

**National Pensioners  
Federation**



**Fédération Nationale  
des Retraités**

**74<sup>th</sup> Annual NPF Convention**  
**September 25-27, 2018**

**RESOLUTIONS**

National Pensioners  
Federation



Fédération Nationale  
des Retraités

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# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2018

### 1 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 autoimmune diseases like lupus. It significantly reduces pain tremors and improves sleep for Parkinson disease patients. It helps veterans suffering from **PSTD** (**P**ost **T**raumatic **S**tress **D**isorder). 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

#### **18.4.7 Food Labelling**

**WHEREAS** we currently accept food with insufficient information on the label eg. “distributed by” does not tell us where the food or the ingredients originated or whether the food is genetically modified, and

**WHEREAS** we as consumers need to know where all the ingredients originated and whether any are genetically modified so that we can determine if we feel comfortable with a company’s food preparations, origins of ingredients and inspection according to Canadian standards, and

**WHEREAS** presently 64 Countries worldwide require mandatory labeling of genetically modified foods,

**THEREFORE BE IT RESOLVED** the National Pensioners call upon the Minister of Health Canada, Agriculture and Agri-Food and the Canadian

Food Inspection Agency Canada that “distributed by” is not acceptable and that labeling of genetically modified ingredients be mandatory.

Submitted by: Toronto Area Retired Workers Council

#### **18.4.8 TRAINING MORE GERONTOLOGISTS**

**WHEREAS** Canada has a growing number of seniors, and

**WHEREAS** there are fewer than 200 gerontologists in Canada, and

**WHEREAS** medical schools do not devote enough classes on gerontology, and

**WHEREAS** gerontologists are the lowest paid specialists,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the federal and provincial governments to increase funding for gerontologists, and

**BE IT FURTHER RESOLVED** that the NPF urge provincial health ministers to increase the fees paid to gerontologists in order to attract more doctors to this specialty.

Submitted by Unifor Local 200 Retired Workers Chapter Club 398

#### **18.4.9 PHARMACARE EXCLUSIONS**

**WHEREAS** we have heard the Federal Government make announcements regarding Pharmacare, and

**WHEREAS** it seems they are excluding certain people, and

**WHEREAS** this is not what they campaigned on,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation go on record against any exclusions, and

**BE IT FURTHER RESOLVED** that the NPF continue to fight for a truly Universal Pharmacare Plan for every Canadian.

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

#### **18.4.10 NATIONAL PHARMACARE COVERAGE FOR PEOPLE WITH EXPENSIVE, CHRONIC ILLNESSES**

**WHEREAS** people with chronic diseases that are expensive to treat with prescription drugs may be opposed to National Pharmacare in the belief they are currently better off with health insurance coverage provided by a private health insurance company, and

**WHEREAS** they may be fearful that a national formulary may exclude the drugs they depend on for their quality of life and that the formulary may be inflexibly administered by government officials, and

**WHEREAS** many seniors depend on expensive prescription drugs for chronic diseases for some quality of life,

**THEREFORE BE IT RESOLVED** That the National Pensioners Federation 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. )

Submitted by NPF Health Committee

## **2 HOUSING**

### **218.5.1 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)

#### **18.5.8 HOME CARE AND STANDARDIZATION**

**WHEREAS** seniors now outnumber 15 year olds, and

**WHEREAS** the number of seniors will double in the next decade, and

**WHEREAS** home care is not covered under the Canadian Health Act, and

**WHEREAS** home care provided by for-profit operations is essentially weakening job security for home care workers and eliminating competitive bidding with no accountability,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation actively urge and lobby the federal government to have the Canada Health Act cover home care service including respite care, and

**BE IT FURTHER RESOLVED** that this includes a standardization for home care to provide an adequate number of hours to ensure proper care for our Seniors.

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

### **18.5.9 RESPITE CARE**

**WHEREAS** we are experiencing a higher number of seniors who are becoming caregivers for their loved ones, and

**WHEREAS** these caregivers are running themselves ragged and are simply burnt out,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation request the Provincial and Federal Governments to fund more respite care.

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

### **18.5.10 IMPACT ON SENIORS OF MIXED TENANCY HOUSING**

**WHEREAS** seniors are increasingly being supported to age in place and receive health care and other supportive services in their homes, which means that more seniors are living in their homes longer and are in frailer health, and

**WHEREAS** the purchasing power of public pensions for seniors has not kept up with the cost of living, meaning that seniors' budgets are further stretched to pay for rent and extended health benefits, and seniors poverty is increasing, and

**WHEREAS** the amount of social housing stock for seniors has not increased, leading to a very limited supply as the population of seniors increases and that this results in more and more seniors becoming homeless due to a lack of affordable housing, and

**WHEREAS** there are increasing pressures to house the homeless of all ages, including adults with severe mental illness and drug addictions through policies such as *Housing First* in BC, and

**WHEREAS** due in part to the limited supply of social housing, these other adults are also being housed in housing complexes previously reserved primarily for seniors, and seniors live in fear of being harmed by more physically capable adults who may have serious behavioural issues, and

**FURTHER WHEREAS** this practice is contributing to stress, social isolation and poor health 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 provide rent-gear-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.

Submitted by COSCO of B C

### **3 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)

#### **18.8.4 PROTECTION FOR PRIVATE DEFINED BENEFIT PENSIONS**

**WHEREAS** recently Sears, but over time many companies have entered insolvency and legally been able to reduce pension payments , and

**WHEREAS** as illustrated by the CCPA study "The Lion's Share" Canadian companies have the capacity to fully fund their pensions, 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,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation call on the federal government to extend super-priority to the unfunded pension liability in insolvency, and

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

Submitted By the Canadian Federation of Pensioners

## **4 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 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)

### **18.3.6 PHOENIX SYSTEM FOR GOVERNMENT EMPLOYEES**

**WHEREAS** the Phoenix payroll system is costing tax payers a lot of money,

**THEREFORE BE IT RESOLVED** that The National Pensioners Federation urge the Federal Government to shut down the Phoenix Payroll system, and let accounts handle the government payroll.

Submitted By: Club #1341 - Douro Township Seniors, Peterborough

### **18.3.7 MATCH OAS TO MINIMUM WAGE INCREASES**

**WHEREAS** the Ontario Government and other Provincial Governments have increased the minimum wage by approximately 20%,

**THEREFORE BE IT RESOLVED** that The National Pensioners Federation 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.

Submitted By: Club #1269 - Parry Sound Seniors, Parry Sound

### **18.3.8 CPP, OAS INCREASES**

**WHEREAS** retired people, the working poor, and people on fixed income do not get a cost of living increase to help them financially, and

**WHEREAS** the cost of food, utilities, and rent keep rising, and

**WHEREAS** many people cannot afford heating fuel or food through the winter, and

**WHEREAS** many seniors have had to resort to using food banks,

**THEREFORE BE IT RESOLVED** that the NPF urge the Federal Government to increase the amount of CPP, OAS, and other monies so that 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



## **5 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

## **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

## 18.1. 2 SENIORS AND NEW TECHNOLOGY

**WHEREAS** at present there are many older Seniors who are not computer literate, who are afraid to use online banking and do not own a computer as eventually computers will become a necessity, and

**WHEREAS** there are incidences in some more remote areas where Service Canada Employees are referring seniors to their public computers and to non-profit Seniors Resource Centres where volunteers are not trained and the centres have no connection to any level of Government, and

**WHEREAS** Service Canada Employees in the past would assist all clients but will now only assist clients who presents themselves as illiterate or seriously handicapped, and this situation causes a serious drain on the resources of Seniors Centres,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation 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, and

**BE IT FURTHER RESOLVED** that there be an end to open ageism and discrimination.

Submitted by Unifor Toronto Area Retired Workers Council

## **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)

## **9 ENVIRONMENT**

### **18.2.1 PROTECTING CANADIAN WATERS**

**WHEREAS** Ontario and Canadian waters are being sold to foreign companies etc. for profit, and

**WHEREAS** water is our most precious life source and is needed now and more so in the future as the world will put more pressure on Canadian waters as they lose their own supply, and

**WHEREAS** companies (Nestles, for example) are pumping vast amounts of water for small compensation, and

**WHEREAS** aquifers are threatened to be exhausted in the next ten years, and

**WHEREAS** the pollution from the plastic bottles containing the water is an environmental threat as companies manufacture millions of bottles a day,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation call upon our 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.

Submitted by Unifor Toronto Area Retired Workers Council



## 10 EQUALITY

### 18.6.1 SUPPORTING THE POSITION OF OECD MINISTERIAL STATEMENT TO REDUCE INEQUALITY

**WHEREAS** the Federal government of Canada has joined with the 35 countries which make up the Organization for Economic Development and Cooperation (OECD is a standing committee of the United Nations) in a ministerial statement of cooperation to advance the sharing of global prosperity which will help reduce inequality, and

**WHEREAS** many politicians and voters still believe that austerity is the solution to develop economic stability, and

**Whereas** Sweden, Portugal, and Greece have come to the same conclusions about progressive social policy from very different national economic histories,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the Federal, Provincial, and Territorial governments to discuss and agree to support and take actions which reflect the intent of the OECD “Ministerial Statement” Social Policy for Shared Prosperity: Embracing the Future.

<http://www.oecd.org/social/ministerial/ministerial-statement-2018.pdf>  
and

**BE IT FURTHER RESOLVED** that the NPF urge the federal government to report to Canadians on the content and results of these discussions, and

**BE IT FURTHER RESOLVED** that the NPF urge the federal government to educate Canadians and encourage attitudes that reflect the intent of this report in reducing inequality.

Submitted by NPF Executive Board