> Convention in Halifax, Nova Scotia at the 72<sup>nd</sup> Convention in Richmond, B.C.*

Mary Forbes (NPF Treasurer) introduced and commented on aspects of the NPF's Financial Report.

**MSC** That the 2017-2018 NPF Financial Report be adopted as circulated.

Interim President Trish McAuliffe announced the appointment of committees:

### Resolutions Committee

Doug Edgar (Chair)  
Tony Sisti (Member)  
David Bunnett (Member)

### Resolutions and Credentials Committee

Jean Simpson (Chair)  
Annette O'Connor  
Carol Rogers  
Mario Pinto  
Mary Forbes  
Sandi Carricato  
April Forbes

### Elections Committee

Herb John (Chair)  
Arnie DeVan  
Peter Johnson  
Chris White  
Marie Pinto

The Resolutions and Credentials Committee reported on attendance:

#### Delegates

B.C.	19
Saskatchewan	21
Ontario	26
Nova Scotia	3
<u>Guests</u>	3

Bernie LaRusic introduced Dr. Rebecca Genoe, Assistant Professor, Faculty of Kinesiology and Health Studies. Dr. Genoe addressed the

meeting on her theme “Keep your friends close; social isolation, social engagement, and cognitive well-being.”

Question and comments followed.

Bernie then thanked all for their participation and Dr. Genoe for her remarks.

Mr. Todd Bridges (Collette Travel) made a brief presentation to the delegates outlining the services that Collette provided for individual members of the NPF and NPF Affiliates.

The meeting recessed for a 20 minutes comfort break.

The meeting was called to order and Kathleen Jamieson (Chair of NPF’s Health Committee) introduced Pauline Worsfold (Canadian Health Coalition Chair) who addressed the meeting on aspects of the National Pharma Care Plan campaign. Questions and comments followed. Kathleen expressed the thanks of those present for Pauline’s presentation.

Kathleen then commented on the NPF’s “Health Committee” report to the Convention.

Interim President Trish McAuliffe expressed the thanks of the NPF Executive and the delegates to Kathleen and member of the Health Committee for their work since the 2017 Convention.

The meeting recessed for lunch and reconvened at 1 p.m. to consider resolutions.

Doug Edgar took the Chair and, assisted by members of the Resolutions Committee, presented the Health resolutions for consideration of the delegates.

## Resolutions

The following resolutions were Moved, Seconded and Carried:

That the NPF demand that the Canadian government mandate the Health Products and Food Branch (HPFB) of Health Canada to take steps towards clinical review and approval of the use of medicinal cannabis as a positive alternative to current pharmaceutical drugs and that the NPF urge Health Canada to recognize and promote the use of medicinal cannabis.

That the NPF urge the government of Canada to treat medicinal cannabis in a similar fashion as prescriptions and remove the HST taxes.

That the NPF lobby the federal government to provide free eyeglasses for seniors whose income is below the Poverty Line.

That the NPF urge the various levels of government that the issue of Elder Abuse, which according to statistics is completely out of control, be addressed with better staffing, enforced regulations and recognition of our vulnerable senior citizens.

That the NPF urge the federal, provincial, and territorial governments to:

1. Implement national standards that affirm the dignity and worth of all persons in long term care in accordance with the provision of the 1948 “Universal Declaration of Human Rights”;
2. Commit to work together to develop a national strategy with increased and sustainable public funding to ensure that all Canadians in long term care have equal access to and receive high quality care as they age;
3. Commit to ensuring that public funds should not (under any circumstances) be used to subsidize the earnings of for-profit long term care facilities; and

4. Invest public funds instead of improving quality of care for frail seniors by eliminating the use of chemical restraints and inappropriate drug use, increasing hours of direct care, increasing staffing levels, increasing salaries, reducing staff workload, and providing ongoing training and education for staff.
5. Monitor progress in implementing national standards in long term care with penalties for non-compliance.
6. Commit to being publicly accountable and to transparent reporting of progress in improving long term care on an annual basis.

That the NPF call upon the Minister of Health Canada, Agriculture and Agri-Food and the Canadian Food Inspection Agency that “distributed by” is not acceptable and that labelling of genetically modified ingredients be mandatory.

That the NPF urge the federal and provincial governments to increase funding for the training of gerontologists and that the NPF urge provincial health ministers to increase the fees paid to gerontologists in order to attract more doctors into this specialty.

That the NPF propose to the federal government that the government establish as a key part of National Pharmacare an appeal board composed of independent, highly qualified medical and other experts. (The purpose of the Appeal Board would be to assess in a timely way the refusal by government officials administering National Pharmacare of out-of-hospital coverage for an individual requiring an expensive prescription drug recommended by physicians for treatment of a chronic life-threatening illness).

Trish McAuliffe introduced and subsequently thanked Gerry Gosling who addressed the delegates on the matter of de-prescribing drugs.

Barb Mikulec, Chair of the NPF Housing Committee, was called forward to present the Housing Committee's report to the Convention. Trish McAuliffe thanked Barb for her report and work she had done in respect to housing matters for the last year.

The meeting returned to the consideration of resolutions and Doug Edgar took the Chair.

The following resolutions were Moved, Seconded and Carried:

That the NPF lobby the federal, provincial, territorial and indigenous governments to stop the privatization of seniors' care.

That the NPF urge the federal government to work with provincial and municipal governments to set up "rent banks" for renters in crisis.

That the NPF urge the federal government to ensure the speedy implementation of the National Housing Strategy portable annual renters rebate programme.

That the NPF urge the federal, provincial and territorial governments to conduct research and share findings on successful models for addressing homelessness amongst seniors, including temporary housing programmes in the transition back to permanent housing.

That the NPF encourage the federal government to offer land trust or lease extensions to help co-ops invest in rehabilitation and maintenance of aging structures and construction of new ones.

That the NPF urge the federal government to set aside funds to create a "Homeowners Expense Deferral Account" programme to allow senior homeowner with low or moderate income to use their home equity to

offset unexpected costs such as repairs and further that the deferred account becomes due upon the sale of the property, death, or voluntary repayment and further that total deferrals be allowed up to 75% of the equity of their home.

That the NPF urge the federal government to request a full review within the Investment Canada Act of the sale of Retirement Concepts to Anbang Insurance and further that the NPF call on the federal government to implement a moratorium on contracting out/flipping in the broader residential care sector.

That the NPF actively urge and lobby the federal government to have the Canada Health Act cover home care service including respite care and that this include a standardization for home to care to provide an adequate number of hours to ensure public quality care for our seniors.

That the NPF request the provincial and federal governments to fund more respite care.

#### Moved and Seconded

That the NPF urge the federal, provincial, and territorial governments to provide rent-geared-to-income housing dedicated for seniors as part of affordable housing strategies and not allocate suites in the same building for tenants who may have serious behavioural issues.

**MSC** That the motion on the floor be referred back to COSCO of BC for clarifying wording.

The meeting recessed for a comfort break.

On re-convening, Mike Kaminski (NPF 2<sup>nd</sup> Vice President) introduced the Honourable Greg Ottenbrect, Rural and Remote Health Minister for the province of Saskatchewan, who addressed the delegates.



On completion of the Minister's remarks and the question and answer session which followed, Mr. Kaminski thanked the Minister for both his attendance and his participation in the meeting.

The Executive liaison representative to the NPF Membership and Outreach Committee (Trish McAuliffe) reported on the committee's activities during the past year and thanked the committee members for their involvement. Following Trish's remarks, Mary Forbes (NPF Treasurer) outlined some of the fund raising tasks that she had undertaken during the past year and urged members to become individual members of NPF.

The meeting then returned to the consideration of resolutions. This portion of the meeting was chaired by Doug Edgar (Chair of the NPF Resolutions Committee).

The following resolutions were Moved, Seconded and Carried:

That the NPF call on the government of Canada to withdraw Bill C-27 (an Act to amend the Pension Benefit Standards Act of 1985).

That the NPF call on the federal government to increase the Old Age Security to \$2,000 per month.

That the NPF lobby the federal government to bring the income level of seniors up to at least the poverty line.

That the NPF urge the Canadian government to stop tolerating and facilitating the use of tax havens to legally avoid taxes and to reverse the policies that make it legal to avoid taxes through tax havens and to provide the resources required to enforce compliance.

That the NPF urge the federal government to work with the Public Service Alliance of Canada (PSAC), the Canadian Labour Congress and Federations of Labour in their demands and actions to get fairness and respect for federal government workers who have suffered the negative impacts of the Phoenix pay system.

That the NPF urge the federal government to shut down the Phoenix payroll system and allow accountants handle the government payroll.

Moved and Seconded:

That the NPF bring to the attention of the federal government that the increase to the Old Age Pension should at least match the percentage increase made to the minimum wage.

The motion was defeated.

Interim President Trish McAuliffe resumed the chair; made a number of announcements; and then declared the meeting adjourned.

**September 27**

The meeting was called to order by Interim President McAuliffe. She gave an oral report in respect to NPF activities during the past year and outlined a number of ongoing and future NPF activities.

Trish McAuliffe introduced Mr. Mike Powell, President of the Canadian Federation of Pensioners (CFP). Mr. Powell addressed the members on the CFP' campaign for pension protection.

After a question and answer period, Trish thanked Mike for his participation in the Convention's business.

Doug Edgar (Chair, NPF Resolutions Committee) resumed the chair of the meeting for consideration of resolutions.

The following resolutions were Moved, Seconded and Carried:

That the NPF call upon the Ontario government to ensure that the Financial Services Regulatory Authority of Ontario has the following regulatory powers:

- To block or place conditions on company takeovers, bankruptcy and insolvency processes that are deemed to put pension plans at risk;
- Ensure that any pension plan is funded at 100% prior to paying any secured creditors.
- Ensure that payment to workers of any termination, severance pay and health benefits owing prior to paying any secured creditors;
- Ensure prevention of companies from stopping the payment of any retirement benefits during any proceedings under bankruptcy and insolvency processes;
- Powers to issue punitive fines on company directors and executives in cases of clear wrongdoing; and
- Ability to claw back directors and executives bonuses after a company pension plan or plans collapse.

That the NPF develop an action plan to facilitate the above.

That the NPF continue the campaign to pressure the Canadian government to immediately amend Canadian bankruptcy laws to ensure that when corporations file for bankruptcy protection shareholders, banks, creditors and corporate executives are not placed ahead of employees in respect to their rights of any wages, separation payments, bonuses, pensions and benefits.

That the NPF keep apprised of the status of private Member's Bill C-384 (an Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act) and inform its member

associations of such status to enable pressure to be put on the Canadian government to enact it into law.

That the NPF call on the Canadian pension regulators to implement pension insurance programmes that cover 100% of any pension loss.

At this point, the meeting recessed and delegates proceeded to the Saskatchewan legislature to commemorate the UN's "Day of the Older Person".

### *Lunch Break*

The meeting was called to order and delegates broke into focus groups for a strategic planning session.

The focus groups reported on their deliberations to the meeting as a whole and the delegates then considered the Affiliate member organizations' reports to the Convention.

### Credentials Report

#### Delegates:

NPF Executive	7
B.C.	19
Saskatchewan	22
Ontario	26
Nova Scotia	3

#### Guests: 2

The Registration and Credentials Committee members were thanked for their services and dismissed.

Doug Edgar (Resolutions Committee Chair) took the Chair.

## Resolutions

The following resolutions were Moved, Seconded and Carried:

That the NPF urge the federal government that all the commitments made by Prime Minister Trudeau and the Liberal Party during the last election campaign to the men and women veterans who honoured their commitments to their country be restored.

That the NPF continue to work with unions and other organizations that are campaigning to have door-to-door mail delivery restored to the 840,000 households that have had their door-to-door mail delivery ended since 2014.

That the NPF (through the Public Interest Advocacy Centre) lobby the CRTC to intervene in the overselling pressures by service providers.

That the NPF call upon the federal government and the Minister for Seniors to have Service Canada give seniors required services and have a manual alternative available until such time as computer literacy is the norm.

That the NPF call upon the federal government to ensure communities across Canada have access to basic transportation services and immediately act to develop a federal funding plan that will stop the cancellation of crucial bus routes across Canada.

That the NPF call upon our territorial, provincial and federal governments to recognize our right to a healthy environment and to recognize that access to water is a fundamental and inalienable right for all Canadians and to discontinue the selling of our water to foreign interests.

That the NPF urge the federal, provincial, and territorial governments to discuss and agree to support and take actions which reflect the intent of the Organization of Economic Co-operation and Development's "Ministerial Statement – *Social Policy for Shared Prosperity: Embracing the Future.*"; and further

That the NPF urge the federal government to report to Canadians on the content and results of these discussions; and further

That the NPF urge the federal government to educate Canadians and encourage attitudes that reflect the intent of this reporting in reducing inequality.

The consideration of resolutions being completed, Interim President Trish McAuliffe resumed the Chair; expressed the thanks of the delegates to the Resolutions Committee; and called up the NPF Past President Herb John to conduct the elections.

Herb announced the vacancies on the NPF Executive and received nominations for the various positions.

#### Results of the Election

President	Trish McAuliffe (2 year term)
1 <sup>st</sup> Vice President	Mike Kaminski (1 year term)
2 <sup>nd</sup> Vice President	Bernie LaRusic (2 year term)
3 <sup>rd</sup> Vice President	Patrick Brady (1 year term)
Secretary	Carol Rogers (2 year term)
Member at Large	Kathleen Jamieson (2 year term)

On behalf of the delegates, Herb thanked those who stood for election and congratulated the elected members of the 2018-2019 Executive.

Trish McAuliffe resumed the Chair and dismissed, with thanks, the Elections Committee.

Trish also thanked Doug Edgar (Chair) and members of the Resolutions Committee for their work throughout the Convention. She paid special tribute to Doug Edgar for his years of service on the committee and in his role as Chair of the committee.

The business of Convention 2018 being completed, the Chair declared the meeting adjourned.

**NPF ROCKs – REPRESENTING OLDER CITIZENS IN KANATA**

***74<sup>th</sup> Convention Hosted at the Double Tree Hilton  
Regina, Saskatchewan***

Member volunteers organized the registration.



Welcome and opening remarks were made by Interim President Trish McAuliffe.





Mike O'Donnell, Regina Councillor brought in greetings from the Mayor.



Our host affiliate SSAI (Saskatchewan Seniors Association Inc.) President Pat Trask shared thoughts of our assembly and future planning.



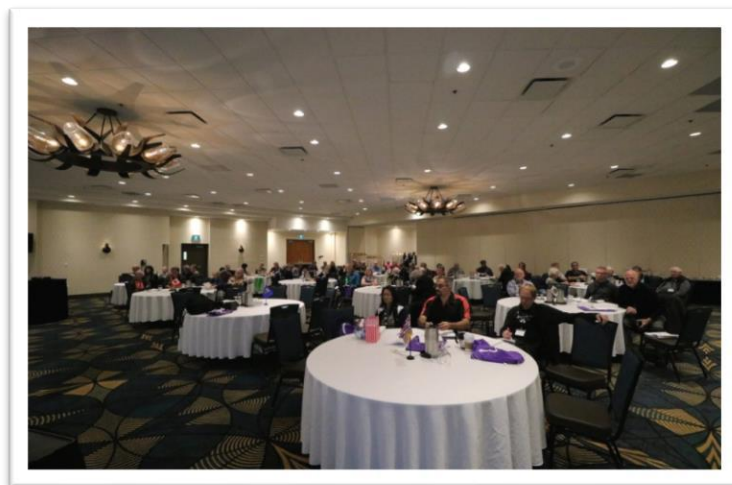
This was followed by the adoption of the agenda and previous minutes; Mary Forbes gave the Financial Report.



Resolutions and Political Action committees were thanked and renewed a call for volunteers. A convention election committee was also appointed.



Jean Simpson gave the credentials report.



Presenter Rebecca Genoe PHD shared the research on seniors' isolation through a startling stat PowerPoint presentation.



Todd Bridges of Collette Travel and sponsor of the coffee break presented the history of the company and potential to serve group travel needs to our affiliates.



Pauline Wolsford, Chair of the Canadian Health Coalition, presented an update on the National Pharmacare campaign and engaged our delegates with a lengthy Q&A.



This was followed by the NPF Health Committee report by Kathleen Jamieson, followed by HC resolutions and debate.



The Housing committee Chair Barb Mikulec presented the 2017-18 report on the current National Housing Strategy implemented by the Federal government and what shortfalls were found. This was further discussed through the submitted Housing resolutions and debate.



Yorkton MLA Greg Ottenbreit, Minister of Rural and Remote Health, presented “Saskatchewan delivery of health care and trends” followed by plenty of questions from delegates.



**The evening reception was enjoyed by all.**

Indigenous welcome from former Chief Shirley Wolfe-Keller.



The facility banquet staff served up a fine meal and entertainment provided by an Indigenous Dance Duo, followed by “One Man Band DJ Leon Ochs.”



Trish McAuliffe, Interim President opened Day 2 with the NPF 2017-18 report.



Mike Powell from our affiliate Canadian Federation of Pensioners brought an educational session on the current state of protecting private pension plans across Canada. An engaging debate on submitted pension resolutions followed.



The cool morning weather greeted our delegation as we all boarded a bus headed to the Saskatchewan legislature for our International Day of Older Persons gathering.



Trish introduced speakers Barb Byers, former CLC Treasurer, and the official opposition in the Saskatchewan legislature NDP Deputy Minister Carla Beck and SSAI President Pat Trask.





The afternoon agenda began with a Strategic Planning Session with three focused working groups:

**Pensions, Housing, and Pharmacare**



The Action Plan report from each group was provided to the assembly to help focus and lead us into the 2019 Federal election.

The final series of resolutions were completed by mid-day: Political Action, Transportation, Environment and Equality. Each theme brought about lively discussion and debate.



Finally, thank you to Herb John for the AV setup and to our volunteer photographer Arnie DeVann from Unifor.



The convention concluded with the Election of Officers.

All were acclaimed for a two year term as follows:

President – Trish McAuliffe

1<sup>st</sup> Vice-President – Mike Kaminski

(one year term remaining)

2<sup>nd</sup> Vice-President – Bernie LaRusic

3<sup>rd</sup> Vice-President – Pat Brady

(one year term remaining)

Recording Secretary – Carol Rogers

Member at Large – Kathleen Jamieson

Past President – Herb John

NPF Executive Board is pictured below. Congratulations to all.



Thank you to all delegates for your participation. Looking forward to our 75<sup>th</sup> Convention next year – see you then!



# Enhancement to the Canada Pension Plan



Changes and enhancements to the CPP reflect the agreement in principle reached by federal and provincial Finance Ministers in December 2017 and will provide more retirement income security to Canadians.

## Enhancement will:

- be phased in, as of 2019, with each year of additional contributions resulting in increased benefits;
- boost how much working Canadians will get from the CPP: from one-quarter of their eligible earnings to one-third; and
- increase the limit on pensionable earnings by 14 percent.

## Other changes include:

- protecting the retirement benefit under the CPP Enhancement for parents who take time off work to care for young children and persons with disabilities;
- a raise in survivor's pensions for individuals who become widowed under age 45; and
- a top-up benefit for disabled retirement pension recipients under the age of 65.

# National Seniors Council



- In the spring of 2017, a Governor-in-Council selection process was launched to fill current and pending vacancies.
- In December 2017, a new Chairperson, Dr. Suzanne Dupuis-Blanchard, was appointed by Minister Duclos and Minister Petitpas Taylor; and in January 2018, four other members were appointed in January 2018.
- The NSC will be convening at the end of May 2018 to discuss potential priorities for a new work cycle.

# National Housing Strategy



- In November 2017, the Government launched Canada's first ever National Housing Strategy, which will prioritize the most vulnerable Canadians, including seniors.
- This is a 10-year, \$40 billion plan which is the result of Federal, Provincial, and Territorial collaborative work and will focus on meeting the needs of vulnerable populations, including seniors.
- The National Housing Strategy aims to reduce chronic homelessness by 50%, significantly reduce or eliminate housing needs for 530,000, create 100,000 new housing units, renew or repair 300,000 existing housing units, protect affordability for 385,000 households in community housing, and provide direct support for 300,000 households through the Canada Housing Benefit.
- One example of how the National Housing Strategy will help the housing needs of seniors the flagship program of the Strategy, is the National Housing Co-Investment Fund, providing \$13.2 billion through contributions and loans over ten years to ensure existing rental housing is not lost to disrepair and to develop new, high-performing affordable housing integrated with supports and services, which will help in the growth of livable communities.

## FPT Ministers Responsible for Seniors – Work Priorities



At the September 2017 meeting of FPT Ministers Responsible for Seniors in St. John's, Newfoundland and Labrador, Ministers approved three work priorities for the FPT Seniors Forum multi-year work cycle (2018-2021):

- Aging in Community: Affordable Housing and Community Supports;
- Addressing the Socio-Economic Impact of Ageism; and

- Labour Market Participation of Older Canadians: The Impact of Public Policy on the Decision to Retire or Remain in the Labour Force and the Impact of Myths Surrounding the Labour Force Participation of Older Workers. The latter element on myths was added at the request of several provinces/territories. FPT Deputies agreed to include it given that it complements the work on public policy affecting decisions to retire.

# New Horizons for Seniors Program



On May 7, 2018 the New Horizons for Seniors Program launched the 2018-2019 call for proposals for Community-based Projects. Programs like NHSP not only encourage seniors to stay involved in their community, but also increase their social participation and inclusion. This is key to enhancing their well-being and quality of life, as well as to enable them to stay active and share their knowledge, skills and experience with other community members.

The NHSP call for proposals, open until June 15, 2018, is seeking proposals for projects led or inspired by seniors. Organizations are invited to apply for funding, under the following three national priorities, for projects that empower seniors to initiate and participate in activities that benefit:

- the vulnerable seniors populations,
- focus on diversity of Canada's seniors; and
- will promote volunteerism to increase an organization's capacity.

Eligible organizations can receive up to \$25,000 in project funding. Starting this year, organizations that have not benefitted from NHSP funding during the last five years can receive up to \$5,000 as part of the new small grants pilot project.

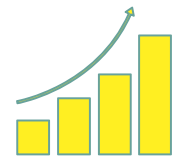
# HUMA Report on Advancing Inclusion and Quality of Life for Seniors



Advancing Inclusion and Quality of Life for Seniors. Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA)

- HUMA tabled a report on Advancing Inclusion and Quality of Life for Seniors after a study to explore how the government can support vulnerable seniors today while preparing for the diverse and growing seniors' population of tomorrow.
- The report makes 29 recommendations related to six thematic areas: income security; housing; home care; informal caregivers; age-friendly communities; and a national strategy. The Committee's recommendations are intended to strengthen measures that are currently in place and to suggest key elements for a national seniors strategy.

## Senate Committee on National Finance: Report on Canada's Aging Population



Getting Ready: For a New Generation of Active Seniors. First Interim Report of the Standing Senate Committee on National Finance on Canada's Aging Population

The Standing Senate Committee on National Finance recently published a report on Canada's aging population based its examination of the financial implications and regional considerations of Canada's aging population, including but not limited to: federal transfers to provinces, territories and Aboriginal governments to support the increased health care costs associated with the rise in the number of individuals requiring care at home and in hospitals, nursing homes and assisted living facilities; how the federal government can support economic development in areas with an aging population; and other related matters.

# **Regina Resolutions**

In Order of Presentation

## **1 NPF ISSUES**

- 18.7.1 Membership Fee
- 18.7.2 NPF Committee Chair Support

## **2 FINANCE**

- 18.3.1 Bill C27 Income Security
- 18.3.2 Old Age Security
- 18.3.3 Income Levels for Seniors
- 18.3.4 Tax Avoidance
- 18.3.5 Phoenix Payroll System

## **3 HEALTH**

- 18.4.1 Medicinal Cannabis
- 18.4.2 Medicinal Cannabis Tax Exemption
- 18.4.3 Eyeglasses for Seniors
- 18.4.4 Elder Abuse
- 18.4.5 Caregivers Allowance
- 18.4.6 National Long Term Care Strategy

## **4 PENSIONS**

- 18.8.1 Expand Powers....
- 18.8.2 Bankruptcy Protection
- 18.8.3 Pensions and Bankruptcy

## **5 HOUSING**

- 18.5.1 Traffic in Seniors Care
- 18.5.2 'Rent Bank'
- 18.5.3 Annual Renters' Rebate Program
- 18.5.4 Temporary Housing Programs
- 18.5.5 Coop Housing Support
- 18.5.6 Expense Deferral Account
- 18.5.7 Foreign Control of Residential Care Facilities

## **6 POLITICS**

- 18.9.1 Government Promises to Veterans
- 18.9.2 Home Delivery by Canada Post

## **7 COMMUNICATION**

- 18.1.1 Pressured Overselling

## **8 TRANSPORTATION**

- 18.10.1 Basic Transportation Services



# **REGINA RESOLUTIONS 2018**

## **In Order of Presentation**

### **1 NPF ISSUES**

#### **18.7.1 MEMBERSHIP FEE**

**WHEREAS** members look to the NPF to advocate with governments and other organizations and agencies for changes to laws, regulations, policies and practices affecting the wellbeing of members, and

**WHEREAS** societies affiliated with the NPF should, to be fair, pay NPF affiliation fees commensurate with the size of such societies, to support the NPF's advocacy efforts,

**THEREFORE BE IT RESOLVED** that the NPF annual membership fee for an affiliated society be calculated by multiplying a fixed sum by the number of members in the society, and that the initial fixed sum be 10 cents per member.

Submitted by British Columbia Retired Teachers' Association

#### **18.7.2 NPF COMMITTEE CHAIR SUPPORT**

**WHEREAS**, the National Pensioners Federation (NPF) now has an active committee structure, and

**WHEREAS** these committees give significant support to the work of the NPF, and

**WHEREAS** committee reports are being considered at the NPF Convention in one form or another,

**THEREFORE BE IT RESOLVED** that National Pensioners Federation (NPF) Committee chairs who are giving committee reports attend the NPF Convention at NPF expense.

Submitted by COSCO of B C

### **2 FINANCE**

### **18.3.1 BILL C 27 INCOME SECURITY**

**WHEREAS**, before the 2015 federal election, Canadians were clearly promised in writing that Defined Benefit Plans, which have already been paid for by employees and pensioners, should not be retroactively changed into Target Benefit Plans, and

**WHEREAS**, Bill C-27, tabled by the Minister of Finance, precisely permits this change, thereby jeopardizing the retirement income security of Canadians who have negotiated Defined Benefit Plans as a form of deferred wages,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation call on the Government of Canada to withdraw Bill C-27, an Act to amend the Pension Benefit Standards Act, 1985.

Submitted by COSCO of B C

### **18.3.2 OLD AGE SECURITY (OAS)**

**WHEREAS** many seniors are living below the poverty line, and

**WHEREAS** the largest group of poor seniors is women who have reduced years in the workforce due to child rearing duties, and/or jobs that pay less than men, and thus have lower Canada Pension Plan (CPP) earnings, and

**WHEREAS** those in the lowest income group are receiving approximately \$18,000 after the Guaranteed Income Supplement (GIS) top-up, and

**WHEREAS**, the cost of living has increased to a point where the GIS top-up still does not raise seniors out of poverty,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation call on the federal government to increase the Old Age Security to \$2,000 a month.

Submitted By COSCO of B C

### **18.3.3 INCREASING INCOME LEVELS FOR SENIORS**

**WHEREAS** the cost of living is continually increasing thereby increasing hardships on seniors, and

**WHEREAS** seniors are being forced to make difficult choices between food, medicine, necessities of life, important medical aids and medicine,

**THEREFORE BE IT RESOLVED** that National Pensioners Federation lobby the Federal Government to bring the income level of seniors up to at least the Poverty Line.

Submitted by Saskatchewan Seniors Association Incorporated

#### **18.3.4 TAX AVOIDANCE THRU TAX HAVENS**

**WHEREAS** the Canadian Government loses up to an estimated \$15 billion a year thru tax avoidance facilitated by the use of legal tax havens, and

**WHEREAS** the 60 largest public companies on the TSE have over 1,000 identifiable subsidiaries or related companies in places known to be onshore and offshore tax havens, and

**WHEREAS** Canadian foreign direct investment in tax havens exceeds \$250 billion, and

**WHEREAS** the Canadian Government has not effectively dealt with corporations using tax havens to shift profits and avoid taxes, and

**WHEREAS** the release of the Panama and Paradise papers has shown the sweeping role that banks and legal firms play in facilitating tax avoidance thru tax havens, and

**WHEREAS** the share of Federal Tax Revenue from corporations has dropped by over 30% since the 1970's, and

**WHEREAS** the use of tax havens make the rich, richer and the poor, poorer, by shifting the tax burden to people and businesses that do not or cannot avoid taxes thru tax havens,

**THEREFORE BE IT RESOLVED THAT** the NPF urge the Canadian Government to stop tolerating and facilitating the use of tax havens to legally avoid taxes and to reverse the policies that make it legal to avoid taxes thru tax havens and to provide the resources required to enforce compliance.

Submitted by Unifor Local 200 Retired Workers Chapter

### **18.3.5 PHOENIX PAYROLL SYSTEM**

**WHEREAS** it is a basic right of every worker in Canada to be paid all wages due them on the date due, and

**WHEREAS** the Federal Government of Canada is failing to do so because of the Phoenix Pay System, and

**WHEREAS** the Public Service Alliance of Canada (PSAC) continues to wage battles on behalf of its members pressuring the Federal Government to adopt a payroll system which properly pays workers all wages due on time,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation (NPF) work with the Public Service Alliance of Canada (PSAC) the Canadian Labour Congress and Federations of Labour in their demands and actions to get fairness and respect for Federal Government workers who have suffered negative impacts of the Phoenix pay system.

Submitted by B C Forum (B C Federation of Retired Union Members)

## **3 HEALTH**

### **18.4.1 MEDICINAL CANNABIS**

**WHEREAS** the opioid addiction has resulted in many drug overdoses, and

**WHEREAS** the benefits of medicinal cannabis are increasing and are being proven to be extremely effective and wide ranging, and

**WHEREAS** medicinal cannabis is not addictive and a positive replacement to the current pharmaceutical opioids, and

**WHEREAS** medicinal cannabis should be another option for doctors to prescribe in a restricted system of distribution, and

**WHEREAS** medicinal cannabis can be proven to keep health care costs down and improve quality of life in the long term,

**THEREFORE BE IT RESOLVED** That NPF demand the Canadian government mandate the Health Products and Food Branch (HPFB) of Health Canada to take steps towards clinical review and approval of the use of medicinal cannabis as a positive alternative to current pharmaceutical drugs, and

**BE IT FURTHER RESOLVED** That the NPF along with Health Canada recognize and promote the use of medicinal cannabis.

Submitted by Unifor local 1973 Retired Workers Chapter

#### **18.4.2 MEDICINAL CANNABIS TAX EXEMPTION**

**WHEREAS** medicinal cannabis is proven to help the following illnesses, glaucoma, epileptic seizures, slowing the progression of Alzheimer's disease, lessen the side effects of hepatitis C, and

**WHEREAS** medicinal cannabis increases the treatment and effectiveness to inflammatory bowel diseases like Crohn's disease or ulcerative colitis. It also alleviates the pain reduces inflammation and promotes sleep to help relieve pain and discomfort for people with rheumatoid arthritis. It helps with metabolism and overweight issues. It is being used to treat auto immune diseases like lupus. It significantly reduces pain tremors and improves sleep for Parkinson disease patients. It helps veterans suffering from **PSTD (Post Traumatic Stress Disorder)**. It also helps regulate the system that causes fear and anxiety in the body and the brain, and

**WHEREAS** medicinal cannabis is a viable alternative because of the many advantages it has for illnesses and injuries, and

**WHEREAS** doctors now are prescribing medicinal cannabis as an option and as an alternative to pharmaceutical prescriptions, and

**WHEREAS** medications and prescriptions are HST exempted,

**THEREFORE BE IT RESOLVED** That the NPF urge the government of Canada to treat medicinal cannabis in a similar fashion as prescriptions and remove the HST taxes.

Submitted By Unifor Local 1973 Retired Workers Chapter

#### **18.4.3 EYEGASSES FOR SENIORS**

**WHEREAS** eyeglasses are a necessity for those who require them and as the cost of eyeglasses is beyond the means of seniors living below the Poverty Line,

**THEREFORE BE IT RESOLVED** that National Pensioners Federation lobby the Federal Government to provide free eyeglasses for seniors whose income is below the Poverty Line.

Submitted by Saskatchewan Seniors Association Incorporated

#### **18.4.4 CAUSES OF AND CONTRIBUTORS TO ELDER ABUSE**

**WHEREAS** until the elderly are fully recognized as individuals with the same Human Rights as other citizens, abuse of the elderly will prevail whether it takes place in the home, community or institutions, and

**WHEREAS** it has been reported that 4% or 60,000 of the 1.5 million older persons living in Ontario experience elder abuse; however, many older persons are not willing to report it for fear of reprisals, and

**WHEREAS** physical abuse of an older person can include financial assault, rough physical treatment, sexual exploitation or the failure to provide an older person with food or appropriate personal hygiene or medical care, and

**WHEREAS** solutions have got to be found that will be meaningful and successful at eliminating the systemic vulnerability our elders live with, whether in long-term homes which are understaffed and not properly regulated or in individual circumstances,

**THEREFORE BE IT RESOLVED THAT** the NPF urge the various levels of government that the issue of Elder Abuse, which according to statistics is completely out of control, be addressed with better staffing, enforced regulations, and recognition of our vulnerable Senior Citizens.

Submitted by Unifor Local 200 Retired Workers Chapter

#### **18.4.5 GOVERNMENT ALLOWANCE FOR CAREGIVERS**

**WHEREAS** caregivers in Canada that save the healthcare system around \$30 billion every year but at what cost to caregivers, and

**WHEREAS** the total disruption caregivers have to live with comprises of the total loss of their private life which has to be given up to provide the proper care to their infirm dependents such as spouses, siblings or parents, and

**WHEREAS** the problem arises where those caregivers who shoulder the largest burden have had to terminate their jobs to do so and with no job, no income and with no income tax, they can't even claim from the Canadian Caregiver Credit Benefit, and

**WHEREAS** this situation that caregivers find themselves in is very unfair and to all these who most need and deserve support from the federal government aren't getting it,

**THEREFORE BE IT RESOLVED** that the NPF urge the provincial, territorial, and federal governments to follow the lead of other countries, such as the United Kingdom (U.K.), Australia, and Nordic European countries and pay allowances to those who assume significant caregiving duties. ( eg. U.K. \$112 per week, \$122 per every two weeks in Australia and \$100 per week in Nova Scotia. )

Submitted by Unifor Local 200 Retired Workers Chapter

#### **18.4.6 A NATIONAL STRATEGY AND DEDICATED PUBLIC INVESTMENTS IN LONG TERM CARE**

**WHEREAS** there have never been national standards for long term care in Canada and there is no national strategy and no dedicated federal funding for long term care, and

**WHEREAS** the human rights of seniors in long term care to liberty and security of the person and to be free of degrading treatment set out in the Universal Declaration of Human Rights since 1948 are not secure in long term care in Canada, and

**WHEREAS** about one third of seniors in long term care are sedated with anti-psychotic drugs without a diagnoses of psychosis, and

**WHEREAS** provincial governments vary greatly in their coverage of the costs of a long term care bed, wait list are lengthy, and seniors waiting for long term may occupy hospital beds when they don't require hospital care, and

**WHEREAS** the population of frail seniors with more complex conditions entering long term care is increasing, and

**WHEREAS** long-term care homes are frequently understaffed and have a high staff turnover and seniors basic care needs cannot be adequately met, and

**WHEREAS** for-profit long term care homes are increasing in numbers and often subsidized by public funding, and

**WHEREAS** changes of ownership may include a transfer to overseas investors with different standards of care, and

**WHEREAS** for-profit long-term care homes are expensive, deliver poorer quality of care, and have lower staffing levels than publicly operated care,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the federal, provincial, and territorial governments to

1) Implement national standards that affirm the dignity and worth of all persons in long-term care in accordance with the provisions of the 1948 Universal Declaration of Human Rights,



- 2) Commit to work together to develop a national strategy with increased and sustainable public funding to ensure that all Canadians in long term care have equal access to and receive high quality care as they age,
- 3) Commit to ensuring that public funds should not under any circumstances be used to subsidize the earnings of for-profit long-term care facilities,
- 4) Invest public funds instead in improving quality of care for frail seniors by eliminating the use of chemical restraints and inappropriate drug use, increasing hours of direct care, increasing staffing levels, increasing salaries, reducing staff workload, and providing ongoing training and education for staff,
- 5) Monitor progress in implementing national standards in long-term care with penalties for non-compliance, and
- 6) Commit to being publicly accountable and to transparent reporting of progress in improving long-term care on an annual basis.

Submitted by NPF Executive

## **4 PENSIONS**

### **18.8.1 EXPAND THE POWERS OF THE FINANCIAL SERVICES REGULATORY AUTHORITY**

**WHEREAS** the Financial Regulatory Authority of Ontario has a legislative mandate to provide regulatory services that protect the public interest and enhance public confidence in the sectors it regulates; and

**WHEREAS** this Agency is responsible for good administration of pension plans and to protect and safeguard the pension benefits and rights of pension plan beneficiaries.

**THEREFORE BE IT RESOLVED** That the National Pensioner's Federation calls upon the Ontario Government to ensure that the Financial Services Regulatory Authority of Ontario has the following regulatory powers:

- To block or place conditions on company takeovers, bankruptcy and insolvency process that are deemed to put pension plans at risk;
- Ensure that any pension plan is funded at 100% prior to paying any secured creditors;
- Ensure that payment to workers of any termination, severance pay and health benefits owing prior to paying any secured creditors;
- Ensure prevention of companies from stopping the payment of any retirement benefits during any proceedings under bankruptcy and insolvency processes;
- Powers to issue punitive fines on company directors and executives in cases of clear wrongdoing; and
- Ability to claw back directors and executives bonuses after a company pension plan or plans collapse, and

**BE IT FURTHER RESOLVED** that the N.P.F. develop an action plan to facilitate the above.

Submitted by Unifor Local 222

## **18.8.2 BANKRUPTCY PROTECTION**

**WHEREAS** Canada’s current bankruptcy laws do not protect workers’ pensions and benefits when their company goes bankrupt or undergoes restructuring, and

**WHEREAS** the Canadian government has been putting well-connected insiders and the corporations they represent first, and asked Canadian workers to settle for less, and

**WHEREAS** pensions earned by workers are deferred wages and diverting, withholding, or seizing those funds should be illegal, and

**WHEREAS** Liberal Party members at the Liberal 2018 National Convention in Halifax passed a resolution that calls upon the Government of Canada to develop a strategy that would prioritize Employee Pension Plans in the Companies’ Creditors Arrangement Act and the Bankruptcy and Insolvency Act to recognize super-priority for Pension debts. “Super-priority means pensioners would be among the first creditors to be paid in the event that a company becomes insolvent or declares bankruptcy,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation call on the Government of Canada to fix bankruptcy laws so our employee's pension and health benefits are given the same priority as secured creditors to stop employers from putting shareholders, banks, and creditors ahead of their employees when they file for bankruptcy protection.

Submitted by COSCO of B C

### **18.8.3 PENSIONS AND BANKRUPTCY**

**WHEREAS** Canadian workers rely on their pensions and benefits to live and retire with dignity, and

**WHEREAS** Canada's current bankruptcy laws allow failing corporations to take money dedicated to employees pensions and benefits and use that money to make bonus and separation payments to CEOs, as well as to pay off banks and investors, and

**WHEREAS**, in 2015, the Liberal Party of Canada campaigned on improving security for all Canadians, and

**WHEREAS** at the Liberal 2018 National Convention the Liberal Party of Canada passed a resolution that calls upon the Government of Canada to develop a strategy that would prioritize Employee Pension Plans in the Companies' Creditors Arrangement Act and the Bankruptcy and Insolvency Act to recognize super-priority for pension debts , and

**WHEREAS** on November 6, 2017, NDP Member of Parliament Scott Duvall introduced Private Members' Bill C-384, An Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act (pension plans and group insurance programs) to ensure that claims in respect of unfunded liabilities or solvency deficiencies of a pension plan are accorded priority in the event of bankruptcy proceedings. It also provides that an employer has to maintain group insurance programs that provide benefits to or in respect of its employees or former employees,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation continue the campaign to pressure the Canadian Government to immediately amend Canadian Bankruptcy Laws to ensure that when corporations file for bankruptcy protection shareholders, banks, creditors and corporate executives are not placed ahead of employees in respect to their rights of any wages, separation payments, bonuses, pensions and benefits, and

**BE IT FUTHER RESOLVED** that the National Pensioners Federation keep apprised of the status of Private Members' Bill C-384, an Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act, and inform its member associations of such status to enable pressure be put on the Canadian Government to enact it into law.

Submitted by B C Forum (B C Federation of Retired Union Members)

## **5 HOUSING**

### **18.5.1 THE TRAFFIC IN SENIORS' CARE: Should Seniors in Residential Care be Traded as Commodities?**

**WHEREAS** the ongoing trend to hand over the care of the most fragile seniors to the free market is the situation confronting seniors, and

**WHEREAS** governments are replacing publicly owned long- term care residences with single, privately built and operated long-term care residences, and

**WHEREAS** the cost of providing care for seniors in long term care is covered by the provincial government which pays a fixed amount per resident to the operator, it is a prized source of guaranteed income for investors, and

**WHEREAS** this situation raises an important question for all seniors: Is the publicly-paid provision of health care for the frailest seniors going to continue to be turned over to private operators that can buy and sell these facilities complete with occupants without accountability to taxpayers?

**WHEREAS** there is a larger question that needs to be considered: “Is the out-of-hospital, out of home care of fragile seniors in facilities considered a necessary part of a publicly funded, publicly accountable, quality health care system?”

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation lobby the Governments of Saskatchewan and Canada to stop or at least slow down the privatization of seniors’ care.

Submitted by Saskatchewan Seniors Association Incorporated

### **18.5.2 ‘RENT BANKS’**

**WHEREAS** it is known that renters may be able to pay their monthly rent, but may find an unexpected expense would stretch their budget, and

**WHEREAS** renters are facing a shortage of choices to select housing, and may be facing eviction as a result of a temporary crisis in their lives, and

**WHEREAS** renters may find a one-time payment such as a down payment or damage deposit may be difficult to save for, as many families are living paycheque to paycheque, and

**WHEREAS** renters facing a sudden health crisis or a decrease in work-shifts, causing a sudden inability to pay rent on time,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the Federal government to work with provincial and municipal governments to set up “Rent Banks” for renters in crisis.

Submitted by COSCO of B C

### **18.5.3 ANNUAL RENTERS’ REBATE PROGRAM**

**WHEREAS** the federal government of Canada has stated a policy to implement an annual renters’ rebate program, and

**WHEREAS**, if a tenant moves, this renters' rebate program is portable to their new location, and

**WHEREAS** support for tenant's housing expenses with a rent rebate would provide support to the many renters who pay more than 30% of their gross income for rent, and

**WHEREAS** renters may find it difficult to also pay for utilities, phone, food, and medicine costs,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the federal government to ensure the speedy implementation of the National Housing Strategy portable annual renters' rebate program.

Submitted by COSCO of B C

#### **18.5.4 TEMPORARY HOUSING PROGRAMS**

**WHEREAS** hidden homelessness in Canada affects 5% of the Canadian population over the age of 65, and 2.4% of the population over the age of 75 (Statistics Canada 2016), and

**WHEREAS** the vast majority of Canada's homeless are transitional homeless, entering shelters for short stays, often homelessness is a one-time event, and

**WHEREAS** a smaller number are episodic homeless, moving into and out of homeless shelters multiple times over several years, and

**WHEREAS** these two groups make up less than 15% of the homeless population but account for more than half of the resources of the homelessness system which is over \$7.05 billion a year, including costs of running shelters, providing social services, health care, and corrections, and

**WHEREAS** ongoing investment in affordable housing is essential to diminishing homelessness in Canada,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the federal/provincial governments to conduct research and share findings on

successful models for addressing homelessness among seniors, including Temporary Housing Programs in the transition back to permanent housing.

Submitted by COSCO of B C

### **18.5.5 COOP HOUSING SUPPORT**

**WHEREAS** co-operative housing units were built in great numbers until the mid 1990's, but the aging structures now need repair, and

**WHEREAS** funds for renewal and getting funding for ongoing maintenance may be difficult, and

**WHEREAS** these forms of housing support a large number of seniors and families with rent which may be geared to income, and

**WHEREAS** the federal government funds for co-operative structures has diminished over the last 25 years, and

**WHEREAS** investment is urgently needed to fund the building of new low-cost structure,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation encourage the federal government to offer land trust or lease extensions to help co-ops invest in rehabilitation and maintenance of aging structures and construction of new ones.

Submitted by COSCO of B C

### **18.5.6 EXPENSE DEFERRAL ACCOUNT**

**WHEREAS** senior homeowners may find their low or moderate income insufficient for utility costs, and

**WHEREAS** seniors who own homes may not have the funds to pay for specific expenses such as hydro bills, home insurance, etc. when they need to pay for needed medications, and

**WHEREAS** some seniors may need to sell their homes to pay their bills,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the federal government to set aside funds to create a Homeowners Expense Deferral Account program to allow senior homeowners with low or moderate income to use their home equity to offset unexpected costs such as repairs to a roof or furnace, and

**BE IT FURTHER RESOLVED** that the deferred amount becomes due upon the sale of the property, death, or voluntary repayment, and

**BE IT FURTHER RESOLVED** that total deferments be allowed up to 75% of the equity of their home, and be charged simple interest.

Submitted by COSCO of B C

### **18.5.7 FOREIGN CONTROL OF RESIDENTIAL CARE FACILITIES**

**WHEREAS** the federal government was responsible for approving the sale of Retirement Concepts to Anbang Insurance, and

**WHEREAS** the Chinese government takeover of Anbang Insurance places controlling interest of Retirement Concepts, in the hands of the Chinese government and the Chinese Insurance Regulatory Commission (CIRC), key Chinese financial regulators and government bodies may be making decisions that impact a segment of residential care homes in B C, Alberta, and Quebec,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation (NPF) urge the Federal Government to request a full review within the Investment Canada Act of the sale of Retirement Concepts, to Anbang Insurance, and



**BE IT FURTHER RESOLVED** that the NPF call on the Federal Government to implement a moratorium on contracting out/contract flipping in the broader residential care sector.

Submitted by b c Forum (B C Federation of Retired Union Members)

## **6 POLITICS**

### **18.9.1 TRUDEAU'S AND THE LIBERALS' PROMISE TO CANADIAN VETERANS**

**WHEREAS** the federal Liberals during the last election campaign made a commitment to provide all Canadians who have served in uniform with a college or university education, and

**WHEREAS** The Federal Liberals have fallen far short of that commitment, and Mr. Trudeau who was trying to muster support for his party spelled it out to the veterans that he will also cover the cost of four years of post-secondary education for every veteran who wants one, and

**WHEREAS** at the same time Mr. Trudeau said he would restore Lifetime Pensions that were scrapped when the new Veterans Chapter came into effect in 2006, and

**WHEREAS** these promises given during the election campaign have not been fulfilled - the education Bill is not available to all Veterans, only those who left the military after April 2006,

**THEREFORE BE IT RESOLVED** that the NPF urge the federal government that all the commitments made by Trudeau and the Liberal Party during the last election campaign to the men and women veterans who honoured their commitments to their country be restored.

Submitted by Unifor Local 200 Retired Workers Chapter

## **18.9.2 RESTORING HOME DELIVERY BY CANADA POST**

**WHEREAS** on January 24, 2018, the Public Services Minister announced that the Liberals are ending a community mailbox conversion program, and

**WHEREAS** the Liberal Party of Canada are now renegeing on their 2015 campaign promise to restore door-to-door delivery for those who already lost it, and

**WHEREAS** the National Pensioners' Federation has been and continues to be a strong supporter of keeping door-to-door mail delivery,

**THEREFORE BE IT RESOLVED** that the National Pensioners' Federation continue to work with unions and other organizations that are campaigning to have door-to-door mail delivery restored to the 840,000 households that have had their door-to door mail delivery ended since 2014.

**Submitted by B C Forum (B C Federation of Retired Union Members)**

## **7 COMMUNICATION**

### **18.1.1 CRTC – PRESSURED OVERSELLING**

**WHEREAS** many seniors have been sold television, phone services they do not need or misled about the terms of the service they are receiving. and

**WHEREAS** some of the employees selling TV, phone, and internet services have admitted to the media that they are signing seniors up for products they do not need, and

**WHEREAS** sales people also admit that they sometimes fail to disclose important details, like installation charges, in order make the sale, and

**WHEREAS** seniors and low-income persons are taken advantage of through practices which verges on the edge of being fraudulent, and

**WHEREAS** many seniors cannot afford the additional costs of these services when rental and medication expenses are a much higher priority,

**THEREFORE BE IT RESOLVED** That the National Pensioners Federation through PIAC (Public Interest Advocacy Centre), lobby the CRTC to intervene in the overselling pressures by service providers.

Submitted by Saskatchewan Seniors Association Incorporated

## **8 TRANSPORTATION**

### **18.10.1 BASIC TRANSPORTATION SERVICES**

**WHEREAS** the recent Greyhound cancellations would create a massive gap in transit services and leave many communities stranded, and

**WHEREAS** Canadians who rely on bus services as their sole means of transportation will be cut off from employment, health care, and other critical public services, as well as education, and family; and

**WHEREAS** this also poses a very grave risk to public safety, forcing many in remote and Indigenous communities to turn to less safe modes of transportation, and

**WHEREAS** Canadians have only to look to the Highway of Tears to realize the horrific effects of precarious modes of transportation,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation (NPF) call upon the Federal Government to ensure communities across Canada have access to basic transportation services and immediately act to develop a federal funding plan that will stop the cancellation of several crucial bus routes in Manitoba, Saskatchewan, Alberta, Northwestern Ontario and rural British Columbia.

Submitted by B C Forum (B C Federation of Retired Union Members)

# Pension Protection

Michael Powell

President

Canadian Federation of Pensioners



- 20 member organizations
- Aggressively advocating for pension protection

# Broad Coalition of Support

- Canadian Federation of Pensioners
- National Pensioners Federation
- CARP
- Canadian Labour Congress

# Our Journey Today

- Pensions are complex
  - You will not be pension experts
- I will provide you with information
  - Explaining the pension legislative environment
  - Why most of what you hear is misleading
  - Our proposals to better protect pensions
    - Private defined benefit pensions

# Two most common pension myths

- Companies need pension relief
  - People are living longer and retiring earlier
- A common refrain from the “experts”
- How many have heard this?



# Incorrect

- Yes people are living longer and, until recently, have been retiring earlier
- Neither of these facts impact pension affordability
- Pension analysis is long term, 40+ years
  - Companies have actuaries, accountants, investment experts all focussed on the issues around pensions
- To say that pensions are unaffordable, you have to believe this was not predictable

# Predictable?

- Lets look at the average Canadian's budget
  - And we don't get actuaries, accountants, and investment experts
- Whether you track every expense on a spreadsheet or do it in your head, you do a budget
- Some expenses are every day, every week
- Others are once a year, once a lifetime

# When are you surprised?

- When your car insurance is payable?
- When your car insurance is about what you expect?

# Why are sponsors surprised?

- So when the finance community, companies and government say defined benefit pensions are no longer affordable
- Are they saying their experts didn't know people were living longer?
- Are they saying their experts didn't know these very same companies were providing incentives for early retirement?

# Companies can afford to fund pensions

- Canadian Centre for Policy Alternatives
- “The Lion’s Share” (November 2017)
- Analyzed the 39 companies in the S&P/TSX 60 that have defined benefit pensions
- Shareholder payouts increasing dramatically while pension deficits persist
  - “In other words, in 2016, Canada’s largest companies paid out four times more to shareholders than it would have cost to fully fund their pension plans.”

# Most of what you have heard in the media

- Is from a very biased perspective
  - In favour of the companies and financial institutions
- It is a complex subject and it is easy for people to come to incorrect conclusions

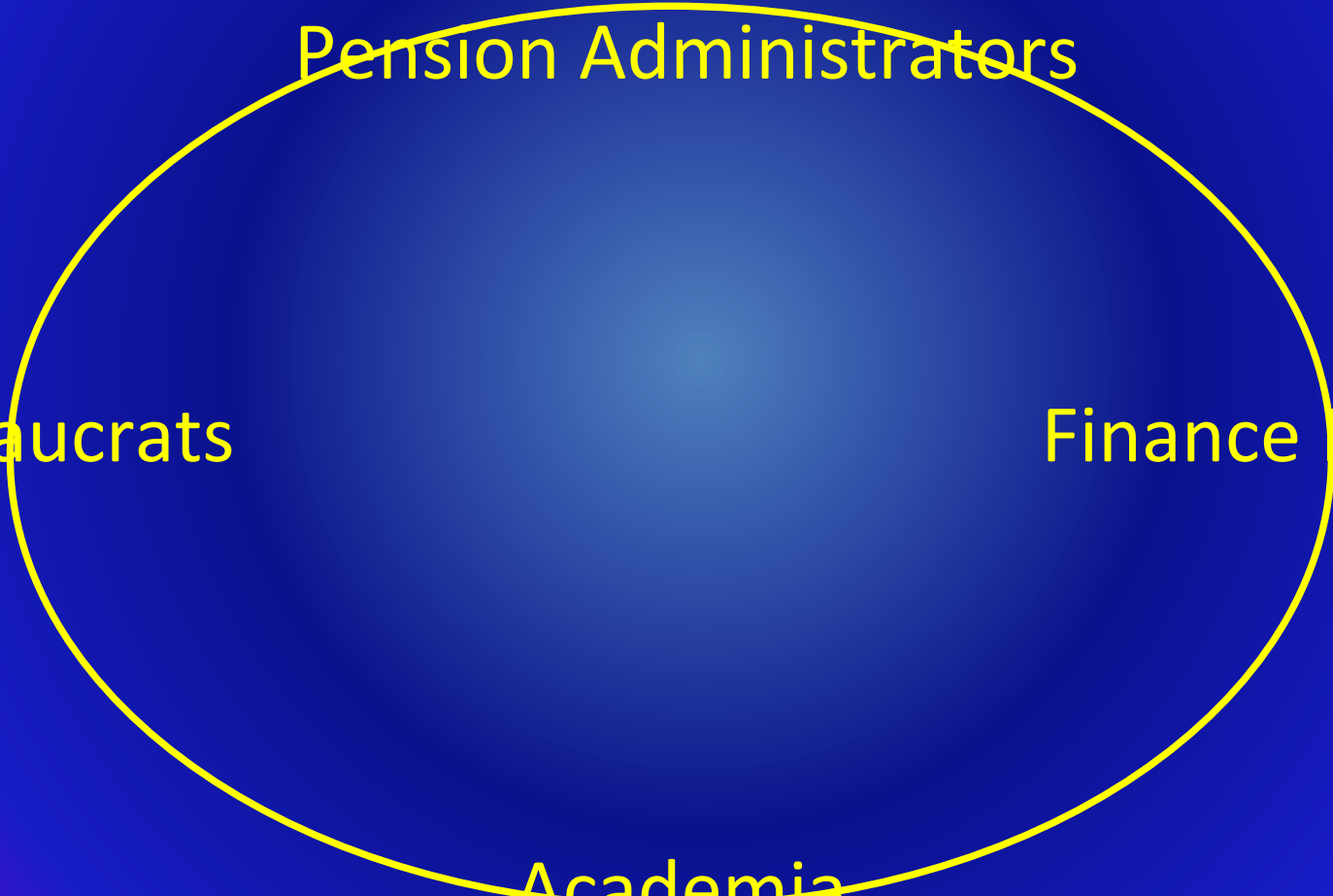
# Media Experts

Pension Administrators

Bureaucrats

Finance Industry

Academia



# Media Experts

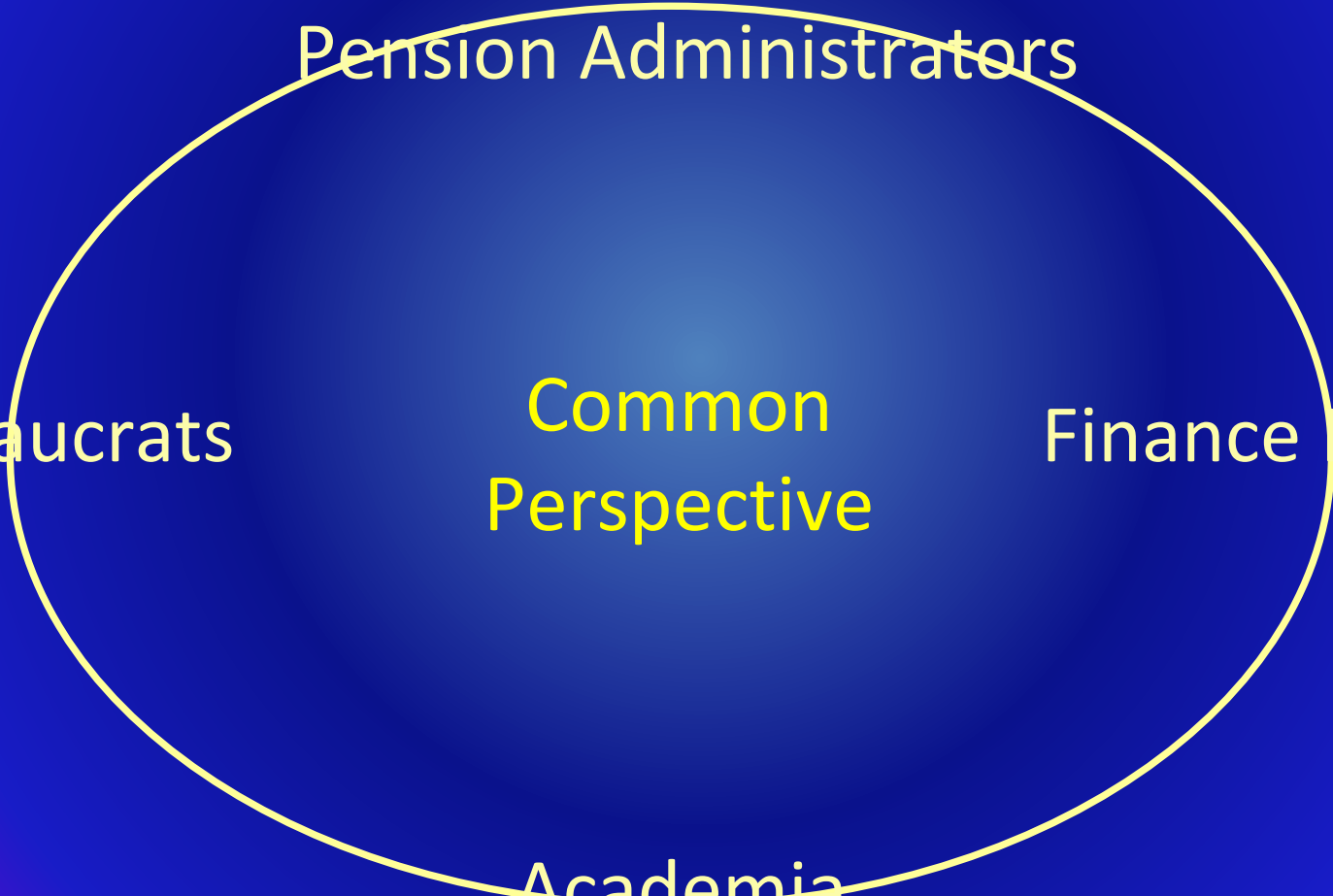
Pension Administrators

Bureaucrats

Common  
Perspective

Finance Industry

Academia





# Background

- Two levels of legislation
  - Regulatory
    - Rules about how pensions are managed
    - Eleven jurisdictions in Canada
  - Insolvency
    - One jurisdiction in Canada
    - Primacy over regulatory
    - CCAA and BIA

# Regulatory

- The rules
- Trend to weaken solvency
  - Even though 80% of pensions were underfunded under the old rules
- How could most pensions be underfunded?
  - No requirement to be 100% funded, a target
- Key variables are determined by the company
- Typically get 5 years to pay back each annual pension shortfall, it is in their best interest

# Common misconceptions

- Pensions must be fully funded in 5 years
  - Each annual deficit must be paid back in 5 years
  - Each new annual deficit gets a new 5 years
- Ontario's Pension Benefit Guarantee Fund makes up a pension loss up to \$1500 per month
  - \$1,500 is not a top up, it is a guaranteed minimum
  - That minimum is paid from the insolvent plan and the PBGF
  - No one will ever get \$1,500 from the PBGF

# CFP proposal for regulations

- Each regulator implement a pension insurance plan that covers 100% of loss
- Affordable
  - Particularly as regulators gift companies with lower solvency requirements
- Logical
  - Creates a shared risk model
- No cost to the taxpayer

# Difficult to convince regulators

- Ontario went forward with Bill 177 that lowered solvency requirements without improving the PBGF to fully cover loss
- CFP approached the government
  - Companies save \$1.4 billion per year
  - Improved PBGF could be funded with less than 10% of the savings
- 3 meetings with Sousa, 2 with Wynne
- “Decided to go in a different direction”

# Insolvency

- Primacy over pension regulations
  - Companies Creditors Arrangement Act
  - Bankruptcy and Insolvency Act
- CCAA is touted as “fair, balanced, equal”
- It is not
- CCAA judicial lens is to preserve the company
  - Shifts the bias in favour of some stakeholders: company, financial institutions, bondholders

# Who are the stakeholders?

- Company or bidder
- Financial
  - Banks
  - Bondholders
  - DIP lender
- Suppliers
  - Material
  - Services
- People
  - Executives
  - Employees
  - Pensioners

# What should fairness look like?

- Information
  - All stakeholders would have equal access
- Representation
  - All stakeholders would be recognized by the court
- Commitment
  - Length of commitment
- Impact
  - Future impact
- Control
  - Independent control over their relationship



# What should fairness look like?

- Information
  - Companies and key finance partners work together for months before filing
- Representation
  - Pensioners are not guaranteed status
- Commitment
  - Pensioners 30+ years, others as little as 90 days
- Impact
  - Pensions reduced forever, all others current exposure
- Control
  - All stakeholders, except pensioners, negotiate

# CFP proposal for insolvency

- Extend super-priority to the unfunded pension liability
- Would move pensions to near the top
- Not a perfect solution
- More practical
  - Rather than try to resolve all of the inequities

# Summary

- Regulatory
  - Full pension insurance
- Insolvency
  - Extend super-priority to the unfunded pension liability

# Common misconceptions

- Companies are taking money out of pensions
- Pension funds are mixed in with company funds
- Underfunding fixes itself as pensioners pass away
- Federal government has no influence over insolvency as cases are heard in provincial courts

Questions?

Thank You!



# NPF Health Committee Report

September 26, 2018



# NPF Health Committee 2017-2018

- Mike Kaminski
- JoAnna lauber
- Donna Bowyer



# Two Priorities: National Pharmacare and Privatization of Seniors Healthcare

## History

Canadian Commissions and a parliamentary committee in the last 30 or 40 years have recommended a national prescription drug program be set up.

In not covering the cost of prescription drugs out of hospital, Canada is unlike most other developed countries with a public health care system

# House of Commons Standing Committee on Health (HESA)

- Final Report Pharmacre Now: Prescription Medicine Coverage for all Canadians, April 2018
- The Best Way Forward---a universal, single payer public out-of-hospital prescription drug program that would be included in the Canada Health Act

# National Advisory Council on the Implementation of National Pharmacare

- 2018 federal government budget announced new NAC INP with Dr Eric Hoskins as lead
- June 2018 six Council members appointed
- Began national consultation
- Dr Hoskins Report due April 2019

# Privatization of Seniors Care

- B.C. Sunshine Coast Seniors
- Sale of B.C. care homes to Anbang
- Anbang bankrupt and company owned by Chinese Government
- Seniors in care homes have uncertain fate

# Home and Mental Health Care

## Targeted federal funding

- Most provinces and territories have signed the agreements
- The agreements include a plan for the
- spending of these \$\$ and a promise of transparency and accountability
- B.C. has said in a letter to cost that they will soon announce signing

# NPF Health committee recommendations

- On pharmacare
- On privatization of seniors health care
- Federal home and mental healthcare targeted funding









# Members of Health Committee, 2017-2018

- Mike Kaminski
- Joanne Lauber
- Donna Bowyer





# A Prescription for Equity: A National Public Drug Plan

Pauline Worsfold, RN  
Chairperson



[healthcoalition.ca](http://healthcoalition.ca)



Canadian Health Coalition



@healthcoalition

# About the Canadian Health Coalition

Non-partisan coalition of national organizations representing health care workers, seniors, churches, anti-poverty groups, women and trade unions, as well as affiliated coalitions in 9 provinces and 1 territory.

Dedicated to the preservation and improvement of public health care since 1979.



# Campaigning for Pharmacare



PharmacareNow.ca  
"A 1% increase in the cost of medication resulted in significantly lower cardiovascular medicine use."  
- Jamie Daw





# People behind the numbers



## 5 Principles for a National Public Drug Plan

- Universal
- Public
- Accessible
- Affordable
- Independent, safe and effective



# Why we want equal access

\$20,000 OUT-OF-HOSPITAL CANCER TREATMENT IN CANADA LOOKS LIKE:



Compiled by journalist  
André Picard



We have momentum:  
it's time to take  
action!

# Advisory Committee on the Implementation of Pharmacare

- Cross-Canadian consultations:
  - On-line forum
  - On-line questionnaire
  - By invitation roundtable
  - Open townhall in selected cities

[Letstalkhealth.ca/pharmacare](http://Letstalkhealth.ca/pharmacare)  
DEADLINE: September 28, 2018

# Case study: Start a discussion

- Write about your pharmacare story on social media.
- Invite others to join the conversation
- And refer them to resources on the Canadian Health Coalition's website ([pharmacarenow.ca](http://pharmacarenow.ca))



The screenshot shows a Facebook post interface. At the top, there are three buttons: "Update Status", "Add Photos/Video", and "Create Photo Album". The main text of the post reads: "This is outrageous! Canadians pay some of the highest prices for medication in the world. We are the only country with a universal health care system that doesn't include prescribed medication. Every month my family pays over \$60 just in asthma medication. Take a look at [www.pharmacarenow.ca](http://www.pharmacarenow.ca) to learn more about why we need a National Public Drug Plan for all."

Below the text is a graphic titled "PharmacareNow.ca Cost of the same made-in-Canada hypertension medication". The graphic compares the cost of medication in Canada (\$130/year) and New Zealand (\$10/year). Each cost is accompanied by a pill icon. The Canadian pill is significantly larger than the New Zealand pill, visually representing the price difference. The Canadian Health Coalition logo is visible in the bottom right corner of the graphic.

At the bottom of the post, there are icons for adding photos, tagging people, using emojis, and adding a location. On the right side, there is a "Public" dropdown menu and a "Post" button.

Country	Cost of medication (per year)
Canada	\$130/year
New Zealand	\$10/year

# Actions you can take: Get the latest news on pharmacare

- Sign up to receive the Canadian Health Coalition's campaign updates: [pharmacarenow.ca](http://pharmacarenow.ca)
- Stay informed on social media



- Sign the Canadian Labour Congress's pharmacare petition at [aplanforeveryone.ca](http://aplanforeveryone.ca)



# Actions you can take: Get involved in the process

- Call or meet with elected officials (MP, MPP/MLA, City Councillor, etc.)
  - Schedule an official meeting in the riding
  - Chat informally at a BBQ and at other community events
- Write to your local newspaper
- Call radio shows
- Attend all-candidates forums





[www.HealthCoalition.ca](http://www.HealthCoalition.ca)

# Housing Issues

National Pensioners Federation

September, 2018

Barb Mikulec, housing chair

[mikulec@telus.net](mailto:mikulec@telus.net)





## Housing Committee Portfolio Report

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We are looking for **members** for this committee to add voices to our discussions - contact Bernie LaRusic or Barb Mikulec

*Resolutions coming from NPF will be the basis for discussions with federal and provincial officials.*



## Goals for Housing

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**Actions:** Need housing options for seniors, closely connected with transportation services

Communities should feel safe for seniors

Housing located near pharmacy, medical and recreational centres

## ‘National Housing Strategy’ targets

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530,000 households will be removed from housing need in  
Canada

300,000 existing housing units repaired and renewed

100,000 new housing units created

# Targets

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300,000 households provided with affordability support through the Canada Housing Benefit

385,000 community housing units protected

50,000 units created through the expansion of community housing.



## Implementation of *National Housing Strategy*

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Promised targets include:

Investment of \$40 billion over 10 years, partnering with provinces for housing - for local needs

**Major focus:** a reduction of 50% of number of chronically homeless shelter users

## Senior Housing-affected by:

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Affordability

Income  
Security/Poverty

Choice of  
housing

Homelessness

Isolation factors

# Affordability issues

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Seniors with low incomes may spend more than 50% of income on rent

14% Seniors may live in poverty/low income-from Statistics Canada report

**Action:** need investment in safe, affordable housing

ie. Modular housing



## Housing and Poverty

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Senior poverty increasing as reported by Broadbent Institute

Up to 30% of senior women affected by poverty

Women make up 50.9% of population, but by age 85 women outnumber men by two to one



## Income Security/Poverty

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Seniors in poverty-both urban and rural areas have unique challenges

Shelter costs, eviction and housing in urgent need of repair

Housing payments far exceed 30% of their gross income

## Income Security-housing

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20% of seniors are renters, but lack affordable housing

35% of senior renters have household income less than \$20,000

**Action:** monitor the federal annual renter's rebate program, which is portable, as planned through the National Housing Strategy



## Income Security

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Pensions may be small, and not keep up with cost of living

Seniors may not have a fixed address and may not be enrolled in programs they are entitled to

**Action:** Work with federal government to increase the Old Age Security, Guaranteed Income Supplement and Increase Canada Pension Plan

# Homelessness in Canada

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Wait lists for subsidized housing far exceeds availability

May lead to chronic health conditions and stress

Homelessness costs \$7 billion annually, for emergency shelters, social services, health care and corrections

# Homelessness

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Estimated 35,000 homeless in Canada

Growing crisis, some may be living in cars or shelters

One in four shelter users in Canada is a senior –over 60 years

**Action:** provide housing for  
chronic shelter users first



# Social Isolation-Loneliness

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Isolation, seniors abuse and dependency on others may affect cognitive health and relationships

Socially isolated seniors more at risk for falls, not eating well and sedentary behavior.

Isolated seniors have a four to five times greater risk of hospitalization, also depression issues

## Canadian Mortgage and Housing Corporation (CMHC)

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Affordable Rental Housing Innovation Fund, administered by CMHC, will build new home construction with \$208.3 million over 5 years

Test innovative models with a mix of rental and home ownership

Action: provide low cost loans to municipalities and housing developers to construct new affordable rental housing with rent supplements

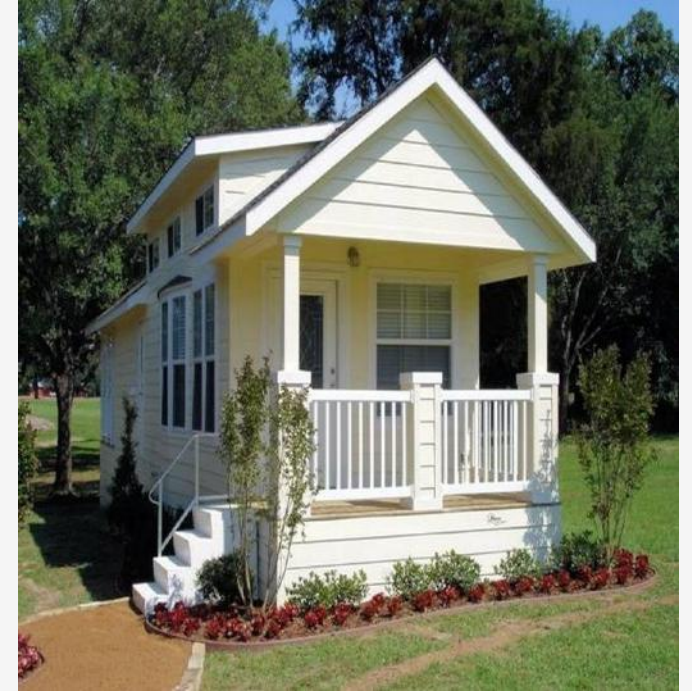
# Manufactured Homes

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Ensure manufactured homesites receive fair compensation for their units when park is sold

Some trailers cannot be moved due to age-need funds so owners may buy another home

Recognize the 'community' network in a senior oriented park





## Co-ops

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Proposed for 2016-17 federal funding of \$200.7 million to construction, repair and adapt affordable housing for seniors

This funding does not require provinces and territories to cost-match

**Action:** expected to improve housing conditions for more than 5,000 low-income senior households

## Specific Programs-housing

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First Nations Assisted Living Program

Settlement and Integration of Newcomers Program

Veterans Independence Program

First Nations and Inuit Home and Continuing Care program

**Action:** create public awareness of programs, applications



## Benefits and programs

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Seniors' mental health project guidelines -under National Seniors Council Secretariat

Enable not-for profit housing providers to use surplus land to build affordable housing

Match federal housing funds to build affordable housing, and preserve existing affordable housing

**Action:** spread the word about programs

# Home-owners Issues

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Create a ***Deferred Payment Plan*** to help seniors with major repairs:

- one time expense such as roof or furnace
- low interest
- payable on sale of their home

Build awareness of ***Home Adaptations for Seniors (HAFI)***. Adjust HAFI rules to allow adding suite in your home, as well as ramps, etc.

Modernize Land Transfer Tax to reflect current market

## Renters Housing Issues-2019

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Ensure no more than 30% of gross income is needed for housing

Build 'rent banks' with financial groups giving low cost funding

Match federal housing funds to build affordable housing, preserve and re-invest in existing affordable housing stock

## Best practises

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Address housing needs for our elderly so they may live with dignity

What are the best practices in your area on Housing Issues?

Share your ideas with the Housing Committee!



**Keep your  
friends close**

**Social isolation,  
social engagement,  
and  
cognitive well-being**

Rebecca Genoe, PhD



University  
of **Regina**

Centre on Aging & Health

# Outline

- Social isolation and its implications for well-being
- Social engagement and its implications for well-being
- What you can do



# Social Isolation

- Social isolation
  - Few social contacts
  - Few social roles
  - Absence of relationships  
(Statistics Canada, 2014)
- Loneliness
  - Subjective
  - Feeling of loss of companionship  
(Cattan et al., 2005; Townsend, 1957)

# Social isolation in today's society

Sunday January 21, 2018

**Widower says feelings of isolation are worst when eating alone**

**Avoiding Isolation is the Key for Seniors to Have a Happy Life**

Vicki Gerson

Updated 8/22/2018 7:55 AM

**Loneliness kills: A new public health crisis (and what we can do about it)**

# What do the statistics tell us?

- 16% report feeling isolated
- 6% report spending little time with others
- 5% do not have someone to listen to them
- 8% do not have someone to provide advice

(Statistics Canada, 2010)

# What do the statistics tell us?

- 3.9% do not have someone to show love/affection
- 6% do not have someone with whom to engage in enjoyable activities
- 6% do not engage in activities with family or friends
- 17.3% feel excluded
- 30% are at risk of social isolation

(Keefe, 2006; Statistics Canada, 2010)

# Risk Factors for Social Isolation

- Living alone
- Age 80 or older
- Being female
- Health concerns
- No contact with family
- No transportation
- Low income
- Living in a rural or remote area
- Changing family structures
- Experiencing critical life transitions

(National Seniors Council, 2014, 2017)

# Who is at risk for social isolation?

- Older adults with health issues, including dementia
- Low income seniors
- Aboriginal seniors
- Newcomers to Canada
- Lesbian, gay, bisexual, or transgender seniors
- Caregivers

(National Seniors Council, 2014, 2017)

# What are the effects of social isolation?

- Greater risk for all-cause mortality (Fratiglioni et al., 2004)
- Implications for mental health
  - Depression, suicide
- Implications for cognitive health
  - Increased risk of dementia



# What are the effects of loneliness?

- Social withdrawal
- Increased blood pressure
- Increased risk of cardiovascular disease
- Sleep problems
- Depression, anxiety, and vulnerability

(Elwardt et al., 2013)



# Loneliness and cognitive functioning

- Loneliness may double the risk of Alzheimer's disease
- Loneliness may increase the rate of cognitive decline

(Elwardt et al., 2013)

# What is dementia?

A group of progressive illnesses that cause

- Memory loss
- Difficulties in thinking and problem solving
- Changes in mood or behaviour
- Difficulty performing daily activities (ASC, 2017)

Can dementia be prevented or delayed?

# Dementia: Modifiable Risk Factors

- Education
- Hearing
- Exercise/physical activity
- Diabetes, hypertension, obesity
- Smoking
- Depression
- Social contact



(Livingston et al., 2017)

# Defining Social Engagement

*“involvement in meaningful activities and maintaining close relationships”*

(Gilmour, 2012, p. 3)

# Social engagement and older Canadians

- Social relationships appeared to be associated with health and well-being
- # of frequent activities influenced self-perceived health
- # of frequent activities decreased the risk of loneliness and dissatisfaction

(Gilmour, 2012)

# Social Engagement and Older Adults

- Reduced risk of mortality and disability
- Reduced risk of depression
- Better self-rated health
- Better health behaviours
- Better cognitive health

(Gilmore, 2012)

# Social engagement and cognition

- Low social participation is related to higher risk of dementia
- Lower frequency of social contact related to higher risk of developing dementia
- Loneliness is related to higher risk of dementia
- Low satisfaction with social network may lead to higher risk of dementia

(Kuiper et al., 2015)



# Social engagement and cognition

- The complexity of the social network may have a positive effect on cognition (Elwardt et al., 2015)
- Social interaction may affect brain structure, resulting in more efficient use of brain networks (Stern, 2012)

# Cognitive SuperAgers

- Older adults over 80 with strong cognitive abilities
- Compared to cognitively average older adults
- SuperAgers scored higher on positive social relationships
- Social relationships may be important for sustaining cognition

(Maher et al., 2017)

# Barriers to social participation

- Health limitations
- Too busy
- Personal or family responsibilities
- No one to do the activity with
- Lack of transportation
- Cost and availability of activities

(Gilmour, 2012)

What can we do?

# Take care of your cognitive well-being

- Join a book club or walking group
- Pursue lifelong learning opportunities
- Diversify your social networks
- Engage in activities that are meaningful to you
- Volunteer

# Take care of your cognitive well-being

- Go to a museum or concert with a friend
- Go online or talk on the phone
- Find ways to nurture old and new friendships
- Play cards or games with friends/family

# Conclusion

- Social isolation and loneliness have impacts on health, well-being, and quality of life
- Social engagement can decrease risk for cognitive decline and dementia
- Social engagement is important for well-being in later life

# Contact info

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