



75th Annual NPF Convention

**Double Tree by Hilton Airport West,
Mississauga, Ontario**

September 10, 11 & 12, 2019

Delegate Name/Affiliate

**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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National Pensioners Federation  **Fédération Nationale des Retraités**

NPF Executive 2018 - 2019



Trish McAuliffe,
President



Mary Forbes,
Treasurer



Carol Rogers,
Recording Secretary



Mike Kaminski,
1st Vice-President



Bernie LaRusic,
2nd Vice-President



Patrick Brady,
3rd Vice-President



Kathleen Jamieson,
Member at Large

**National Pensioners Federation 75th Convention
Double Tree by Hilton Airport West,
Mississauga, Ontario**

September 10, 11 & 12, 2019

TUESDAY, SEPTEMBER 10, 2019

- 6:00 p.m. Early Registration – Tazo Restaurant
- 6:30 p.m. Meet and Greet – Tazo Restaurant
- Light food fare & Refreshments with Cash Bar

WEDNESDAY, SEPTEMBER 11, 2019

Convention Room – Laurel Hall

- 8:00 a.m. – 9:00 a.m. Registration – Convention Hall Foyer
- 9:00 a.m. – 10:00 a.m. **Welcoming Greetings & Agenda**
NPF Opening Remarks - President, Trish McAuliffe
- Minute of Silence
 - O Canada
 - Seniors' Prayer
 - Land Acknowledgement Greeting
 - Adoption of 2019 Convention Agenda
 - 2018 Convention Minutes – Patrick Brady
- Discussion/Adoption

- Appointment of Committees
 1. Resolutions and Political Action
 - Chairperson - Lance Livingstone,
 - David Bunnett, Lyle Hargrove
 2. Election
 - (To be appointed from convention members)
- Registration & Credentials Report

10:40 a.m. – 11:00 a.m. **Coffee Break**

11:00 a.m. – 11:30 a.m. **National Campaign Pension Protection Update
Some Progress, Some Threats** (10 min Q&A)

- Mike Powell, President - Canadian Federation of Pensioners

11:30 a.m. – 12:00 p.m. **Resolutions and Political Action Committee Report**

- Lance Livingstone, Chairperson

Commence Resolutions

12:00 p.m. – 1:00 p.m. **Lunch Break**

1:00 p.m. – 1:30 p.m. **Affiliate Leadership Reports**

1:30 p.m. – 2:00 p.m. **Resolutions Continued**

2:00 p.m. – 2:30 p.m. **National Pharma Care, Winners and Losers**

- Tony Gagliese

2:30 p.m. – 2:50 p.m. **Coffee Break**

2:50 p.m. – 3:10 p.m. **NPF Housing Committee Report** (10 min Q&A)

- Barb Mikulec, Chairperson

3:10 p.m. – 3:40 p.m. **Resolutions Continued, Housing**

3:40 p.m. – 4:10 p.m. **Building a Stronger Movement in Canada
Council of Canadians**

- John Cartwright, Chairperson

4:10 p.m. – 4:30 p.m. **Closing Remarks**

Day 1 Adjournment

5:30 p.m. **Dinner Reception – Hawthorn Hall C&D**

- Cash Bar
- Special Guest Greetings
- Nathan Medd Award Presentation

6:30 p.m. **Buffet Dinner**

7:30 p.m. **DJ & Dance**

THURSDAY, SEPTEMBER 12, 2019

7:30 a.m. – 8:30 a.m. **Affiliate Leadership Breakfast Meeting**
Hawthorn Hall D

Convention Room – Laurel Hall

9:00 a.m. – 9:30 a.m. **Opening Greetings**

- Registration & Credentials Report
- NPF President Report
- Executive Members Reports
- Treasurer Report

9:30 a.m. – 10:00 a.m. **National Pharma Care Plan Update** (10 min Q&A)

- Melanie Benard, National Director of Policy and Advocacy - Canadian Health Coalition

10:00 a.m. – 10:30 a.m. **NPF Health Committee Report**

- Kathleen Jamieson, Executive Liaison

10:30 a.m. - 10:50a.m. **Coffee Break**

- 10:50 a.m. - 11:20 a.m. **Working Together to Make Sure Our Medications are Safe** (10 min Q&A)
- Dr. Dee Mangin MBChB (Otago), DPH (Otago), FRNZCGP (NZ)
Canadian Deprescribing Network
- 11:20 a.m. – 12:00p.m. **Resolutions Continued, Health**
- 12:00 p.m. – 1:00 p.m. **Lunch Break**
- 1:00 p.m. – 2:10 p.m. **Resolutions Continued**
- 2:10 p.m. – 2:30 p.m. **Planning with Seniors' for Seniors**
- Barb Dolan, Director - UNIFOR Retired Workers Department
- 2:30 p.m. – 2:50 p.m. **Coffee Break**
- 2:50 p.m. – 3:20 p.m. **Canadian Medical Association** (10 min Q&A)
- Dr. Sandy Buchman, MD, CCFP (PC), FCFP
- 3:20 p.m. – 4:00 p.m. **Action Plan Round Tables**
- **Break out Groups / Committees / Health / Housing Pension / NPF Outreach**
 - **Review worksheet**
 - **Discussion** (15 min)
 - **Action Report** (5 min per group)
- 4:00p.m. – 4:20: p.m. **Election of Officers & Swearing In**
1st Vice President, 3rd Vice-President, Treasurer, Recording Secretary
- 4:20 p.m. – 4:30 p.m. **Final Words & Evaluations**
- Thank you / Adjournment**

National Anthem

O Canada

Our home and native land,
True patriot love, in all of us command.
With glowing hearts we see thee rise,
The truth north strong and free,
From far and wide O Canada,
We stand on guard for thee.
God keep our land, glorious and free.
O Canada, we stand on guard for thee.
O Canada we stand on guard for thee.

~

O Canada

Terre de nos aieux,
Ton front est ceint de fleurons glorieux!
Car ton bras sait porter l'épée
Il sait porter la croix!
Ton histoire est une épopée
Des plus brillants exploits, Et ta valeur, de foi
trempée,
Protégera nos foyers et nos droits. Protégera nos foyers et nos droits.

Seniors' Prayer

We seek guidance and direction during our meeting.

May all of our decisions be made with good judgment and with fairness to all concerned.

Let us dispel any dissension or discord that might arise and, if we are in the majority, give us wisdom and courage to accept it gracefully.

We will give a kindly word and friendly smile to those less fortunate than us.

May we never be hasty in judgment and always forgiving, seeing our own faults before seeing the faults of others.

Bless all our senior citizens and pensioners throughout this great land; may the sick be healed; give rest to the weary and heavy laden; and let us give companionship to the lonely.

Finally, we give thanks for the health, strength, and privilege of being able to meet here and work together for the betterment of all.

Amen

Land Greetings and Acknowledgment – Sandy Carricato

We begin the NPF convention today acknowledging the first Peoples of this land the Haudensaunee (Iroquois) and the Anishnaabek, (Ojibway/Chippewa).

It is in recognition of my people, both past and present that respect is given and is an essential element of establishing healthy, reciprocal relations to open pathways for dialogue.

We recognize the contributions and historic importance of Indigenous peoples and it should be clearly connected to our collective commitment to make the promise of Truth and Reconciliation real in our communities and discussions.

The First People are known by different names: Indigenous, Aboriginal, Treaty Indian, First Nations and Unceded Territory People, (these people have not relinquished title to their land to the government by treaty).

Indian is a legal term and an umbrella for the different cultural groups, which include the Inuit and Metis. There are legal reasons to continue the use of the term “Indian”; it is recognized in the Indian Act. The term “Indian” is also used by the Government of Canada when referring to this particular group of people. You may read or hear these different terms of identification during this convention.

My people are very spiritual and I will end with this Native Prayer and again give thanks to the Haudensaunee and Anishnaabeg people.

O Great Spirit

Whose voice I hear in the winds, whose breath gives life to all the world, hear me!

I am small and weak; I need your strength and wisdom.

Let me walk in beauty, and make my eyes ever behold the red and purple sunset.

Make my hands respect the things you have made and my ears sharp to hear your voice.

Make me wise so that I may understand the things you have taught my people.

Let me learn the lessons you have hidden in every leaf and rock.

I seek strength, not to be greater than my sisters and brothers, but to fight my greatest enemy – myself.

Make me always ready to come to you with clean hands and straight eyes.

So when life fades, as the fading sunset, my spirit may come to you without shame.

May all of us here today keep this prayer in mind, respecting, and learning as we debate, listen, and acknowledge that we are all one.

National Pensioners
Federation



Fédération Nationale
des Retraités

2019 Guest Speakers

PENSION PROTECTION

Canadian Federation of Pensioners

Michael Powell, President



Michael has a Bachelor of Industrial Engineering from Kettering University and a Masters of Science in Information Management from Carnegie Mellon University. Michael had a 34 year career with General Motors of Canada where he was a leader with an aptitude for framing current challenges holistically addressing both strategic and tactical issues; delivering solutions that optimally blended business process and technology. Retired in 2009, Michael went on to become an advocate for pensioners and now serves as the Vice President of the GENMO Salaried Pension Organization and the President of the Canadian Federation of Pensioners.

NATIONAL PHARMA CARE PLAN

Canadian Health Coalition (CHC)

Melanie Benard, National Director of Policy & Advocacy



Before joining the CHC, Melanie Benard worked as a lawyer and researcher specialized in health law and disability law. She is the Vice Chair of the City of Ottawa's Accessibility Advisory Committee and the Chair of the Mental Health Committee of the Council of Canadians with Disabilities (CCD).

WHY CANADA NEEDS A NATIONAL STRATEGY ON SAFE PRESCRIBING

Canadian Deprescribing Network

Dr. Dee Mangin MBChB (Otago), DPH (Otago), FRNZCGP (NZ)



Before moving from New Zealand to Canada, Dee Mangin was the Director of the Primary Care Unit at the University of Otago, Christchurch, and Clinical Leader for Research Audit and Evaluation at the Pegasus Health Primary Healthcare Organization.

She was Ministerially appointed member of the New Zealand Pharmaceutical and Therapeutic Products Advisory Committee, PHARMAC. She is a Fellow of the Royal New Zealand College of General Practitioners, and in 2011 she received their Distinguished Service Medal.

She was awarded both a Distinguished Paper and Best Paper award at the North American Primary Care Research Group's (NAPCRG) 2015 conference. She is the Director of MUSIC, the

McMaster University Sentinel and Information Collaboration practice-based research network, and the Medical Director and cofounder of RxISK.org a website for consumer information and reporting of drug adverse reactions.

PUTTING HEALTH BACK ON THE AGENDA

Canadian Medical Association

Dr. Sandy Buchman, MD, CCFP (PC), FCFP



Dr. Sandy Buchman is the current president of the Canadian Medical Association. He received his medical degree from McMaster University in 1981 and completed his family medicine residency training at the University of Toronto in 1983.

He is an Associate Professor in the Department of Family and Community Medicine at the University of Toronto and provides home-based palliative and end-of-life care through the Temmy Latner Centre for Palliative Care, Sinai Health System, in Toronto. He also practices palliative care with the Palliative Education and Care for the Homeless (PEACH) program under the auspices of Inner City Health Associates and St. Michael's Hospital in Toronto. He was recently appointed as the Freeman Family Chair in Palliative Medicine at the North York General Hospital in Toronto.

He practised comprehensive family medicine for 22 years with a special interest in primary care cancer care, palliative care, HIV/AIDS, global health and social accountability. He currently serves as the medical lead for a group working to build a new hospice in Toronto. He recently chaired the Primary Care Committee of the Canadian Partnership Against Cancer and the Social Accountability Working Group of the College of Family Physicians of Canada. He was president of the College of Family Physicians of Canada in 2011–2012 and the Ontario College of Family Physicians in 2005–2006. Dr. Buchman has received several awards for his work as a family physician and teacher, including the Award of Excellence from the

College of Family Physicians of Canada for his work as regional primary care lead for the Toronto Regional Cancer Program at Cancer Care Ontario and Excellence in Continuing Education from the Department of Family and Community Medicine at the University of Toronto. He was also recognized as Family Physician of the Year for Southern Ontario by the Ontario College of Family Physicians.

Outside of his medical practice, Dr. Buchman has devoted many volunteer hours to helping provide hospice care for the homeless and has also participated in medical missions to Africa and South America. He relaxes at his cottage in Haliburton, Ontario whenever possible where he is an avid windsurfer.

He is married to Gail Baker, with whom he has three sons, three daughters-in-law and five grandchildren.

BUILDING A MOVEMENT FOR A BETTER CANADA

Council of Canadians

John Cartwright, Chairperson



John Cartwright, Chairperson of the Council of Canadians, is dedicated to building the strength of the Council in every region while engaging Canada's many diverse communities. Through his activism spanning decades, Cartwright has helped champion better public transit, water protection, and campaigned to defend vital public services in Toronto and across the country. Cartwright is the President of the Toronto & York Region Labour Council, representing 200,000 union members who work in every sector of the economy.

NATIONAL PHARMACARE - WINNERS & LOSERS

Tony Gagliese



Tony Gagliese was born and raised in Toronto. He became a pharmacist in 1985. Tony has a myriad of pharmacy related experiences. He has worked as a hospital pharmacist; he operated his own Shoppers Drug Mart; he launched the first mail order pharmacy in Canada and, for over 20 years, he was a generic drug sales executive. Tony currently consults on matters related to pharmacy benefits, National PharmaCare and has been a guest speaker at both Ryerson and York universities on topics such as ethics and organizational culture.

**National Pensioners Federation
2018 Convention Minutes**

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

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

September 26, 2018

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 74th 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 3rd 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 2nd 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 73rd Convention in Halifax, Nova Scotia at the 72nd 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:

<u>Delegates</u>	
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.” Presentation deck will be made available on website.

Question and comments followed.

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

Mr. Todd Bridges of Collette Travel, sponsoring agency, 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 minute comfort break.

The meeting was called to order and Kathleen Jamieson, Chair of NPF’s Health Committee, introduced Pauline Worsfold of the 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 to Canadian Health Coalition and 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:

18.4 Health

- 18.4.1 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.
- 18.4.2 That the NPF urge the government of Canada to treat medicinal cannabis in a similar fashion as prescriptions and remove the HST taxes.
- 18.4.3 That the NPF lobby the federal government to provide free eyeglasses for seniors whose income is below the Poverty Line.
- 18.4.4 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.
- 18.4.6 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.

18.4.7 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.

18.4.8 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.

18.4.10 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).

Resolutions to be continued.

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.

18.5 Housing

The following resolutions were Moved, Seconded and Carried:

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

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

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

- 18.5.4 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.
- 18.5.5 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.
- 18.5.6 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 deferments be allowed up to 75% of the equity of their home.
- 18.5.7 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.
- 18.5.8 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.
- 18.5.9 That the NPF request the provincial and federal governments to fund more respite care.

Moved and Seconded

- 18.5.10 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 2nd Vice President, introduced the Honourable Greg Ottenbreit, 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:

18.3 Finance

- 18.3.1 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).
- 18.3.2 That the NPF call on the federal government to increase the Old Age Security to \$2,000 per month.
- 18.3.3 That the NPF lobby the federal government to bring the income level of seniors up to at least the poverty line.
- 18.3.4 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.
- 18.3.5 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.
- 18.3.6 That the NPF urge the federal government to shut down the Phoenix payroll system and allow accountants handle the government payroll.

Moved and Seconded:

- 18.3.7 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 for day 1.

Convention Re Convened Day 2

September 27, 2018

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:

18.8 Pensions

18.8.1 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.

Be it Further Resolved that the NPF develop an action plan to facilitate the above.

18.8.2 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.

18.8.3 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.

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

Resolutions to be continued.

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 re convened

The following resolutions were Moved, Seconded and Carried:

18.9 Politics

- 18.9.1 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.
- 18.9.2 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.

18.1 Communication

- 18.1.1 That the NPF (through the Public Interest Advocacy Centre) lobby the CRTC to intervene in the overselling pressures by service providers.
- 18.1.2 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.

18.10 Transportation

- 18.10.1 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.
- 18.2.1 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.

18.6 Equality

- 18.6.1 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

Further Resolved that the NPF urge the federal government to report to Canadians on the content and results of these discussions;

And Further Resolved 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 adjourned.

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 st Vice President	Mike Kaminski (1 year term)
2 nd Vice President	Bernie LaRusic (2 year term)
3 rd 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 for his term in office of the NPF executive and his fellow 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.

2019 Convention Reports

Trish McAuliffe - President's Convention Report

Greetings to all delegates and thank you for taking some time from your busy schedule to attend our 75th Annual Convention. I know we are all looking forward to the networking and learning this provides to support our advocacy into the coming Federal Election. The planning of this year's convention has kept key priorities in place to ensure relevant discussions take place that support our call to action by the next sitting government.

Invites have been sent to all party leaders and caucus leaders to signal our interest in having them attend and listen in on our resolution debates and valuable committee reports that help direct our actions across Canada. As the longest serving national seniors organization the politicians should take heed. This past year our national campaign efforts in Pension Protection, National Pharma Care and the National Housing Strategy have reached MPs in their community, on Parliament Hill and in media. Our coalition building with other national seniors groups have served us well to keep the message of our campaigns succinct and the politician's feet to the fire. We have many researchers and front line advocates to thank in making all this possible.

In this year's convention package we have plenty of resources for you to utilize as a tool kit for the Federal Election, research papers to review and presenters material to enhance your advocacy. Let's continue to make a difference with our shared vision of valuing the lives and contributions of seniors across Canada. Your organisational support makes this happen and we always welcome your input.

Lastly, I wish to thank our executive board for their tireless work to give support to our many projects throughout the year, encouragement to grow even stronger in advocacy and commitment to the outreach that is needed to grow our organization. Nothing is more telling than our fine publication we produce 3 times a year that reveal our engagements, campaigns and research.

Thank you all!

United Nations Declaration – October 1st Day of Older Persons

As a steering committee member of Senior's Voice I would like to inform you of the theme of this year's event. "The Journey to Age Equality" <https://bit.ly/2lzE9Eq> (UN 2019 Declaration)

October 1 is the International Day established by the United Nations to recognize Older Persons. Each year, Seniors Voice which is a collaboration of seniors organizations seeks to have this day recognized by governments and publicly celebrated in a way appropriate in each community. We focus on four general areas of concern: Housing, Health, Pensions and Inequality. I know that your organization will be an active participant in this celebration this year, so if you have not already done so, please add the name of your organization to the list of collaborating organizations on the web site: <https://seniorsvoice.org>

Also feel free to post on the web site any events your group plans to hold. There is a guideline on the web site to assist you. Where an event is already planned in your community, we would hope that you would participate in it. If none is yet organized and you want assistance to organize one, please feel free to email a member of the steering committee and we will endeavour to put you in contact with other people interested in an event. Some provinces have recognized October 1 as the International Day of Older Persons. If your province has not done so, we would appreciate your efforts to help make that happen.

Nathan Wedgewood Medd Award

We are very proud to host our special 75th Anniversary this year and excited to reintroduce the historical Medd Award. A dedication to the many years of leadership and membership service Nathan Medd provided to seniors in order to build a strong foundation on which we stand today. The National Pensioners Federation continues to contribute to the enrichment of seniors lives due to the tremendous contribution of past executive leaders, volunteers and a steady national membership base. It is my hope that we take this special time to remember and salute all past contributors and our organisations achievements to date.

I wish to thank the Medd family and especially Nathan Medd II for his dedication to his great grandfather's memory and contributing to our special anniversary occasion. This award will be presented at each following convention to the organisation or individual member that strives to provide outstanding advocacy work for seniors.



Mary Forbes - Treasurer's Convention Report

Fall is almost upon us once again. How fast this year has gone by. Thankfully we have succeeded in overcoming the challenges we had with our Online Convention Registration and Hotel Reservations. The Hotel is in a very convenient location. Not too far from the Airport and right off Hwy 401 with easy access to several Malls and many restaurants right in the area.

Donations are down this year, Companies appear to want to support Youth and Health with donations and our requests are being ignored. A big thank you to the Groups and Individuals who did make donations.

Another election year: Mr Trudeau – Seniors do pay personal income tax, property tax, road tax, tax on everything they buy or use on their meagre pensions. Keep in mind that Seniors are the largest group who do vote in elections. We are still waiting for you to keep the promises from the last election.

Meanwhile in Ontario Mr Ford continues his cuts to “OSAP” Ontario Student Assistance Program – Cuts to education – increasing the size of classes – Cuts to Health, the Environment, Ontario Arts Council, Research and the list goes on and on. Andrew Scheer’s “Harper with a smile” and we are still hurting from the Harper regime. Do we need Conservative Governments both Federally and Provincially? Politicians run for election, make promises, which most of the time they do not keep, and they forget seniors and ordinary working people.

God bless us all.

Mary Forbes

Treasurer, National Pensioners Federation

Mike Kaminski - 1st Vice President's Convention Report

2019 has certainly provided many activities to capture the attention of Canadians. Climate change is not the only topic that seniors have been discussing and engaged with. Recently, basketball and the NBA championship Raptors team have been highlighted on television across Canada. It was nice to hear and see that with a championship team, Canadians could be so united at least in their celebrations! However, if we turn to political issues within Canada, and also internationally, we are not quite as united as we were in basketball celebrations.

This year is one which is just beginning to highlight the federal election and begin profiling the issues that Canadians are being challenged with. Some issues are purely political, while others are definitely ones which we, as citizens, as seniors, are facing. To this end it was impressive to see and participate in the Vibrant Voices advocacy rally in Ottawa in February. As with basketball, it was a pleasure to be part of a rally where nine national seniors' groups united for a common purpose. Yes, it was a bit of a unifying activity for seniors.

The purpose of the rally was to make federal MPs aware of the main issues that seniors are facing and to request action on, should they be elected. In the process of developing a Seniors' Strategy, it is important to ensure that Retirement Income Security is addressed. There are far too many stressors that affect seniors and their quality of life if income security is not in place. A second major focus is that of Pharmacare. Once again, if we were all very healthy and not in need of medications, then this whole area would be redundant. However, we know that is not the case. The third area included in the lobby was that of Primary Care. This area includes quite a broad range of issues ranging from housing, nursing care, home care, etc. NPF is encouraging all seniors to get involved in the process of making their federal candidates aware of the Seniors' Strategy and the main foci.

As the executive liaison for Membership and Communications, it is interesting to note that many of the new seniors are not too excited about becoming engaged in the seniors' organizations to work towards addressing the needs of seniors. Many of them are pursuing a second career, and as a result, don't want to become engaged in the process of advocacy. If they join a club, it is more for the social activities than anything else. While this is good, at some stage we need to grow the voice of seniors. This larger voice is required in education, advocacy, awareness, membership and yes in seniors' voter turnout.

This year we are also celebrating our 75th Anniversary. It is interesting to read and note the vision that both Annie Douglas and Nathan Medd had years ago. It is amazing that these individuals were able to address the process that we are still struggling with today. With a lot of determination, visioning, hard work and limited resources, they were able to unite seniors to grow both a provincial and national organization to serve the needs of seniors.

Bernie LaRusic - 2nd Vice President's Convention Report

My activity as an NPF executive member has been mostly two fold, 1) Liaison to our Housing Committee and 2) Promote our research to NPF membership. This year's report will be presented to our delegates by Chair Barb Mikulec who has worked hard to reveal the status of under housed seniors across Canada in her province by province report and outline resolutions adopted at previous conventions involving senior's housing issues. Additionally, NPF correspondence and presentations have been given to government representatives right up to Ministers.

Federal Liberals have proposed spending \$40 billion over the next ten years on improving housing. Now that the information on housing is on the table, *what can be expected? There are agreements between the Provincial/ Territory/ Federal governments by way of the CMHC (Central Mortgage & Housing Commission)*. NPF has brought the information forward and will it be shared to our senior's groups. How, when, where and by who will this information be delivered? As Chairperson Barb reported, it is NPF's intention to monitor the action of the parties that have signed on to the agreements and NPF will be looking for input from our affiliates.

NPF is putting forward two major reports; Housing & Health. These reports speak to the needs of our disadvantaged senior population. NPF is the embodiment of that group of seniors who originally came together 75 years ago to be their advocate to government and the mission continues. Yes, there are other organizations that have seniors as their members. How their membership interacts is mostly top/down driven. Another point, their fundraising is directed towards recruitment while acknowledging their interaction with government leaders.

I first became involved at the NPF 2012 Annual Convention held in Prince Edward Island. Newfoundland & Labrador was still affiliated at that time. Nova Scotia is now the remaining affiliate in Atlantic Canada. Since the major squabble over their proposed increases to the Nova Scotia Pharmacare program (2016/17), the N S government has been giving the senior community more recognition. A significant document entitled "Shift- Nova Scotia's Action Plan for an Aging Population" was developed, presented and adopted. Learn more at: novascotia.ca/shift.

This summer a survey was developed to be distributed to 90,000 Nova Scotians relating to "Quality of life". I was invited to sit on the local committee to assist in marketing the survey. Needless to say my targets were senior clubs and I personally delivered over 300 surveys. A preliminary report should be available in late fall and will be forwarded to the National Pensioners Federation.

I, like many, who notice the decline of active membership advocacy for NPF realize some of our time could be allocated to the subject of outreach and membership. Without involvement, it is difficult for this executive to determine a clear course ahead for our future and structure to ensure success. We are always mindful of our many strong affiliate groups and the guaranteed dues they bring and thankful for donations. It is to each of you we have tremendous gratitude!

2019 Committee Reports

Trish McAuliffe – Executive Liaison to the Pension Committee

As a spring into action initiative that followed last year's NPF Convention several of our members showed interest to formalize a Pension Committee. The workshops provided at the convention laid out the necessary work to be done to achieve super priority for pensioners. I would like to thank our committee members who attempted to get in step with building a National Coalition of several leading seniors groups interested in legislation changes to better protect pensions during Bankruptcy and Insolvency. It is only through personal interest, time and hard work that we can help develop such committees together.

National Pension Protection

The ground work and leading campaign initiatives on Pension Protection continues to gain some momentum as we turn the corner into a Federal election. Just as planned the coalition efforts by several national pension and general seniors advocacy groups are getting the attention needed to keep the pressure on for this to become a priority issue for all Parties, like it or not.

In August a pension coalition information summit lead by Mike Powell of the Canadian Federation of Pensioners came together to examine where we are in the campaign, the effectiveness and where our focus should lead us in the next phase. It was important to bring in some diverse representation and expertise around pensions in insolvency. Two of Canada's leading lawyers in the field and two of Canada's leading financial experts in the field attended as well as representatives from pension advocacy groups. It was a successful, packed two hours with interesting perspectives, new ideas and strategies to build on. It is through this very strategic work that helps us all be a part a campaign victory, even if partial gains are made, each step closer matters.

And now finally, the Minister for seniors and her staffers have had plenty of contact to ensure Tassi knows this file and the direction needed (by the Liberals) to gain a policy priority within the party. She has acknowledged what has been done so far are just "first steps" and that more must be done. In the Conservative Party, Pierre Poilievre has the portfolio and has not stated their position although at this point we know Pension Protection is a far from a reality as a priority. Our lobby meetings with MPs in this party give us little hope and little feedback. If you had participated in our coalition email petition calling for pension protection measures you may have received a reply, as did many others active on the pension file, an email from the NDP Leader, Jagmeet Singh. Reflecting the hard work of the coalition partners, the NDP have adopted both of our primary pension protection policies. ***"An NDP led government will protect retirement savings and put employee pensions at the front of the line if a company goes bankrupt. What's more, we're proposing a mandatory, industry-funded pension insurance program to protect and guarantee pensions."***

As we lead into the 2019 Federal election we are asking each of you and your organisation to adopt the Pension Protection campaign and utilize our election tool kit when contacting all candidates to ensure they know the issues. It is only through this contact that we can be successful in education and action to deliver a fairer and balanced national pension framework that does not leave workers behind.

Visit the National Pensioners Federation web site and click on Campaigns to follow up on the Pension Tab. Copy our literature, and sign the petition.

Bill C27 – Targeted Pension Plans

On the Canadian Coalition for Retirement Security initiatives, the National Association of Federal Retirees continues to lead a very effective national fight to ward off Bill C-27. Many of the coalition members are able to keep abreast of the leading concerns and broader issues related to this file by attending the monthly conference calls. I would like to thank Barry Thornsteinson for his dutiful participation and attention to ensure NPF is onboard and sharing relevant information. This campaign will continue on as long as the threat of reintroduction is out there. Unfortunately the Liberals have not scrapped the Bill entirely.

Barb Mikulec, Committee Chairperson - NPF Housing Committee Report



Photo: Barb Mikulec, Selina Robinson, B.C. Minister of Housing and Gudrun Langolf, President of COSCO

The NPF has monitored agreements between the Federal government and each Province and Territory which have signed the agreements to invest in housing through the joint initiatives with the CMHC. Each agreement was signed separately so each do vary to some extent, however the goal is for federal money to be matched, for homelessness to be addressed, and for local needs to be considered for housing initiatives. This is a laudable goal, but some money will not be released until future dates while housing projects are urgently needed to both protect aging structures, and to renew the commitment to social

housing. Housing has for many years been waiting for federal investment. The co-ops and lower cost building infrastructure has languished without renewal for much too long, there is an urgency to get projects up-and-running. Check www.homelesshub.ca

The Resolutions Approved at our last Convention included: 'Traffic in Seniors' / Care: Should Seniors in Residential Care be Traded as Commodities?' / 'Rent Banks' / 'Annual Renters' Rebate Program' / 'Temporary Housing Programs (homelessness)' / 'Coop Housing Support' / 'Expense Deferral Account' / 'Foreign Control of Residential Care Facilities' / 'Home Care and Standardization' / 'Respite Care' / and one resolution "Impact on Seniors of Mixed Tenancy Housing" which was referred for further study.

With implementation of Federal/Provincial and Territorial funding for housing innovations, there should be a lessening of our homelessness count and seniors in shelters. Reality indicates that there is still much to do: our homeless are being moved into modular housing, shelter aid programs have increased funding, but the root cause is inadequate pensions, CPP, OAS which fail to keep seniors in affordable, suitable housing in age friendly communities.

There is still much to do: monitor the agreements, and advocate for safeguards that do not let seniors end up in long term care when they could be served with improved home support services. Senior Advocate Isobel Mackenzie reports "a senior with an income of \$27,000 is expected to pay \$8,000 a year for a once-daily home support visit. On average, a long term care bed costs taxpayers \$27,740 more per year than two hours of daily home support".

The NPF's goal to advocate for our growing numbers of seniors in Canada is a challenge-to care for their coming needs, their voice in housing choices, and dignity as seniors' age. The NPF should be commended for our actions towards this important goal.

NPF Executive/ Health Committee Report: Beyond Survival

- I am reporting to you today wearing two hats: 1) As a rookie one-year member of the NPF executive and 2) As the interim Chair of the NPF Health Committee.
- As a new member of the NPF Executive I have participated in monthly Executive meetings, provided input on NPF policy and priority issues such as seniors pensions, National Pharmacare, the need for a National Seniors Strategy, seniors in care, sick seniors homelessness and so on.
- In 2018-19 I prepared three health-related resolutions for the Executive, wrote articles or submitted news articles on varied seniors-related issues. For example, one article was about kickbacks to pharmacists by generic drug manufacturers that put up the price of prescription drugs for every one. I also researched and drafted an NPF submission on senior women's poverty to the House of Commons Committee on the Status of Women. I have helped Trish by drafting letters to federal ministers. I keep up to date and report out on national and international health policy related research.
- In doing this advocacy work I was very fortunate to be able to count on the constant support of NPF President, Trish McAuliffe and Pat Brady the B.C. NPF 3rd VP
- I am the Chair of the Health Committee of the NPF affiliate, the Council of Senior Organizations Committee of B.C. (COSCO BC) and so I benefit from the knowledge I gain in that position and from the support of six active COSCO Health Committee members and the President of COSCO, Gudrun Langolf.
- I am also on the Steering Committee of the B.C. Health Coalition which also helps to keep me informed about national and provincial health issues such as the increasing privatization of health care, the ownership of long term care homes in B.C. by foreign governments with different human rights standards, and so on.
- The Chair of the NPF Health Committee since late 2018 (replacing me) was JoAnn Lauber. Unfortunately this year she was not able to participate or organize Health Committee telephone conferences in 2019 because she was providing caregiving during the final illness of a close family member. One other NPF member with a specific health care interest had signed up in 2018 but I have not heard from her since a telephone conference at the end of last year.
- However, JoAnn has generously researched and written a substantial report for us on the 2018-federal/ provincial/territorial agreements on the "targeted" 10-year funding for home and mental health care. (JoAnn's report is quite long and provided separately). The purpose of the report is to enable us to keep our governments accountable, to see what they promised to do with the extra funding, and to monitor what they are accomplishing with these funds.

- In summary, it is very important for NPF to have an active health committee. Nothing is more important to seniors than our health. And it's not just about survival, it's about our quality of life. We need to ensure that everyone has access to health care and a good quality of life. All the evidence is that we are behind other developed nations in the support Canada provides to seniors. We need to continue to be a strong honest voice, speaking out for all seniors in Canada.

Thank You

Kathleen Jamieson, NPF Member at Large

2019 Resources

Dear Prime Minister Trudeau,

At the September 25-27, 2018 National Pensioners Federation Convention, leaders representing affiliates from across Canada voted unanimously to bring to your immediate attention three areas for action as you prepare for the next federal election in 2019. These areas are:

- 1) Implementation of a **National Drug Plan** for all;
- 2) Support for a **National Seniors Strategy** that encompasses affordable housing; and,
- 3) **Pension Security**.

Immediate action in these three areas will significantly enhance the quality of life of all aging Canadians.

Please note that while we are by design a federation of seniors concerned about our health and welfare we also support vulnerable citizens of all ages in our country.

Implementation of National Pharmacare

Since the House of Commons Standing Committee on Health has recommended an expansion of the Canada Health Act to include prescription drugs dispensed outside of hospital, we are optimistic that our government will act expeditiously to make this recommendation a reality. It is imperative that all Canadians have equitable and affordable access to the prescription drugs they need to remain in good health. We are however concerned about the Liberal party's delay in moving forward to implementation of National Pharmacare, the lengthy cross-Canada consultations, and the influence of big Pharmaceutical corporations on the process.

We believe the time for action on National Pharmacare is now. We want to know that your party cares about equity of access to care that will keep seniors healthy and about their financial ability to access quality health care. The evidence is that implementation of National Pharmacare will save billions of taxpayer money. Why wait?

We note and are concerned that organizations representing seniors have seldom been included in the invitations to the regional round tables by the Advisory Council on the Implementation of National Pharmacare. This omission is strange since seniors, more than any other segment of the Canadian population, are most likely to have to rely on prescription drugs to maintain their quality of life or even to stay alive. The House of Commons committee on the Development of a National Pharmacare program noted in its report "Pharmacare Now" that many older adults have low incomes and they may be retiring or out of their workplace private insurance plans in growing numbers. One consequence is that seniors have to pay out of pocket or do without the prescription drugs that they need.

Our voices, knowledge and experience as seniors must be included in all deliberations affecting us. **Don't just plan for seniors, Plan with seniors.**

Housing

The National Housing Strategy was closely studied and discussed at our convention. We recognize that the multi-level model of implementation your government has proposed is a major step forward but we are concerned that there will be inconsistency in the results. We support equitable and dependable housing across Canada for our most vulnerable citizens to enable them to navigate the current housing crisis.

Homelessness is a major concern for seniors today. The rising cost of living, property taxes, home repairs, food costs and the cost of medically necessary drugs that are partially covered or not covered by insurance create additional challenges that can impact on their ability to pay their rent and so their housing security and mental and physical health. We look to the leadership at all levels of government to work together to develop plans that provide a far-reaching resolution to these issues.

What our delegates had to say is set out in the 2018 Convention resolutions attached here but their rallying cry for our governments to do better is urgent. The resolutions recommend support for low cost housing (no more than 30% of income), the need to build age friendly communities, and the need to develop mental health housing (as modeled in European countries) that support people with dementia and prevent isolation.

All seniors are worried, women especially, because the economic outlook for them appears bleak.

Governments need to consult and plan with organized seniors' groups from coast to coast to coast. In so doing they will build much needed confidence in the program's implementation.

Pension Security

Our delegates overwhelmingly voted that the federal government enact legislation to correct the underfunding of private pension plans and ensure that that employee pensions will be given first priority for payment when a company goes bankrupt.

Currently pensioners may receive less than the 100% of the pension commitment they are entitled to. The lack of legal protection in Canadian law for pensioners, as we see in the recent case of Sears, is a national disgrace. It is the duty of all levels of government to support the legal requirements of private and public pension plans. Pensions are the deferred wages of workers. These deferred wages must be better protected and returned to retirees to ensure their financial security in older age.

Our delegates are concerned that defined pension plans are constantly under attack and that under Canadian law big corporations are much better protected than pensioners. This situation is intolerable and must and can be fixed within the current framework of Bill C-384 and Senator Egleton's recently announced Bill S-253.

The evidence is also clear that when Canadians are informed about the Liberal government's proposed Bill C-27, they see the Bill and its proponents as lacking any moral compass. It needs to be scrapped immediately.

There must be political will to support all Canadian workers to address this imbalance of power. The National Pensioners Federation has unanimously adopted a plan of action that supports "Super Priority of Pensions", equitable federal legislation across all provinces and transparent education so workers understand the failures and risks in all current regulations and frameworks that permit the underfunding of pension plans and bankruptcies/insolvencies that penalize or take the rights of workers to payment of their pensions.

Aging Canadians are more worried about their future than never before. All levels of government need to step up and find the political will to PROTECT pension income and ensure financial security for all seniors.

We urge you to pay attention to our three priorities as you prepare for the upcoming federal election.

Yours sincerely,

Trish McAuliffe
President, National Pensioners Federation

March 2, 2019

The Honourable Ginette Petipas Taylor
Minister of Health
House of Commons
Ottawa, Ontario
Canada, K1A 0A6

Dear Minister Petipas Taylor:

Re: Pharmaceutical Corporations Secret Kickbacks to Pharmacies

Members of the National Pensioners Federation, which represents some 800,000 Canadian seniors, were shocked to learn from a recent CBC Fifth Estate program that many if not all pharmaceutical corporations in Ontario are driving up the costs of generic drugs by paying pharmacists kickbacks of 50% to 70% over the actual cost of a drug. The new inflated cost of the drug is then passed on to us, older adults and taxpayers.

The CBC investigation, which secretly filmed several pharmacy owners requesting a “rebate” from a CBC representative that they believed was representing a drug company, is irrefutable. And although the practice is illegal in Ontario, it is thriving and likely flourishing unchecked across Canada. The 2019 conviction of COSTCO and the payment of a fine of \$7.25 million for demanding rebates for their 29 Ontario Pharmacies may be a partial deterrent but it is very unusual.

We know that 10 percent or more of Canadians cannot afford to buy the prescription drugs they need to keep well. By demanding and accepting kickbacks that increase the cost of drugs, pharmacists as well as pharmaceutical corporations contribute to ill-health and the cost of healthcare in general.

We wonder why the Ontario College of Pharmacists, the mandate of which is “to serve and protect the public” has so clearly failed to protect the public from such widespread, illegal and harmful practices. These secret dealings are fraudulent and also undermine the trust that many seniors have in their pharmacists’ integrity and in any advice they provide.

We wonder why, the federal regulatory agency, the Competition Bureau of Canada conducted an investigation into kickbacks to pharmacists and then cancelled it.

In July 2018, as two provinces prepared to force more transparency, ten of the largest Canadian pharmaceutical companies disclosed that they paid almost \$75 million to doctors and health care organizations in the previous year. That they “incentivize” doctors is not new but now we are finding out that these companies are also providing operational funding and other incentives to orphan disease patient groups and also to other non-profit health associations, including seniors organizations, so they will promote these companies’ drugs and as well as lobby with governments for the addition of their drugs to provincial formularies.

As Minister of Health, you are responsible for the health and well being of all Canadians. These drug companies' practices that drive up health care costs and succeed in corrupting pharmacists, doctors, and non-profit citizen groups in order to increase profits need to be stopped immediately.

We therefore request that you act immediately to establish a public Inquiry into these drug company practices that add to health care costs and that are debasing many health professionals and otherwise decent members of our society.

Yours sincerely,

Trish McAuliffe

President,
National Pensioners Federation
trish.mcauliffe@npfmail.ca

March 25, 2019

Submission by the National Pensioners Federation to the House of Commons Standing Committee on the Status of Women: Challenges faced by senior women contributing to their poverty and vulnerability.

Thank you for providing the National Pensioners Federation (NPF) with this opportunity to address the issue of senior women's poverty from the perspective of seniors. NPF represents about 100,000 seniors in affiliated organizations across Canada.

We know that senior women are not a homogenous group but we also know that about half of all senior women (65 years and older) are likely to have incomes below \$25,000 and for some their incomes are very much lower. In addition, recent income data from Statistics Canada shows that the trend in the 1970s to mid 1990s to a decrease in women's poverty has reversed and women's poverty has risen over the last two decades.¹

Many factors affect the risk of poverty in old age but being old and female seems to be the greatest risk. However, it is senior women living on their own in Canada are the most likely to experience "income replacement inadequacy" according to University of Calgary economists Bazel and Mintz.² They find that in Canada almost double the number of women 65 years and over (31.5 percent) are likely to be living alone compared with senior men living alone (16 per cent).

Aside from the recent brief Statistics Canada analysis and the paper by Bazel and Mintz cited above, there appears to be a lack of national research on senior women living in poverty. However, the B.C. office of the Canadian Centre of Policy Alternatives (CCPA) provides us with a recent analysis of 2016 Statistics Canada data concerning senior women in B.C.³ The CCPA analysis found that B.C. senior women living alone are more than four times as likely to be living in poverty as women living with a spouse or other relative. They are also more likely to be poor than men and more likely to be living alone than men. Half of all senior women in B.C. had incomes below \$24,600. The average senior man receives double the income from private pensions than a woman does (\$9,300 for women versus \$17,700 for men.) Men also receive much greater CPP benefits.⁴

¹ Statistics Canada. (2018) *The Economic Well-Being of Women in Canada.: A gender-based Statistical Report.* By Dan Fox and Melissa Moyser.

² Philip Bazel and Mintz, J. (2015). *Income Adequacy among Canadian Seniors: Helping seniors most.* School of Public Policy, University of Calgary.

³ Canadian Centre for Policy Alternatives, B.C. Office (2017). *Poverty and Inequality Among British Columbia's Seniors.*

⁴ The Star, Vancouver, 2019/03/23. *From the Hospital to the shelter and back again Homeless B.C. senior caught in heartbreaking shuffle.*

<https://www.thestar.com/vancouver/2019/03/23/from-the-hospital-to-the-shelter-and-back-again-homeless-bc-senior-caught-in-heartbreaking-shuffle.html>

We have no reason to believe that levels of poverty and inequality among senior women are much different in other provinces or territories.

The argument is sometimes made that since women are now participating in the work force in greater numbers than before (in 2015, 89.3 per cent of women are in the workforce compared with 58.4 per cent in 1976), they will receive more retirement income from CPP, have income from private workplace pensions, and be less likely to be poor. The reality is that women currently earn about 32 cents on average less than men on the dollar and many women are likely to be working part-time in jobs without retirement pension plans. Unless some direct action is taken by governments this unacceptable discriminatory situation will continue to exist.

Inadequate access to health care, food, housing, transit, home care, home support and needed prescription drugs are all problematic for many low-income senior women but senior women living alone are particularly vulnerable and may sometimes end up homeless and sick.

Underlying and pervasive gender and age-based discrimination can mean that the most vulnerable and poorest of women in our society may be treated harshly even by those whose job it is to care for them. In B.C., occasional media reports surface about senior women being discharged from hospitals into homeless shelters. In February this year, media reports state that an elderly woman was discharged from a Chilliwack hospital and dropped off by taxi at a transition house missing a shoe and wearing only a hospital gown. She became violently ill and was sent back to hospital by the transition house director.

Also in February this year, a 76-year old homeless woman with severe incontinence and mobility issues was discharged from B.C.'s Surrey Memorial hospital and sent in a taxi to a Chilliwack homeless shelter 70 kilometers away where they could not take care of her. The shelter sought help from the Chilliwack Mayor, Ken Popove, who publicized the situation.

In March, another frail and homeless 64 year-old woman with a lifetime of heroin use is resisting being sent to the same shelter from Surrey Memorial Hospital.

These incidents are only the ones that have somehow got media attention. This is how our health care system works for them. The women themselves have no voice. We have no reason to assume that being very poor, sick, and a homeless elderly woman anywhere else in Canada is much different.

We strongly believe that we, as a society that has a Charter of Rights and Freedoms enshrining all women's rights to equality, need to take action. The Canadian government needs to urgently develop a comprehensive action plan that will focus on elderly women's poverty and find ways for addressing that poverty that fully respect their human dignity and rights as women in Canada.

Thank you,

Trish McAuliffe
President
National Pensioners Federation

April 28, 2019

Minister Filomena Tassi
House of Commons
Ottawa, Ont.,
K1A 0A6

Dear Minister Tassi:

Access of impoverished seniors to appropriate housing and health care

At a brief meeting with you on behalf of the National Pensioners Federation (NPF) on January 28th, 2019, you expressed an interest in our views on seniors' housing matters. We now wish to bring to your attention systemic issues that result in increasing numbers of impoverished seniors being unable to access appropriate health care, housing, and social care. We ask you as Minister of Seniors to take action to provide a coordinated cross-ministry approach to addressing the well-being and human rights of the most disadvantaged seniors in our population.

We are concerned about the increasing numbers of low-income seniors with chronic health conditions who have become homeless and who are being discharged from hospital into a homeless shelter or to sleep on the street. They are also an increasingly diverse and often Indigenous sector of our population. They are both men and women living in deep poverty, homelessness and without any social network to fall back on. Our health and social safety net is also failing them.

Senior women are almost twice as likely as men to be living in poverty and three times as likely as men to live alone and so today they are an increasingly visible and vulnerable proportion of seniors being discharged from hospital onto the street or to a homeless shelter where there is no health care provision and they are not permitted to stay for long. There is a serious shortage of transitional housing or low-income housing for older single women. One option is publicly funded long-term care beds but they tend to have long wait lists and homeless seniors may not need to be in a long-term care facility or a hospital.

An inquiry by one of our affiliate organizations concerning B.C.'s Fraser Health Authority hospital discharge policy confirmed that discharge practices into homelessness shelters are indeed hospital policy. However, the CEO of Fraser Health Authority CEO argued in a meeting that the matter was not simply a health issue but more a reflection of the lack of appropriate housing solutions to homelessness.

It is indeed evident that speculation in the Canadian housing market has been rampant in the past few years. Low-cost, older rental buildings and trailer parks are being sold, and tenants evicted. These affordable units are hastily demolished, and replaced with expensive high rises and townhouses with rents that are unaffordable for the many low-income seniors. Indeed, these new rents are barely affordable for younger working families that might in the past have been able to afford to help to accommodate senior family members. Knowing the pressure on housing prices does not, however, absolve health authorities at all levels from showing a lack of compassion for all those who come into their care.

We, therefore, ask you as the federal Minister who is able to advocate with various federal ministries on behalf of all seniors to examine this issue in some depth and seek ways to ensure that national standards are put in place that will provide a good quality of life and protect the human rights of all seniors in Canada.

We would be happy to discuss the issues further with you.

Thank you.

Trish McAuliffe,
President, National Pensioners Federation

Tough Love: The State of Seniors' Health Care in Canada

Executive Summary

Tough Love: The State of Seniors Health Care in Canada is a background paper summarizing recent changes in Canadian health care policy that many experts agree have the potential to methodically undermine the provision of health care services in all provinces and territories over the next ten years.

Since seniors are more dependent than most other Canadians on the health care system to protect the quality of their lives as they age, they have the most to lose when the health care system is undermined. *Tough Love* is, therefore, intended to assist the members of the National Pensioners Federation (NPF) to reach a shared understanding of the significance of these recent changes and their political context, and to decide on a course of action.

The potentially harmful policy changes are included in the provisions of bi-lateral federal, provincial and territorial ten-year health care agreements that, in 2016 and 2017, replaced the expired ten-year 2003-2004 Health Accord.

These agreements determine, among other things, the annual federal health funding transfers (CHT) to the provinces and territories (P/T) for the health care services that P/Ts are responsible for delivering.

However, in contrast to the spirit of cooperative federalism that accompanied the negotiations around the Health Accord and the national vision embodied in the provisions of the Accord, the new bi-lateral agreements are the outcome of increasingly adversarial federal/ provincial/ territorial relationships around the terms of the agreements.

The negotiations culminated in a take-it-or-leave-it approach by the federal government. And, despite the many furious P/T objections, or as the federal 2017 Budget says, "spirited" protests, the provinces and territories all fell into line with the exception of Manitoba which held out for another six months.

The crux of the disagreement was the federal initial offer of an annual increase or "escalator" of 3.5 percent in the federal health funding transfer over 10 years. The P/Ts argued that increase was well below the annual increase that P/Ts said was essential to maintain current health care services and well below the 6 percent escalator that had existed under the terms of the 2003-2004 Health Accord.

The discussions culminated in the federal government imposing a smaller escalator of 3 percent or the rate of GDP growth whichever is higher in a given year. The federal government also allocated separate funding of \$6 billion for home care and \$5 billion for mental health to all P/Ts over 10 years. B.C. and Alberta received additional funding of \$10 million and \$6 million respectively to deal with the urgent opioid crisis in these provinces.

The then federal Minister of Health of the 1½-year-old Liberal government announced that there was now a “Pan-Canadian agreement.” The spirit of cooperative federalism that marked the Health Accord was, however, dead and buried, as were the principles and goals that were embodied in the Accord.

The 2017 federal budget states that performance indicators, P/T spending plans, and ways to report to the public for the extra home care and mental health funding remain to be developed. However, the full texts of any of these agreements are still not publicly available in December 2017. Furthermore, with the exception of special home care and mental health funding, the agreements do not include national goals, standards or public reporting mechanisms for health care spending by P/Ts. Transparency and public accountability remain elusive goals.

The key question arising from these bilateral health agreements is: Are Canadians likely to experience cutbacks in health care? The answer, based on independent financial analyses of the impact of the reductions in transfer funding, is that over the next ten years, if there is no change in the agreements, there is going to be a cumulative shortfall of around \$30 billion in health care funding to the P/Ts.

To put the changes in context, *Tough Love* briefly review the principles of Medicare and then examines how, after a long period of funding cutbacks in the 1990s, major attempts to transform the health care system to better serve Canadians resulted in the ten year Health Accord of 2003-2004. The Health Accord reflected the egalitarian recommendations of the Romanow Commission report of 2002.

Tough Love then traces the different ways in which the spirit and substance of the Health Accord were politicized and gradually diluted during the Harper years (2006-2015), how public accountability and transparency evaporated and then, when the term of the 10-year Accord expired in 2014, the partisan political machinations that preceded the federal election of 2015 and the reluctant signing by the P/Ts of the bilateral health agreements in 2016 and 2017.

After *Tough Love* was written more information about health care costs and the financial impacts of the changes has become available.

The Parliamentary Budget Office, the Ontario Accountability Office, and the Conference Board of Canada have all confirmed the 5.25 % P/T calculation as the annual increase in the CHT needed to maintain health services at current levels.

The Canadian Health Coalition calculates that over the coming 10-year period of the bilateral health agreements there will be a loss of over \$30 billion in federal funding to the P/T. This sum is the difference between what is estimated to be needed to maintain services, the increase of 5.2 %, and what will be received.

The former Parliamentary Budget Officer, Kevin Page, produced a similar report in April 2017 showing an even greater loss in health care funding transfers of \$33 billion over 10 years.

It seems very likely that there will be a cumulative shortfall and a need for P/Ts to make major cuts in health services over the next 10 years and that the door will be forced open for further privatization of essential health care services.

For seniors accepting these policies enshrining cutbacks means that seniors are resigning themselves to a regime of “tough love.” Tough love is sometimes described as a way to discipline rebellious children or as “a political policy that is designed to encourage self-help by restricting state benefits.” It’s a policy that depends on enforced silence and compliance.

Most Canadians are proud of their public health care system and trust their governments to deliver high quality care but it seems that this trust may be misplaced. Our expectations of quality care in the public system were gradually reduced during the Harper years and now international comparisons of health care in developed countries over the last few years consistently show Canada ranks far below most other developed countries in access to quality care.

So the question for NPF now is: Can we afford to sit back and be compliant or do we work for change?

Kathleen Jamieson

Chair, NPF Health Committee

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NEWSLETTER

National Pensioners Federation



NPF REINTRODUCES THE MEDD AWARD

NATIONAL PENSIONERS FEDERATION

NPF Executive 2018 - 2019



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To the Readers,

All editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor.

Statements and opinions expressed do not represent the official policy of NPF unless so stated.

Have you got an article you would like to submit for consideration?

Please send your articles to the publication's editor, Mary Forbes at mary.forbes@npfmail.ca.

Thank you Maria Pinto for her assistance.

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Trish McAuliffe, President's Report



As the year draws to an end I have many things to be grateful for, for myself and for our organization. Sometimes it's difficult to separate the two as you can imagine. Working into the end of my first full year as the president I am sure my family can testify that I have taken on my role with full commitment in light of the 'big shoes to fill' of some of the former executive members. The dedication and work that we all appreciated by Herb John to get us to stand in a place so very well organized and represented across Canada. A salute to the many years of service to Doug Edgar and the role he played to establish our resolution/policy work and ensure proper record keeping (no easy task). My full appreciation of our recent retired members, Mike Kaminski and Pat Brady who held me up when falling down seemed easier. Thank you for the mentorship, to stand in fortitude and into a pathway of success. This is not just for me but for all of us here at NPF,

we are all standing on the shoulders of giants in dedication and representation. You each gave your all for so many years and we Thank You!

Congrats to our 2019-2021 executive members elected; Mary Forbes, Treasurer; Sam Wiese, 1st Vice President; Annette O'Connor, Recording Secretary; Barb Mikulec, 3rd Vice President. Remaining as 2nd Vice President is Bernie LaRusic and I, Trish McAuliffe as President until convention 2021.



Also a grand applause to Pat Brady swearing in the new members as he leads into his own retirement from NPF. Thank you Pat for years of commitment and hard work as the recording secretary, never an easy task.



Additionally, a warm send off to Mike Kaminski as he retires from NPF. His unwavering support and mentorship will be missed.



Thank you to our new members of the NPF Executive Left to Right, Mary Forbes, Treasurer; Sam Wiese, 1st Vice President; Annette O'Connor, Recording Secretary; and Barb Mikulec, 3rd Vice President.

Trish McAuliffe, President's Report

United Nations International Day of Older Persons – October 1st

This year's UN theme marked the "Journey to Age Equality". *Empowering older persons in all dimensions of development, including promoting their active participation in social, economic and political life, as one way to ensure their inclusiveness and reduce inequalities.*"

I had the privilege of addressing a community delegation at an event in my neighboring city of Oshawa. I recalled on our first such event held at Oshawa city hall only four years ago and feel pretty proud of the growth in the annual event. Notably as we engage with city councilors, the local mayor and community group leaders we continually circle back to the central message, "Don't plan FOR seniors plan WITH seniors". As our communities grow with us and are mindful of the aging demographic, we want to ensure that seniors are part of the conversation, consultation and designing of services and network opportunities. It is imperative that we have cross generational training to better understand one another, ensure inclusion and positive outcomes for seniors as our world changes around us. It begins in our own community, so be a part of it!

SeniorsVoice.org continues to be the supporting entity that helps propel this popular annual event across Canada and seeks to capture each and every event of proclamation and or declaration. The organization is volunteer led and meets monthly to develop methods of collaboration, communication, and tools to build broad momentum each and every year. If you are interested to learn more or want to plan an event Seniorsvoice.org wants to help. Also, be sure to share your hometown event on the website. Congratulations to our NPF affiliates who take part and take pride in their commitments to seniors through UN IDOP.

Federal Election

As you may be aware the NPF spent considerable time to ensure we captured all our priorities into various campaigns to encourage political parties support as they plan and lay out their platforms. Our hope was that our material made its way to you and you were able to utilize it for local ground work in electing the right candidate in your respective ridings and elect a responsible government that respects seniors. This time around the sitting government will have to work with all parties to "move forward" and now possibly provide us the openings and the prospect for improved legislation on our key issues; pension security, affordability, housing and health care to mention a few. So stay with us for more of the same as we press onward in our agenda throughout the next four years.

Speaking of legislation and backdoor opportunities, the Honourable Minister Morneau seems to have taken another route to administer the changes he so desires to Defined Benefit Plans. He was not so successful with the passage of Bill C27 so now moved in to secure amendments in the instruction guide of OFSI, Office of the Superintendent of Financial Institutions. Our subsequent coalition drafted letter to the consultation is focused on three key issues – the Distressed Pension Plan Workout Scheme, the change in wording of the amendments possibly giving it a different intent, and wording that was directly pulled from the Bill C-27. Once again we are opposing 'all ways and means' that likely reduce regulations on DB pension plans. Our coalition partnership with other like-minded groups will be once again asking for your support in letter writings, petitions and lobby efforts in the coming months. Stay tuned, we can do this!

Trish McAuliffe, President's Report

PIAC – Public Interest Advocacy Centre

The National Pensioners Federation is, once again, part of a coalition of consumer and public interest groups that is appearing at the Canadian Radio-television and Telecommunications Commission (CRTC) to argue for cheaper and better cell phone service in Canada.

The CRTC has launched a public consultation and oral hearing to review mobile wireless services in Canada (that is, cell phones). The focus of the consultation is to examine the current structure of the mobile wireless services market in Canada and determine what changes need to be made in order to better serve Canadians. Please take the time to respond to our internal survey of members, tell your story of affordability and or enlist in the consultation procedure to ensure that seniors are well represented in terms of affordability and services. You will be hearing more about this process in the New Year.

In closing, have an enjoyable, healthy and safe holiday season and see you back here in 2020. Thank you for your ongoing support of the National Pensioners Federation, together in one voice for seniors everywhere.



Pension Committee Report - Trish McAuliffe

Canadian Coalition for Retirement Security (CCRS)

The NPF continues to work in collaboration with other national advocacy groups included in CCRS representing approximately 3.5 million seniors across Canada. This partnership held together to withstand the forces behind **Bill C27** (Targeted Benefit Plans) and keep it off the table to date. Our steadfast fight back shall continue should we see signs of its reintroduction as NPF has confirmed our collaboration moving forward.

United in one voice. Consultation submission

The Office of the Superintendent of Financial Investments (OSFI) summoned a consultation on the revision of the Regulation Guidelines with a deadline to submit just prior to the federal election.

OSFI is an independent agency of the Government of Canada. It is responsible for the prudential regulation and supervision of federally regulated financial institutions, as well as private pension plans subject to federal oversight. OSFI monitors these institutions for solvency, liquidity, and safety and soundness.

In coalition with CCRS we signed on the following letter that address three key issues; **the Distressed Pension Plan Workout Scheme; the change in wording of the amendments possible giving it a different intent; and wording that was directly pulled from the Bill C-27.**

CCRS Letter to OSFI Consultation

Dear Ms. DeMos,

The Canadian Coalition for Retirement Security (CCRS) is submitting this letter to provide its input regarding OSFI's proposed revisions to the Instruction Guide for Authorization of Amendments Reducing Benefits in Defined Benefit Pension Plans.

The CCRS is a coalition of over several organizations, including private and public sector pension groups who have come together to protect the earned pension benefits of Canadians. Our partner organizations include: Canadian Naval Air Group and Maritime Air Veterans Association, Newfoundland & Labrador Coalition of Pensioners, Retirees and Seniors Organizations, CBC Pensioners National Association, National Organization of Retired Postal Workers, Manitoba Association of Seniors Centers, Bell Pensioners' Group, Air Canada Pionairs, Manitoba Seniors Coalition, Professional Institute of the Public Service of Canada, National Pensioners Federation, RCMP Veterans' Association, Canadian Federation of Pensioners, BC Retired Teachers, Canadian Association of Retired Teachers, Congress of Union Retirees and the National Association of Federal Retirees.

While the memo that was issued to announce OSFI's proposed changes to the Guide suggests that there are no significant policy changes, the above-noted organizations are concerned by three changes that appear to endanger the security of pension benefits accrued under defined pension plans. The first is the removal of the reference to the Distressed Pension Plan Workout Scheme from the Guide. This scheme provides a means of relief to plan sponsors in difficulty that does not include reducing accrued pension benefits. While the scheme still exists under the Pension Benefits Standards Act (PBSA), we do not understand why it was removed from the Guide. We believe it is important for this provision to be retained.

A second set of changes concerns the amendments made to the section "What Constitutes a Reducing Amendment?" In the 2012 document, the Guide asks whether a proposed amendment reduces the commuted value of a member's accrued benefit – while the proposed amendment to the Guide states that an amendment reduces or could reduce an accrued pension benefit. It looks like OSFI has chosen to open the door to an amendment that not only "reduces" now but "could reduce" an accrued pension benefit at a later time,

CCRS Letter to OFSI Consultation Continued

much like a shared risk or target benefit plan would allow. We would like clarification as to why this was changed and the underlying envisioned applications.

The third and most outrageous change is the inclusion of wording which replicates the main objective of Bill C-27: An Act to amend the Pension Benefits Standards Act, 1985. This legislation was presented in October 2016 by federal finance minister, the Hon. Bill Morneau, and remained stalled at first reading since its introduction, which we believed is unprecedented. It would allow Crown corporations and federally-regulated employers to push employees and retirees to surrender their defined benefit pension plan in favour of a target benefit plan. In tough times, target benefits can be reduced, providing less retirement security for its members – bad news for seniors and particularly unfair as accrued pensions are earned and deferred compensation. To change compensation after it has already been earned, or to enable such changes, is unconscionable.

In 2015, Prime Minister Trudeau promised Federal Retirees that defined benefit pensions “which have already been paid for by employees and pensioners, should not be retroactively changed into [target benefit plans]”. And yet, Bill C-27 would permit exactly that.

The CCRS worked tirelessly to stop Bill C-27, sending over 50,000 emails, tens of thousands of postcards, and meeting hundreds of members of parliament to make it clear that Canadian employees and retirees do not want to allow the conversion of defined benefits to target benefit plans – that the reduction of accrued benefits was unacceptable.

Bill C-27 stayed at first reading – it did not move forward as politicians had heard our members’ voices. Repeatedly we were told that this Bill will not move forward. As the House of Commons rose in June 2019, the Bill is ultimately likely to have died on the order paper.

It is vexing to see that the 2019 proposed amendments to the Instruction Guide would essentially correspond to the adoption of Bill C-27 by a back door. The 2012 version of the Instruction Guide states:

“Where the plan’s amendment power does not permit a unilateral amendment, OSFI expects unanimous agreement to the Reducing Amendment by all affected groups.” This wording is fairly unambiguous – unanimous agreement. This has been changed to:

“Where the plan’s amendment power does not allow for a Reducing Amendment, OSFI would expect written agreement to the Reducing Amendment by anyone (e.g., member, former member or survivor) whose pension benefit would be reduced by that amendment. A bargaining agent could agree on behalf of a unionized member if authorized to do so. This agreement would have to be obtained prior to OSFI considering the request for the authorization, and documentation supporting that the agreement has been obtained should be filed with the application to OSFI for authorization.”

This last sentence is almost identical to section 9.7 (2) of Bill C-27 which reads: “A bargaining agent may consent on behalf of a unionized member if the agent is authorized to do so.”

While OSFI has claimed that these proposed changes are not significant policy changes, we have reason to believe that these changes will be interpreted as making it easier to make modifications inappropriately reducing accrued pension benefits. There has been significant public outcry against changes of this nature – and it is unacceptable that such changes would be included despite the lack of political will and public disapproval of similar changes that were proposed by the finance minister in Bill C-27.

Mary Forbes, Treasurer's Report

"Times they are a changing" or are they?

On researching for historical information on the 65th anniversary of my Local Union I came across some old Contact newsletters. The centre pages from our June 1980 Contact is a report card on the effect the free trade agreement could have on our Country.

"Canadian Industry": They said the deal would make us prosper. Grade F – 5 American Companies had set up offices in Canada to help companies move south. Company after company is moving or closing. The tally is in the hundreds. That was in 1980 Inglis, Litton, Burlington Carpet, Northern Telecom, to name a few and now we can add Zellers, Sears, etc., and with NAFTA many more Canadian companies are considering moving operations to the US.

Social Programmes: Grade F - The Conservative government told us not to worry yet we saw cuts in provincial payments, major changes to E.I. and claw backs on old age security and family allowances and a 7% GST tax. Cuts continue in Ontario.

Jobs for your Neighbours: Grade F – The Conservatives said the Free Trade Agreement would bring jobs. At that time over 70,000 jobs had been lost and job loss continues with plants closing and businesses moving.

Our Natural Resources: Grade F – Because of licences granted under the Free Trade Agreement Canadian ownership dropped in the Oil and Gas industry and much of our gas is exported South. By now, Americans have even more claim to our gas than we do.

On the front page of this newsletter is an article by Bro. Bob White, the then President of our Union who talks about a time of great uncertainty and a government in Ottawa following the Corporate agenda. "Ring a bell" is what the Conservatives are doing in Ontario. He talks about more food banks and more workplaces closing and the widening gap between the rich and the poor. Many more people use food banks than ever before, and we talk about the one per cent. His words all came true.

I am also looking at a contact newsletter from July 1996 where there is a report on Paul Martin delivering a budget that drove Government support for public services back to the 1950's I wonder how far back we are now. There is also a report on U.I. now E.I. "Why the U.I. cuts of \$2 billion and massive restructuring"? whilst the problem still remains: lack of jobs. They say the jobless rate is less now, but the true fact is that many only have part time jobs not full time jobs.

Better the devil we know rather than the devil we don't know. Justin and his Liberals will have to fulfil some of their promises to retain their position as the governing Liberal party. We have to continue our push for Universal Pharmacare, Housing, clean water and fair treatment for all Canadians, etc.

Now that I have stepped down from my soap box I wish to congratulate our new NPF Executive. I look forward to working with you all. I also wish to thank all the Delegates for a very successful convention.

Seasons Greetings

Sam Wiese, 1st Vice President's Report

2019 National Pensioners' Federation Convention Summary

The 2019 National Pensioners' Federation (NPF) was held from September 10 to 12 in Mississauga, Ontario. From the lively list of presenters to the business of dealing with resolutions the two day convention was both informative and productive.

To address the need for information and tactics for action on ongoing and forthcoming campaigns, delegates received presentations on pension protection; National Public Pharmacare and Health Care, including safe prescribing; information from the Canadian Medical Association about current and future steps to ensure continued quality public healthcare; thoughts from the Council of Canadians on how to build a better Canada; and reports from the NPF standing committees on housing and health. Many of these presentations are now available on the NPF website under the 2019 Convention tab.

The NPF Resolutions Committee, Lance Livingstone (chairperson), David Bunnett and Lyle Hargrove, skillfully lead the delegates through all 30 resolutions that were presented to this convention. The resolutions dealt with the environment, health, housing, pensions and financial security, politics and the NPF constitution. By passing the resolutions, over the next two years the NPF is committed to taking specific action and working with affiliates and coalitions to build a safer, healthier environment for all Canadians with focus on the needs of seniors. We will call upon the Federal Government to enact a long promised National Public Pharmacare Plan and initiate a National Public Dental Plan while ensuring that our National Health Care Plan meets the needs of all Canadians. We will ask that a Federal Ministry of Seniors be established rather than simply appointing a Minister of Seniors without benefit of the support and power of an actual ministry. While recognition was given to the recent development of a National Housing Strategy, the NPF identified immediate needs and will call on all levels of government to take swift action to provide safe and affordable housing specific to seniors. Working in concert with affiliates and coalitions we will call for increases in Canada Pension, Old Age Security, Guaranteed Income Supplements and personal tax exemptions while continuing the fight to maintain and broaden full pension security for all. All delegates in attendance at this convention are aware that work that will be needed to meet our goals and are committed to taking the actions necessary to "get the job done".

The delegates to this 75th Convention of the NPF were also tasked with electing individuals to the executive positions of 1st Vice President, 3rd Vice President, Recording Secretary and Treasurer. President Trish McAuliffe, 2nd Vice President Bernie LaRusic and Member-at-Large Kathleen Jamieson are now joined by Sam Wiese, Barb Mikulec and Annette O'Connor in the respective positions with Mary Forbes returning in her role as Treasurer. (We are not sure yet how Bernie will handle being the only male on the team.) The convention ended with the swearing in of the new executive members and much appreciation to those who have and continue to work with the National Pensioners' Federation towards the betterment of Canada's seniors.

Bernie LaRusic, 2nd Vice President's Report

My last report included the involvement of 90,000 Nova Scotians in a survey structured around needs of the total population. My understanding was that there was a good response to the survey with a preliminary report in late Fall. As 2nd VP, I've been assigned as Liaison Officer for the Outreach & Communication Committee and it requires members.

My involvement with NPF began with attending the Convention held in Charlottetown, two years before the name was changed to the National Pensioners Federation. At that time, PEI as well as NFLD & Labrador had delegates attending. It is my intention to reach out to PEI, NFLD & Labrador, as well as N.B. and attempt to build back NPF's participation in those provinces.

Presently there's about a fifty per cent representation of the Provinces & Territories across Canada involved with NPF. The need for a marketing plan to move forward should be this committee's top agenda item. Having said that, the door is open for people with such skills and who would like to assist. The committee will utilize the internet, conference calls & face to face at convention and participation in workshops in NPF's off year, as Conventions will now be held every two years.

With the Federal election over and a minority government in place, seniors' issues such as housing, pharmacare & transportation should be of interest to the senior community which NPF represents. Without support from organizations representing the senior community, a positive outcome could diminish on these outcomes.

NPF leadership has articulated such concerns to government in reports and presentations, and now NPF leadership is asking the affiliates' membership to begin a follow up. From the recent Federal election, a minority Liberal government will be in place and require support from others to stay the course. Many organizations will be lining up at Constituents' offices to make their pitch. I recall a Union Government leader saying, "I didn't invent the system, but I know how it works". This suggests a method exists to influence government. One, of course, is money; another, keeping the issue on the table.

Having the affiliates develop a go forward plan on how such activity involving Constituent's offices can be made operational would be the goal. There is an opportunity as well as a need for such activity to achieve a positive outcome. I am looking forward to having a committee to assist in creating such activity during a minority government.



Barb Mikulec, 3rd Vice President's Housing Report

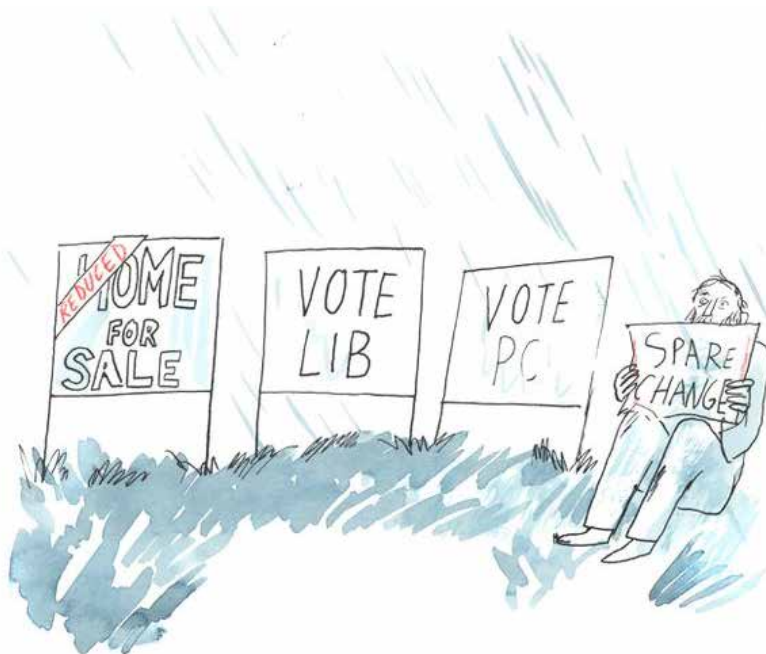
Promises abound during an election period. Plans to help each segment of society to live better, reduce taxes and care for our most vulnerable are laudable but need funding. With a minority government the federal politicians may be working more in conjunction with other parties on plans. Let's hope affordable housing, one of Canada's chief concerns, will be given real consideration.

Our National Household Survey latest results lists 12,462,000 households in Canada. The average household income is \$82,000 and average shelter cost \$1042. Within Canada there are many pockets of core housing needs, leading some to live in tents, sheltered inadequately and some renters fearing rising costs. If you look at Aboriginal housing (included in the figures above), their households are \$503,000, average household income is \$74,000 and average shelter cost \$1,000 monthly. With fewer dollars, the average shelter cost is almost identical for the Canadian average.

Another concern which was part of the Housing report I presented at our NPF Convention is Aboriginal health, affected by long term 'boil water advisories'. In 2011 Aboriginal Affairs and Northern Development Canada published a national assessment of First Nations water systems. In some areas even the high-risk category of water became 'do not consume' which is stricter than 'boil water' as there was a suspected fuel spill near the source of water.

In 2015 Liberal leader Justin Trudeau promised all First Nations clean water within five years. The federal government said all long-term water advisories on First Nations would end by March 2021. When the Liberals took office in 2015 there were 105 long-term water advisories on First Nations areas, and by September 2019 there are 56. Although progress is being made, more needs to be done. For more information: www.thewalrus.ca

The NPF urges the federal and provincial government to care for all citizens with adequate, affordable housing, as well as potable water, which most of us take for granted. Let us unite in demanding that all citizens, including the most vulnerable, are cared for.



Kathleen Jamieson, Member at Large Report

The Story of a Struggle to Ensure Better Care for Residents in Assisted Living Homes in B.C.

The B.C. NDP government has finally completed a four-year long review of the 2004 Assisted Living (AL) regulations begun by the provincial Liberal government in 2016. The revised AL regulations are part of the B.C. Continuing Care and Assisted Living Act that comes into force December 1, 2019.

The new AL regulations are designed to protect the health and safety of seniors in the increasing number of privately owned assisted living facilities in the province. They are meant to enable seniors with more complex health issues (for example, receiving palliative care) to remain in AL instead of being transferred to long-term care.

In BC, the cost of keeping seniors in AL is usually borne by the AL residents who usually pay between \$3,000 and \$9,000 dollars or more per month in Greater Vancouver. The province subsidizes few AL units. LTC on the other hand is largely subsidized by the provincial government and the seniors themselves who must pay 80 per cent of their income for their care. So supporting private AL could have been viewed as a budget saving measure by the then government in power in B.C. (the Liberal government). However, they did establish a Ministry of Health advisory committee on the AL revisions. That committee was dominated by private care providers who wanted no changes and as few AL regulations as possible.

The Council of Senior Citizens of B.C. (COSCO B.C.), was invited to appoint one member to sit on the committee. Since I chaired the COSCO Health Committee I was given the job. It was very depressing because it did not look like even the most minor of my proposals for strengthening the regulations was being considered. These minimal revisions were then being pushed through so the Act could go into force as soon as possible.

But there is a happier ending. The Liberal government of 16 years was defeated and an NDP/ Green Coalition was formed. A few of us lobbied frantically to delay the Act from going through. It worked.

This year, Ministry of Health officials completed a much revised and strengthened set of AL regulations in mid 2019 and a confidential early version was shared with a representative of COSCO and private providers who really hated it. The end result is not perfect but it's a major improvement on the previous version.



"I WISH WE'D KNOWN WE WERE LIVING BEYOND OUR MEANS BEFORE ... WE COULD HAVE ENJOYED IT."

Dancing on the floor of the B.C. Legislature



On Oct. 24, 2019, British Columbia tabled legislation to align provincial law with the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). *Photograph courtesy of Government of British Columbia/Flickr*

It is not often we see celebratory dancing on the floor of any legislature but on October 22, 2019, a B.C. First Nations dance group did just that to commemorate the introduction of historic new B.C. legislation, the Declaration on the Rights of Indigenous Peoples Act, to implement the United Nations Declaration on the Right of Indigenous Peoples in B.C. (UNDRIP) in BC.

The legislation, if passed and it seems certain to do so, is the framework for reconciliation recommended by the Truth and Reconciliation Commission of Canada in 2015. BC is the first jurisdiction in Canada to take this action.

The new B.C. Act requires that the BC government work with B.C. First Nations chiefs and leaders to bring provincial laws into harmony with the UNDRIP

UNDRIP was adopted by the United Nations in 2007 and adopted by 148 nations including the government of Canada. It includes articles covering all facets of the human rights of Indigenous peoples such as culture, identity, religion, language, health, education, and community.

In 2015, the Canadian parliament did pass an NDP bill to implement UNDRIP but the Bill got stuck in the senate and died. The Liberals and the NDP have both promised to work to pass UNDRIP into Canadian law. If they work together, it should be at the top of their agendas.

Submitted by Kathleen Jamieson

75th Anniversary Convention 2019

Just off the hop I would sincerely like to send a thank you to our members for joining in on this year's convention and particularly engaging as you did! Our guest presenters were fascinated with the level of knowledge/engagement style activism that you brought to the discussions. The dynamic presenters included; Melanie Bernard Director of Advocacy for the Canadian Health Coalition, Mike Powell President of the Canadian Federation, John Cartwright of the Council of Canadians, Barb Dolan from the Retired Workers Department of Unifor, and Dr. Sandy Buchman of the Canadian Medical Association. We are so very grateful they could take the time from their busy schedules to enlighten us on the initiatives within their organizations that we can lend some support to. As made available, their respective presentation decks are posted on our website under the 2019 Convention banner. The convention booklet and resolution booklet is also there for you to view. (A big thank you goes out to the staff at [Union Strategies Inc.](#), for their professional support in the development of our convention materials.)

The NPF executive took encouragement from the participating member's evaluations and the directives of our affiliate leadership present at this year's breakfast meeting. Together we began the conversation of an NPF organizational strategic review and will seek the support of our newly elected executive members to refresh our direction moving forward as we change to biannual conventions. Our report will be forthcoming once the work is completed and reviewed for approval.

Submitted by Trish McAuliffe



Medd family members; Ellen Graf-Martin, Nathan Medd II presenting the Nathan Wedgewood Medd Award to SSAI, President Dwayne Turcotte



National Pensioners Federation delegates supporting CMA call to action. **Put Health on the Agenda 2019**. The newly elected President Dr. Sandy Buckman delivered a passionate speech that hit home for all delegates and gave a resounding pledge for supporting the campaign in the Federal election to get more money in Health Care delivery all across Canada.



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 Thank you Sandy.



The Resolution Committee pictured from left to right, **Lance Livingstone (chairperson), Lyle Hargrove and David Bunnett** brought forward 31 submitted resolutions for debate to our delegates throughout the two day event. The summary of the resolutions can be found on the website and in this newsletter. Thank you all for the incredible work to submit your concerns and advance the resolutions together in our advocacy.



Council of Canadians Ontario Chair John Cartwright presented the work of the organization leading into the Federal election and the need to bring the topics surrounding the environment crisis into all of our advocacy.



Pictured together left to right; Dr. Sandy Buckman and Trish McAuliffe sporting the CMA campaign t-shirt provided to all delegates.



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Donations Gratefully Received

**To assist National Pensioners Federation to continue
their work on behalf of all Retirees:**

Canadian Generic Pharmaceutical Association
Unifor National Retirees Executive Council
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To help cover the cost of the 75th Convention

B.C. Forum
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Unifor Local 444 Retired Workers Council
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L. Ard
Power Workers Retired Workers Chapter
Congress of Union Retirees
Retail Wholesale Union Retired Life Assoc. L580
Johnson Insurance
Unifor L673 Retired Workers Council
Unifor L222 Retired Workers Council
Unifor L707 Retired Workers Council
P. Strong

Johnson Insurance for Bags
Unifor National Retirees Executive Council for Bags and writing pads
Power Workers Retired Workers Chapter for Pens

National Pensioners Federation

The National Pensioners Federation (NPF) is a national, not-for-profit, non partisan, non-sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees devoted entirely to the welfare and best interests of ageing Canadians.

The NPF strives to work with our members and like minded organizations to promote positive change for ageing Canadians. We recognize the importance of communicating with our members and supporters regarding current issues that affect them. As ageing Canadians, we need a clear, unified, national voice to influence government policy and legislation. When we work together, we can accomplish our goals for a better life for all ageing Canadians.

When we focus on a vision, differences will not divide us...

Affiliation does not require an affiliate to change or compromise the policies or principles which may or may not reflect the policies of NPF. Most organizations memberships develop policies through a process of discussion and decision about who they are and the beliefs they represent. As affiliated organizations we must respect that process that we each use to create our autonomy.

We respect affiliates autonomy while we unit together in advocacy, education, and networking to produce a clear and sound message for direction and change. Lobbying our Federal Government ministers and developing campaigns to advance our purpose and improvements for ageing citizens from coast to coast to coast creates even stronger voices for our provincial affiliates.

Our joint affiliate and NPF executive conference calls ensure up-to-date communication and input by all provincial leadership. NPF policies reflect the support of motions and discussions at our annual National Convention where resolutions are submitted and debated to provide us our foundation for advocacy. We take pride in our selection of expert speakers at all of our conventions to tackle issues such as income insecurity, national seniors health care strategy, equitable access to information and promoting national standards for seniors across many spectrums.

JOIN US! <https://nationalpensionersfederation.ca>

We are excited to be calling on you and or your organization to be a part of our family of activists and participate in our advocacy initiatives. NPF receives no government funding and depends on membership and donations to support our activities. Organizations that register as a “Club or Group” then are entitled to extend an NPF membership to all of their members through that annual affiliation fee. Each member who signs in to our membership link on our web site will enjoy the membership benefits:

- Annual Membership Card
- 1 year subscription to The National Newsletter (3 issues/year)
- Important mailings or email blasts
- Information postings to our website, Facebook page, and Twitter
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National Pensioners
Federation



Fédération Nationale
des Retraités

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Includes:

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- Important mailings
- Invitation to annual convention
- Special insurance rates for member

NPF CLUB NO. (if applicable)

Full Name:

Address: -----

City: -----

Postal Code: -----

Province: -----

Email address: -----

Phone #: -----

Individual Membership Rate: \$25.00 -----

Family Membership Rate: \$35.00 -----

Donations gratefully accepted \$

Total amount of cheque \$

Please register online at: nationalpensionersfederation.ca
(Online registration is less expensive and very convenient)

Registration forms and cheques can also be forwarded to:

National Pensioners Federation
c/o Mary Forbes, Treasurer
2186 Stanfield Road, Mississauga, ON, L4Y 1R5
Email: mary.forbes@npfmail.ca Phone#: 905-306-1830



Clubs and Group Registration

Includes:

- Membership Certificate
- 1-year subscription to the National Newsletter (3 issues published per year)
- Important mailings
- Invitation to annual convention
- Special insurance rates for members

Club Name: _____

Address: _____

City: _____ Postal Code: _____

Province: _____

Contact: _____ Email: _____ Phone#: _____

Number of Club/Group Members: _____

Annual Club/Group Membership Dues:

Under 100 Members	\$35.00	\$ _____
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1,001 Members and over	\$350.00	\$ _____
Donations gratefully accepted	\$	\$ _____
Total amount of cheque	\$	

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(Online registration is less expensive and very convenient)

NPF c/o Mary Forbes, Treasurer - 2186 Stanfield Road, Mississauga, ON, L4Y 1R5

Email: mary.forbes@npfmail.ca Phone#: 905-306-1830



Making Homecare More Affordable

Our Current Seniors Need More. With the current budget cuts and changes to the Nation’s health care system families need an easier and less expensive way to find home care. uCarenet is a social enterprise that focuses on matching seniors and their families with independent professional Care Providers. uCarenet’s online marketplace matches Families with Care Providers and by eliminating the middleman and hiring direct, families can afford to buy extra hours of care. Families can typically get 30-40% additional hours of care over traditional agencies! [uCarenet](http://ucarenet.com) makes the hiring of home care and the helping of an ageing family member to age at home easier and less expensive than families think.



We All Need Some Companionship or Assistance Around the House, at least that is what I found. Being a family caregiver to a person living with dementia is one of the most challenging roles in society. Family caregivers are known to more likely experience physical and psychological stress, anxiety, and depression. I leveraged my caregiver experience, dealing with my mom’s dementia, to create uCarenet a home care marketplace that makes

it *easier, faster and more affordable* for families to customize and manage a care plan to their needs and budget.

The online marketplace matches Families with Carers and by eliminating the middleman and hiring direct, families can afford to buy extra hours of care. With over 3,700 freelance Care Providers to choose from, many of whom speak a second language, families can find the right care match that meets their needs and budget. From the online profiles of local Care Providers who are available from \$17 per hour.



uCarenet’s matching services are free. uCarenet has no fees and does not markup a Care Providers’ hourly rate. uCarenet earns revenue through its other mobile e-health apps. We do this to maximize uCarenet’s social impact of making home care affordable for families. My goal is to make it easier for seniors to age at home, among their comforts, neighbours and community. I lived the disruption and want to make things better.



Choosing the Right Care Provider in 3 easy steps:

1. *Post your care needs at <https://ucarenet.com/find-home-care>*
2. *Search and screen care providers*
3. *Connect and hire the right care provider*

Even better, if you prefer to do this by phone give me a call at 1-844-698-2273 or email me at nectari@ucarenet.com and we can help find the right person for you.

Sincerely, Nectari Charitakis CEO 905-978-0392 [uCarenet](http://ucarenet.com)

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RETIRES AREA COUNCIL

AJAX, OSHAWA &
PETERBOROUGH

UNIFOR LOCALS 1090, 222 & 524

Lyle Hargrove - Vice Chair
Sandy Carricato - Financial Secretary

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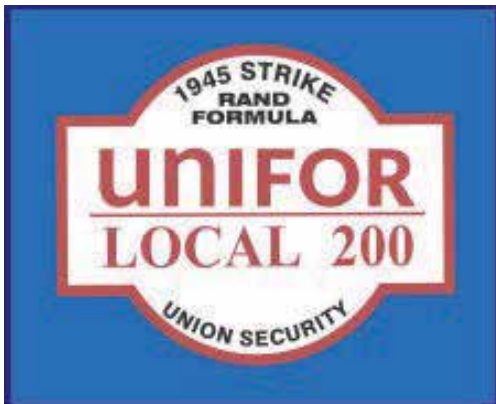
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Don't Plan for Seniors ...

Plan with Seniors



UNIFOR Local 200 Retired
Workers Salutes The National
Pensioners Federation

Serving Ford Windsor Retired Workers since 1966

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Vice Chairperson: Pam Strong
Treasurer : Mike Lepine
Recording Secretary: John Gray
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Guide: Heather Brunelle

Windsor Essex/Chatham
Kent Area

UNIFOR Retired Workers
Council



Representing Retired Workers from

UNIFOR Local 127	UNIFOR Local 195	UNIFOR Local 200	UNIFOR Local 240
UNIFOR Local 444	UNIFOR Local 1498	UNIFOR Local 1941	UNIFOR Local 1959
UNIFOR Local 1973	UNIFOR Local 2027	UNIFOR Local 2098	UNIFOR Local 2458

Saluting the National Pensioners Federation

The Executive & Membership of the Retired Workers Chapter of **UNIFOR** Auto Workers Local 222

President - Les MacDonald

Vice-President - Lyle Hargrove

Treasurer - Art Field

Secretary - Wendy Rolfe

Sergeant at Arms - Mike Saunders

Female Member at Large - Debbie Korson

Member at Large - Lance Livingstone

Trustees - Don Campbell

Paul Herrington

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www.local222retirees.ca



National Pensioners
Federation



Fédération Nationale
des Retraités

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If Not Delivered, Please Return to:

Mary Forbes

2186 Stanfield Road

Mississauga, ON

L4Y 1R5



WHO WE ARE AND WHAT WE DO

Seniors Health and Wellness Institute Society COSCO

www.seniorshelpingseniors.ca

Mission Statement: Our mission is to raise awareness of seniors' issues, to build a healthy community of seniors living in British Columbia.

We are a non-profit organization. Money received through grants and donations is used exclusively on our work with seniors.

- All our facilitators are trained volunteers and are seniors themselves.
- There is no paid staff. Our president, treasurer, workshop coordinator, web master, peer mentors/trainers and our workshop reviewers, are all volunteers who contribute hundreds of hours to help maintain the website, keep the workshops up-to-date, and keep our organization functioning to meet the needs of seniors.
- Our facilitators are reimbursed mileage and other out-of-pocket expenses only.

We offer over 40 workshops. Our workshops are offered free to seniors or groups of people interested in raising awareness about seniors' issues in BC.

- Workshops are offered in four main topic areas: healthy living, legal and financial concerns, personal planning and safety.
- Our facilitators do not offer medical, professional or legal advice. Rather, they refer participants to their own medical or legal practitioners.
- We have given workshops to groups as small as ten and as large as 200, in many diverse locations. Seniors, or organizations, need only supply the space and a minimum of 10 seniors and we will present a session of choice to the group.
- The program began in 2007 with a single workshop on Falls Prevention. To the end of 2018 we have offered a total of 2,427 workshops across the province. They have been offered to 45,439 attendees. Our volunteers have donated over 6000 hours to facilitate these sessions.
- Increasingly, facilitators are working with multicultural communities where the session needs to be offered with the help of a simultaneous translation. In addition, handouts are needed in the appropriate languages.
 - We are grateful for the support of local MLAs who have offered bilingual staff to assist us with some of this ongoing work. However, it is clear that translations of our workshops into more languages will be needed in the future as the demand for our sessions amongst multicultural communities appears to be growing.

We strive to give seniors across the province access to our presentations.

- Facilitators who live in some 15 communities across the province [Vancouver Island, the Okanagan as well as further North and East] willingly travel, sometimes long distances, to facilitate a requested session.
- Facilitators who live in the Metro Area - from the Sunshine Coast to Abbotsford – provide sessions in available spaces across the area [community centres, neighborhood houses, seniors centres, seniors residences, churches, community halls, etc.].



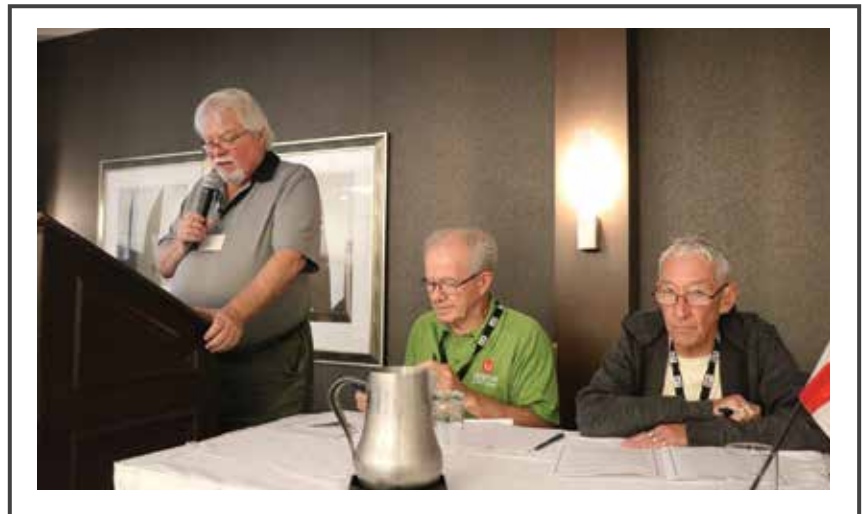
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National Pensioners
Federation



Fédération Nationale
des Retraités

75th Annual NPF Convention
September 10-12, 2019

RESOLUTIONS

Delegate Name/Affiliate

**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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2019 CONVENTION RESOLUTIONS SUMMARY, MISSISSAUGA

1 ENVIRONMENT

- 19.1.1 Canadian Oil Refining

2 FINANCE

- 19.2.1 Grandparents Financial Assistance
- 19.2.2 Taxing the Tax Calculations
- 19.2.3 CPP & OAS Increase on Low Fixed Incomes
- 19.2.4 Income Security

3 HEALTH

- 19.3.1 Safeguard Canadian Drug Supply
- 19.3.2 Single Tier National Pharma Care
- 19.3.3 Suicide Prevention
- 19.3.4 Daylight Saving Time
- 19.3.5 Federal Ministry for Seniors/National Seniors Strategy
- 19.3.6 Dental Care
- 19.3.7 Universal Public Dental Care
- 19.3.8 Pharmaceutical Corporations' Secret Kickbacks to Pharmacies
- 19.3.9 Implement National Pharma Care Plan
- 19.3.10 National Pharma Care
- 19.3.11 Medical Cannabis
- 19.3.12 Addiction and Opioids
- 19.3.13 Food Labeling
- 19.3.14 Universal Dental Care

4 HOUSING

- 19.4.1 Affordable Housing Awareness
- 19.4.2 Improving Access of Homeless Women Seniors to Appropriate Housing and Health Care
- 19.4.3 Impact on Seniors of Mixed Tenancy Housing

5 NPF ISSUES

- 19.5.1 Constitutional Amendment
- 19.5.2 Membership By-Laws Amendment

6 PENSIONS

- 19.6.1 Private Companies and Employees' Pension Rights
- 19.6.2 Bill C-27 "An Act to Amend the Pension Benefits Standards Act, 1985"
- 19.6.3 End Pension Theft
- 19.6.4 Canada's Senior Poverty Line
- 19.6.5 Protection for Private Defined Benefit Pensions

7 POLITICS

- 19.7.1 Make Every Vote Count

NATIONAL PENSIONERS FEDERATION

RESOLUTIONS 2019

1 ENVIRONMENT

19.1.1 CANADIAN OIL REFINING

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

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

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

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

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

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

NATIONAL PENSIONERS FEDERATION

RESOLUTIONS 2019

2 FINANCE

19.2.1 GRANDPARENTS FINANCIAL ASSISTANCE

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

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

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

19.2.2 TAXING THE TAX CALCULATIONS

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

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

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

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

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

NATIONAL PENSIONERS FEDERATION

RESOLUTIONS 2019

19.2.3 CPP & OAS INCREASE ON LOW FIXED INCOMES

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

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

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

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

19.2.4 INCOME SECURITY

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

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

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

Submitted by SSAI AGM 2019

NATIONAL PENSIONERS FEDERATION

RESOLUTIONS 2019

3 HEALTH

19.3.1 SAFEGUARD CANADIAN DRUG SUPPLY

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

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

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

19.3.2 SINGLE TIER NATIONAL PHARMA CARE

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

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

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

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

NATIONAL PENSIONERS FEDERATION

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19.3.3 SUICIDE PREVENTION

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

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

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

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

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

19.3.4 DAYLIGHT SAVING TIME

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

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

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

WHEREAS All Canadian Provinces use daylight saving time.

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

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

NATIONAL PENSIONERS FEDERATION

RESOLUTIONS 2019

19.3.5 FEDERAL MINISTRY FOR SENIORS/ NATIONAL SENIORS STRATEGY

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

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

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

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

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

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

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

NATIONAL PENSIONERS FEDERATION

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19.3.6 DENTAL CARE

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

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

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

Submitted by Unifor Local 222 Retired Workers Chapter

NATIONAL PENSIONERS FEDERATION

RESOLUTIONS 2019

19.3.7 UNIVERSAL PUBLIC DENTAL CARE

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

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

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

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

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

Submitted by British Columbia Federation of Retired Union Members

NATIONAL PENSIONERS FEDERATION

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19.3.8 PHARMACEUTICAL CORPORATIONS' SECRET KICKBACKS TO PHARMACIES

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

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

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

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

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

Submitted by British Columbia Federation of Retired Union Members

NATIONAL PENSIONERS FEDERATION

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19.3.9 IMPLEMENT NATIONAL PHARMACARE PLAN

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

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

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

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

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

Submitted by British Columbia Federation of Retired Union Members

NATIONAL PENSIONERS FEDERATION

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19.3.10 NATIONAL PHARMA CARE

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

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

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

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

Submitted by; British Columbia Old Age Pensioners' Organization

NATIONAL PENSIONERS FEDERATION

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19.3.11 MEDICAL CANNABIS

WHEREAS Cannabis/marijuana is now legal in Canada;

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

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

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

Submitted by; British Columbia Old Age Pensioners' Organization

19.3.12 ADDICTION AND OPIOIDS

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

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

WHEREAS This is a medical and mental health condition;

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

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

Submitted by; British Columbia Old Age Pensioners' Organization

NATIONAL PENSIONERS FEDERATION

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19.3.13 FOOD LABELLING

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

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

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

Submitted by; British Columbia Old Age Pensioners’ Organization

19.3.14 UNIVERSAL DENTAL CARE

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

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

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

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

Submitted by SSAI AGM 2019

NATIONAL PENSIONERS FEDERATION

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4 HOUSING

19.4.1 AFFORDABLE HOUSING AWARENESS

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

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

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

NATIONAL PENSIONERS FEDERATION

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

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

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

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

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

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

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

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

Submitted by NPF Health Committee & NPF Executive Committee

NATIONAL PENSIONERS FEDERATION

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19.4.3 IMPACT ON SENIORS OF MIXED TENANCY HOUSING

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

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

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

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

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

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

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

Submitted by COSCO

NATIONAL PENSIONERS FEDERATION

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5 NPF ISSUES

19.5.1 CONSTITUTIONAL AMENDMENT

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

WHEREAS Moving to a two-year convention will allow more time and resources to be focused on this follow-up,

THEREFORE BE IT RESOLVED That the Constitution be amended in the following sections:

- Section 1. Point 12 to read; “federation meetings” includes a biennial meeting of members or a special meeting of members; Special Federation meeting includes a meeting of any class or classes of members and a special meeting of all members entitled to vote at a biennial meeting of members;
- Section 10 first paragraph to read: “Notice of the time and place of the biennial convention and any other meeting of members shall be given to each member entitled to vote at the meeting by the following means:”
- Section 12 Point 1 to read: “Proposed amendments to the Constitution and/or Bylaws must be submitted in writing to the Secretary of the National Pensioners Federation at least sixty (60) days prior to the date of the biennial Convention.”
- Section 16 to read “Proposals Nominating Directors at Biennial Members’ Meetings – The nomination and election of Executive officers shall take place at the biennial convention. Delegates in good standing will elect the Executive offices.” Page | 7
- Section 17 title to read “Cost of Publishing Proposals for Biennial Members’ Meetings.”
- Section 18 Section 4 to read: “The biennial convention shall be held in September or October.”
- Section 18 Section 5 to read: “At least four (4) months’ notice will be given to all affiliates of the date, time and location of the biennial Convention.”

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- Sections 18 have its three subsections relabeled as 1, 2 and 3
- Section 21 to read: “The quorum of the Biennial Members Convention shall be one third of registered delegates. “Meetings of the National Pensioners Federation shall be governed by rules of order adopted at the biennial Conventions. Where the National Pensioners Federation rules of order are silent on an issue, Roberts Rules of Order shall prevail.”
- Section 22 Point 2 to read: “Affiliate groups shall be entitled to designate five (5) voting delegates to the biennial convention”
- Sections 22 Point 3 to read: “Individual affiliated clubs in good standing shall be entitled to have two (2) delegates attend the biennial Convention.”
- Section 23 Point 1 to read: “Elections for membership on the National Pensioners Federation Executive shall be conducted at the biennial convention.”
- Section 27 to read: “Term of Office of Directors – The Executive members shall be elected for a two-year term. For those Executive members whose term expires in 2020 shall have that term extended to the Convention in 2021.”
- Section 33 amend the opening paragraphs to read: “The Executive shall be delegates to the biennial convention by virtue of office. “The Executive shall carry on the business of the organization between biennial conventions”

19.5.2 MEMBERSHIP BY-LAWS AMENDMENT

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

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

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

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

Submitted by, Chris White

NATIONAL PENSIONERS FEDERATION

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6 PENSIONS

19.6.1 PRIVATE COMPANIES AND EMPLOYEES' PENSION RIGHTS

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

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

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

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

Submitted by; British Columbia Old Age Pensioners' Organization

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

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

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

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

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

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

Submitted by; British Columbia Old Age Pensioners’ Organization

NATIONAL PENSIONERS FEDERATION

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19.6.3 END PENSION THEFT

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

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

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

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

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

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

Submitted by Unifor Local 222 Retired Workers Chapter

NATIONAL PENSIONERS FEDERATION

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19.6.4 CANADA'S SENIORS POVERTY LINE

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

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

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

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

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

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

NATIONAL PENSIONERS FEDERATION

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19.6.5 PROTECTION FOR PRIVATE DEFINED BENEFIT PENSIONS

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

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

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

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

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

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

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

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

Submitted By the Canadian Federation of Pensioners

NATIONAL PENSIONERS FEDERATION

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7 POLITICS

19.7.1 MAKE EVERY VOTE COUNT

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

WHEREAS When more than one person runs in an election in a riding this can leave the other half of the voters unrepresented if their representative is not elected; and,

WHEREAS Our current system, “first-past-the-post” divides the country into non-overlapping areas known as ridings, constituencies, or electoral districts and each place is located within a riding where approximately the same number of people reside.

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

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

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

Housing Action Update

National Pensioners Federation

Barb Mikulec, housing chair
mikulec@telus.net



Canadian Seniors stay in their homes

- ▶ Seniors delay downsizing
- ▶ Seniors may still be working
- ▶ Seniors may be able to maintain homes
- ▶ Seniors may wish to remain in their communities
- ▶ Lack of alternate housing available for seniors
- ▶ **Younger people may find it difficult to get into the housing market**

Housing Committee Portfolio Report

- ▶ ***Resolutions coming from NPF will be the basis of presentations to federal and provincial officials.***
- ▶ **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

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

Targets

- ▶ 385,000 community housing units protected
- ▶ 50,000 units created through the expansion of community housing.
- ▶ 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:

Affordability

Income
Security/Poverty

Choice of
housing

Homelessness

Isolation factors

Affordability issues

- ▶ 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
- ▶ Up to 30% of senior women affected by poverty

Action: need investment in safe, affordable housing
- Modular housing, co-operatives, co-housing



Income Security-housing

- ▶ 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



Choice of Housing

- ▶ Pensions may be small, and not keep up with cost of living
- ▶ Housing payments far exceed 30% of their gross income
- ▶ Seniors may not have a fixed address and may not be enrolled in programs they are entitled to, which affects their housing choices
- ▶ **Action:** Work with federal government to increase the Old Age Security, Guaranteed Income Supplement and Increase Canada Pension Plan

Homelessness

- ▶ Estimated 35,000 homeless in Canada
- ▶ Wait lists for subsidized housing far exceeds availability
- ▶ One in four shelter users in Canada is a senior –over 60 years
- ▶ **Action:** provide housing for chronic shelter users first



Social Isolation-Loneliness

- ▶ 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)

- ▶ Affordable Rental Housing Innovation Fund, administered by CMHC, will build new home construction with \$208.3 million over 5 years
- ▶ Action: provide low cost loans to municipalities and housing developers to construct new affordable rental housing with rent supplements
- ▶ Proposed funding for co-ops to construct, repair and adapt affordable housing for seniors
- ▶ CMHC agreements signed with each Province and Territory

BC - CMHC Agreement for Investment in Affordable housing

- Affordable Rental Housing Initiative** financial assistance to create new affordable rental units
- Aboriginal Housing Initiative** funding to create affordable rental housing off-reserve
- Federal-Provincial Housing Initiative (FPH)** to assist vulnerable BC families and individuals including people at risk of homelessness
- Rental Assistance Program (RAP)** shelter allowance paid to working families
- Shelter Aid for Elderly Renters (SAFER)** shelter allowance paid to renters over age of 60 years
- Homelessness Prevention Program (HPP)** rent supplements for people at risk of homelessness
-youth, victims of family violence, Aboriginal persons and people leaving the correctional and hospitals systems

NPF will monitor these federal/provincial housing programs. BC has major housing challenges as prices of homes but is building modular housing

Alberta - CMHC Affordable Housing Investment Agreement

- ▶ -Regular Rent Supplement Program
- ▶ -Direct to Tenant Rent Supplement
- ▶ -Residential Access Modification Program
- ▶ -Alberta Aids to Daily Living
- ▶ -Education Property Tax Assistance,
- ▶ -Special Needs Assistance for Seniors
- ▶ - Alberta Seniors Benefit- cash benefit to eligible, low-income seniors
- ▶ -Seniors Financial Assistance
- ▶ -Special Needs Assistance for Seniors
- ▶ -Seniors Property Tax Deferral Program

- ▶ - **Investment** \$323 million over 8 years to help individuals, seniors and families' access affordable housing

Saskatchewan - CMHC Agreement for Affordable Housing

- ▶ **-Capital Rent Subsidy Program** funding to create new affordable rental units
 - ▶ **-Rental Development Program**
 - ▶ **-Saskatchewan Secondary Suite Program** to construct or renovate a suite
 - ▶ **-Home Repair Program** homeowner undertakes major repairs for health and safety
 - ▶ **-Repair Program- Adaptations for Independence**
 - ▶ **-Shelter enhancement Program** to increase the number of emergency shelters, and repairs
-
- ▶ *These programs indicate that Saskatchewan will encourage secondary suites, which brings income to the homeowner and provides rental suites in existing buildings.*
 - ▶ *The Home Repair Adaptations for Independence, similar to BC and Alberta allow for modifications to homes to enable seniors to live in safety with grab bars, etc.*
 - ▶ *The NPF notes the Shelter Enhancement Program's targeted goals for more shelter spaces, and repairs to existing ones.*

Manitoba - CMHC Agreement for Investment in Affordable Housing

- ▶ **-Manitoba Housing Secondary Suites Program-** money for construction of a secondary suite
 - ▶ **-Rent Supplement program-** for landlords to subsidise affordable rental units
 - ▶ **-Homeowner Renovation Assistance Program** -forgivable loans
 - ▶ **-Shelter Enhancement program-** forgivable loans
 - ▶ **-Residential Adaptations for Disabilities Program-** forgivable loans
 - ▶ **-Social Housing Assisted Living (SHAL)** - affordable assisted living services for seniors
 - ▶ **-Social housing with private and non-profit housing partners:** -cooperative housing, private non-profit housing, rent supplement provided for families, elderly, special needs persons
 - ▶ **-Sponsor Managed Social Housing** for people with low to moderate incomes
 - ▶ **-Urban Native Non- Profit Housing** offers housing options in urban communities to Aboriginal seniors, persons with disabilities and families with low to moderate incomes.
- ▶ *This Agreement covers forgivable loans both to homeowners and for shelter enhancement. Some programs give rent supplements and specifically support Urban Native non-profit housing and Disabilities Adaptations. The NPF notes the efforts to address core housing needs.*

Ontario –CMHC Agreement with Ministry of Municipal Affairs and Housing

- ▶ **Rental Housing Component** forgivable loans to create new affordable rental units serves seniors persons with disabilities, recent immigrants, Aboriginal persons
- ▶ **-Off-Reserve Aboriginal Housing-Rental Component** with forgivable loans
- ▶ **-Ontario Renovates** for homeowners and landlords to repair and to create secondary suites
- ▶ **-Rent Supplement Component -Housing Allowance Component**
- ▶ **-Home Ownership Program** down-payment assistance
- ▶ **-Off-Reserve Aboriginal Housing -Assisted Homeownership**
- ▶ *These measures will impact rental, homeownership, repairs and Aboriginal housing concerns. The NPF hopes funding will impact rural homes which do not have potable water.*

Quebec-CMHC Agreement under Societe d'habitation du Quebec

- **-AccesLogis Quebec**
 - **-Rent Supplement Program**
 - **-Shelter Allowance Program**
 - **-Reno/Region/Program RRP**
 - **-Renovation Quebec**
 - **-Shelter Enhancement Program**
 - **-Residential Adaptation Assistance Program**
- *These measures indicate funding will assist with supplements to rental and shelter lodging. The Residential Adaptation Assistance Program assists seniors with renovations to enable them to live safely in their homes.*

New Brunswick - CHMC investment in Affordable Housing

- ▶ **-Affordable Housing Program** forgivable loans and rent supplements for rental housing
- ▶ **-Rental Conversion Program** financial assistance, convert non-residential properties to affordable units
- ▶ **-Rental Residential Rehabilitation Assistance Program (RRAP)**- assistance for repairs
- ▶ **-Rooming House Rehabilitation Assistance** for financial assistance for landlords for repairs
- ▶ **-Federal/Provincial Repair Program** forgivable loans to homeowners to undertake modification, for units occupied by seniors or persons with disabilities
- ▶ **-Shelter Enhancement** forgivable loans for construction, or rehabilitation existing shelters
- ▶ **-Housing Assistance for Persons with Disabilities**, forgivable loans to create accessible secondary suites for seniors or persons with disabilities

- ▶ *The National Housing Strategy aims to expand affordable housing units by 15% and renew 20% of existing community housing units including co-ops.*

Prince Edward Island-CMHC agreement with Department of Family and Human Services for Affordable Housing:

- ▶ **-Family Housing Rent Supplement** to landlords to provide affordable rental housing
- ▶ **-Home Renovation Program** financial assistance for mandatory repairs that preserve affordable housing
- ▶ **-Persons with Disabilities Home Renovation Program** for accessibility modifications
- ▶ *The NPF note that assistance is given to expanding affordable rental options, and repairing/modifying accommodation. Seniors may need adjustments to their housing as they age, ie grab bars, levers, ramps.*

Newfoundland and Labrador - CMHC Agreement

- ▶ **-Affordable Rental Housing program** forgivable loans to create new affordable rental units
- ▶ **-Provincial Home Repair Program** forgivable loans to homeowners for repairs to bring their homes up to minimum fire and life safety standards
- ▶ *These programs address creating new affordable rental units and safety measures.*
- ▶ *The NPF looks forward to hearing if more measures are being considered to address homelessness, shelters, tax deferral, etc.*

▶ Nova Scotia-CMHC Agreement for Investment in Affordable Housing

- ▶ **-New Rental Housing Program** capital funds and rent supplements for affordable units
- ▶ **-Rental Housing Preservation Programs** to convert non-residential buildings into rental units
- ▶ **-Rent Supplement program** for landlords or co-op non-profit housing projects to assist households to pay rent based on income, includes seniors
- ▶ **-Homeowner Residential Rehabilitation Assistance Program (RRAP)** to home repairs
- ▶ **-Rental Residential rehabilitation Assistance Program** for affordable housing repairs
- ▶ **-Rooming House Residential Rehabilitation Programs** assistance to owners
- ▶ **-Emergency Repair Program** for homeowners or occupiers in rural areas to pay for emergency repairs to keep their homes safe for occupancy

Nova Scotia -continued

- ▶ **-Provincial Emergency Housing Repair Program** for homeowners for emergency repairs
- ▶ **-Home Ownership Preservation Program** to homeowners for major home repairs
- ▶ **-Senior Citizens Assistance Program** for repairs to their home if a threat for health or safety, with a grant of \$6,500, this grant is means tested
- ▶ **-Disabled Residential Rehabilitation Assistance Program (RRAP)**
- ▶ **-Home Adaptations for Seniors' Independence (HASI)** so seniors can live independently in their homes, has a forgivable loan of up to \$3,500
- ▶ **-Shelter Enhancement Program--**Forgivable loans for construction of new and existing shelters
- ▶ *A number of programs assist seniors as homeowners, renters or rooming house residents, to have a safe housing unit. The funding for Emergency Repairs in rural areas addresses needed one- time urgent repairs to keep homes safe.*

Northwest Territories-CMHC Agreement for investment in Affordable Housing:

- ▶ **-Providing Assistance for Territorial Homeownership (PATH)** forgivable loan for construction or purchase of an affordable home
- ▶ **-Home Entry Level Program (HELP)** subsidized rent to assist buyers
- ▶ **-Contributing Assistance for Repairs and Enhancements (CARE)** forgivable loans for necessary repairs to their homes
- ▶ **-Shelter Enhancement Fund** for construction, conversion/renovation of shelters or second stage housing
- ▶ *With far-flung communities the federal- NWT committed funds address several areas of concern to their community. Northern living costs such as heating or transportation of supplies takes a large part of pension income for seniors.*

Nunavut-CMHC agreement with Nunavut Housing Corporation for Affordable Housing

- **-Home Renovation Program** financial assistance to homeowners to undertake repairs and renovations
- **-Emergency Repair Program-** homeowners to undertake emergency repairs
- **-Nunavut Down Payment Assistance Program**
- **-Tenant-to-Owner Program**
- **-Heating Oil Tank Replacement Program**
- **-Senior Citizens home Repair Program**
- **-Seniors and disabled Persons Preventative Maintenance Program**

- *The NPF notes several specific areas where seniors are considered in the Housing programs.*
- *The NPF notes the Tenant-to-Owner program, a unique program to assist people towards homeownership.*

Yukon-CMHC Agreement with Yukon Housing Corporation

- ▶ -funding to increase the supply of affordable housing
- ▶ -renovate existing social housing
- ▶ -expand the rent supplements, available to households eligible for social housing that are living in market rentals
- ▶ *Although these three areas indicate funding will target housing supply and renovations, the rent supplements may not specifically help seniors. Other Seniors programs may be of more assistance to seniors living in the Yukon (Affordable Housing Grant and Loan Programs.)*

Summary- Housing Discussion

- ▶ Housing: the majority of adults live in the community and want to 'age in place' in their home, either owned or rented. Consider:
- ▶ Is my home in a location where I choose to be, not isolated from services, friends and family?
- ▶ Consider costs of housing and if I can afford to remain there-condo fees, taxes, repairs and maintenance, mortgage
- ▶ Can I afford to have services done- cleaning, yard work?
- ▶ Can I manage my home if I live alone?
- ▶ Have I dealt with safety concerns at my home? ...night lights, remove scatter rugs
- ▶ Can modifications be made for increased mobility- ramp, handrails, grab bar?
- ▶ Are other housing options available in my community?

Be proactive in discussions and planning for the future for your housing needs

Pension update:
Some progress, more threats
And an election

Michael Powell

President

Canadian Federation of Pensioners



- 19 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

- Brief background
- Progress and Threats
- 2019 election

Background

- Two levels of legislation impact pension security
 1. Legislation governing how pensions are managed and legislation governing how companies are managed
 - 11 different jurisdictions
 2. Legislation governing how pensions are managed in insolvency
 - 1 jurisdiction (Federal)

Jurisdictional Nightmare

- Pensions are not necessarily registered in the same jurisdiction of the company
- All jurisdictions are different
- In general, provisions at the “lower” level of jurisdiction (pension and business management) are not enforceable in insolvency

What is our ask?

- Keep it simple: pensioners should receive 100% of the pension their employer committed to.

Specifically to the federal government?

- Create a pension insurance program that insures 100% of the pension liability. This should be fully funded by the plan sponsors. While this would impact only federally regulated pensions, it would create a model for similar plans at the provincial level.
- Amend insolvency legislation to extend super-priority to the unfunded pension liability. While this would not guarantee pensioners would receive 100% of their pensions, it is an action the federal government should take to provide increased pension security to all pensioners of companies entering insolvency.
- Establish a recurring refundable tax

Threats

- Quebec, Ontario and now BC and Manitoba moving away from 100% solvency target.
 - Remember 100% was the target when Nortel, Sears, etc. went through insolvency.
- Sponsors complaining 100% solvency is too expensive. Some large unions support them.
- Jurisdictions moving to “going concern” funding
 - Going concern is like a “cash flow” model vs solvency which is an “are there assets to cover the liabilities” model.

100% Solvency Funding is Critical

- When a pension is wound up in an insolvency it is converted to annuities.
- Annuities are calculated on the same basis as solvency funding.
- The annuity will be the same as your pensions' solvency ratio.
- Any reduction in solvency requirements must be contingent on a backstop.

Progress

- Bill C97
- Included positive changes to insolvency and business management legislation
- Not nearly far enough and limited
- But it is a start, and an admission that changes are necessary

2019 Election

- Have asked all the major parties what their policy is regarding pension protection
- NDP have stated they will meet both of our asks; super-priority and pension insurance
- Green Party stated they would give pension debts priority during insolvency proceedings
- No response yet from the others.

Questions?

Thank You!

