

## **National Pensioners Federation 2021 Virtual Convention**

**October 5,6 & 7, 2021**

### **“Access and Equity for seniors”**

#### **Minutes of meeting**

Note: “**MSC**” within these minutes indicates that a motion was moved, seconded and carried.

Daniel Chai our technology advisor gave a “tech talk” 5 minutes before the meeting each day and was available for questions and troubleshooting.

#### **Day 1 - October 5, 2021**

President Trish McAuliffe called the meeting to order; thanked Daniel and the planning committee; welcomed the delegates and guests; then asked Sandy Carricato to acknowledge that the meeting is being held on traditional first nations ancestral lands.

Trish McAuliffe thanked Sandy for her spirited fight and leadership.

The delegates and guests heard the reading of the NPF’s seniors prayer and then observed a minute of silence dedicated to those who had passed on since our last convention.

**MSC** That the agenda for this 76th convention be adopted.

Trish McAuliffe introduced the keynote speaker - Dr. Kiran Rabheru, Chair of the board, International Longevity Centre Canada

#### **Strengthen & Promote the Human Rights and Voice of Older Persons**

Dr. Rabheru gave a history of the development of UN human rights

Conventions since 1945 and addressed the need for the human rights of older persons to be protected in the new UN Convention.

Trish McAuliffe thanked Dr. Rabheru for his leadership.

**MSC** That the minutes of convention 2019 be adopted.

**President McAuliffe announced the appointment of committees.**

Resolutions committee

Lance Livingston (chair)  
Lyle Hargrove  
Pamela Strong

Registration and credentials committee

Jean Simpson (chair)  
Mary Forbes  
Maria Pinto

Elections committee

Jean Simpson (chair)  
Donna Sutherland

The chair of the registration and credentials committee reported on attendance.

Delegates

Total	57	with 54	voting
British Columbia	18		
Nova Scotia	1		
Ontario	29		
Quebec	1		
Saskatchewan	4		

**MSC** Adoption of the credentials report.

**2019-2021 Financial report, Mary Forbes, Treasurer**

The financial report was circulated and Mary highlighted the reduced income and

expenses. It was clarified that only members get a hardcopy of the newsletter. It is on the website.

**MSC** Support for the financial report.

### **NPF President's address – Trish McAuliffe “NPF Going Forward”**

Trish McAuliffe expressed her gratitude to all who worked to support the organization including affiliates. She also thanked the 2019-2020 executive for their service during the past two years. The members and delegates were thanked for their committed leadership.

Trish emphasized the importance of NPF keeping strong at the national level partnering with advocacy groups such as; the Public Interest Advocacy Centre (PIAC); Canadian Transportation Agency (CTA); the Canadian Federation of Pensioners (CFP); the National Institute on Aging (NIA) and the Health Coalitions.

Trish outlined the current NPF affinity programs and urged the delegates to communicate their needs to members and get their support to provide and hope for better times in the future. ( Full report available in presentation deck on the web site, Convention Tab)

Stretch Break

**Kathleen Jamieson introduced guest speaker, Chris**

**Parsons – Nova Scotia Health Coalition**

#### **Virtual Care/Privatization**

Chris Parsons is a writer and researcher and currently the Coordinator of the Nova Scotia Health Coalition, one of seven active provincial health coalitions across Canada. Like other provincial health coalitions, the Nova Scotia Health Coalition does not seek or accept corporate or government funding and exists to defend, strengthen, and expand public health care in Canada.

Chris's presentation focused on: a) the growing threat of privatization of health care through well-financed initiatives by large and small private companies and, linked to that b) the growth of telehealth and virtual care, when that is or is not appropriate and

what we can do to ensure that we protect the Canadian health care system and that everyone receives equitable, high quality health care services in Canada.

Barb Mikulec thanked Chris Parsons.

Sheila Pither was wished a happy birthday.

### **Kathleen Jamieson gave NPF Health committee report. (avail on web site)**

For the last 18 months, NPF health care advocacy has focused on six key issues:

- 1) Long-term care and the development and implementation of national standards for long-term care;
- 2) Supporting the development and implementation of a UN Convention on the Rights of Older Persons;
- 3) Advocating for the implementation of National Pharmacare;
- 4) Implementation of the Patented Medicines Prices Review Board regulations;
- 5) The growth of virtual care;
- 6) The privatization of the health care system.

These are all issues of ongoing concern to NPF.

**The chair of the resolutions committee took the chair of the meeting and outlined procedures in respect to the consideration of the resolutions.**

**Commencement of 2021 resolutions:**

#### **EQUALITY**

**21.6.1 MSC** that the national pensioners federation support a Canadian and international initiative to hold governments accountable for seniors human rights through a UN Convention on the human rights of older persons that is currently under development, **and**

That the National Pensioners Federation lobbies all federal political parties in support that Canada be a signatory of that convention.

## **HEALTH**

### **21.4.1 IMPLEMENT A UNIVERSAL DENTAL COVERAGE**

- ALREADY NPF POLCY

### **21.4.2 IMPLEMENT A UNIVERSAL PHARMACARE SYSTEM**

**MSC** that the National Pensioners Federation continue the campaign with the Congress of Union Retirees of Canada and other seniors and retirees organizations who are calling for a universal pharmacare program, **and**

That the National Pensioners Federation push the federal government to institute a pharmacare system, that is universal, comprehensive, accessible and public. It will have a clear timeline for implementation, in order the make drugs more affordable and accessible to all seniors and retirees, **and**

That the National Pensioners Federation call on the federal government to begin the process to implement universal drug coverage under the Canada Health Act and that the federal government increase funding to provinces and territories by at least 5.2% per year as part of the health transfer program.

### **21.4.3 IMPLEMENTATION OF AMENDED PATENTED MEDICINES REGULATIONS AND PMPRB GUIDELINES**

**MSC** that the National Pensioners Federation call upon the federal government to delay no further on the implementation of the amended patented medicines regulations and Patented Medicines Prices Review Board guidelines which are issued pursuant to subsection 96(4) of the Patent Act.

### **21.4.4 & 21.4.5 & 21.4.9 Combined**

#### **LONG TERM CARE REFORM**

**MSC** that the federal government should put an end to for-profit long-term care homes and bring long-term care under the Canada Health Act and make it federally regulated, **and**

#### **CONDITIONS OF CARE - LONG TERM CARE**

That the National Pensioners' Federation urge:

1. That the federal government collaborate with the provinces and territories to develop national standards for long-term care that provide for relational care of four hours of

care per resident per day, that support a well-paid, full-time work force, that support in-house provision of dietary, cleaning and laundry services and minimize contracting out, that address building design, and that these standards be funded with federal funding tied to accountability by the provinces to adhere to regulations, regular unannounced inspections, and enforcement, **and**

2. That the provinces and territories support family and resident councils at the local, regional and provincial level to provide direct feedback to the provincial ministers of health regarding conditions of long-term care that need to be addressed; **and**
3. That principles of care be developed to respect the basic human rights of older adults whose residence is a long-term care facility; **and**
4. That representatives of organized seniors groups and family/resident councils be directly involved in these developments, **and**

That the National Pensioners Federation [NPF] calls for a nation-wide transformation of long-term care by incorporating the following essential steps:

[a] long-term must be brought into the public system and regulated under the Canada Health Act.

[b ] provide dedicated and conditional funding for long-term care through the Canada Health transfer.

[c] remove private for-profit businesses from the long-term care sector.

[d] implement evidence-based national standards of care that are tied to funding, including a minimum four [4] hours of daily care per resident.

[e] raise wages and benefits, including paid sick leave, for long-term care workers to properly recognize the value of their work.

#### **IMPROVING LONG-TERM CARE IN CANADA**

That the National Pensioners Federation [NPF] calls for a nation-wide transformation of long-term care by incorporating the following essential steps:

[A] Long-term must be brought into the public system and regulated under the Canada Health Act.

[B ] Provide dedicated and conditional funding for long-term care through the Canada Health Transfer.

[C] Remove private for-profit businesses from the long-term care sector.

[D] Implement evidence-based national standards of care that are tied to funding, including a minimum four [4] hours of daily care per resident.

[E] Raise wages and benefits, including paid sick leave, for long-term care care workers to properly recognize the value of their work

**The meeting was adjourned for the day at 2:30pm EST.**

## **Day 2 – October 6, 2021**

### **Convention resumes**

**Bernie LaRusic introduced Jeffery Hodgson, global stakeholder affairs, and CPP, CANADA pension plan**

### **Investment & Stability of the Canada Pension Plan**

Jeffrey Hodgson outlined the history of the Canada Pension Plan. The plan is sustainable well into the future. (Presentation deck available on Convention Tab on the web site)

Trish thanked Jeffrey Hodgson and suggested a panel on this matter in the future.

### **The chair of the registration and credentials committee reported on attendance**

#### **Delegates**

Total 56 participants – 4 non voting and 2 guests

British Columbia 19

Nova Scotia 1

Ontario 29

Quebec 1

Saskatchewan 4

**MSC Adoption of the credentials report.**

### **Income and pensions committee report – Mike Powell**

Mike discussed the status of pension legislation and what the next steps should be; support moving pensions up in the priority in the case of bankruptcy and strengthens the coalition with other national groups. Protecting pensions could reduce the demands on other programs. (Presentation deck available on Convention Tab on the web site)

Trish thanked Mike for his report.

**The chair of the resolutions committee proceeded with resolutions.**

## **FINANCE**

### **21.3.1 CANADIAN OLD AGE SECURITY PENSION (OAS) FOR AGE 65 PLUS**

**MSC** That the national pensioners federation call on the federal government to take immediate action to institute a lump sum payment and a permanent increase in Old Age Security (OAS), so that all current seniors 65 and over, can receive much needed financial assistance: **and**

That the National Pensioners Federation call on federal government to take immediate action to increase the Guaranteed Income Supplement (GIS), to improve the lives of many low income seniors; **and**

That the National Pensioners Federation ask for the support of all group of seniors and all organization of retirees to organize a national campaign to fight and to obtain equality for all seniors in Canada and to ensure that this government doesn't create a two-class system of our seniors based on age.

### **21.3.2 INCREASE TO CANADA PENSION PLAN (CPP) SURVIVOR BENEFIT**

**MSC** That the National Pensioners Federation continue to advocate for and call on the federal minister of finance and all provincial finance ministers to support a significant increase to the Canada Pension Plan survivor benefit.

### **21.3.3 IMPLEMENT A GUARANTEED LIVABLE BASIC INCOME**

**Moved and seconded** That the National Pensioners Federation call on the federal government to reconsider its stand on the concepts of the failed motion m-46 and work with the other levels of government to implement a guaranteed livable basic income throughout Canada.

**Motion to refer back to submitter**

### **21.3.4 CHANGE THE DISABILITY TAX CREDIT**

**Moved and seconded** That the National Pensioners Federation pressure the Canadian government to change the disability tax credit from a non-refundable



tax credit to a monetary payment that universally helps all people with disabilities.

**Motion to refer back to submitter**

As there is conflicting information; NPF will host a session to help understand our benefits and how they work with CERB etc.

**21.3.5 & 21.3.6 (combined) ELIMINATE MANDATORY RRIF WITHDRAWALS**

**MSC** That the National Pensioners Federation call upon the federal government to eliminate the mandatory withdrawal from Registered Retirement Income Fund (RRIF) to protect the financial security of our seniors, **and**

That the National Pensioners Federation call upon the federal government to improve the financial security of our seniors by removing the mandatory withdrawal of funds from RRIF accounts.

**21.3.7 OLD AGE SECURITY INCREASE**

**MSC.** That the NPF urge the federal government to allocate the funds to all seniors from the age of 65, for the one-time payment, as well as the increase in the Old Age Security payments.

**PENSIONS**

**21.8.1 BANKRUPTCY PROTECTION OF PENSION AND BENEFITS FOR FORMER WORKERS AND RETIREES**

**Moved and seconded** That the National Pensioners Federation urge the federal government to amend the Bankruptcy and Insolvency Act (BIA) and the Companies' Creditors Arrangement Act (CCAA) as follows;

To extend super-priority to any unfunded pension liability, placing pensioners ahead of creditors to be paid if a company goes bankrupt; **and**

That the National Pensioners Federation urge the federal government of Canada to enforce a requirement for companies to continually maintain their pension liabilities fully funded.

**It was ruled by the resolutions committee that this was existing policy with the added friendly amendment**

**MSC** That this resolution be amended by the addition of the following words “that employers shall maintain group insurance programs that provide benefits to or in respect of its employees or former employees”.

**The resolution was then carried.**

### **Stretch Break**

**Trish McAuliffe introduced guest speaker-John Lawford,  
executive director and general counsel,  
Public interest Advocacy Centre  
Seniors advocacy makes a difference**

John Lawford outlined the projects that PIAC was working with the NPF; such as the Canadian Radio-television and Telecommunications commission (CRTC) the Canadian Broadcasting Corporation (CBC); the Commission for Complaints for Telecom-television (CCTC), a free service for individual complaints. (Presentation deck available on Convention Tab on the web site)

Trish thanked John for his networking.

**The chair of the resolutions committee proceeded with resolutions.**

### **POLITICS**

#### **21.9.1 TAX THE ROBOTS**

**MSC** That the National Pensioners Federation call upon the federal government to create a federal registry, with an annual registration fee, for all automation devices and AI control units used in manufacturing, service and communications industries in Canada, **and**

That the registry monitors the automation and AI trend and that the data gathered be used to aid in the formation of future fees and for taxes on such devices to benefit displaced workers with compensation including paid re-training for replacement jobs.

#### **21.9.2 SERVICE CANADA**

**MSC** that the NPF oppose the privatization of Service Canada call Centres to Gatestone a call Centre corporation based in the USA, **and**

Work with allies, including but not limited to the Public Service Alliance of Canada to oppose the privatization of Service Canada call Centres and to advocate for better and improved publicly run service by Canada call Centre services.

### **21.9.3 EXPAND CANADA POST SERVICES**

**MSC** That the National Pensioners Federation reiterates their support for the delivering to community power plan calling on Canadaost to;

- Provide postal banking services;
- Provide check in services allowing seniors to stay in their own homes;
- Provide a wide range of services;
- Become environmentally sustainable.

### **21.9.4 WHY REGULATE NEW DRUG PRICES?**

**MSC** That the National Pensioners Federation urge the federal government to put the public good first and implement the Patented Medicine Prices Review Board (PMPRB) regulations immediately.

### **21.9.5 PLAN WITH SENIORS, NOT FOR SENIORS**

**MSC** That the NPF urge the federal/provincial/territorial governments to ensure policy tables and consultations have as members, representatives from key seniors organizations.

**The meeting was adjourned for the day at 2:30pm EST,**

**Day 3 - October 7, 2021**

**Convention resumes.**

Trish McAuliffe greeted delegates and thanked them for messages and congratulated the resolutions committee.

The slide presentations from presenters will be on the NPF website.

Delegates were encouraged to view the website.

Delegates wished a Happy birthday to Donna Sutherland.

**Barb Mikulec introduced guest speaker Marika Albert policy director, BC Non-Profit Housing Association.**

**Action on National Housing for seniors**

Marika Albert gave an overview of affordable housing in British Columbia and programs and voiced her concern that the number of seniors that are homeless is growing. (Presentation deck available on Convention Tab on the web site)

**Barb thanked Marika and introduced Manfred Merkel the chair of the NPF housing committee.**

Manfred Merkel reviewed the report from the last convention, gave an update on current achievements and outlined the positions of each political party.

The committee recommended the following action plan;

**Action:** NPF we are holding all political parties (outside of the people party) to their election promises.

**Action:** The NPF is asking all federal parties to pull together and work at all government levels (federal, provincial and municipal) towards affordable housing.

**Action:** Have the federal government take a lead role in overlooking the Canada Mortgage and Housing Corporation (CMHC) to help build affordable housing for all disadvantaged groups in society and prevent private sector taking massive amounts of rental units off the market for higher end development.

Trish McAuliffe thanked Barb and Manfred for their work.

Affiliates and members were encouraged to join NPF committees.

The chair of the registration and credentials committee reported on attendance.

Delegates

Total 54 participants – 4 non voting

British Columbia 15

Nova Scotia 1

Ontario 28

Quebec 1

Saskatchewan 4

Alberta 1

**MSC** Adoption of the credentials report.

**The chair of the resolutions committee proceeded with resolutions.**

## **HOUSING**

### **21.5.1 PRIMARY RESIDENCE TAX EXEMPTION**

**MSC** That the NPF supports the retention of the ‘primary residence tax exemption’ when a homeowner sells the home or on their death, **and**

That the NPF strongly urge the federal government not to implement taxes on the capital gain on a primary residences upon the sale of the homes.

### **21.5.2 ENABLING SENIORS TO LIVE LONGER AT HOME**

**MSC** That the NPF endorse the measures of the federal **Age Well at Home Initiatives** funding to support services enabling seniors to live longer at home, and publicize this program.

### **21.5.3 CUTTING RED TAPE FOR AFFODABLE HOUSING**

**Moved and seconded** That the NPF urge the provincial/territorial/federal governments to respond with action to enable affordable/accessible housing units to be built with less red tape, to respond to the urgency of the need for seniors housing.

**MSC to refer back to submitter** for clarification.

(FYI: The notes from the resolution committee said that this resolution did not define red tape in the argument of whereas. The action required of the NPF therefore has no definitive or desired context to act upon. Secondly, we (the resolutions committee) challenge ourselves to agree with cutting red tape and the parameters that are necessary for safety and environmental standards that may be in our best interests.)

### **21.5.4 PERMANENT HOUSING PROGRAMS FOR SENIORS**

**Moved and seconded** that the NPF urge all governments to identify senior populations at risk of homelessness and take action, diverting them from shelters into permanent accessible housing, **and**

### **21.5.5 TAX CREDITS FOR SENIOR’S HOME ADJUSTMENTS**

That the NPF support programs which enable accessibility changes to seniors’ homes to be funded through tax measures which reimburse seniors for payments

to enable ramps, wider hallways and accessible bathrooms to be funded through tax credits.

**MSC** That this resolution be referred back to submitter

#### **21.5.6 HOME INSURANCE RATE GOUGING**

**MSC** That the NPF support the intervention of governments into the escalating costs for condo insurance for seniors who may find the increases are stretching their budget, by implementing a government insurance plan that will control huge financial gains through cost increases in insurance policies.

**The following 5 health resolutions are referred to the NPF executive with power to act:**

### **HEALTH**

#### **21.4.6 TELE HEALTH TECHNOLOGY**

**Be it resolved** That the National Pensioners Federation:

- speak out about the growth of telehealth/virtual healthcare
- educate its members about the problems and dangers with telehealth/virtual healthcare
- work with its allies to better understand the consequences of the corporatization of health care through virtual care and telehealth platforms.

#### **21.4.7 REMOVING AGEISM IN THE TREATMENT OF PATIENTS**

**Be it resolved** That NPF work with its national counterparts to develop clear criteria to enable doctors and health care workers to judiciously provide medical treatment for patients without bias regarding age.

#### **21.4.8 ESTABLISHING INFECTION SECURITY**

**Be it resolved** That NPF work with its national counterparts to work with the Federal Minister of Health and provincial counterparts to establish infection security facilities and practices at the entrances to all long-term care, nursing home, seniors care and hospital facilities across Canada.

#### **21.4.10 MENTAL HEALTH**

**Be it resolved** That the NPF urge the federal government to implement funding for on-going support to non-profit groups for socially connected Seniors' Wellness Initiatives.

#### **21.4.11 THE USE OF ANTIPSYCHOTIC, ANTI-DEPRESSANT, AND ALZHEIMER'S DRUGS IN LONG-TERM AND HUMAN RIGHTS**

**Be it resolved** That the National Pensioners Federation advocate with all governments in Canada to ensure that anti-psychotic drugs, sedatives, and any new dementia drugs administered to residents of long-term care be severely restricted and closely monitored on an ongoing basis by an independent agency in each province and territory advised by a committee of citizens and scientists of each province and funded and overseen by the federal government as part of its responsibility to protect the human rights of older persons.

That concludes the resolutions for the 2021 convention. The chair thanked his committee.

#### **Stretch Break**

#### **New Business:**

#### **MEDD Award Presentation**

The award is presented for outstanding work done by a member of NPF or an affiliate organization.

The Nathan Wedgwood Medd Honorary Trophy was donated by his family.

Trish gave a brief history of the award and announced that the Council of Senior Citizens' Organizations of British Columbia (COSCO BC) was this year's recipient.

Sheila Pither, the COSCO President accepted the award and thanked NPF for this honour saying this shows we are united from coast to coast in our efforts to improve the well being of seniors.

#### **Nomination Call for NPF Executive Elections: Term of office 2021-2023**

The chair of the registration and credentials committee reported on attendance

and conducted the elections.

Delegates

Total 54 participants – 4 non voting

British Columbia 15

Nova Scotia 1

Ontario 28

Quebec 1

Saskatchewan 4

**Elected:**

President	Trish McAuliffe
1 <sup>st</sup> Vice President	Barb Mikulec
2 <sup>nd</sup> Vice President	Bernie LaRusic
3 <sup>rd</sup> Vice President	Barry Thorsteinson
Treasurer	Mary Forbes
Secretary	Annette O'Connor
Member at Large	Kathleen Jamieson

**Oath of office was administered by Barry Thorsteinson.**

President McAuliffe gave her final remarks to the delegates inviting affiliates to contribute to committees. She thanked the executive.

**Barb Mikulec adjourned the 2021 NPF Convention, thanking Trish and Daniel at 2:20pm PST**

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[WWW.nationalpensionersfederation.ca](http://WWW.nationalpensionersfederation.ca)

Facebook: [facebook.com/npfederation](https://facebook.com/npfederation)

[twitter.com/npfederation](https://twitter.com/npfederation)

Email us at: [info@npfmail.ca](mailto:info@npfmail.ca)

**Remember to check our web site often:**







**NATIONAL PENSIONERS FEDERATION 76<sup>TH</sup> CONVENTION**  
**Virtual - October 5, 6, 7, 2021**

9am - 11:30am PDT/ 12pm - 2:30 EDT/ 1pm - 4:30pm ADT

**“Access and Equity for Seniors”**

**DAY 1 - OCTOBER 4TH**

**12pm EDT - Convention Opening**

Land Greetings

Minute of Silence

Adoption of the Convention Agenda

**Keynote Speaker - Dr. Kiran Rathdrum, Chair of the Board, ILC**  
**International Longevity Centre Canada**

**Strengthen & Promote the Rights and Voice of Older Persons**

Adoption of previous minutes of NPF 2019 Convention

Appointment of Convention Committees:

- Resolutions Committee / Registration & Credentials Committee / Election Committee

**2019-2021 NPF Financial Report, Mary Forbes, Treasurer**

**NPF President’s Address – Trish McAuliffe “NPF Going Forward”**

**Stretch Break**

**Guest Speaker, Chris Parsons – Nova Scotia Health Coalition**

**Long Term Care/Virtual Care/Privatization**

NPF Health Committee Report

Commencement of 2021 Resolutions (Equity, Health)

**Adjourn day 1 @2:30 EDT**

**DAY 2 - OCTOBER 6TH**

12pm EDT - Convention Resumes

**Guest Speaker - Jeffery Hodgson, Global Stakeholder Affairs, CPP Investments**

**INVESTMENT & STABILITY OF THE CANADA PENSION PLAN**

Income & Pension Committee Report

Resolutions continued (Pension / Income)

Affiliate Reports (as time allows)

**Stretch Break**

**Guest Speaker-John Lawford, PIAC, Executive Director and General Counsel,  
Public Interest Advocacy Centre**

**SENIORS ADVOCACY MAKES A DIFFERENCE**

Resolutions Continued

Affiliate Reports (as needed)

**Adjourn day 2 @2:30 EDT**

**DAY 3 - OCTOBER 7TH**

12pm EDT – Convention resumes

**Guest Speaker - Jill Atkey, Chairperson, BC Non-Profit Housing Assoc.**

**ACTION ON NATIONAL HOUSING FOR SENIORS**

Housing Committee Report

Resolutions continued (Housing)

Affiliate Reports

**Stretch Break**

**New Business:**

**MEDD Award Presentation**

**Nomination Call for NPF Executive Elections: Term of office 2021-2023**

PRESIDENT/ 1ST VICE-PRESIDENT/ 2ND VICE-PRESIDENT/ 3RD VICE PRESIDENT/TREASURER/

MEMBER ATLARGE/ RECORDING SECRETARY

Swearing in of the NPF Executive Members

**Adjournment of Convention until 202**



## **NPF Report to SSAI Convention, October 13, 2021**

### **Trish McAuliffe, President**

I am so very privileged to have had the opportunity to have worked alongside many fabulous and caring seniors' advocates from right across Canada, coast to coast to coast. Our scheduled conventions brings us together and gives us an opportunity to professionally and personally reflect on the significant contributions seniors have made and continue to make at home, in our communities, as part of the workforce and into retirement life.

I bring congratulations to SSAI in celebrating your 40<sup>th</sup> Anniversary and long legacy of senior's advocacy in Saskatchewan and in our history together as National Pensioners Federation.

(Slide presentation starts)

This brings me to also recognize SSAI as the recipient of the Honourary Nathan Wedgewood Medd Award presented to you at our own 75<sup>th</sup> Anniversary Convention in 2019 held in Mississauga Ontario.

Nathan Medd Award presented at our 75<sup>th</sup> Anniversary Convention to the Saskatchewan Seniors Association Inc. – The award is presented at each convention to a member or affiliated organization for outstanding work. Pictured in the photo is the great great grandchildren on Nathan Medd, Ellen Graph and Nathan Medd III who kindly donated this trophy to keep the history and legacy alive.

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Further, recognizing we just marked October 1, International Day of Older Persons. I recall our very successful convention held in Regina October 2018 whereby we boarded busses to the Parliament Buildings to host our IDOP (International Day of Older Persons) event, recognizing the rights of Older Persons. Every delegate attended and was truly a memorable time together.

### **Seniors Rights are Human Rights**

Over the last year and a half, the pandemic has highlighted the importance of caring for our most vulnerable populations. All of us are doing more to ensure that seniors have access to the supports they need, when they need it most.

Today more than ever, we recognize how important it is to support seniors as a significant growing population with diverse needs. Throughout our country's history, seniors have provided the foundation upon which our communities are built. They are known to be endless givers within our society, generously sharing their knowledge with families, coworkers and communities. Their lived experience continues to help shape a better, fairer and inclusive Canada as we stand on guard for implementing national programs and services that best reflect our seniors' needs. Our motto "**Plan with seniors not for seniors**" continues to be our reminder to our government departments.

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## **NPF New Projects**

**International Federation on Ageing, IFA** – open-ended working group on ageing and the Decade of Healthy Ageing providing webinars and resources for the promotion of Healthy Ageing. <https://www.who.int/initiatives/decade-of-healthy-ageing>

Healthy ageing, “the process of developing and maintaining the functional ability that enables wellbeing in older age” requires environments including health systems that enable people of all ages, and in this context older people, to maintain and improve their functional ability.

- **NPF participated in the IFA survey and webinar on senior’s influenza vaccination. Research paper followed.**  
<https://ifa.ngo/wp-content/uploads/2021/01/Bringing-Canadian-Patient-Advocacy-Organizations-Together-in-the-Fight-Against-Influenza.pdf>
- **IFA 15th Global Conference on Ageing** – hosting 10-12 November 2021 in Niagara Falls Ontario, with pre-conference events on 9 November 2021. • The themes for the conference are now focused on the four themes related to the WHO Decade of Healthy Ageing (2020-2030): Ageism, Age-friendly Cities and Communities, Primary Health Care and Long-term Care. • A fifth theme was added to the conference focused on Older people and Pandemics. • The Conference will be a hybrid event, combining an in-person experience as it was originally planned, and a virtual experience, allowing participants to attend virtually from around the world.

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## **International Longevity Centre Canada- ILC**

- **NPF joins in the call for a United Nations Global Convention on the Rights of Older Persons. We need SSAI to join with us.**

Noticeably pervasive ageist attitudes have come to the fore in the narrative of the pandemic, with older people routinely labelled as ‘vulnerable’. The glaring disconnect many are struggling with are the inadequate responses of all levels of government to support elders and their caregivers/family. In many respects the rituals and rites of passage have been neglected – the global pandemic has only brought to the open the dehumanization of care and the process of dying and grief.

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**The NPF continues to advocate with partnering affiliates and participate where possible.**

- **Endorsed webinars, petitions, submission to the Federal government on National LTC Strategy. Seniors for Social Action Ontario (SSAO); Carenotprofit.ca; Voices of LTC; Ontario Health Coalition partnership**
- **Hosted webinar on the Promotion of Human Rights (NPF/COSCO)**

**NPF Convention and AGM 2021**

Recently we hosted our 2021 Biennial Convention, virtually! We drew on the strengths and advocacy that culminate within each province and bring forward a national pledge in the form of resolutions to ensure we take action with equal intentions or priorities for seniors everywhere. The convention material and resolutions are posted on our Convention Tab on the NPF web site.

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### **Importance of partnerships and coalitions to get our work done:**

NPF National Advocacy and senior's representation in our most recent time;

- Summary list on one slide.

(Following, EACH REPRESENTATION BELOW HAS SEPARATE SLIDES TO EXPLAIN THE WORK)

#### 1. Service Canada, Seniors Advisory Committee (SAC),

an advisory board comprised of seniors' advocates and experts on issues that matter most to seniors. Our participation allows for better back and forth communications on program delivery and problems that may arise.

#### 2. PIAC, Public Interest Advocacy Centre

Submission and presentation to the CRTC

Opposition to the Shaw Telecom merger & market competition

Telecom regulations on Paperless Billing Practices

Affordable Internet Plans

Aggressive Sales Practices

CBC Licensing Renewal and its impact on funding TV, Radio versus digital

#### 3. Patented Medicines Review Board

On October 23, 2020, the PMPRB published its final [PMPRB Guidelines](#) that frames the amended Patented Medicines Regulations, which WAS to come into force on January 1st, 2021 and now continues to be delayed. Mounting of evidence may prove that the Big Pharma lobby is the driving factor for this delay and may put the realization of the announcement of a National Pharma Care Plan at risk.

<https://www.canada.ca/en/patented-medicine-prices-review/services/legislation/about-guidelines/guidelines.html>

#### 4. Canadian Transportation Agency Accessibility Advisory Group

Temporary measures in the delay regarding [the requests by transportation service providers](#) for temporary exemptions from certain provisions of the [Accessible Transportation for Persons with Disabilities Regulations](#).

The ATPDR establish legally binding requirements on services, technical standards for equipment, communications, training, and security and border screening. Most provisions of the regulations were come into effect on June 25, 2020, **BUT HAVE BEEN DELAYED** due to the airlines request under the current COVID measures.

<https://otc-cta.gc.ca/eng/consultation-paper-phase-ii-accessible-transportation-persons-disabilities-regulations>

#### 5. Canadian Pensioners Federation - Pension Protection Campaigns

The development of a Federal pension protection policy; Review of planned advocacy with 24 partner organizations; produce outreach documents for discussion and education on the advancement of policy through political lobby efforts. Bill C-253 presented by the BLOC, and Bill C- 259 Presented by the NDP

#### National Institute on Ageing, NIA

Health Care and Ageism turned to Long Term Care Reform

#### Provincial and Federal Health Coalition

Alliances on key Health Policy; Canadian Health Coalition, BC Health Coalition, & Ontario HC.

#### 6. Submissions to Federal Government (parliamentary committees)

Provided our feedback to the [Consultations on enhancing retirement security](#). The potential actions spanned a number of areas, including pension regulations, corporate laws, and insolvency and bankruptcy laws, (to allow for the) exploration of all available avenues to improve retirement security for Canadians. Support of the implementation of National Reform of Long Term Care Endorsement on Bill C-213, Implementing National Pharma Care Bill C 253 Pension Protection Submission/Appearance to the Dept of Finance

**(next slide)**

#### Other Benefits of NPF to affiliate groups and individuals

- ✓ Affinity programs. Discounted services with Johnson Insurance, Car, Home and Travel. Simply Connect Mobile Plans ( Flanker to Rogers)
- ✓ Quarterly Affiliate Leadership virtual meetings.
- ✓ 3 annual Newsletters produced

**(next slide)**

**What does the future of our own organization look like in these changing times?**



We have shown a tremendous amount of courage and resilience to keep pace with an evermore technical demand on communications and ever growing urgency in seniors issues at the federal level surrounding the impacts of COVID 19 on our lives, health and affordable living. We have a greater demand for National Campaign support in that we need a shared interest in communication to each and every member. Our Affiliate Leaders are the gatekeepers and having the support and transparency is critical to build a strong NPF national presence.

Keeping up with the times and this increased amount of advocacy has not come easy to our executive members. Our leadership and committee members continue to excel in their volunteer roles. Our hard work and dedication can be followed up on through our social media sites (Twitter, Facebook) on our Web site and publications we deliver annually. Your participation in our organization is always welcome and please contact us at NPF anytime to find out how you can personally contribute.

National Pensioners  
Federation



Fédération Nationale  
des Retraités

**76<sup>th</sup> NPF Convention**  
**October 5, 6, 7th 2021**

**RESOLUTIONS**

*Delegate Name/Affiliate*

# 2021 CONVENTION RESOLUTIONS SUMMARY, MISSISSAUGA

## **1 EQUALITY**

- 21.6.1 United Nations Convention on the Human Rights of Older Persons

## **2 HEALTH**

- 21.4.1 Implement a Universal Dental Coverage
- 21.4.2 Implement a Universal Pharmacare System
- 21.4.3 Implementation of Amended Patented Medicines Regulations and PMPRB Guidelines
- 21.4.4 Long Term Care Reform
- 21.4.5 Conditions of Care - Long Term Care
- 21.4.6 Tele Health Technology
- 21.4.7 Removing Ageism in the Treatment of Patients
- 21.4.8 Establishing Infection Security
- 21.4.9 Improving Long-Term Care In Canada
- 21.4.10 Mental Health
- 21.4.11 The Use of Antipsychotic, Abanti-Depressant, and Alzheimer's Drugs in Long-Term and Human Rights

## **3 FINANCE**

- 21.3.1 Canadian Old Age Security Pension (OAS) for Age 65 Plus
- 21.3.2 Increase to Canada Pension Plan (CPP) Survivor Benefit
- 21.3.3 Implement a Guaranteed Livable Basic Income
- 21.3.4 Change the Disability Tax Credit
- 21.3.5 Eliminate Mandatory RRIF Withdrawals
- 21.3.6 Eliminate Mandatory RIFF Withdrawals
- 21.3.7 Old Age Security Increase

## **4 PENSIONS**

- 21.8.1 Bankruptcy Protection of Pension and Benefit for Former Workers and Retirees

## **5 POLITICS**

- 21.9.1 Tax the Robots
- 21.9.2 Service Canada
- 21.9.3 Expand Canada Post Services
- 21.9.4 Why Regulate Drug Prices?
- 21.9.5 Plan With Seniors, Not For Seniors

## **6 HOUSING**

- 21.5.1 Primary Residence Tax Exemption
- 21.5.2 Enabling Seniors to Live Longer at Home
- 21.5.3 Cutting Red Tape for Affordable Housing
- 21.5.4 Permanent Housing Programs for Seniors
- 21.5.5 Tax Credits for Senior's Home Adjustments
- 21.5.6 Home Insurance Rate Gouging
- 21.5.7 Primary Residences & Capital Gain Tax

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### EQUALITY

#### 21.6.1 UNITED NATIONS CONVENTION ON THE HUMAN RIGHTS OF OLDER PERSONS

**WHEREAS** many studies of conditions in long term care residences conducted in Canada over the last decade have shown serious deficiencies in the quality of life of residents in long-term care related to low staffing levels, inadequate compensation and high staff turnover, inadequate direct hours of care of residents, poor nutrition and access to health care, over-medication with mood-altering drugs, too many beds per room, and lack of regular inspections, among other issues, documented by the B.C. Seniors Advocate and Professor Pat Armstrong among others, **and**

**WHEREAS** Canadian governments have turned a blind eye to these deficiencies, underfunded long term care, encouraged increased privatization of the sector by investors seeking profits, and ignored the human right to quality care of long-term care residents, **and**

**WHEREAS** COVID-19 has exposed these problems and resulted in the early deaths of many more seniors in long-term care in Canada than any other OECD country **and**

**WHEREAS** two Ontario inquiries and a report from the Canadian army have documented the desperate situation in 2020 of residents in long-term care and revealed a profound lack of respect or care for the human rights of Canada's most vulnerable citizens,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation support a Canadian and international initiative to hold governments accountable for seniors human rights through a UN Convention on the Human Rights of Older Persons that is currently under development **and**

**BE IT FURTHER RESOLVED** the National Pensioners Federation lobby all federal political parties in support that Canada be a signatory of that Convention.

Submitted by Kathleen Jamieson,  
NPF Executive

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### HEALTH

#### 21.4.1 IMPLEMENT A UNIVERSAL DENTAL COVERAGE

**WHEREAS** teeth have long been economic and social indicators as the experience of dental pain significantly reduce the quality of life; **and**

**WHEREAS** to maintain a good stomach health it is important to keep our teeth as long as possible; **and**

**WHEREAS** the majority of Seniors and Retirees after 65 of age are currently not covered by any dental insurance. Many avoid visiting their dentist each year due to financial constraints. in many cases, this has result in preventable dental issues that has burdened emergency room visits and dentist room visits across the country;

**BE IT RESOLVED** that the National Pensioners Federation urge the Federal Government to recognize that oral health is a critical component of overall good health. In doing so, the National Pensioners will push the Federal Government to implement a universal dental coverage system that will eliminate out-of-pocket spending and monthly payments to private dental insurance companies for basic dental care: **and**

**BE IT FURTHER RESOLVED** that the National Pensioners Federation and Congress of Union Retirees of Canada, other groups of Seniors and Retirees organizations need to continue to lobby the Federal Government to introduce Canada wide Universal Dental care program for all.

Submitted by:

Congress of Union Retirees of Canada (CURC)

Contact person:

Louissette Hinton, First Vice President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.2 IMPLEMENT A UNIVERSAL PHARMACARE SYSTEM

**WHEREAS** after two year of campaign, drugs affordability remains a persistent problem in Canada and still the highest cost of our health care system; **and**

**WHEREAS** many Seniors and Retirees struggle to pay for their prescription medicines. Many of them don't fill their prescriptions because they can't afford to; **and**

**WHEREAS** many Seniors and Retirees cut spending on food, heat and pills to be able to afford their medicines every month

**BE IT RESOLVED** that the National Pensioners Federation to continue the campaign with the Congress of Union Retirees of Canada and other Seniors and Retirees Organizations who are calling for a Universal Pharmacare program

**BE IT RESOLVED** that the National Pensioners Federation will push the Federal Government to institute a Pharmacare system, that is universal, comprehensive, accessible and public. It will have a clear timeline for implementation, in order the make drugs more affordable and accessible to all Seniors and Retirees; **and**

**BE IT RESOLVED** we ask to the National Pensioners Federation to call on the Federal Government to begin the process to implement universal drug coverage under the Canada Health Act and that the Federal Government increase funding to provinces and territories by at least 5.2% per year as part of the program.

Submitted by:

Congress of Union Retirees of Canada (CURC)

Contact person:

Louissette Hinton, First Vice President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.3 IMPLEMENTATION OF AMENDED PATENTED MEDICINES REGULATIONS AND PMPRB GUIDELINES

**WHEREAS** implementation i.e. the coming into force of the amended Patented Medicines regulations and the Patented Medicine Prices Review Board (PMPRB) updated guidelines set out to assess whether a patented medicine appears to be prices excessively in any market in Canada is a cornerstone for universal pharmacare; **and**

**WHEREAS** the big pharmaceutical companies have continued to successfully lobby the Federal Government to not implement the amended Patented Medicines regulations and PMPRB guidelines; **and**

**WHEREAS** during the COVID pandemic pharmaceutical companies in what appeared to be holding the Federal Government hostage as to whether their companies were able to meet their committed supply of COVID-19 vaccines to Canada if the amended Patented Medicines Regulations and guidelines were implemented; **and**

**WHEREAS** the Federal Government agreed to delay the implementation as a result of the lobbying; **and**

**WHEREAS** in the 2021 spring sitting of the House of Commons once again and for the third time delayed the implementation of Patented Medicines Regulations to January 1, 2022 when they were supposed to come into effect July 1, 2021 after its second postponement;

**BE IT RESOLVED** that the National Pensioners Federation call upon the Federal Government to delay no further on the implementation of the amended Patented Medicines Regulations and Patented Medicines Prices Review Board Guidelines which are issued pursuant to subsection 96(4) of the Patent Act.

Submitted by:

Congress of Union Retirees of Canada (CURC)  
Contact: Diane Wood, Executive Member

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.4 LONG TERM CARE REFORM

**WHEREAS** COVID-19 outbreaks at long-term homes across the country, mostly at privatized facilities, has been devastating on Families, staff and the general public; **and**

**WHEREAS** the government must look to bring long-term care under a universal framework for seniors care while doing away with the private system all together; **and**

**WHEREAS** with no standardized long-term care system in Canada, there's been significant discrepancy in how these homes have fared through the pandemic; **and**

**WHEREAS** services are currently delivered through a patchwork system of not-for-profit and for-profit providers and delivered through a mix of publicly-funded programs, which can be reinforced by private services, and unpaid caregivers; **and**

**WHEREAS** profit should not be the motive when it comes to how we care for our seniors.

**BE IT RESOLVED** that the Federal Government should put an end to for-profit long-term care homes and bring long term-term care under the Canada Health Act and make it federally regulated.

Submitted by:

BC Federation of Retired Union Members

Contact person:  
Diane Wood, President



# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.5 CONDITIONS OF CARE - LONG TERM CARE

**WHEREAS** COVID 19 has further revealed the inadequacies of Canada's long term care sector, and

**WHEREAS** there is a patchwork of long term care facilities across Canada with the delivery of care varying significantly from province to province; and

**WHEREAS** those older adults in long term care have increasingly high health care needs and shorter lengths of stay in these facilities, where they normally live until the end of their life, and

**WHEREAS** our most frail and vulnerable older adults have borne the consequences of increased mortality and social isolation, with little attention paid to their basic human rights

**THEREFORE BE IT RESOLVED** that the National Pensioners' Federation urge:

1. That the Federal Government collaborate with the provinces and territories to develop national standards for Long Term Care that provide for relational care of four hours of care per resident per day, that support a well-paid, full-time work force, that support in-house provision of dietary, cleaning and laundry services and minimize contracting out, that address building design, and that these standards be funded with federal funding tied to accountability by the provinces to adhere to regulations, regular unannounced inspections, and enforcement, and
2. That the provinces support Family and Resident Councils at the local, regional and provincial level to provide direct feedback to the provincial ministers of health regarding conditions of long term care that need to be addressed; and
3. That principles of care be developed to respect the basic human rights of older adults whose residence is a long term care facility; and
4. That representatives of organized seniors groups and Family/Resident Councils be directly involved in these developments.

Submitted by;

Council of Senior Citizens' Organizations

Contact person:

Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.6 TELE HEALTH TECHNOLOGY

**WHEREAS** the recent COVID-19 pandemic has led to a major growth of tele health/virtual healthcare: **and**

**WHEREAS** tele health/virtual health care means that seniors do not have consistency of care, as they may speak to different doctors on every visit,. And study after study has shown that the team approach, relational care, and the consistency of being seen by the same physician leads to better health outcomes for seniors: **and**

**WHEREAS** tele health/virtual healthcare is being increasingly provided by for profit corporations such as TELUS, and these are taking greater and greater shares of the tele health market/virtual health care; **and**

**WHEREAS** these large corporations are often traded on the stock market for profit and this leads to the increasing destabilization of the public Canadian health care system; **and**

**WHEREAS** the growth of tele health/virtual healthcare is continuing the trend towards parallel for profit health care in Canada; **and**

**WHEREAS** the growth of tele health/virtual healthcare also leaves many seniors out as they lack access to computers or the internet and/or have limited minutes on their phones.

**THEREFORE BE IT RESOLVED** that the National Pensioners' Federation:

- speak out about the growth of tele health/virtual healthcare
- educate its members about the problems and dangers with tele health/virtual healthcare
- work with its allies to better understand the consequences of the corporatization of health care through virtual care and tele health platforms

Submitted by: BC Federation of Retired Union Members (BC FORUM)

Contact Person:  
Diane Wood, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.7 REMOVING AGEISM IN THE TREATMENT OF PATIENTS

**WHEREAS** witnessed with Covid 19 there is a dire shortage of essential medical equipment required for the treatment of affected patients - i.e. Tests, ventilators, masks, gloves, sanitary wipes, available beds, etc. **and**

**WHEREAS** Health care workers are forced to make decisions as to whom the required medical equipment/materials will or will not be provided; **and**

**WHEREAS** resilience of a patient is not necessarily determined by age; **and**

**WHEREAS** Seniors tend to be abandoned sooner than others in situations which require critical decisions.

**THEREFORE BE IT RESOLVED** NPF work with its national counterparts to develop clear criteria to enable doctors and health care workers to judiciously provide medical treatment for patients without bias regarding age.

Submitted by:

Saskatchewan Seniors Association Inc.

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.8 ESTABLISHING INFECTION SECURITY

**WHEREAS** it has been witnessed with this current Covid 19 pandemic that long-term care and nursing homes become outbreak hot points once an infection is permitted to be brought into the facilities **and**

**WHEREAS** Health care workers - paid and volunteer - who work in more than one facility can transfer the infection if not screened prior to entering the workplace **and**

**WHEREAS** normally hospitals do not have any infection screening at entrances for workers or visitors during non-pandemic events, but do have high concentrations of super-germs **and**

**WHEREAS** Pig barns in the country have had infection screening practices in place to reduce the possible transfer of pathogenic materials by workers/visitors at the barn facilities.

**THEREFORE BE IT RESOLVED** that NPF work with its national counterparts to work with the Federal Minister of Health and provincial counterparts to establish infection security facilities and practices at the entrances to all long-term care, nursing home, seniors care and hospital facilities across Canada.

Submitted by:

Saskatchewan Seniors Association Inc.

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.9 IMPROVING LONG-TERM CARE IN CANADA

**WHEREAS** Canadians are upset at the tragedies that unfolded in our long-term care facilities during the corona virus pandemic; **and**

**WHEREAS** these institutions should be places of care, protection and compassion for the vulnerable; yet, to many long-term care facilities became sites of suffering and death; **and**

**WHEREAS** the pandemic has revealed the brutal consequences of chronic and systematic funding cuts, privatization, and under investment in staff is simply unacceptable; **and**

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation [NPF] calls for a nation-wide transformation of long-term care by incorporating the following essential steps:

- [A] Long-term must be brought into the public system and regulated under the Canada Health Act.
- [B] Provide dedicated and conditional funding for long-term care through the Canada Health Transfer.
- [C] Remove private for-profit businesses from the long-term care sector.
- [D] Implement evidence-based national standards of care that are tied to funding, including a minimum four [4] hours of daily care per resident.
- [E] Raise wages and benefits, including paid sick leave, for long-term care care workers to properly recognize the value of their work

Submitted by Ontario Federation of Union Retirees (OFUR)

Contact:  
Suzanne Clancy, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.10 MENTAL HEALTH

**WHEREAS** the pandemic caused severe mental distress to older persons concerned about isolation: **and**

**WHEREAS** last year's social interactions were large curtailed through health orders: **and**

**WHEREAS** the closure of adult day programs, community centres and neighbourhood house programming impacted the ability of seniors to have places to jointly gather to share, communicate and learn.

**THEREFORE BE IT RESOLVED** that the NPF urge the federal government to implement funding for on-going support to non-profit groups for socially connected Seniors' Wellness Initiatives.

Submitted by: NPF Executive

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.4.11 THE USE OF ANTIPSYCHOTIC, ANTI-DEPRESSANT, AND ALZHEIMER'S DRUGS IN LONG-TERM AND HUMAN RIGHTS

**WHEREAS** research reports by the B.C. Seniors' Advocate and the Canadian Institute for Health Information over recent years show that many residents of long-term care are being administered anti-psychotic or anti-depressant drugs without a diagnosis of psychosis or depression and that this practice prevails across Canada and has increased in B.C. during COVID-19; **and**

**WHEREAS** medical research shows many of these drugs have side effects that can lead to confusion, falls, and early death and attempts to limit their use have increased; **and**

**WHEREAS** the majority of residents of long-term care are likely in frail health and unable to give informed consent or refuse the drugs they are being medicated with; **and**

**WHEREAS** a new drug, Aducanumab, developed by Biogen to treat Alzheimer's disease, has dubious efficacy and serious side effects, but has been approved for use in the US and may be approved for use in Canada.

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation advocate with all governments in Canada to ensure that anti-psychotic drugs, sedatives, and any new dementia drugs administered to residents of long-term care be severely restricted and closely monitored on an ongoing basis by an independent agency in each province and territory advised by a committee of citizens and scientists of each province and funded and overseen by the federal government as part of its responsibility to protect the human rights of older persons.

Submitted by: NPF Health Committee

Contact: Kathleen Jamieson, Chairperson

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### FINANCE

#### 21.3.1 CANADIAN OLD AGE SECURITY PENSION (OAS) FOR AGE 65 PLUS

**WHEREAS** the Federal Government recently announced a 10% increase in Old Age Security (OAS); **and**

**WHEREAS** many seniors under 75 years of age and receiving Old Age Security struggle to pay groceries, rent, utilities, medications etc; **and**

**WHEREAS** the proposed Old Age Security increases for people 75 years and older will still leave many seniors between 65 and 75 years of age poor. The situation is worse for women who already have lower incomes; **and**

**WHEREAS** the Guaranteed Income Supplement is critical to keeping seniors out of poverty, but the GIS amounts are too low to allow a senior to live with dignity.

**THEREFORE BE IT RESOLVED** that The National Pensioners Federation call on federal Government to take immediate action to institute a lump sum payment and a permanent increase in OAS, so that all current seniors 65 and over, can receive much needed financial assistance: **and**

**BE IT FURTHER RESOLVED** that the National Pensioners Federation call on federal Government to take immediate action to increase the Guaranteed Income Supplement, to improve the lives of many low income seniors; **and**

**BE IT FURTHER RESOLVED** that The National Pensioners Federation ask for the support of all group of seniors and all organization of Retirees to organize a national campaign to fight and to obtain the equality for all seniors in Canada. We must be sure that this government doesn't create a two class system of our seniors based on age.

Submitted by:

Congress of Union Retirees of Canada (CURC)

Contact person:

Louissette Hinton, First Vice President



# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.3.2 INCREASE TO CANADA PENSION PLAN (CPP) SURVIVOR BENEFIT

**WHEREAS** in the 2019 Federal election, the Liberals promised to increase the amount of Canada Pension Plan Survivor benefit by 25% or approximately \$2080.00 per year; **and**

**WHEREAS** since the 2019 Federal election the CPP Survivor benefit has not been increased; **and**

**WHEREAS** an increase in the CPP Survivor benefit would assist many low income survivors;

**BE IT RESOLVED** that the National Pensioners Federation continue to advocate for and call on the Federal Minister of Finance and all Provincial Finance Ministers to support a significant increase to the Canada Pension Plan Survivor Benefit.

Submitted by:

Congress of Union Retirees of Canada (CURC)

Contact person:

Diane Wood, Executive Member

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.3.3 IMPLEMENT A GUARANTEED LIVABLE BASIC INCOME

**WHEREAS** motion M-46, which was first tabled in the House of Commons in 2020 and which was re-introduced this year by Leah Gazon, the New Democratic Party (NDP) critic for children, families and social development, called on Ottawa to work with provinces, territories and Indigenous communities to deliver a minimum income for all adult Canadians, including students, seniors and people with disabilities, as well as temporary foreign workers, permanent residents and refugee claimants, without requiring any recipient be working, studying or training: **and**

**WHEREAS** motion M-46 was defeated; **and**

**WHEREAS** the independent parliamentary budget officer (PBO) on April 7th said that a national program would cost around \$85 billion now, rising to more than \$93 billion by 2026, but that such a scheme could quickly halve overall rates of poverty, which has been estimated to cost Ottawa a similar amount in excess health-care, criminal justice and other costs: **and**

**WHEREAS** the Canadian Centre for Economic Analysis said in February that a basic income could expand the country's economic output by \$80 billion a year and create nearly 600,000 jobs in 5 years: **and**

**WHEREAS** the NDP says such a measure could be funded by making the ultra-wealthy pay their fair share of the tax burden, noting that legal and illegal tax avoidance costs Canada as much as \$51 billion a year: **and**

**WHEREAS** the pandemic has exposed gaps in Canada's social support framework, exacerbated existing social inequities, and made many more people financially insecure, while also illustrating that public funds can be freed up to support the vulnerable when considered necessary

**BE IT RESOLVED** that the National Pensioners Federation call on the federal government to reconsider its stand on the concepts of the failed motion M-46 and work with the other levels of government to implement a guaranteed livable basic income throughout Canada.

NB: Information for this resolution was obtained from an article by Morgan Sharp entitled "NDP puts universal basic income back on the agenda", in Canada's National Observer: News & Analysis, 2021-07-08

Submitted by:  
Council of Senior Citizens' Organizations

Contact person:  
Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.3.4 CHANGE THE DISABILITY TAX CREDIT

**WHEREAS** a significant number of seniors qualify for the Disability Tax Credit

**WHEREAS** many of these seniors that qualify for the Tax Credit do not benefit fully, if at all, because of low income: **and**

**WHEREAS** these seniors with low incomes would benefit the most from receiving the maximum benefit

**BE IT RESOLVED** that the NPF pressure the Canadian Government to change the Disability Tax Credit from a non-refundable tax credit to a Monetary Payment that universally helps all people with disabilities.

Submitted by:  
Ontario Federation of Union Retirees (OFUR)

Contact person:  
Gord Assman, Member at Large

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.3.5 ELIMINATE MANDATORY RRIF WITHDRAWALS

**WHEREAS** once Canadians turn 71, they must convert their RRSP's to RRIF's and begin making mandatory withdrawals at a set rate: **and**

**WHEREAS** seniors are living longer than ever before and therefore risk outliving their funds; **and**

**WHEREAS** many seniors depend on their RRIF to provide sustained income throughout their later years; **and**

**WHEREAS** seniors deserve to be in control of their retirement savings and decide how much they wish/need to withdraw from their RRIF accounts and the timing of their withdrawals dependent on their personal need;

**BE IT RESOLVED** that the National Pensioners Federation call upon the Federal Government to eliminate the mandatory withdrawal from Registered Retirement Income Fund (RRIF) to protect the financial security of our seniors.

Submitted by:

Congress of Union Retirees of Canada (CURC)

Contact person:

Diane Wood, Executive Member

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### **21.3.6 ELIMINATE MANDATORY RRIF WITHDRAWALS**

**WHEREAS** seniors are living longer than ever before, **and**

**WHEREAS** many seniors depend on their RRIF to provide sustained income throughout their later years, **and**

**WHEREAS** seniors deserve to be in control of their retirement savings and decide how much money they want to withdraw, **and**

**THEREFORE, BE IT RESOLVED** that the National Pensioners Federation call upon the Federal Government to improve the financial security of our seniors by removing the mandatory withdrawal of funds from RRIF accounts.

Submitted by:

The Council of Senior Citizens' Organizations of BC

Contact Person:

Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.3.7 OLD AGE SECURITY INCREASE

**WHEREAS** the Old Age Security program is a universal retirement pension available to most resident and citizens of Canada who have reached their 65th birthday: **and**

**WHEREAS** this is supplemented by the Guaranteed Income "Supplement for seniors with lower incomes: **and**

**WHEREAS** the OAS is clawed back if the income is higher than \$77,580 (2019) you have to repay part or your entire Old Age Security pension: **and**

**WHEREAS** the federal government offers older seniors \$500 onetime payment if you were born before June 30, 1947: **and**

**WHEREAS** the federal government announced an increase of 10% for seniors aged 75 and older starting in 2022

**THEREFORE, BE IT RESOLVED** that the NPF urge the federal government to allocate the funds to all seniors from the age of 65, for the one-time payment, as well as the increase in the Old Age Security payments.

Submitted by NPF Executive

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### PENSIONS

#### 21.8.1 BANKRUPTCY PROTECTION OF PENSION AND BENEFITS FOR FORMER WORKERS AND RETIREES

**WHEREAS** there were two Private Member Bills in the House of Commons in 2020, Bill C-253 by the Bloc Québécois and Bill C-259 by the NDP to amend the Bankruptcy and Insolvency Act, the Companies' Creditors Arrangement Act and the Pension Benefit Standards Act (pension plants and group insurance programs) where neither received Royal Assent: **and**

**WHEREAS** these Bills would have ensured that claims in respect of unfunded liabilities or solvency deficiencies of a pension plan would have been accorded priority in the event of bankruptcy proceedings: **and**

**WHEREAS** because of this pandemic we will have to face several closings of company and the first one who will be penalized are our workers and retirees; **and**

**WHEREAS** hundreds of today's retirees face the prospect of loss or a significant reduction in their pension when their former employers restructure, close or enter bankruptcy and insolvency hearings.

**BE IT RESOLVED** that the National Pensioners Federation urge the Federal Government to amend the Bankruptcy and Insolvency Act (BIA) and the Companies' Creditors Arrangement Act (CCAA) as follows;

To extend super-priority to any unfunded pension liability, placing pensioners ahead of creditors to be paid if a company goes bankrupt; **and**

**THEREFORE, BE IT RESOLVED** that the National Pensioners Federation urge the Federal Government of Canada to enforce a requirement for companies to continually maintain their pension liabilities fully funded.

Submitted By:

Congress of Union Retirees of Canada (CURC)

Contact person:  
Louissette Hinton, First Vice President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### POLITICS

#### 21.9.1 TAX THE ROBOTS

**WHEREAS** there is growing concerns about the negative impact of automation, mechanical robots and AI will have on Canadian jobs; **and**

**WHEREAS** American studies show that robots have two major effects: the "displacement effect" when robots eliminate jobs; and the "productivity effect" as other industries or tasks require more labour and thus create jobs. The productivity effects do not compensate for jobs that industrial robots destroyed; **and**

**WHEREAS** American studies show that each additional robot reduces employment by a net of 6.2 workers and each additional robot per 1,000 workers reduces average wages by 0.73%; **and**

**WHEREAS** there have not been significant research carried out in Canada as to the effects of robots and AI on Canada's job market, it is essential therefore, that some immediate steps be undertaken to address the Robot and AI revolution.

**THEREFORE, BE IT RESOLVED** that the National Pensioners Federation call upon the Federal Government to create a Federal Registry, with an annual registration fee, for all automation devices and AI control units used in manufacturing, service and communications industries in Canada.

**AND BE IT FURTHER RESOLVED** that the Registry monitor the automation and AI trend and that the data gathered be used to aid in the formation of future fees and for taxes on such devices to benefit displaced workers with compensation including paid re-training for replacement jobs.

Submitted by Ontario Federation of Union Retirees

Contact:  
Suzanne Clancy, President



# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.9.2 SERVICE CANADA

**WHEREAS** the Public Service Alliance of Canada has recently raised concerns about the Federal Government's plan to contract out Service Canada call centres: **and**

**WHEREAS** this work has been recently contracted out to Gatestone a private call centre corporation headquartered in the USA, that specializes in debt collection and has a bad reputation as an employer: **and**

**WHEREAS** seniors need trained workers who have the experience, knowledge and compassion to assist seniors: **and**

**WHEREAS** numerous studies have shown that privatization costs more, is associated with poor service and can subject the country to risk if the privatized company cannot meet its commitments: **and**

**WHEREAS** many seniors rely on the Service Canada call centres to get information and/or deal with issues re their CPP, OAS, GIS and other entitlements: **and**

**WHEREAS** many seniors already experience long waits while waiting to speak to a person at the Service Canada Call Centre: **and**

**WHEREAS** the Federal Government should be enhancing and improving Service Canada call centre services, not privatizing them

**THEREFORE BE IT RESOLVED** that the NPF;

- oppose the privatization of Service Canada call centres to Gatestone a call centre corporation based in the USA
- work with allies, including but not limited to the Public Service Alliance of Canada to oppose the privatization of Service Canada Call centres and to advocate for better and improved publicly run Service Canada Call Centre services.

Submitted By: BC Federation of Retired Union Members

Contact:  
Diane Wood, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.9.3 EXPAND CANADA POST SERVICES

**WHEREAS** the COVID-19 pandemic has shown the absolute need and importance of public universal postal services: **and**

**WHEREAS** Canada Post facilities are in most communities; **and**

**WHEREAS** big banks are leaving many smaller communities; **and**

**WHEREAS** in a number of countries postal workers help seniors age in place by checking in on them while they are in their homes; **and**

**WHEREAS** the Canadian Union of Postal Workers (CUPW) has developed a plan for Canada Post to become environmentally sustainable and to offer more services to meet the needs of all. This is Delivering Community Power; **and**

**WHEREAS** due to changes in the government, and in Canada Post it is necessary for organizations such as the National Pensioners Federation to reiterate their support for Delivering Community Power.

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation reiterate their support for the Delivering Community Power Plan calling on Canada Post to;

- Provide postal banking services
- Provide check in services allowing seniors to stay in their own homes
- Provide a wide range of services
- Become environmentally sustainable

Submitted by:

Congress of Union Retirees of Canada (CURC)

Contact person:

Diane Wood, Executive Member

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.9.4 WHY REGULATE NEW DRUG PRICES?

**WHEREAS** 10 to 15 per cent of Canadians cannot afford to pay for the prescription drugs they need, **and**

**WHEREAS** public universal pharmacare would ensure that all Canadians have equitable access to the prescription drugs they need to maintain their health, **and**

**WHEREAS** the keystone of sustainable universal pharmacare is control over the prices Canada pays for prescription drugs currently much higher than those paid by most other developed countries, **and**

**WHEREAS** regulations have been developed over a period of 4 years by a Canadian government agency, the Patented Medicines Prices Review Board (PMPRB), to control drug company prices, **and**

**WHEREAS** the implementation of these PMPRB regulations has been postponed 3 times in the last 18 months because of pressure from 47 drug companies banded together as Innovative Medicines Canada,

**THEREFORE BE IT RESOLVED** that the National Pensioners Federation urge the federal government to put the public good first and implement the PMPRB regulations immediately.

Submitted by:

Council of Senior Citizens' Organizations of BC

Contact:

Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### **21.9.5 PLAN WITH SENIORS, NOT FOR SENIORS**

**WHEREAS** most older adults continue to live active lives in their communities, **and**

**WHEREAS** older adults possess knowledge and resources from both work and life experiences, **and**

**WHEREAS** these lived experiences are brought together within seniors and retirees organizations, **and**

**WHEREAS** an apt motto for seniors' organizations is "to plan with seniors, not for us" **and**

**THEREFORE BE IT RESOLVED** that the NPF urge the federal/provincial/territorial governments to ensure policy tables and consultations have as members, representatives from key seniors organizations.

Submitted by:

The Council of Senior Citizens' Organizations of BC

Contact person:

Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### HOUSING

#### 21.5.1 PRIMARY RESIDENCE TAX EXEMPTION

**WHEREAS** many seniors with homes rely on the equity of their homes for future housing and health needs; **and**

**WHEREAS** the homeowner has usually been given no taxation on primary residences; **and**

**WHEREAS** the value of their homes may have increased over time, and homeowners would use that asset as their funds for needed care, or to leave as a legacy

**BE IT RESOLVED** that the NPF supports the retention of the 'primary residence tax exemption' when a homeowner sells the home or on their death.

Submitted by:

Council of Senior Citizens' Organizations of BC

Contact person:

Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.5.2      **ENABLING SENIORS TO LIVE LONGER AT HOME**

**WHEREAS** many seniors wish to live their lives independently; **and**

**WHEREAS** senior residents may find upkeep of their homes difficult to maintain; **and**

**WHEREAS** the opportunity to have basic services such as snow removal may be a burden or chore

**THEREFORE BE IT RESOLVED** that the NPF endorse the measures of the federal **Age Well at Home Initiatives** funding to support services enabling seniors to live longer at home, and publicize this program

Submitted by:

Council of Senior Citizens' Organizations of BC

Contact person:

Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.5.3 CUTTING RED TAPE FOR AFFODABLE HOUSING

**WHEREAS** the supply of affordable housing is not reaching the needed number of accessible units for seniors; **and**

**WHEREAS** the growth of numbers of elders living longer is expanding; **and**

**WHEREAS** the red tape of getting projects of affordable/accessible housing built causes delays in completion of units

**THEREFORE BE IT RESOLVED** that the NPF urge the provincial/territorial/federal governments to respond with action to enable affordable/accessible housing units to be built with less red tape, to respond to the urgency of the need for seniors housing.

Submitted by;

Council of Senior Citizens' Organizations of BC

Contact person:

Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### **21.5.4 PERMANENT HOUSING PROGRAMS FOR SENIORS**

**WHEREAS** the number of seniors (age 55 and older) is increasing in the homeless count; **and**

**WHEREAS** the need to reach at risk seniors on the verge of homelessness is urgent; **and**

**WHEREAS** the unique needs of health issues combined with homelessness increases mortality

**THEREFORE BE IT RESOLVED** that the NPF urge all governments to identify senior populations at risk of homelessness and take action, diverting them from shelters into permanent accessible housing.

Submitted by;

Council of Senior Citizens' Organizations of BC

Contact person;  
Sheila Pither, President



# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.5.5 TAX CREDITS FOR SENIOR'S HOME ADJUSTMENTS

**WHEREAS** retrofitting homes with ramps, wider hallways and accessible bathrooms promotes greater comfort to seniors; **and**

**WHEREAS** changes to enable walkers or wheelchairs gives flexibility for a senior to move more easily in their home; **and**

**WHEREAS** changes to accommodate physical changes enables seniors to live longer at home

**THEREFORE BE IT RESOLVED** that the NPF support programs which enable accessibility changes to seniors' homes to be funded through tax measures which reimburse seniors for payments to enable ramps, wider hallways and accessible bathrooms to be funded through tax credits.

Submitted by;

Council of Senior Citizens' Organizations of BC

Contact person;  
Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.5.6 HOME INSURANCE RATE GOUGING

**WHEREAS** senior renters often face increasing costs; **and**

**WHEREAS** senior renters may be living on fixed pensions; **and**

**WHEREAS** condo insurance rates are rising

**THEREFORE BE IT RESOLVED** that the NPF support the intervention of the governments into the escalating costs for condo insurance for seniors who may find the increases are stretching their budget, by implementing a strategy of using a government plan of insurance which controls huge financial gains to the insurance policies.

Submitted by;

Council of Senior Citizens' Organizations of BC

Contact person;  
Sheila Pither, President

# NATIONAL PENSIONERS FEDERATION

## RESOLUTIONS 2021

### 21.5.7 PRIMARY RESIDENCES & CAPITAL GAIN TAX

**WHEREAS** many seniors who are homeowners are concerned about the removal of primary home tax exemption on their primary residence: **and**

**WHEREAS** senior homeowners have sacrificed many years to make home ownership a reality.

**THEREFORE BE IT RESOLVED** that the NPF strongly urge the federal government not to implement taxes on the capital gain of the primary residences upon the sale of these homes.

Submitted by NPF Housing Committee

Barb Mikulec, Executive Liaison to Housing Committee



## **CFP Response to Government Position on C-253**

**In November 2020, Bloc MP Marilene Gill (Manicouagan) introduced Bill C-253, *An Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act (pension plans and group insurance plans)*. The Bill is currently before the House.**

**This Bill was strongly supported by all parties except the Liberal government which continues to rely on antiquated, paternalistic arguments that undermine pension protection and continue to disempower seniors.**

### **Here is a CFP Reality Check on 7 of the Liberal Government's Anti-Pension Protection Arguments:**

**Government argument:** After a lifetime of hard work, Canadians deserve peace of mind when it comes to their retirement security. Our Government recognizes this—it is exactly why we held national consultations to hear directly from pensioners, workers, lenders, and companies.

**CFP Reality Check:** Consultations are not enough; we need specific action to protect defined benefit pensioners. Your Liberal government's rejection of C-253 indicates that it believes that the economic hardship faced by tens of thousands of pensioners of bankrupt companies like Nortel, Cliffs Natural Resources, Sears and other past and future victims of insolvency are reasonable collateral damage in insolvency.

The fact that your government has not proposed a single credible solution to resolve the plight of vulnerable seniors and ensure that they receive the full pension their former employer committed to, speaks for itself.

The arguments you have put forward were addressed and disproved by witness testimony in the Standing Committee on Industry, Science and Technology in their review of Bill C-253. If you are serious about inclusive policy development on issues impacting seniors, stop treating them as infirm wards of the state and start listening. It's time to stop falling back on the historical rhetoric around pension protection and do something transformational.

**Government argument:** The proposed super-priority in Bill C-253 for unfunded pension liabilities and employee group benefit claims ultimately has the potential to harm the pensioners it seeks to help. It weakens a company's ability to restructure and actually incentivizes company liquidations, which could lead to the loss of thousands of Canadian jobs.

**CFP Reality Check:** This statement is false. There is no evidence that extending super-priority to the unfunded pension liability would lead to credit restrictions or an increase in liquidations.

It didn't happen in 2008/9 when the Wage Earner Protection Program was implemented. Despite warnings from the same groups that are using the same unsubstantiated arguments now that super-priority for items like unpaid wages would result in credit restrictions threatening the health of Canadian companies.

The same fears about credit restrictions and increase in liquidations didn't happen after the April 7, 2011 Court of Appeal for Ontario ruling, in the Indalex case, that pension deficits were a deemed trust; a priority in insolvency right at the top, above other claims including super-priority.

This ruling stood in Canada for two years until, in a complex ruling that is still being debated and litigated, the Supreme Court of Canada overruled the decision.

The fact that the ruling was overturned is irrelevant. If the threat of increasing pension priority was so dire, where was the impact? There was no tsunami of insolvencies. Stakeholders made accommodations and business continued.

**Government argument:** None of the OECD countries have implemented the proposed measure because of the unintended adverse effects it would have on the workers we all aim to better protect. Bill C-253 could also rank "golden parachutes" for senior executives with large severance packages higher than other worker claims and reduce recovery for all unsecured creditors, including hardworking small and medium-sized businesses.

**CFP Reality Check:** It is true no other OECD countries have implemented similar measures, because they didn't have to. They do not have Canada's legislative landscape. Instead, other OECD countries have pension protection measures that are appropriate for their regulatory environments and far superior to Canada's.

C-253 is an opportunity to increase pension protection. The government has an opportunity to support this bill or adopt other methods to protect pensions like those successfully implemented in other OECD countries.

This issue of "Golden parachutes" is easily addressed through amendments to this bill.

**Government argument:** In 2004 Air Canada entered insolvency proceedings and retained almost 30,000 employees who continued receiving their pensions. Had super-priority been law, it is likely Air Canada would not have been able to emerge from their insolvency proceedings, leading to the loss of these jobs as well as the ongoing ability to pay pensioners.

**CFP Reality Check:** It is surprising that the government frequently raises Air Canada as an example of a CCAA restructuring that preserved pensions. In fact, Air Canada's pension deficit continued to balloon following its CCAA restructuring. It took many years and strong intervention by then Finance Minister Jim Flaherty, to compel Air Canada to fully fund its pension.

Air Canada's pension is federally regulated and based on your other statements federally regulated pensions are required to be 100% solvency funded. At the time of its insolvency, Air Canada had a \$1.3 billion pension deficit. This shows a failure of the federal regulatory regime. Air Canada should not have had a pension deficit to deal with; it shouldn't have been a factor in the insolvency.

While Air Canada used the CCAA to successfully restructure, that restructuring did not fix the pension problem. Even with the pensioners agreeing to concessions providing Air Canada solvency relief, the pension deficit continued to increase and Air Canada sought additional solvency relief several times.

By 2013, years after the restructuring, Air Canada's pension deficit ballooned to \$4.2 billion while executive bonuses continued to be paid. Air Canada, once again, sought further relief.

This time, the finance minister (Jim Flaherty) agreed to further relief, but it came with restrictions. Executive compensation increases were capped at the rate of inflation. Special bonuses were prohibited, and other incentive plans were severely curtailed. The airline was also prevented from paying dividends and buying back stock. With these restrictions in place, Air Canada managed to fully fund the pension by May 2015 -- in just two years.

Air Canada's pension was addressed when the rules were changed and corporate behaviour changed. CFP has long held that changing the rules by extending super priority to the pension deficit will not result in massive business failure, it will lead to a change in business behaviour and better funded pensions.

**Government argument:** Outstanding pension contributions are already at the front of the line in insolvency proceedings and federally regulated defined benefit pension plans are already required to be funded at 100% with any shortfall paid by the employer within five years, unlike those regulated by some provinces which allow for greater levels of unfunded pension liability.

We should all work towards a similar level of protection across Canada. This is the real solution to protect the pension benefits of workers.

**CFP Reality Check:** The concept of requiring 100% full funding is a misnomer because of the 5-year shortfall catch up period. In reality, there is a domino effect. The only contributions that are prioritized in an insolvency are normal contributions, NOT the catch up to address existing pension deficits.

The calculations are complicated. Here is a simple example: A pension contribution deficit in year one triggers a calculation to spread payments over five years. A deficit in year two initiates a new calculation over a five year time period, it is now six years. And so on. This is the domino effect and the shortfall and time to repay keeps growing.

This is what happened with Air Canada. Today, over half of federally regulated pensions are less than 100% solvency funded.

It is important to note that when many well-known insolvencies occurred (such as Nortel, Sears, Cliffs Natural Resources, etc.) they were under the same 100% solvency “requirement” as current federally regulated pensions. This false requirement clearly doesn’t do anything to protect pensioners.

As to “We should all work towards a similar level of protection across Canada.” it is worth noting that while Bill C-253 committee hearings were taking place Saskatchewan was receiving input (June 11, 2021) to their consultation to reduce or eliminate solvency requirements. CFP submitted a dissenting view with an alternate proposal to afford better pension protection and provide sponsor flexibility.

What was the federal government’s position?

At committee ISED raised the Association of Canadian Pension Management as an organization that was opposed to super priority and that believe pension protection was best addressed elsewhere. ACPM’s comments on Bill C-253 included “While we realize that bankruptcy is a bad experience for everyone involved, a super priority approach will negatively and significantly affect struggling DB sponsors and make Canada’s iconic companies that sponsor DB plans unfinanceable. Instead, ACPM supports innovation currently taking place in the pension industry.” They also submitted, to the Saskatchewan consultation (June 2021), “The Association of Canadian Pension Management (ACPM) recommends Saskatchewan moves to partial solvency funding or no solvency funding”

This position, opposing pension protection in insolvency legislation and arguing against solvency requirements in pension regulations, is quite common in the industry. This is only one example.

Why is ISED, presumably with government support, supporting this position clearly arguing against any meaningful form of pension protection?

**Government argument:** The Liberal Government has and remains committed to strengthening pensions and retirement security. We have taken additional measures through Bill C-97 to make insolvency proceedings fairer, more transparent and more accessible for pensioners and workers. Changes to federal corporate law have provided for better oversight of corporate behaviour, and will help better align corporate decision making with pensioner interests. We also enhanced the Canada Pension Plan to, over time, increase the maximum retirement pension for today's young workers by more than 50 percent.

**CFP Reality Check:** While Bill C-97 introduced modest positive changes, it has many significant shortfalls and does not offer real protection for pensioners.

Insolvency changes have introduced the concept of fairness to insolvency proceedings, but they are still largely at the discretion of the court and are not defined in legislation. It will take years of litigation to establish what "fairness" means in regards to pensions in insolvency. A trip to the Supreme Court of Canada takes years and millions of dollars. This requires money and time that vulnerable seniors, facing a permanent reduction in their income and loss of health care benefits, simply don't have. This is not fairness.

Bill C-97 changes to federal corporate law only impact federally registered companies. Extending super priority to the unfunded pension liability in insolvency legislation would protect all Canadians regardless where their employer was registered.

**Government argument:** 6% of pensions are federally regulated and 94% are provincially regulated. As we move forward, it is important that provinces and territories are included. If we could prevent underfunding of pensions in the first place, this problem could be avoided.

We will continue to explore whole-of-government, evidence-based approaches to addressing retirement security for all Canadians.

**CFP Reality Check:** The time for action on pension protection is overdue. If the federal government believes pension protection should be accomplished in pension regulations, it should legislate full pension protection for federally regulated pensions and lead a multi-jurisdiction effort.

Pension loss is for life. Let's not relegate our seniors to poverty in their retirement.





# NATIONAL PENSIONERS FEDERATION

## 2021 CONVENTION RESOLUTIONS SUMMARY

### EQUALITY

#### 21.6.1 UNITED NATIONS CONVENTION ON THE HUMAN RIGHTS OF OLDER PERSONS

**Whereas** many studies of conditions in long term care residences conducted in Canada over the last decade have shown serious deficiencies in the quality of life of residents in long-term care related to low staffing levels, inadequate compensation and high staff turnover, inadequate direct hours of care of residents, poor nutrition and access to health care, over-medication with mood-altering drugs, too many beds per room, and lack of regular inspections, among other issues, documented by the B.C. Seniors Advocate and Professor Pat Armstrong among others, **and**

**Whereas** Canadian governments have turned a blind eye to these deficiencies, underfunded long term care, encouraged increased privatization of the sector by investors seeking profits, and ignored the human right to quality care of long-term care residents, **and**

**Whereas** COVID-19 has exposed these problems and resulted in the early deaths of many more seniors in long-term care in Canada than any other OECD country and

**Whereas** two Ontario inquiries and a report from the Canadian army have documented the desperate situation in 2020 of residents in long-term care and revealed a profound lack of respect or care for the human rights of Canada's most vulnerable citizens,

**Therefore be it resolved** that the National Pensioners Federation support a Canadian and international initiative to hold governments accountable for seniors human rights through a UN Convention on the Human Rights of Older Persons that is currently under development **and**

**Be it further resolved** the National Pensioners Federation lobby all federal political parties in support that Canada be a signatory of that Convention.

**CARRIED**

## **HEALTH**

### **21.4.1 IMPLEMENT A UNIVERSAL DENTAL COVERAGE**

**Whereas** teeth have long been economic and social indicators as the experience of dental pain significantly reduce the quality of life; **and**

**Whereas** to maintain a good stomach health it is important to keep our teeth as long as possible; **and**

**Whereas** the majority of Seniors and Retirees after 65 of age are currently not covered by any dental insurance. Many avoid visiting their dentist each year due to financial constraints. in many cases, this has result in preventable dental issues that has burdened emergency room visits and dentist room visits across the country;

**Be it resolved** that the National Pensioners Federation urge the Federal Government to recognize that oral health is a critical component of overall good health. In doing so, the National Pensioners will push the Federal Government to implement a universal dental coverage system that will eliminate out-of-pocket spending and monthly payments to private dental insurance companies for basic dental care: **and**

**Be it further resolved** that the National Pensioners Federation and Congress of Union Retirees of Canada, other groups of Seniors and Retirees organizations need to continue to lobby the Federal Government to introduce Canada wide Universal Dental care program for all.

### **ALREADY NPF POLICY**

### **21.4.2 IMPLEMENT A UNIVERSAL PHARMACARE SYSTEM**

**Whereas** after two year of campaign, drugs affordability remains a persistent problem in Canada and still the highest cost of our health care system; **and**

**Whereas** many Seniors and Retirees struggle to pay for their prescription medicines. Many of them don't fill their prescriptions because they can't afford to; **and**

**Whereas** many Seniors and Retirees cut spending on food, heat and pills to be able to afford their medicines every month

**Be it resolved** that the National Pensioners Federation to continue the campaign with the Congress of Union Retirees of Canada and other Seniors and Retirees Organizations who are calling for a Universal Pharmacare program

**Be it resolved** that the National Pensioners Federation will push the Federal Government to institute a Pharmacare system, that is universal, comprehensive, accessible and public. It will have a clear timeline for implementation, in order the make drugs more affordable and accessible to all Seniors and Retirees; **and**

**Be it further resolved** we ask to the National Pensioners Federation to call on the Federal Government to begin the process to implement universal drug coverage under the Canada Health Act and that the Federal Government increase funding to provinces and territories by at least 5.2% per year as part of the program.

**CARRIED**

### **21.4.3 IMPLEMENTATION OF AMENDED PATENTED MEDICINES REGULATIONS AND PMPRB GUIDELINES**

**Whereas** implementation i.e. the coming into force of the amended Patented Medicines regulations and the Patented Medicine Prices Review Board (PMPRB) updated guidelines set out to assess whether a patented medicine appears to be prices excessively in any market in Canada is a cornerstone for universal pharmacare; **and**

**Whereas** the big pharmaceutical companies have continued to successfully lobby the Federal Government to not implement the amended Patented Medicines regulations and PMPRB guidelines; **and**

**Whereas** during the COVID pandemic pharmaceutical companies in what appeared to be holding the Federal Government hostage as to whether their companies were able to meet their committed supply of COVID-19 vaccines to Canada if the amended Patented Medicines Regulations and guidelines were implemented; **and**

**Whereas** the Federal Government agreed to delay the implementation as a result of the lobbying; **and**

**Whereas** in the 2021 spring sitting of the House of Commons once again and for the third time delayed the implementation of Patented Medicines Regulations to January 1, 2022 when they were supposed to come into effect July 1, 2021 after its second postponement;

**Be it resolved** that the National Pensioners Federation call upon the Federal Government to delay no further on the implementation of the amended Patented Medicines Regulations and Patented Medicines Prices Review Board Guidelines which are issued pursuant to subsection 96(4) of the Patent Act.

**CARRIED**

**The following resolutions 21.4.4 & 21.4.5 & 21.4.9 were combined and carried.**

#### **21.4.4 LONG TERM CARE REFORM**

**Whereas** COVID-19 outbreaks at long-term homes across the country, mostly at privatized facilities, has been devastating on Families, staff and the general public; **and**

**Whereas** the government must look to bring long-term care under a universal framework for seniors care while doing away with the private system all together; **and**

**Whereas** with no standardized long-term care system in Canada, there's been significant discrepancy in how these homes have fared through the pandemic; **and**

**Whereas** services are currently delivered through a patchwork system of not-for-profit and for-profit providers and delivered through a mix of publicly-funded programs, which can be reinforced by private services, and unpaid caregivers; **and**

**Whereas** profit should not be the motive when it comes to how we care for our seniors.

**Be it resolved** that the Federal Government should put an end to for-profit long-term care homes and bring long term-term care under the Canada Health Act and make it federally regulated.

**CARRIED**

#### **21.4.5 CONDITIONS OF CARE - LONG TERM CARE**

**Whereas** COVID 19 has further revealed the inadequacies of Canada's long term care sector, **and**

**Whereas** there is a patchwork of long term care facilities across Canada with the delivery of care varying significantly from province to province ; **and**

**Whereas** those older adults in long term care have increasingly high health care needs and shorter lengths of stay in these facilities, where they normally live until the end of their life, **and**

**Whereas** our most frail and vulnerable older adults have borne the consequences of increased mortality and social isolation, with little attention paid to their basic human rights

**Therefore be it resolved** that the National Pensioners' Federation urge:

1. That the Federal Government collaborate with the provinces and territories to develop national standards for Long Term Care that provide for relational care of four hours of care per resident per day, that support a well-paid, full-time work force, that support in-house provision of dietary, cleaning and laundry services and minimize contracting out,

that address building design, and that these standards be funded with federal funding tied to accountability by the provinces to adhere to regulations, regular unannounced inspections, and enforcement, **and**

2. That the provinces support Family and Resident Councils at the local, regional and provincial level to provide direct feedback to the provincial ministers of health regarding conditions of long term care that need to be addressed; **and**
3. That principles of care be developed to respect the basic human rights of older adults whose residence is a long term care facility; **and**
4. That representatives of organized seniors groups and Family/Resident Councils be directly involved in these developments.

## **CARRIED**

### **21.4.9 IMPROVING LONG-TERM CARE IN CANADA**

**Whereas** Canadians are upset at the tragedies that unfolded in our long-term care facilities during the corona virus pandemic; **and**

**Whereas** these institutions should be places of care, protection and compassion for the vulnerable; yet, to many long-term care facilities became sites of suffering and death; **and**

**Whereas** the pandemic has revealed the brutal consequences of chronic and systematic funding cuts, privatization, and under investment in staff is simply unacceptable; **and**

**Therefore be It Resolved** that the National Pensioners Federation [NPF] calls for a nation-wide transformation of long-term care by incorporating the following essential steps: [A] Long-term must be brought into the public system and regulated under the Canada Health Act.

[B ] Provide dedicated and conditional funding for long-term care through the Canada Health Transfer.

[C] Remove private for-profit businesses from the long-term care sector.

[D] Implement evidence-based national standards of care that are tied to funding, including a minimum four [4] hours of daily care per resident.

[E] Raise wages and benefits, including paid sick leave, for long-term care care workers to properly recognize the value of their work.

## **CARRIED**

**The following Health resolutions were presented to the NFP Executive committee to act on vs Convention due to time restrictions. Unfinished business.**

#### **21.4.6 TELE HEALTH TECHNOLOGY**

**Whereas** the recent COVID-19 pandemic has led to a major growth of tele health/virtual healthcare: **and**

**Whereas** tele health/virtual health care means that seniors do not have consistency of care, as they may speak to different doctors on every visit,. And study after study has shown that the team approach, relational care, and the consistency of being seen by the same physician leads to better health outcomes for seniors: **and**

**Whereas** tele health/virtual healthcare is being increasingly provided by for profit corporations such as TELUS, and these are taking greater and greater shares of the tele health market/virtual health care; **and**

**Whereas** these large corporations are often traded on the stock market for profit and this leads to the increasing destabilization of the public Canadian health care system; **and**

**Whereas** the growth of tele health/virtual healthcare is continuing the trend towards parallel for profit health care in Canada; **and**

**Whereas** the growth of tele health/virtual healthcare also leaves many seniors out as they lack access to computers or the internet and/or have limited minutes on their phones.

**Therefore be it resolved** that the National Pensioners Federation:

- speak out about the growth of tele health/virtual healthcare
- educate its members about the problems and dangers with tele health/virtual healthcare
- work with its allies to better understand the consequences of the corporatization of health care through virtual care and tele health platforms

**CARRIED**

#### **21.4.7 REMOVING AGEISM IN THE TREATMENT OF PATIENTS**

**Whereas** witnessed with Covid 19 there is a dire shortage of essential medical equipment required for the treatment of affected patients - i.e. Tests, ventilators, masks, gloves, sanitary wipes, available beds, etc. **and**

**Whereas** Health care workers are forced to make decisions as to whom the required medical equipment/materials will or will not be provided; **and**

**Whereas** resilience of a patient is not necessarily determined by age; **and**

**Whereas** Seniors tend to be abandoned sooner than others in situations which require critical decisions.

**Therefore be it resolved that** NPF work with its national counterparts to develop clear criteria to enable doctors and health care workers to judiciously provide medical treatment for patients without bias regarding age.

## **CARRIED**

### **21.4.8 ESTABLISHING INFECTION SECURITY**

**Whereas** it has been witnessed with this current Covid 19 pandemic that long-term care and nursing homes become outbreak hot points once an infection is permitted to be brought into the facilities **and**

**Whereas** Health care workers - paid and volunteer - who work in more than one facility can transfer the infection if not screened prior to entering the workplace **and**

**Whereas** normally hospitals do not have any infection screening at entrances for workers or visitors during non-pandemic events, but do have high concentrations of super-germs **and**

**Whereas** Pig barns in the country have had infection screening practices in place to reduce the possible transfer of pathogenic materials by workers/visitors at the barn facilities.

**Therefore be it resolved that** NPF work with its national counterparts to work with the Federal Minister of Health and provincial counterparts to establish infection security facilities and practices at the entrances to all long-term care, nursing home, seniors care and hospital facilities across Canada.

## **CARRIED**

### **21.4.10 MENTAL HEALTH**

**Whereas** the pandemic caused severe mental distress to older persons concerned about isolation: **and**



**Whereas** last year's social interactions were large curtailed through health orders: **and**

**Whereas** the closure of adult day programs, community centres and neighbourhood house programming impacted the ability of seniors to have places to jointly gather to share, communicate and learn.

**Therefore be it resolved** that the NPF urge the federal government to implement funding for on-going support to non-profit groups for socially connected Seniors' Wellness Initiatives.

## **CARRIED**

### **21.4.11 THE USE OF ANTIPSYCHOTIC, ANTI-DEPRESSANT, AND ALZHEIMER'S DRUGS IN LONG-TERM AND HUMAN RIGHTS**

**Whereas** research reports by the B.C. Seniors' Advocate and the Canadian Institute for Health Information over recent years show that many residents of long-term care are being administered anti-psychotic or anti-depressant drugs without a diagnosis of psychosis or depression and that this practice prevails across Canada and has increased in B.C. during COVID-19; **and**

**Whereas** medical research shows many of these drugs have side effects that can lead to confusion, falls, and early death and attempts to limit their use have increased; **and**

**Whereas** the majority of residents of long-term care are likely in frail health and unable to give informed consent or refuse the drugs they are being medicated with; **and**

**Whereas** a new drug, Aducanumab, developed by Biogen to treat Alzheimer's disease, has dubious efficacy and serious side effects, but has been approved for use in the US and may be approved for use in Canada.

**Therefore be it resolved** that the National Pensioners Federation advocate with all governments in Canada to ensure that anti-psychotic drugs, sedatives, and any new dementia drugs administered to residents of long-term care be severely restricted and closely monitored on an ongoing basis by an independent agency in each province and territory advised by a committee of citizens and scientists of each province and funded and overseen by the federal government as part of its responsibility to protect the human rights of older persons.

## **CARRIED**

## **FINANCE**

### **21.3.1 CANADIAN OLD AGE SECURITY PENSION (OAS) FOR AGE 65 PLUS**

**Whereas** the Federal Government recently announced a 10% increase in Old Age Security (OAS); **and**

**Whereas** many seniors under 75 years of age and receiving Old Age Security struggle to pay groceries, rent, utilities, medications etc; **and**

**Whereas** the proposed Old Age Security increases for people 75 years and older will still leave many seniors between 65 and 75 years of age poor. The situation is worse for women who already have lower incomes; **and**

**Whereas** the Guaranteed Income Supplement is critical to keeping seniors out of poverty, but the GIS amounts are too low to allow a senior to live with dignity.

**Therefore, be it resolved** that The National Pensioners Federation call on federal Government to take immediate action to institute a lump sum payment and a permanent increase in OAS, so that all current seniors 65 and over, can receive much needed financial assistance: **and**

**Be it further resolved** that the National Pensioners Federation call on federal Government to take immediate action to increase the Guaranteed Income Supplement, to improve the lives of many low income seniors; **and**

**Be it further resolved** that The National Pensioners Federation ask for the support of all group of seniors and all organization of Retirees to organize a national campaign to fight and to obtain the equality for all seniors in Canada. We must be sure that this government doesn't create a two class system of our seniors based on age.

### **CARRIED**

### **21.3.2 INCREASE TO CANADA PENSION PLAN (CPP) SURVIVOR BENEFIT**

**Whereas** in the 2019 Federal election, the Liberals promised to increase the amount of Canada Pension Plan Survivor benefit by 25% or approximately \$2080.00 per year; **and**

**Whereas** since the 2019 Federal election the CPP Survivor benefit has not been increased; **and**

**Whereas** an increase in the CPP Survivor benefit would assist many low income survivors;

**Be It Resolved** that the National Pensioners Federation continue to advocate for and call on the Federal Minister of Finance and all Provincial Finance Ministers to support a significant increase to the Canada Pension Plan Survivor Benefit.

## **CARRIED**

### **21.3.3 IMPLEMENT A GUARANTEED LIVABLE BASIC INCOME**

**Whereas** motion M-46, which was first tabled in the House of Commons in 2020 and which was re-introduced this year by Leah Gazon, the New Democratic Party (NDP) critic for children, families and social development, called on Ottawa to work with provinces, territories and Indigenous communities to deliver a minimum income for all adult Canadians, including students, seniors and people with disabilities, as well as temporary foreign workers, permanent residents and refugee claimants, without requiring any recipient be working, studying or training: **and**

**Whereas** motion M-46 was defeated; **and**

**Whereas** the independent parliamentary budget officer (PBO) on April 7th said that a national program would cost around \$85 billion now, rising to more than \$93 billion by 2026, but that such a scheme could quickly halve overall rates of poverty, which has been estimated to cost Ottawa a similar amount in excess health-care, criminal justice and other costs: **and**

**Whereas** the Canadian Centre for Economic Analysis said in February that a basic income could expand the country's economic output by \$80 billion a year and create nearly 600,000 jobs in 5 years: **and**

**Whereas** the NDP says such a measure could be funded by making the ultra-wealthy pay their fair share of the tax burden, noting that legal and illegal tax avoidance costs Canada as much as \$51 billion a year: **and**

**Whereas** the pandemic has exposed gaps in Canada's social support framework, exacerbated existing social inequities, and made many more people financially insecure, while also illustrating that public funds can be freed up to support the vulnerable when considered necessary

**Be it resolved** that the National Pensioners Federation call on the federal government to reconsider its stand on the concepts of the failed motion M-46 and work with the other levels of government to implement a guaranteed livable basic income throughout Canada.

NB: Information for this resolution was obtained from an article by Morgan Sharp entitled “NDP puts universal basic income back on the agenda”, in Canada’s National Observer: News & Analysis, 2021-07-08

**Motion to refer back to the submitter for clarification**

**21.3.4 CHANGE THE DISABILITY TAX CREDIT**

**Whereas** a significant number of seniors qualify for the Disability Tax Credit

**Whereas** many of these seniors that qualify for the Tax Credit do not benefit fully, if at all, because of low income: **and**

**Whereas** these seniors with low incomes would benefit the most from receiving the maximum benefit

**Be it resolved** that the NPF pressure the Canadian Government to change the Disability Tax Credit from a non-refundable tax credit to a Monetary Payment that universally helps all people with disabilities.

**Motion to refer back to the submitter for more information**

**21.3.5 ELIMINATE MANDATORY RRIF WITHDRAWALS**

**Whereas** once Canadians turn 71, they must convert their RRSP’s to RRIF’s and begin making mandatory withdrawals at a set rate: **and**

**Whereas** seniors are living longer than ever before and therefore risk outliving their funds; **and**

**Whereas** many seniors depend on their RRIF to provide sustained income throughout their later years; **and**

**Whereas** seniors deserve to be in control of their retirement savings and decide how much they wish/need to withdraw from their RRIF accounts and the timing of their withdrawals dependent on their personal need;

**Be it resolved** that the National Pensioners Federation call upon the Federal Government to eliminate the mandatory withdrawal from Registered Retirement Income Fund (RRIF) to protect the financial security of our seniors.

**CARRIED**

### **21.3.6 ELIMINATE MANDATORY RIFF WITHDRAWALS**

**Whereas** seniors are living longer than ever before, **and**

**Whereas** many seniors depend on their RRIF to provide sustained income throughout their later years, **and**

**Whereas** seniors deserve to be in control of their retirement savings and decide how much money they want to withdraw, **and**

**Therefore, be it resolved** that the National Pensioners Federation call upon the Federal Government to improve the financial security of our seniors by removing the mandatory withdrawal of funds from RRIF accounts.

**CARRIED**

### **21.3.7 OLD AGE SECURITY INCREASE**

**Whereas** the Old Age Security program is a universal retirement pension available to most resident and citizens of Canada who have reached their 65th birthday: **and**

**Whereas** this is supplemented by the Guaranteed Income “Supplement for seniors with lower incomes: **and**

**Whereas** the OAS is clawed back if the income is higher than \$77,580 (2019) you have to repay part or your entire Old Age Security pension: **and**

**Whereas** the federal government offers older seniors \$500 onetime payment if you were born before June 30, 1947: **and**

**Whereas** the federal government announced an increase of 10% for seniors aged 75 and older starting in 2022

**Therefore, be it resolved** that the NPF urge the federal government to allocate the funds to all seniors from the age of 65, for the one-time payment, as well as the increase in the Old Age Security payments.

**CARRIED**

## **PENSIONS**

### **21.8.1 BANKRUPTCY PROTECTION OF PENSION AND BENEFITS FOR FORMER WORKERS AND RETIREES**

**Whereas** there were two Private Member Bills in the House of Commons in 2020, Bill C-253 by the Bloc Québécois and Bill C-259 by the NDP to amend the Bankruptcy and Insolvency Act, the Companies' Creditors Arrangement Act and the Pension Benefit Standards Act (pension plants and group insurance programs) where neither received Royal Assent: **and**

Whereas these Bills would have ensured that claims in respect of unfunded liabilities or solvency deficiencies of a pension plan would have been accorded priority in the event of bankruptcy proceedings: **and**

**Whereas** because of this pandemic we will have to face several closings of company and the first one who will be penalized are our workers and retirees; **and**

**Whereas** hundreds of today's retirees face the prospect of loss or a significant reduction in their pension when their former employers restructure, close or enter bankruptcy and insolvency hearings.

**Be it resolved** that the National Pensioners Federation urge the Federal Government to amend the Bankruptcy and Insolvency Act (BIA) and the Companies' Creditors Arrangement Act (CCAA) as follows;

To extend super-priority to any unfunded pension liability, placing pensioners ahead of creditors to be paid if a company goes bankrupt; **and**

**Be it further resolved** that the National Pensioners Federation urge the Federal Government of Canada to enforce a requirement for companies to continually maintain their pension liabilities fully funded.

**MSC** That this resolution be amended by the addition of the following words "that employers shall maintain group insurance programs that provide benefits to or in respect of its employees or former employees".

**ALREADY NPF POLICY**

## **POLITICS**

### **21.9.1 TAX THE ROBOTS**

**Whereas** there is growing concerns about the negative impact of automation, mechanical robots and AI will have on Canadian jobs; **and**

**Whereas** American studies show that robots have two major effects: the "displacement effect" when robots eliminate jobs; and the "productivity effect" as other industries or tasks require more labour and thus create jobs. The productivity effects do not compensate for jobs that industrial robots destroyed; **and**

**Whereas** American studies show that each additional robot reduces employment by a net of 6.2 workers and each additional robot per 1,000 workers reduces average wages by 0.73%; **and**

**Whereas** there have not been significant research carried out in Canada as to the effects of robots and AI on Canada's job market, it is essential therefore, that some immediate steps be undertaken to address the Robot and AI revolution.

**Therefore be it resolved** that the National Pensioners Federation call upon the Federal Government to create a Federal Registry, with an annual registration fee, for all automation devices and AI control units used in manufacturing, service and communications industries in Canada.

**And be it further resolved** that the Registry monitor the automation and AI trend and that the data gathered be used to aid in the formation of future fees and for taxes on such devices to benefit displaced workers with compensation including paid re-training for replacement jobs.

### **CARRIED**

### **21.9.2 SERVICE CANADA**

**Whereas** the Public Service Alliance of Canada has recently raised concerns about the Federal Government's plan to contract out Service Canada call centres: **and**

**Whereas** this work has been recently contracted out to Gatestone a private call centre corporation headquartered in the USA, that specializes in debt collection and has a bad reputation as an employer: **and**

**Whereas** seniors need trained workers who have the experience, knowledge and compassion to assist seniors: **and**

**Whereas** numerous studies have shown that privatization costs more, is associated with poor service and can subject the country to risk if the privatized company cannot meet its commitments: **and**

**Whereas** many seniors rely on the Service Canada call centres to get information and/or deal with issues re their CPP, OAS, GIS and other entitlements: **and**

**Whereas** many seniors already experience long waits while waiting to speak to a person at the Service Canada Call Centre: **and**

**Whereas** the Federal Government should be enhancing and improving Service Canada call centre services, not privatizing them

**Therefore be it resolved** that the NPF;

- oppose the privatization of Service Canada call centres to Gatestone a call centre corporation based in the USA

- work with allies, including but not limited to the Public Service Alliance of Canada to oppose the privatization of Service Canada Call centres and to advocate for better and improved publicly run Service Canada Call Centre services.

**CARRIED**

## **21.9.2 EXPAND CANADA POST SERVICES**

**Whereas** the COVID-19 pandemic has shown the absolute need and importance of public universal postal services: **and**

**Whereas** Canada Post facilities are in most communities; **and**

**Whereas** big banks are leaving many smaller communities; **and**

**Whereas** in a number of countries postal workers help seniors age in place by checking in on them while they are in their homes; **and**

**Whereas** the Canadian Union of Postal Workers (CUPW) has developed a plan for Canada Post to become environmentally sustainable and to offer more services to meet the needs of all. This is Delivering Community Power; **and**

**Whereas** due to changes in the government, and in Canada Post it is necessary for organizations such as the National Pensioners Federation to reiterate their support for Delivering Community Power.



**Be it resolved** that the National Pensioners Federation reiterate their support for the Delivering Community Power Plan calling on Canada Post to;

- Provide postal banking services
- Provide check in services allowing seniors to stay in their own homes
- Provide a wide range of services
- Become environmentally sustainable

**CARRIED**

### **21.9.3 WHY REGULATE NEW DRUG PRICES?**

**Whereas** 10 to 15 per cent of Canadians cannot afford to pay for the prescription drugs they need, **and**

**Whereas** public universal pharmacare would ensure that all Canadians have equitable access to the prescription drugs they need to maintain their health, **and**

**Whereas** the keystone of sustainable universal pharmacare is control over the prices Canada pays for prescription drugs currently much higher than those paid by most other developed countries, **and**

**Whereas** regulations have been developed over a period of 4 years by a Canadian government agency, the Patented Medicines Prices Review Board (PMPRB), to control drug company prices, **and**

**Whereas** the implementation of these PMPRB regulations has been postponed 3 times in the last 18 months because of pressure from 47 drug companies banded together as Innovative Medicines Canada,

**Therefore, be It resolved** that the National Pensioners Federation urge the federal government to put the public good first and implement the PMPRB regulations immediately.

**CARRIED**

### **21.9.4 PLAN WITH SENIORS, NOT FOR SENIORS**

**Whereas** most older adults continue to live active lives in their communities, **and**

**Whereas** older adults possess knowledge and resources from both work and life experiences, **and**

**Whereas** these lived experiences are brought together within seniors and retirees organizations, **and**

**Whereas** an apt motto for seniors' organizations is "to plan with seniors, not for us"

**Therefore be it resolved** that the NPF urge the federal/provincial/territorial governments to ensure policy tables and consultations have as members, representatives from key seniors organizations.

**CARRIED**

## **HOUSING**

### **21.5.1 PRIMARY RESIDENCE TAX EXEMPTION**

**Whereas** many seniors with homes rely on the equity of their homes for future housing and health needs; **and**

**Whereas** the homeowner has usually been given no taxation on primary residences; **and**

**Whereas** the value of their homes may have increased over time, and homeowners would use that asset as their funds for needed care, or to leave as a legacy

**Be it resolved** that the NPF supports the retention of the 'primary residence tax exemption' when a homeowner sells the home or on their death.

**CARRIED**

### **21.5.2 ENABLING SENIORS TO LIVE LONGER AT HOME**

**Whereas** many seniors wish to live their lives independently; **and**

**Whereas** senior residents may find upkeep of their homes difficult to maintain; **and**

**Whereas** the opportunity to have basic services such as snow removal may be a burden or chore

**Therefore be it resolved** that the NPF endorse the measures of the federal **Age Well at Home Initiatives** funding to support services enabling seniors to live longer at home, and publicize this program.

**CARRIED**

### **21.5.3 CUTTING RED TAPE FOR AFFODABLE HOUSING**

**Whereas** the supply of affordable housing is not reaching the needed number of accessible units for seniors; **and**

**Whereas** the growth of numbers of elders living longer is expanding; **and**

**Whereas** the red tape of getting projects of affordable/accessible housing built causes delays in completion of units

**Therefore be it resolved** that the NPF urge the provincial/territorial/federal governments to respond with action to enable affordable/accessible housing units to be built with less red tape, to respond to the urgency of the need for seniors housing.

**Motion to refer back to submitter for clarifications**

### **21.5.4 PERMANENT HOUSING PROGRAMS FOR SENIORS**

**Whereas** the number of seniors (age 55 and older) is increasing in the homeless count; **and**

**Whereas** the need to reach at risk seniors on the verge of homelessness is urgent; **and**

**Whereas** the unique needs of health issues combined with homelessness increases mortality

**Therefore be it resolved** that the NPF urge all governments to identify senior populations at risk of homelessness and take action, diverting them from shelters into permanent accessible housing.

**CARRIED**

### **21.5.5 TAX CREDITS FOR SENIOR'S HOME ADJUSTMENTS**

**Whereas** retrofitting homes with ramps, wider hallways and accessible bathrooms promotes greater comfort to seniors; **and**

**Whereas** changes to enable walkers or wheelchairs gives flexibility for a senior to move more easily in their home; **and**

**Whereas** changes to accommodate physical changes enables seniors to live longer at home

**Therefore, be it resolved** that the NPF support programs which enable accessibility changes to seniors' homes to be funded through tax measures which reimburse seniors for payments to enable ramps, wider hallways and accessible bathrooms to be funded through tax credits.

**Motion to refer back to submitter for clarification**

#### **21.5.6 HOME INSURANCE RATE GOUGING**

**Whereas** senior renters often face increasing costs; **and**

**Whereas** senior renters may be living on fixed pensions; **and**

**Whereas** condo insurance rates are rising

**Therefore be it resolved** that the NPF support the intervention of the governments into the escalating costs for condo insurance for seniors who may find the increases are stretching their budget, by implementing a strategy of using a government plan of insurance which controls huge financial gains to the insurance policies.

**CARRIED**

#### **21.5.7 PRIMARY RESIDENCES & CAPITAL GAIN TAX**

**Whereas** many seniors who are homeowners are concerned about the removal of primary home tax exemption on their primary residence: **and**

**Whereas** seniors rely on having the sale of their home to be use for funds needed for their care: **and**

**Whereas** senior homeowners have sacrificed many years to make home ownership a reality.

**Therefore be it resolved** that the NPF strongly urge the federal government not to implement taxes on the capital gain of the primary residences upon the sale of these homes.

**CARRIED**



# National Pensioners Federation Virtual Convention

October 7, 2021

Marika Albert | Policy Director, BCNPHA



# Territorial Acknowledgement





# Agenda

- About BCNPHA
- About our sector
- Data on renting seniors in Canada
- Government investments





# About BCNPHA

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# BC Non-Profit Housing Association (BCNPHA)

- Formed almost 30 years ago in 1993
- Provincial umbrella organization for the non-profit housing sector
- **30 staff members**
- Comprised of over **500 members** in a sector with:
  - Almost ~**80,000 units** of long-term, affordable housing
  - In approximately ~**3,000 buildings** across BC





## Our Services

- Research and advocacy
- Asset management services
- Education & Events
  - HousingU
  - Online Learning Opportunities
  - RENTs
  - Housing Central Conference



# Our Services Continued

- Partner programs, including:
  - Financial
    - Investment and day to day banking
  - Insurance
    - Health, comprehensive and tenant
  - Operations
    - Products and services to assist you with day-to-day operations



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# About Our Sector





# By the numbers – non-profit housing in BC



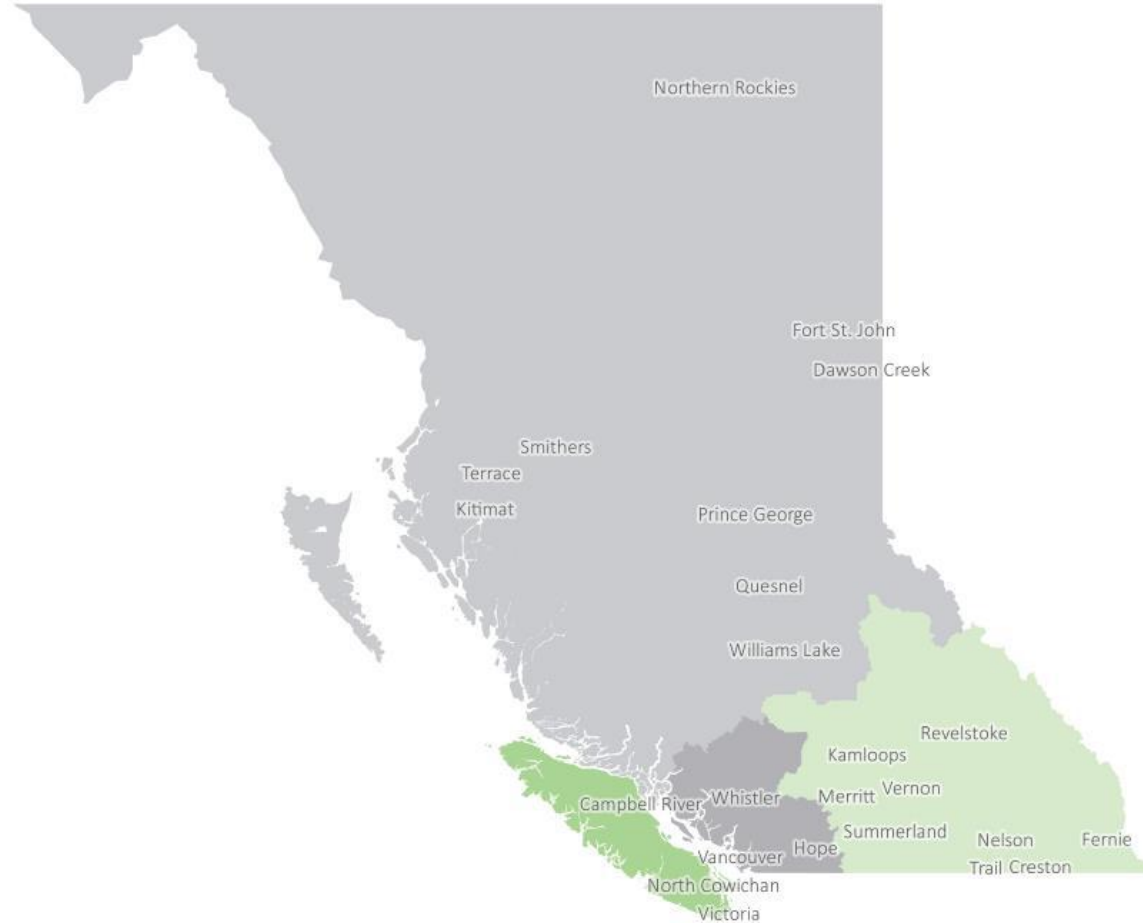
**700+**  
**Providers**

**~80,000**  
**Units**

**3,000 +**  
**Buildings**



# By the numbers – non-profit **seniors** housing



**219**  
**Providers**

**29,300**  
**Units**

**260**  
**Buildings**

---

# Rental housing stats for seniors







# The Canadian Rental Housing Index

The screenshot shows the homepage of the Canadian Rental Housing Index. The header includes the logo in both English and French, navigation links for 'About', 'Partners', 'Additional Information', and 'Contact Us', and language selection buttons for 'EN' and 'FR'. The main content area is titled 'Welcome to the Canadian Rental Housing Index' and provides a brief overview of the index's purpose. It features several interactive sections: 'Home' with a sidebar menu for 'Community Profile', 'Demographics', and 'Rental Housing Data'; 'Need help?' with 'FAQ' and 'User Guide' buttons; 'Explore Stories' with a 'Stories' button; and six featured content cards: 'Demographics', 'Stories', 'Snapshot - Federal Electoral Districts', 'Community Profile', and 'Rental Housing Data'. Each card includes a 'New' badge, a thumbnail image or chart, and a short description of the content.

Using data from the **2016 long-form census**, the Index examines rental housing affordability and overcrowding in **over 800 municipalities and regions** across Canada.

Explore your community at:

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





## Age Distribution of Renters in Canada

Of **4,441,020** renter households in Canada....

65 and over

880,580

45 - 64 years

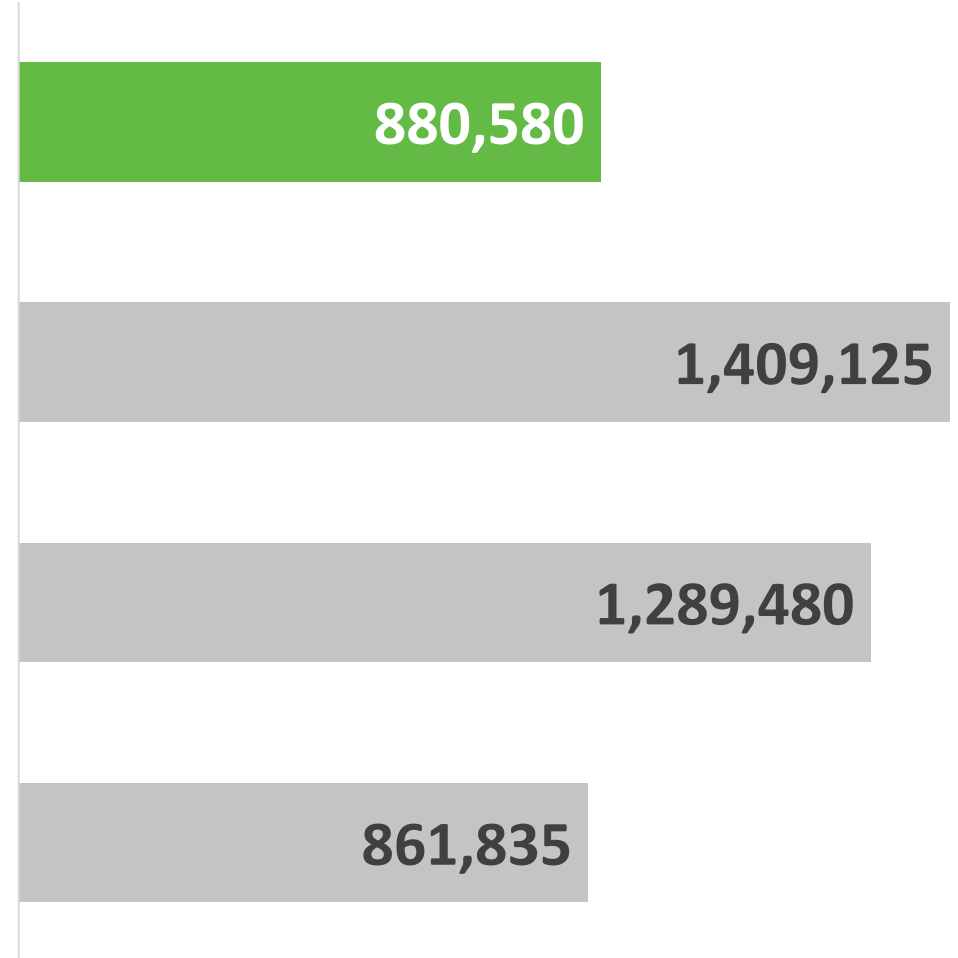
1,409,125

30 - 44 years

1,289,480

15 - 29 years

861,835





## Average and median incomes, senior renter households in Canada


Age Group	Average household income	Median household income	Average monthly shelter costs
15 - 29 years	\$49,374	\$41,234	\$1,039
30 - 44 years	\$61,731	\$51,487	\$1,087
45 - 64 years	\$55,780	\$42,991	\$968
65 and over	\$40,140	\$29,517	\$894





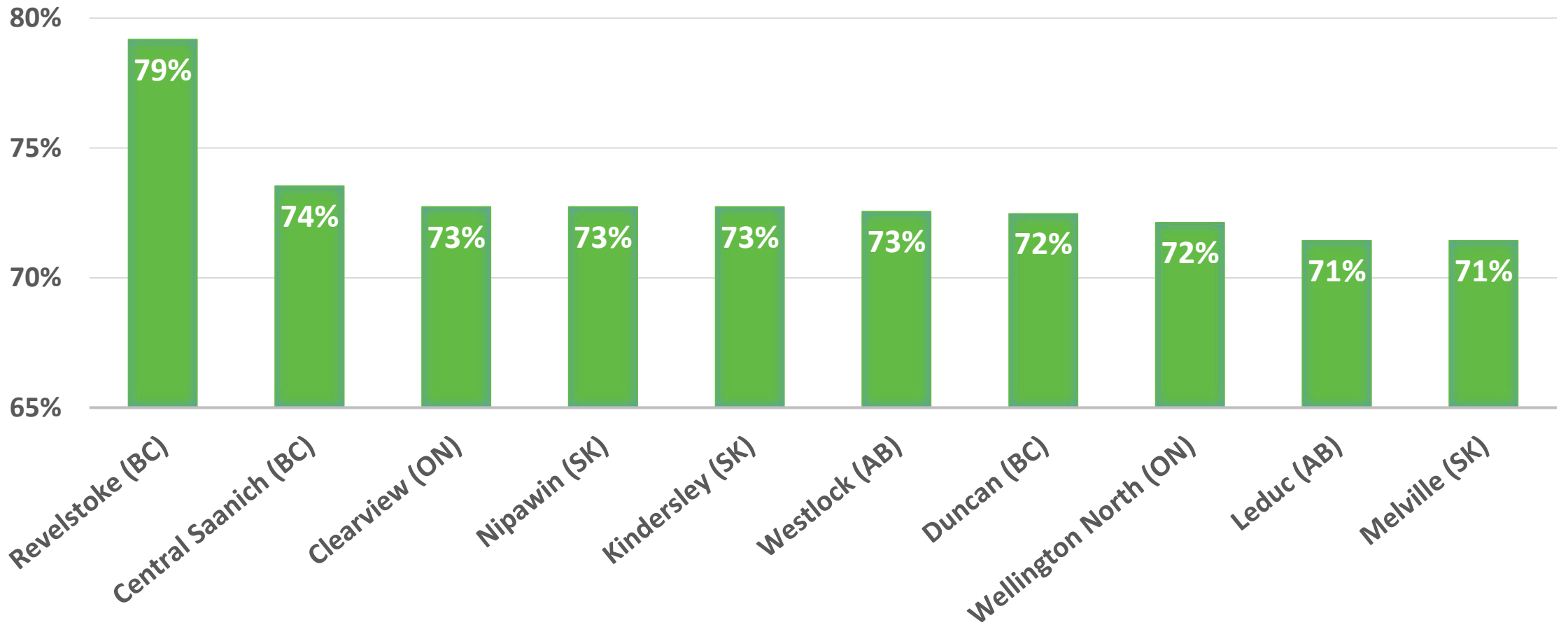
# Cost burdens of senior renter households in Canada

Proportion of Canadian renter households spending...

Age Group	Over <u>30%</u> of income on rent and utilities	Over <u>50%</u> of income on rent and utilities
15 - 29 years	44%	23%
30 - 44 years	33%	15%
45 - 64 years	37%	19%
 65 and over	50%	16%

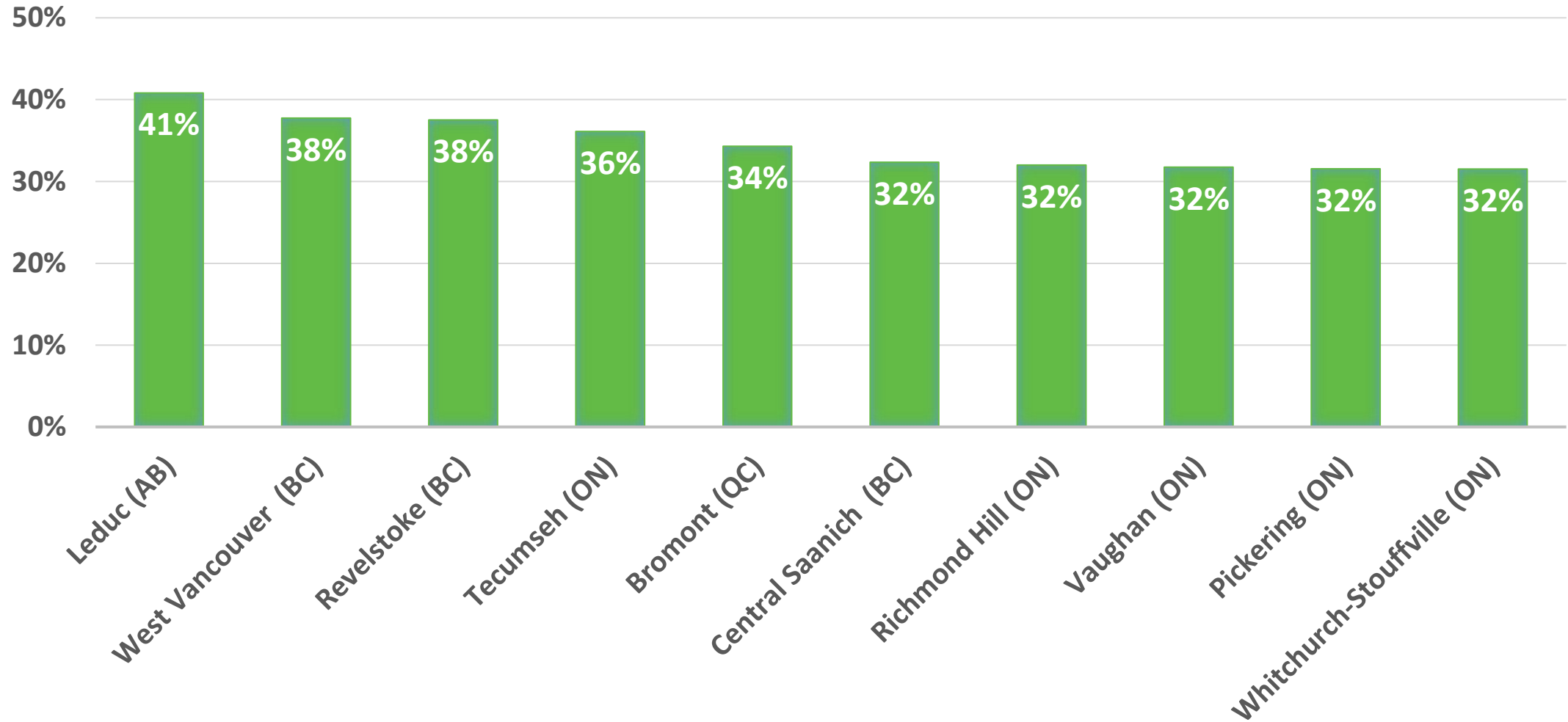


# Top 10: Senior renter households spending 30% or more on housing in Canada





# Top 10: Senior renter households spending 50% or more on housing in Canada



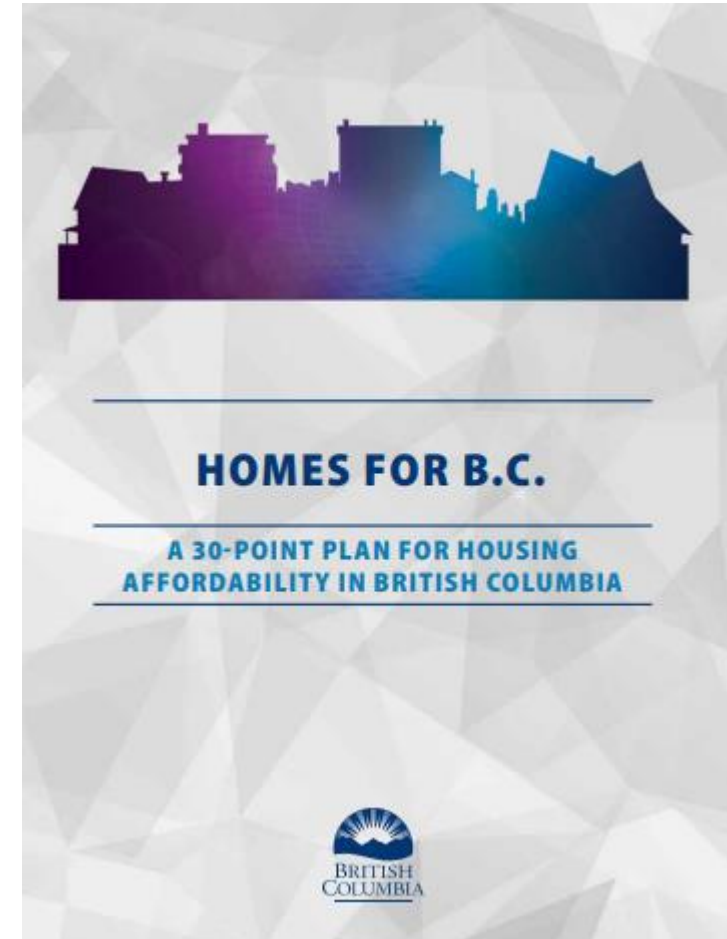
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# Current housing programs



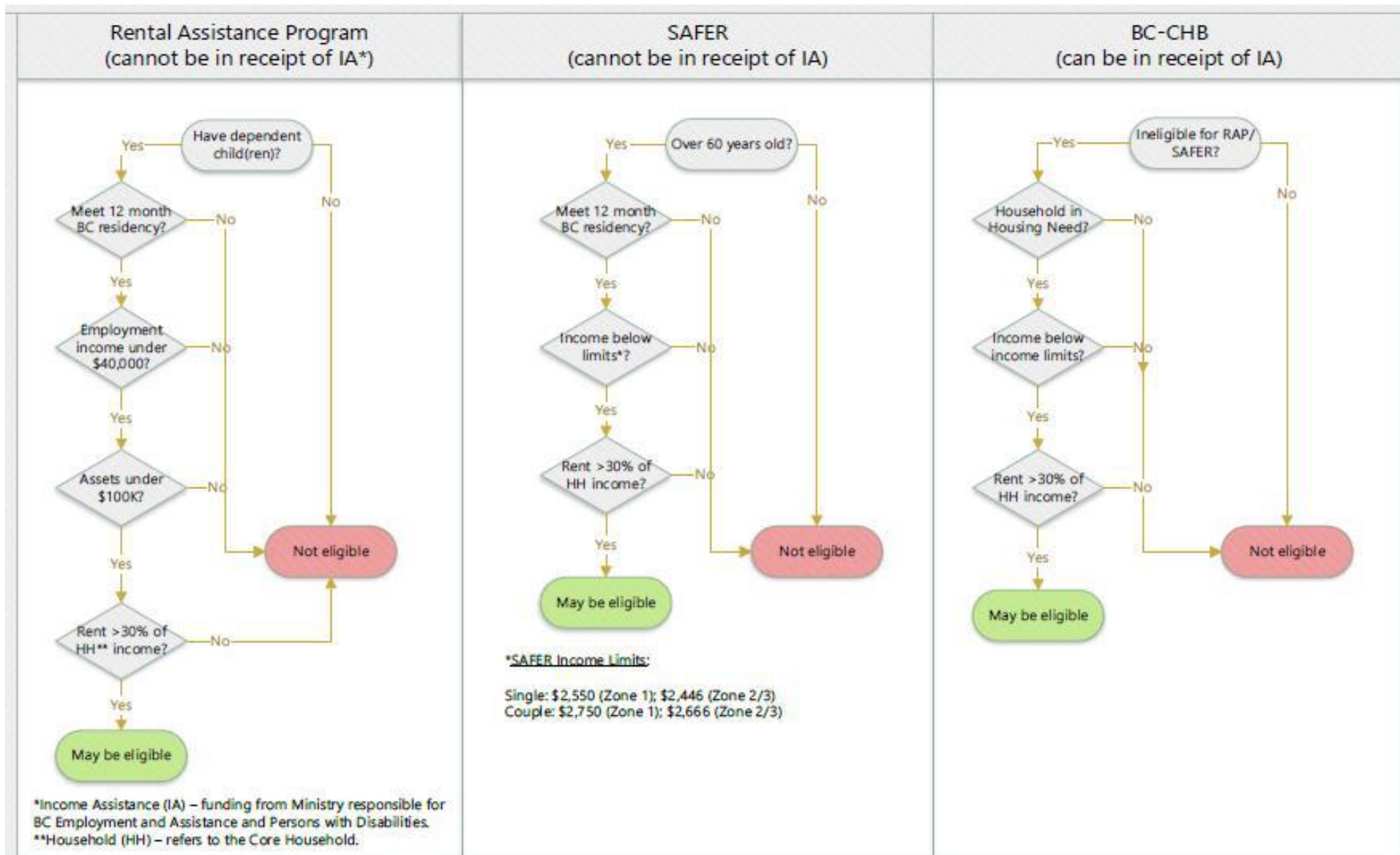
# Provincial government programs

- ~\$6 billion investment over 10 years to help build 114,000 affordable units
- ~\$1 billion for energy efficiency upgrades
- Includes modular housing, housing for Indigenous households, women and children affected by violence, and students
- New taxation measures





# Provincial rent supplements



# Current federal programs



# Current federal programs for new supply

Initiative	Description	Program Funding Available	Launch
National Housing Co-Investment Fund - <i>Housing Construction Stream</i>	Loans and financial contributions to attract partnerships and investments to create new, high-performing affordable housing that covers a broad range of housing needs. <b>Delivery:</b> Federal Government (CMHC). Provinces and Territories involved in decision-making.	Housing Construction Stream: <b>\$7.45 billion</b> over 10 years	Spring 2018
Federal Lands Initiative	Transfer of surplus federal lands and buildings to eligible participants at discounted to no cost for the development of affordable, sustainable, accessible and socially inclusive housing. <b>Delivery:</b> Federal Government (CMHC, in collaboration with Canada Lands Commission, Employment and Social Development Canada, and Public Service and Procurement Canada).	<b>\$200 million</b> over 10 years	Summer 2018
Affordable Housing Innovation Fund	Loans and financial contributions to encourage new funding models and innovative building techniques to revolutionize the affordable housing sector. <b>Delivery:</b> Federal Government (CMHC)	<b>\$200 million</b> over 5 years	2016
Rental Construction Financing Initiative	Loans to encourage construction of rental housing across Canada where the need is clearly demonstrated. <b>Delivery:</b> Federal Government (CMHC)	<b>\$3.75 billion</b> over 4 years	2017

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**Thank you!**



# Resources

**National Housing  
Strategy**

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



**HOUSING  
CENTRAL**

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

**CANADIAN  
RENTAL  
HOUSING INDEX**



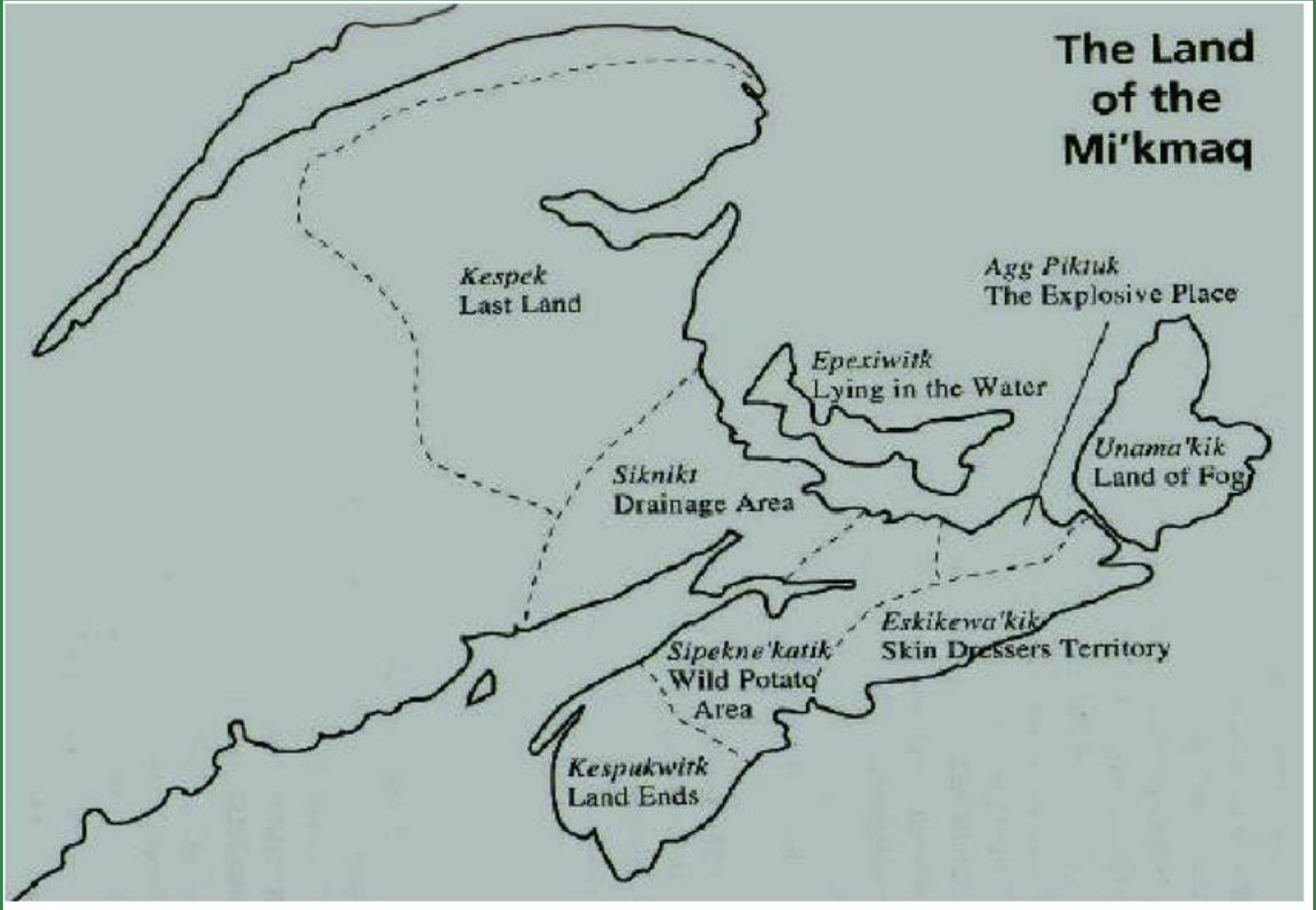
**INDICE DU  
LOGEMENT LOCATIF  
CANADIEN**

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

# **Virtualcare, telehealth and privatization: A brief introduction**

**Chris Parsons (he/him)**  
**Nova Scotia Health Coalition**  
**[coordinator@nshealthcoalition.ca](mailto:coordinator@nshealthcoalition.ca)**

**Calling from Mi'kma'ki , the traditional and unceded territory of the  
Mi'kmaw people (the L'nu).**



**Mi'kma'ki prior to European invasion. Map from Daniel Paul.**

## **Disclosures:**

- **No government funding**
- **No funding from corporations**
- **NSHC funding from individuals and organized labour**
- **I hold no investment positions (long or short) in any publicly traded companies mentioned**



# What is the NS Health Coalition

- Founded in 1996
- Political but non-partisan
- Independent not-for-profit
- Fight to defend, strengthen and expand public health care
  - One of seven active provincial health coalitions
- Everyone should have the care they need regardless of who they are, where they live and how much money is in their pockets



# Outline:

**This is an introduction**

- **What are telehealth and virtual care?**
  - **When are they appropriate?**
- **What are the dangers and challenges?**
  - **Why is privatization is such threat?**
    - **What can we do about it?**

# What are telehealth and virtual care?



- Health care delivered remotely over the phone or a computer rather than "face to face"
  - Can be in the home or in a facility
  - Can be synchronous or asynchronous
- Usually describing primary care with a doctor or nurse

- **It's already here (between 80 and 90% of family doctors made at least one phone/virtual appointment in December 2020)**
  - **COVID-19 accelerated its adoption**
  - **Likely to amount to 20%+ of primary care visits**
- **phone calls/teleconferencing are likely just the start**
- **The question is not whether or not it will be used, but when, for what and who will deliver it?**



## When is it appropriate?



- Part of an ongoing relationship between patient and practitioner (continuity of care)
  - When the patient wants it
  - Lower acuity
- When it's primary function is to help the patient



## **What are the dangers and challenges?**



- It is being pitched as a "low cost" replacement for existing care
  - One pool of practitioners
  - It risks exasperating existing inequities (geographical, linguistic, technological, ability, power imbalances)
- It risks being a "virtual call centre" instead of a relationship
  - privatization

# Privatization

- **Private industry has boomed as public has been slow to catch up**
- **Highly financialized and speculative**
- **User-fee based, government contracts or private group payers (insurers, employers, etc.)**
- **A few major players in acquisition mode (Well, Telus, Maple) and smaller players hoping to get acquired.**
- **We're building the infrastructure for a whole new part of our health care system. So who should own it?**



# How do they actually make money?

- It's not entirely clear.
- As of right now they don't.
- It does not look like user fees are a large enough base of revenue.
  - Employer and group benefits.
  - Government contracts.
- Referrals to allied services like pharmacies, physiotherapists, private fee-based surgical clinics, psychologists, etc.





## **So what's the threat posed by private care?**

- **Pressure to use virtual care when in-person would be better**
- **Promise of "flexible" workforce means no ongoing relationships and no continuity of care**
- **Taking resources from public system (people and financial)**
  - **Overpromise and under deliver**
- **Public system dependence on a few vendors over long-term**
- **How they make money and competing pressures: referrals to paid services**
  - **Lobbying and funding to build political power**
  - **Expansion of other private, for-profit services**

## **So what can we do about it?**

- Oppose pension investment**
- Oppose government contracts**
- Oppose companies funding advocacy groups, research centres, academic projects and other institutions**
- Ensure clear rules about when and how virtual care can be used**
- Fight for an improved, clinically appropriate and expanded public remote care system**

# Questions? Comments?

**[coordinator@nshealthcoalition.ca](mailto:coordinator@nshealthcoalition.ca)**

**[www.nshealthcoalition.ca](http://www.nshealthcoalition.ca)**

**[www.facebook.com/nshealthcoalition](http://www.facebook.com/nshealthcoalition)**

# Introduction to CPP Investments

Jeffrey Hodgson, Managing Director, Global Stakeholder Affairs

PRESENTED TO:

National Pensioners Federation

OCTOBER 6, 2021

**CPP** ||| **investments**



# Agenda

- Introduction to the CPP
- Sustainability
- CPP Investments
- Investment Strategy
- Performance



# The Canada Pension Plan

CPP  investments



# A Key Pillar of the Canadian Retirement System

## Multi-Source Retirement Income System

### WORKPLACE SAVINGS

Defined benefit or defined contribution pensions; Group RRSPs; PRPPs

Funded by employees & some employers

### PRIVATE SAVINGS

Tax assisted investment vehicles (RRSPs, TFSAs)

Funded by individuals

### OAS & GIS

Means tested programs

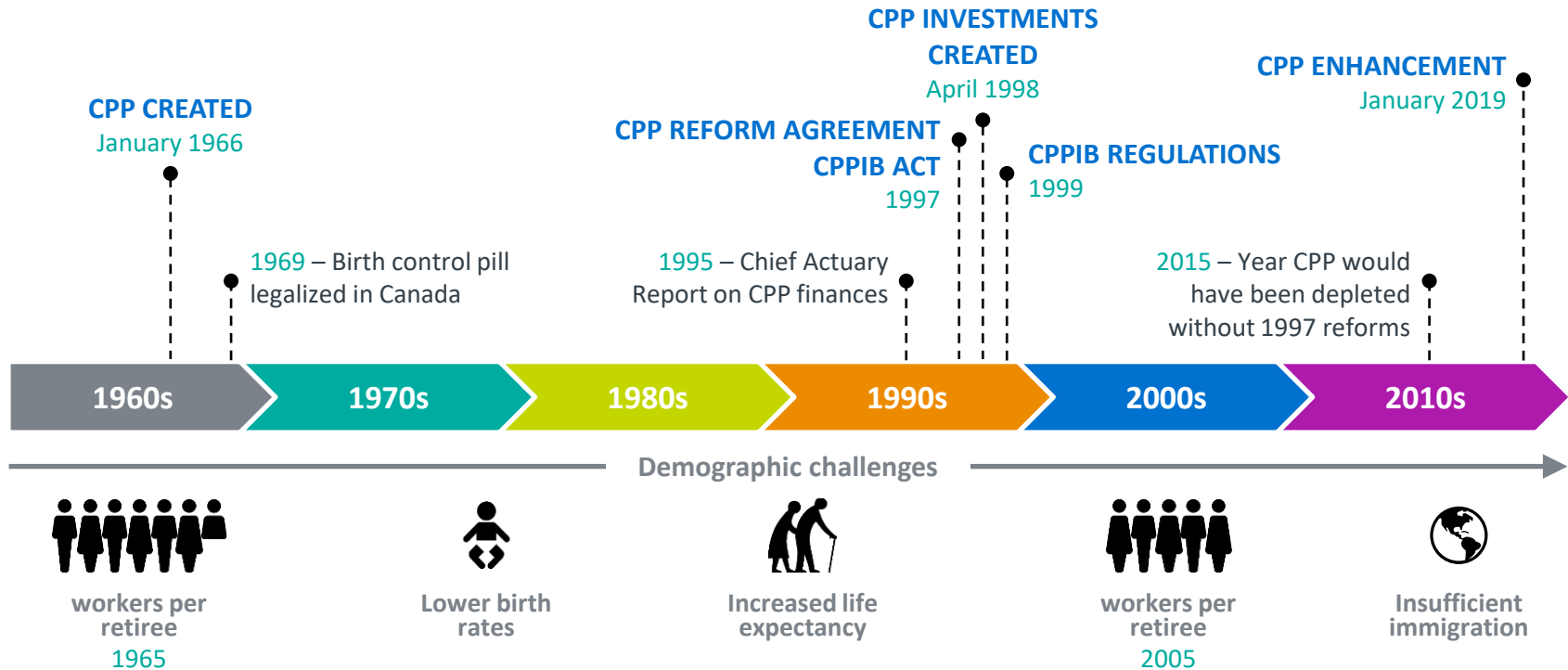
Funded by tax revenue

### CPP

Compulsory contributions by employers & employees

Funded by employees & employers

# A Brief History of the CPP









# CPP Overview

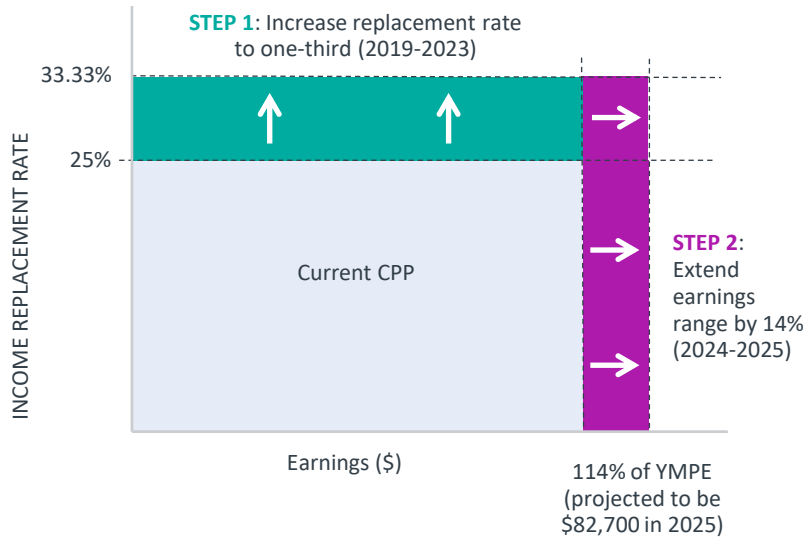
## CURRENT CPP PROGRAM

## EXPANDED CPP PROGRAM

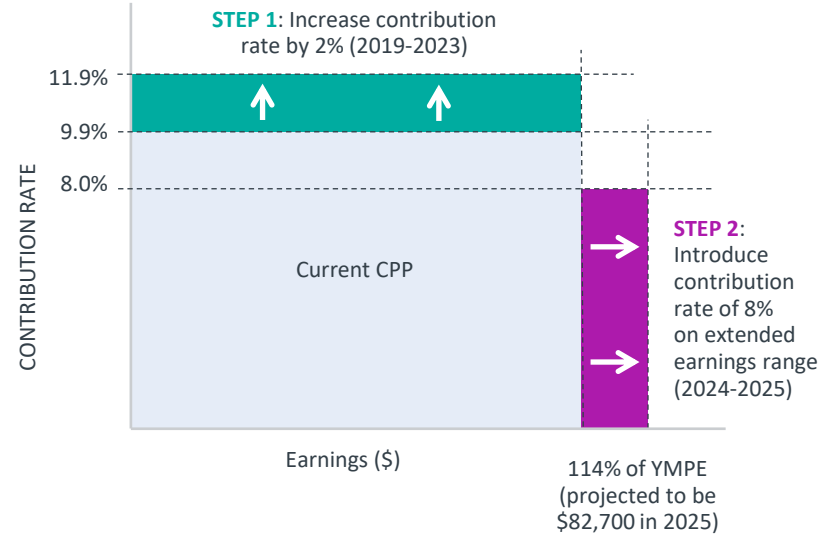
	CURRENT CPP PROGRAM	EXPANDED CPP PROGRAM	
 <b>MAXIMUM PENSIONABLE EARNINGS</b>	\$61,600	\$82,700	
 <b>INCOME REPLACEMENT</b>	25%	33.3%	
 <b>MAXIMUM ANNUAL CPP BENEFIT</b>	<b>\$14,445</b> <i>for the average worker earning about \$55,000 per year</i>	\$17,478	<i>for a worker earning about \$55,000 per year</i>
		\$19,900	<i>estimate for a worker at the \$82,700 income level</i>
 <b>CPP CONTRIBUTION RATE</b>	<b>5.45%</b> <i>amount contributed by both the employer and employee</i>	5.95%	<i>on earnings between \$3,500 - \$54,900</i>
		4.00%	<i>on earnings between \$54,900 - \$82,700</i>

# Design Features of Enhanced CPP

## INCOME REPLACEMENT RATE



## CONTRIBUTION RATE



# CPP Fund Benefits

## **RETIREMENT BENEFIT:**

- For those who are at least 60 years old and have made at least one contribution to the CPP
- Monthly benefit payment depends on amount of contributions made over working life

## **POST-RETIREMENT BENEFIT:**

- For those who continue to work after they start receiving pension; those contributions go towards the post-retirement benefit

## **DISABILITY PENSION:**

- For those with a severe or terminal disability that keeps them from working regularly and who have not been receiving CPP retirement benefit for 15 months or more
- Minimum monthly payment and amount of additional benefit depends on amount of contributions made over working life



# CPP Fund Benefits (continued)

## **POST-RETIREMENT DISABILITY BENEFIT:**

- Those who meet disability benefit requirements but have been receiving a CPP retirement pension for 15 months or more

## **BENEFITS FOR CHILDREN UNDER 25:**

- For those under age 25 whose parent/guardian is a CPP contributor and who may be receiving a disability benefit or is
- Includes CPP Disabled Contributors' child Benefit and CPP Survivor Child's Benefit

## **SURVIVOR'S PENSION:**

- For legal spouse or common-law partner of CPP contributor who has died
- Amount is based on age of survivor and amount of contributions made over working life by deceased

## **DEATH BENEFIT:**

- One-time, lump-sum payment of \$2,500 (in 2021) to estate of CPP contributor who has died

# 2021 CPP Average Monthly and Maximum Payment Amounts

<b>TYPE OF PENSION OR BENEFIT</b>	<b>AVERAGE AMOUNT FOR NEW BENEFICIARIES (\$)</b>	<b>MAXIMUM PAYMENT AMOUNT (\$)</b>
Retirement pension	736.58	1,203.75
Post-retirement benefit	8.04	30.09
Disability benefit	1024.59	1,413.66
Post-retirement disability benefit	510.85	510.85
Survivor's pension – younger than 65	452.28	650.72
Survivor's pension – 65 and older	316.91	722.25
Children of disabled CPP contributors	257.58	257.58
Children of deceased CPP contributors	257.58	257.58
Death benefit (one-time payment)	2,495.27	2,500.00
<b>COMBINED BENEFITS</b>		
Combined survivor's and retirement pension	925.49	1,203.75
Combined survivor's pension and disability benefit	1,119.94	1,413.66

# Over 20 Million Canadians Participate in the Fund

	# CONTRIBUTORS	# RETIREMENT BENEFICIARIES
BRITISH COLUMBIA	2,557,139	924,166
ALBERTA	2,275,128	586,998
SASKATCHEWAN	536,355	198,114
MANITOBA	646,248	234,903
ONTARIO	7,282,812	2,442,012
QUEBEC	21,099	18,529
NEW BRUNSWICK	377,857	185,176
PRINCE EDWARD ISLAND	77,932	34,797
NOVA SCOTIA	461,799	220,693
NEWFOUNDLAND & LABRADOR	246,257	131,249
YUKON	25,132	5,786
NORTHWEST TERRITORIES	29,431	4,431
NUNAVUT	23,703	1,788



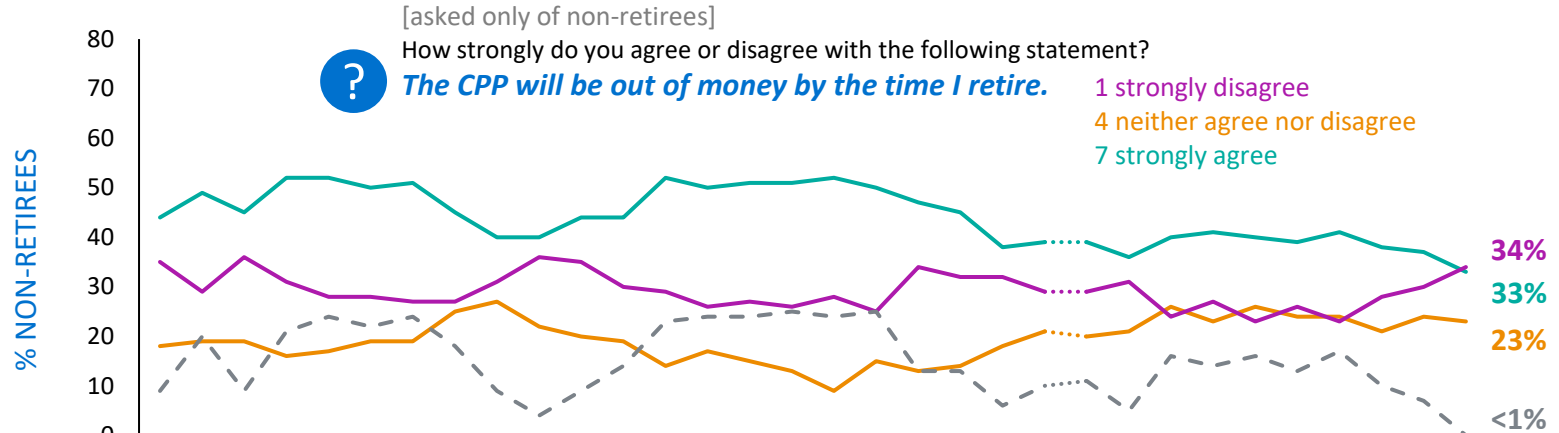
**13,571,013**  
contributors



**5,171,044**  
beneficiaries

Source: Statistics Canada. 2018.

# Public Perception of the CPP



	Mar '02	Sep '02	Mar '03	Oct '03	Apr '04	Nov '04	Nov '05	Dec '07	May '08	Oct '08	Nov '08	Mar '09	Jun '09	Aug '09	Mar '10	Aug '10	Mar '11	Jun '11	Mar '12	Sep '12	Apr '13	Oct '13	Oct '13 *	Oct '14	Oct '15	Nov '16	Nov '17	Feb '18	Oct '18	Mar '20	Nov '20	Feb '21
Mean	4.23	4.50	4.25	4.51	4.52	4.47	4.51	4.36	-	-	-	4.29	4.47	4.52	4.49	4.57	4.26	4.49	4.32	4.23	4.02	4.20	4.15	4.05	4.31	4.22	4.35	4.30	4.32	3.66	4.07	3.94
Agree (5-7)	44	49	45	52	52	50	51	45	40	40	44	44	52	50	51	51	52	50	47	45	38	39	39	36	40	41	40	39	41	38	37	33
Neither (4)	18	19	19	16	17	19	19	25	27	22	20	19	14	17	15	13	9	15	13	14	18	21	20	21	26	23	26	24	24	21	24	23
Disagree (1-3)	35	29	36	31	28	28	27	27	31	36	35	30	29	26	27	26	28	25	34	32	32	29	29	31	24	27	23	26	23	28	30	34
Net Agreement	+9	+20	+9	+21	+24	+22	+24	+18	+9	+4	+9	+14	+23	+24	+24	+25	+24	+25	+13	+13	+6	+10	+11	+5	+16	+14	+16	+13	+17	+10	+7	0

Don't know: Sept '12: 9%; April '13: 12%; Oct '13: 11% Oct'13\*: 12%; Oct '14: 13%; Oct '15: 10%; Nov'16: 10%; Nov '17: 11%; Feb '18: 10%; Oct '18: 12%; Mar '20: 12%, Nov '20: 10%, Feb '21: 10%

# Sustainability

CPP  investments





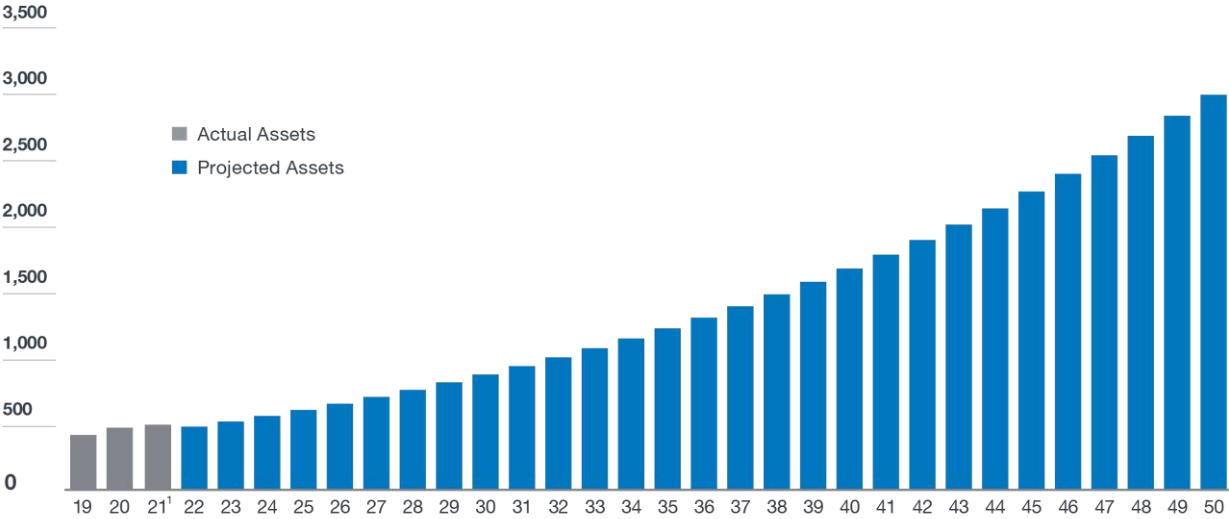
The CPP Fund is assessed every three years for sustainability by the independent Office of the Chief Actuary. Their most recent report indicates the Plan is expected to meet its obligations for at least the next 75 years

75+  
YEARS  
DURATION OF  
**CPP**  
SUSTAINABILITY



# 2050 Projection: Approximately \$3 Trillion

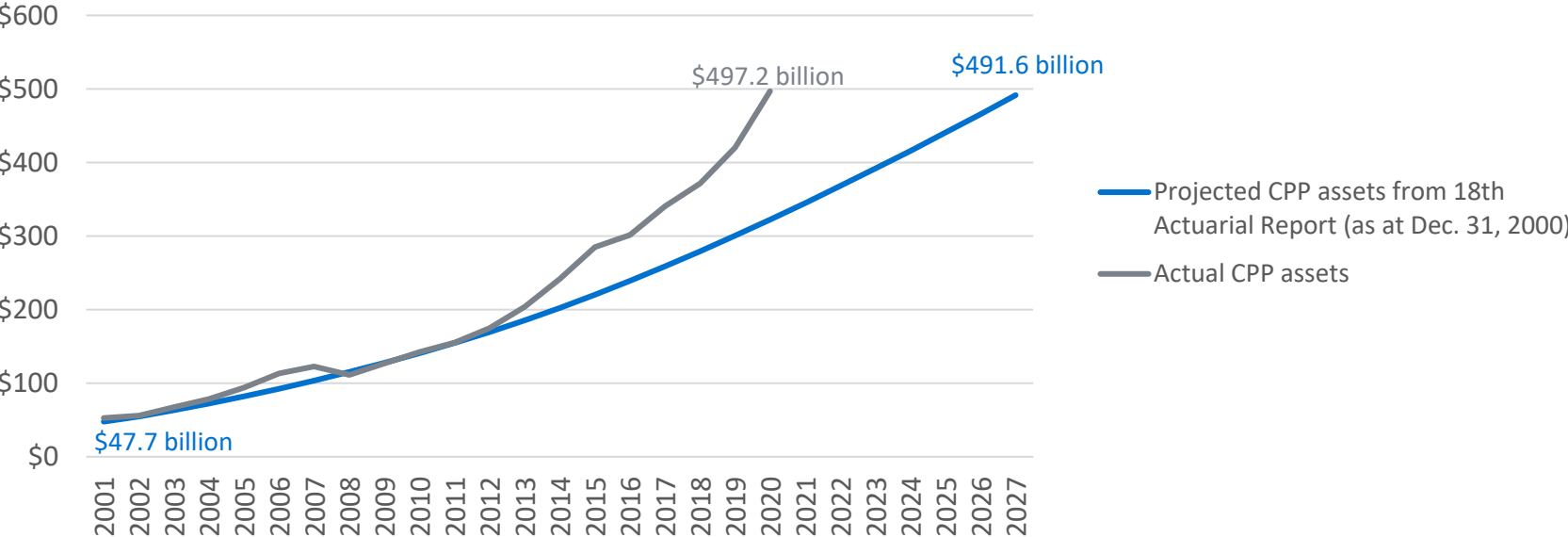
**Projection of Fund Assets** As at December 31 (C\$ Billions)



<sup>1</sup> Represents actual total assets as at March 31, 2021

# Were the reforms successful?

Projected CPP Fund assets from 18<sup>th</sup> Actuarial Report on the Canada Pension Plan and actual CPP Fund assets, calendar year, C\$ billions



# CPP Investments

CPP  investments

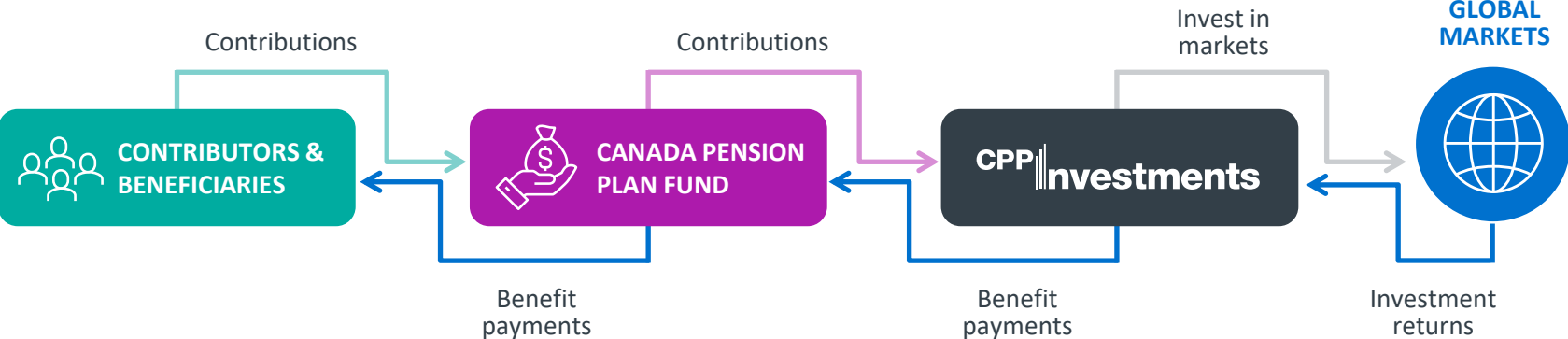


A person is seen from behind, sitting on a paved path. They are wearing a grey baseball cap and a cape that features the red and white colors of the Canadian flag, with a large red maple leaf design on the back. The person is looking out over a vast, dense forest of green trees. The scene is brightly lit, suggesting a sunny day.

Our purpose:  
to help provide a  
foundation upon which  
20 million Canadians  
build their financial  
security in retirement

# Our Role

CPP Investments is a professional investment management organization that invests the net contributions of the Canada Pension Plan



# A Gold Standard for National Pension Plans

Our governance framework is internationally recognized and serves as a gold standard for national pension plans

## INDEPENDENCE

- Independent professional Board of Directors
- Board selects CEO and approves policies
- Investment decisions made by investment professionals
- Federal/provincial amending formula

## ACCOUNTABILITY

- Extensive disclosure
- Annual audits
- Triennial review of CPP
- Special audit provision
- Public meetings

# CPP Investments' Mandate

1

Assist the  
Canada Pension Plan to  
meet its obligations

2

Manage CPP Investments'  
investments in the best  
interests of contributors  
and beneficiaries

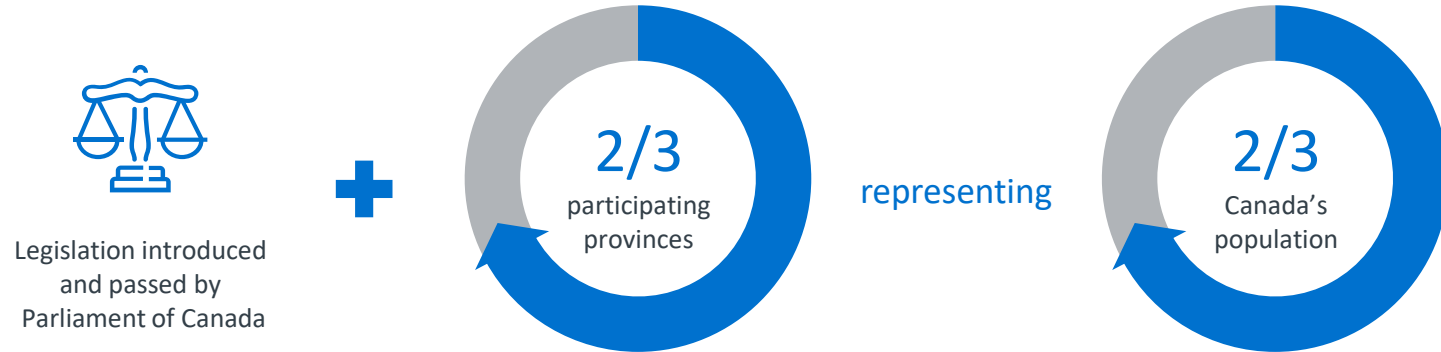
3

Invest to achieve a  
maximum rate of return,  
without undue risk of loss,  
having regard to  
the factors that may affect  
the funding of the  
Canada Pension Plan



# CPPIB Act: Amending Formula

The amending formula in the CPPIB Act requires cooperation between the federal and provincial governments

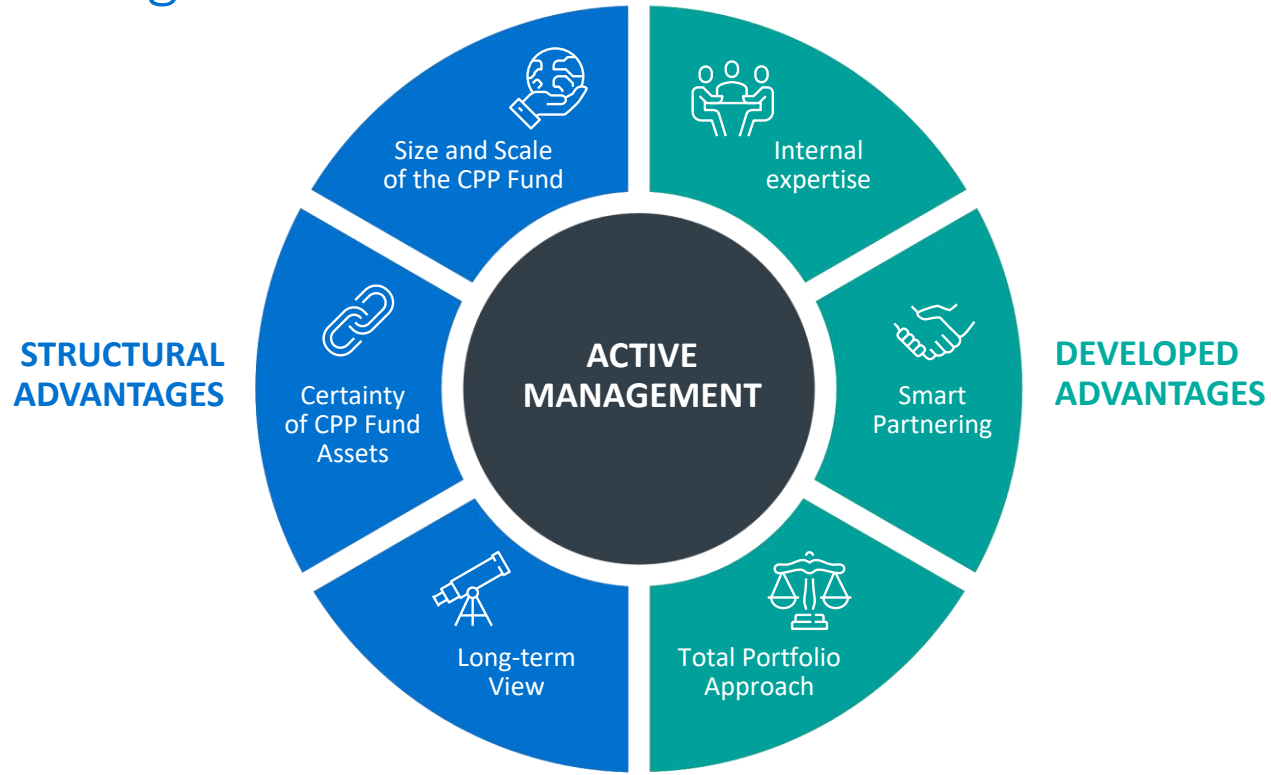


# Investment Strategy

CPP  investments



# Active Management



# Our Global Presence



56

Countries in which we hold investments



292

Global investment partners

TORONTO  
1,436 Employees

SAN FRANCISCO  
24 Employees

NEW YORK  
63 Employees

LONDON  
195 Employees

LUXEMBOURG  
5 Employees

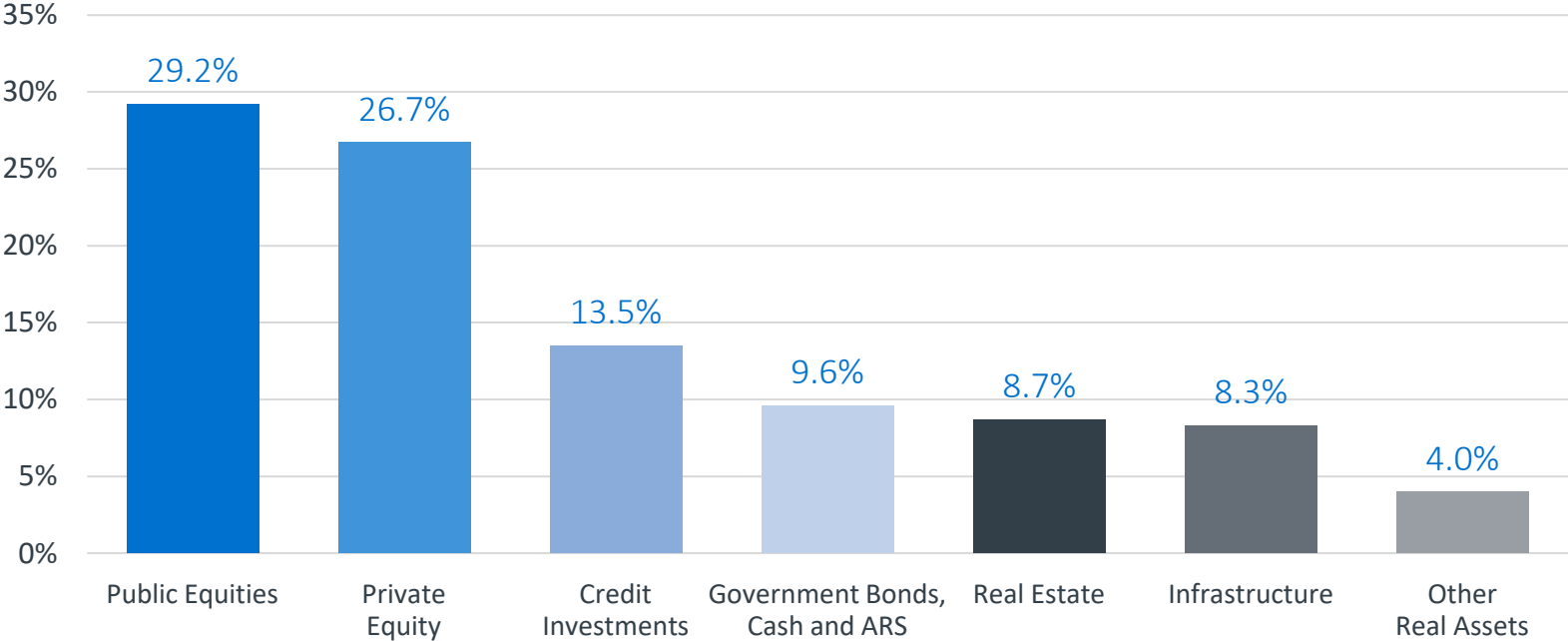
MUMBAI  
18 Employees

HONG KONG  
141 Employees

SÃO PAULO  
30 Employees

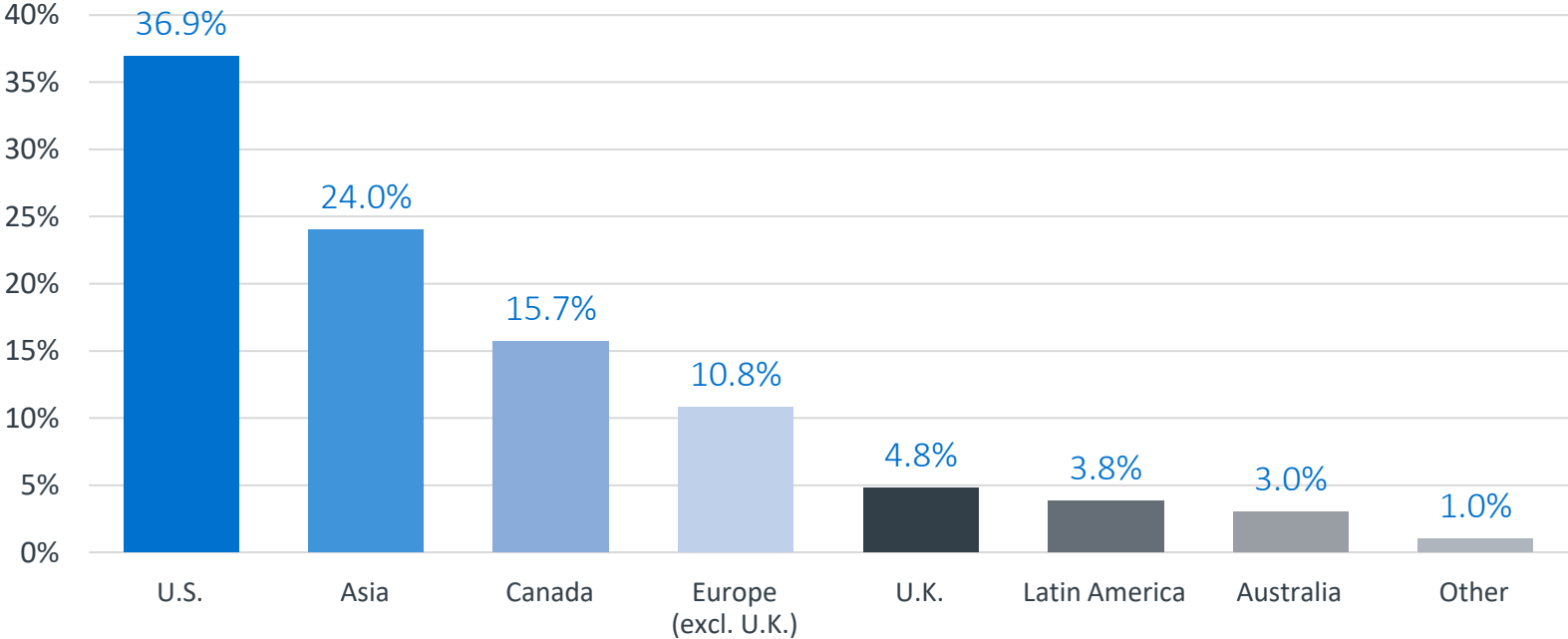
SYDNEY  
8 Employees

# Diversification – by Asset Mix



*As at March 31, 2021*

# Diversification – by Region



As at March 31, 2021

# 25 Investment Strategies Across Six Departments



## ACTIVE EQUITIES

- Active Fundamental Equities
- Fundamental Equities Asia
- Relationship Investments
- Sustainable Investing
- Thematic Investing



## REAL ASSETS

- Sustainable Energy
- Infrastructure
- Portfolio Value Creation
- Real Estate



## CAPITAL MARKETS & FACTOR INVESTING

- Business, Risk and Technology
- External Portfolio Management
- Finance, Collateral & Trading
- Macro Strategies
- Quantitative Strategies and Risk Premia
- Research and Innovations Group



## PRIVATE EQUITY

- Direct Private Equity
- Private Equity Asia
- Funds & Secondaries
- Venture Capital



## CREDIT INVESTMENTS

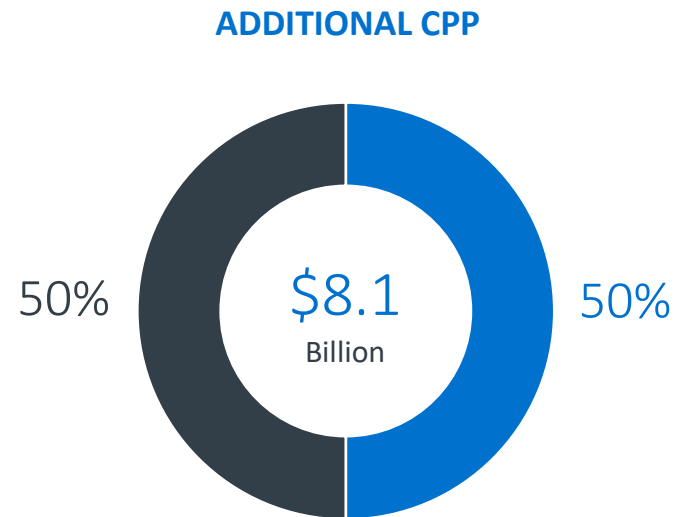
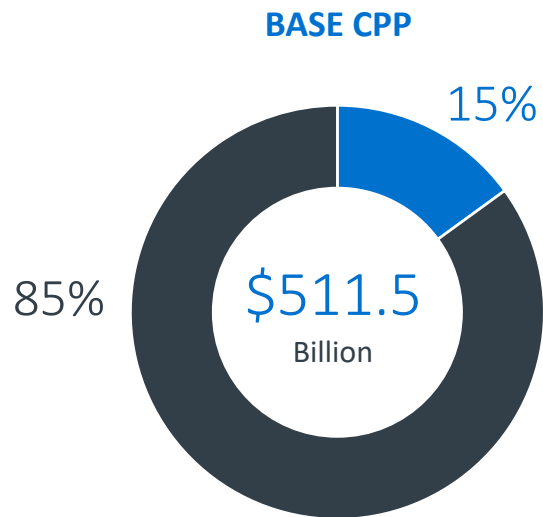
- Americas Leveraged Finance
- Americas Structured Credit and Financials
- APAC Credit
- European Credit
- Public Credit
- Real Assets Credit



## TOTAL FUND MANAGEMENT

- Portfolio Design
- Active Portfolio Management
- Balancing Portfolio Management
- Balancing & Collateral
- Portfolio Engineering

# The Two Parts of the Canada Pension Plan



■ Diverse range of bond-like instruments

■ Diverse range of equity-like instruments

*As at June 30, 2021*



# Performance

CPP  investments



# Performance over the last 10 years

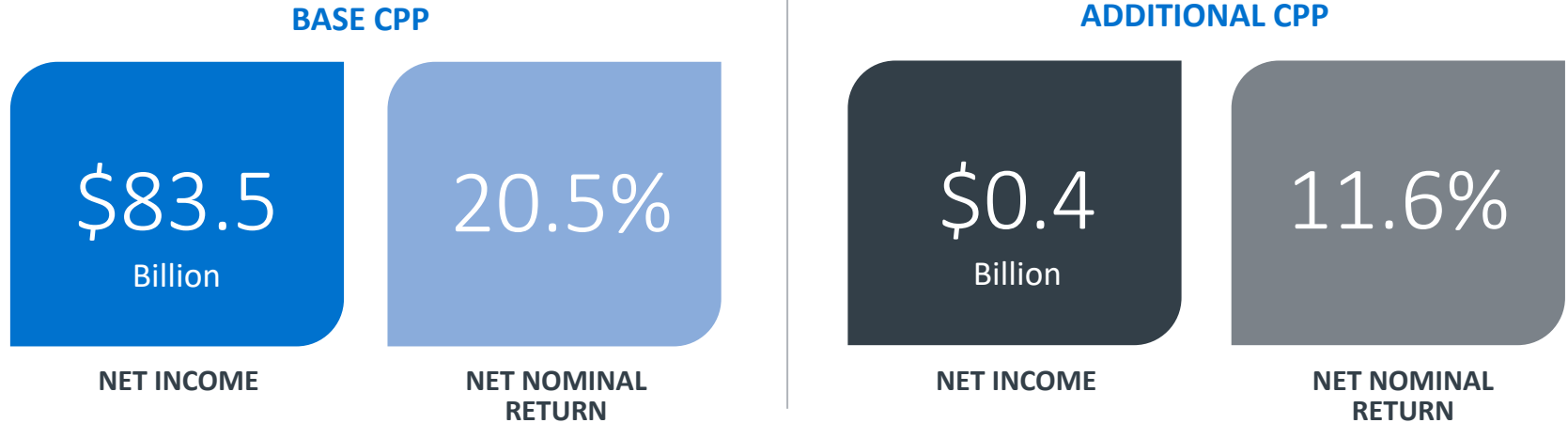
Our active investment strategy, and innovative approach to portfolio management, enables us to deliver the performance levels needed to help keep the CPP sustainable over many generations.



*As at June 30, 2021*

# Investing Performance: Base and Additional CPP Accounts

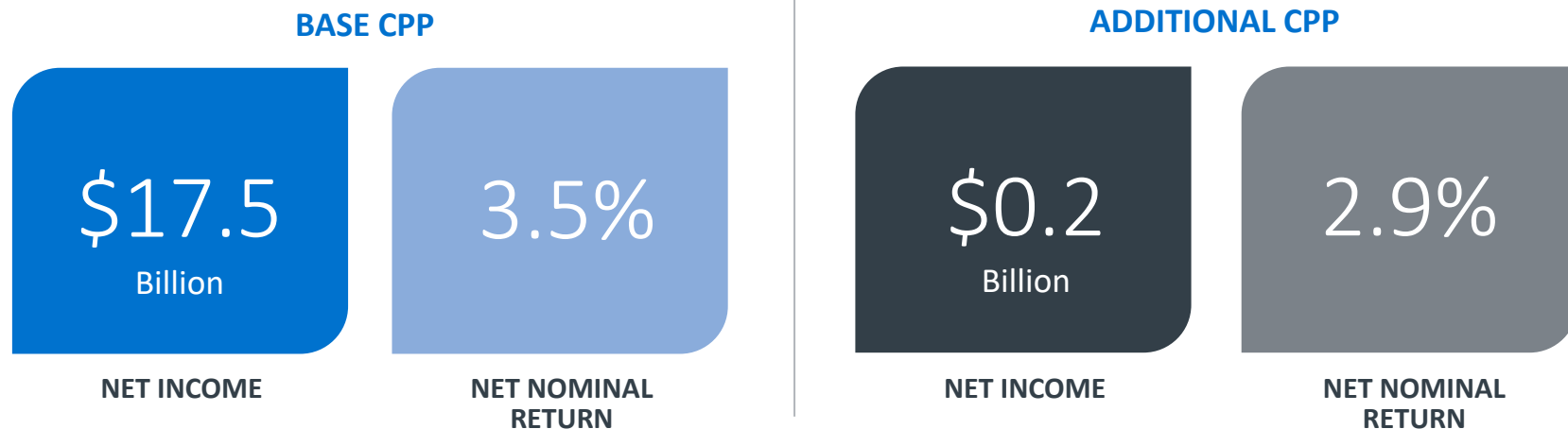
We expect the investment performance of the base and additional CPP accounts to be different due to their differing risk profiles



*For the fiscal year ending March 31, 2021*

# Q1 Fiscal 2022 Performance

\$17.7 billion in net income generated for the Fund.



*As at June 30, 2021*

# External Recognition as Top Global Pension Fund

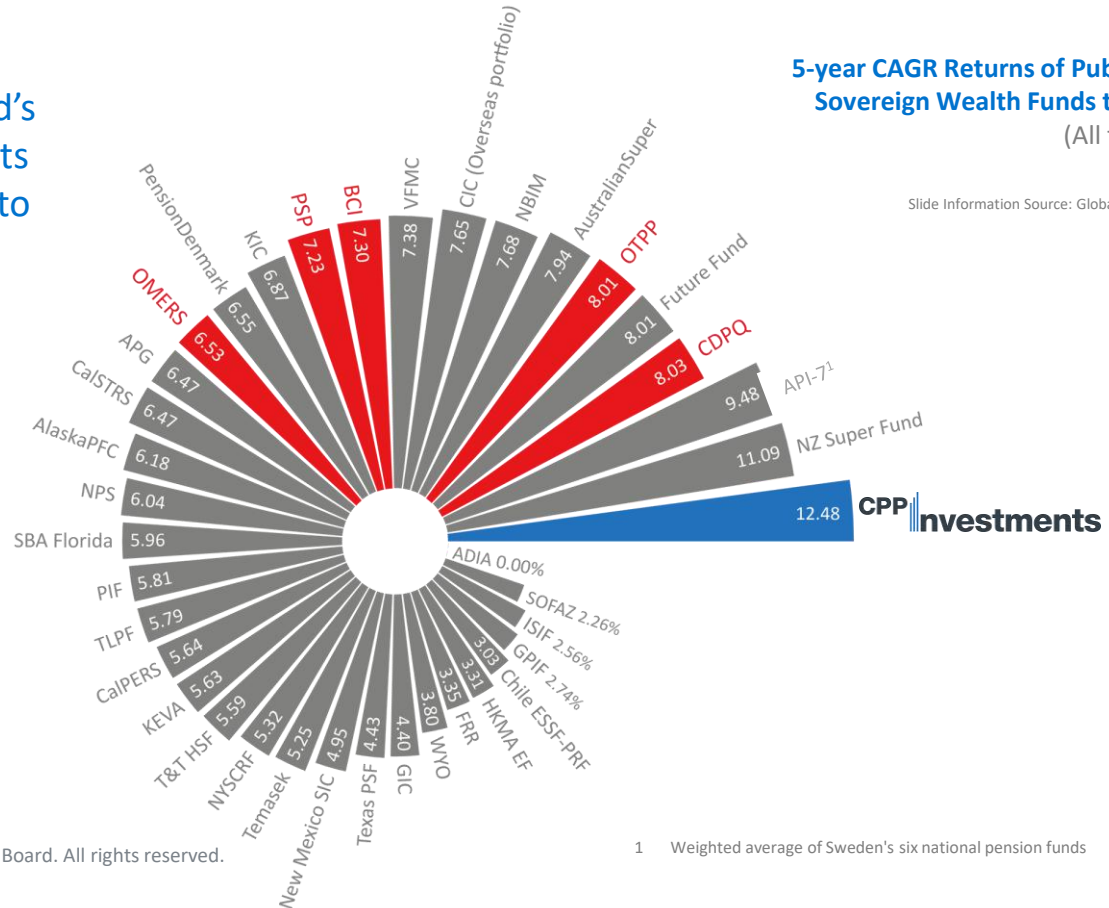
‘[Canada] has only the world’s ninth largest economy, but its pension system has proven to be one of the, if not the, most advanced.’

– Global SWF 2021 Annual Report

5-year CAGR Returns of Public Pension and Sovereign Wealth Funds to Dec. 31, 2019

(All figures are in %)

Slide Information Source: Global SWF <https://globalswf.com>



# Questions?

CPP  investments



# National Pensioners Federation Convention October 5-7, 2021

NPF Health Care Activities Report  
Kathleen Jamieson, NPF Health Portfolio

# Overview:

In last 18 months we at NPF has focused our health care advocacy on the following issues:

- Long term care and the need for national standards,
- The need for a UN Convention on Rights of Older Persons
- National Pharmacare
- The Patented Medicines Prices Review Board regulations and the need to control drug prices
- The explosive growth of virtual care, the changes in how primary care is being provided to seniors



# Long Term Care

- NPF partnered with COSCO BC in putting on 3 national webinars on long term care --- in September 2 March and April 2021. We focused on how to vastly improve the quality of life of seniors in long term care. The speakers were nationally recognized experts in LTC.
- We wrote letters to MPS and MPLs and the PM. We wrote and printed articles from a in the NPF Newsletter from a seniors perspective
- We collaborated and formed alliances with other seniors groups, labour unions on reforming long term care

# UN Convention on The Rights of Older Persons

- The proposed UN Convention on the Rights of Older Adults is badly needed.
- The neglect and abuse of seniors in long term care in Canada that was revealed last year was the culmination of many years of underfunding by governments and medical and other professionals that all turned a blind eye.
- In the middle of 2020, CHI reported that over 80 percent of deaths from COVID were of seniors in LTC. That was very much higher than any OECD country. Studies also pointed out that Canada spent much less on seniors care than most other comparable European countries.
- So why is this? This question brought us to the need for our human rights to be protected. We joined a advisory committee on getting a Convention

# Pharmacare

- Pharmacare --- We wrote letters, advocated with MPS and MLAs, supported petitions and joined in webinars
- Despite many promises by PM Trudeau that national pharmacare would become a reality, an NDP Bill to introduce Pharmacare was voted down by the Liberals earlier this year.
- We need to keep up our advocacy on this issue. There is some hope.

# Virtual Care

- The explosion of virtual care during the pandemic has among other things dramatically affected seniors access to primary care.
- Most primary care physicians now prefer doing telephone consults from home
- Marketing of for-profit primary care services to seniors has increased
- Marginalized and seniors not proficient in English or computer-savvy are likely to be the most badly impacted
- The Canadian health care system has become more inequitable.
- We need to ensure a quality, equitable health care system for all seniors

# Home Care

- A major barrier to quality home care for vulnerable seniors that will allow them to remain in their own homes as long as possible is the difficulty in accessing affordable, quality care.
- Special federal funding for home care transferred to the PTs in 2018 had no real accountability measures and does not seem to have led to a direct increase in home care services.
- Accountability by our government is seriously lacking in all seniors health care issues.
- Its our job to hold them accountable. Our lives and those of our amilies depend on that.

# SENIORS' ADVOCACY MAKES A DIFFERENCE: Communications

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PIAC'S WORK WITH NPF ON COMMUNICATIONS ISSUES 2020-2021.

NATIONAL PENSIONERS FEDERATION 76<sup>TH</sup> CONVENTION, 2021

# Public Interest Advocacy Centre

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- PIAC is national, non-profit organization and registered charity that provides legal and research services on behalf of consumer interests, and, in particular, vulnerable consumer interests, concerning the provision of important public services.
- PIAC has represented NPF in several high profile hearings before the CRTC on important telecommunications and broadcasting matters.
- [www.piac.ca](http://www.piac.ca)

# PIAC work with NPF at CRTC - seeking access, (e)quality and affordability

---

- Access: Where is it; can I get it (where I live); what technology is it? If not yet here, when can I get it?
- Quality: How fast is it; how reliable is it; is it good enough to do what I need to do now and in the future? Is it fair?
- Affordability: How much does it cost? Does it fit my budget? Can I tailor it to my needs? Can it replace older services (e.g., wireline telephone, cable TV)? Does it affect the cost of other services (bundling)? Can it save me money? Are there plans designed for low-income persons?



# Broadcasting Work: CBC Licensing Hearing – Preserving TV and Radio

---

- CRTC hearing held in 2020-21 to licence CBC services: TV, radio and now online TV (CBC “Gem”; R-C “IciTouTV”)
- To approve CBC programming and spending plans for next 5-7 years. CBC wanted “flexibility” on both \$ and programs
- PIAC and NPF argued that CBC should not cannibalize their legacy TV and radio budgets to support only online services
- Argued CBC should get a 2-year licence to align with C-10

# Telecommunications Work: Paper Bills – NPF & PIAC Application & CRTC Hearing

---

- NPF members have long supported a right to paper bills
- This effort resulted in changes to Telecommunications Act
- PIAC and NPF noticed TELUS-brand “Koodo” mobile removing paper billing and we filed a CRTC complaint
- CRTC decided that if Koodo did not provide a paper bill at all (\*only\* electronic) that meant it had no paper obligation
- PIAC and NPF petitioned the Government to reverse

# Koodo and CRTC Paper Bills Hearing

---

- CRTC started larger hearing on paper bills for all services
- PIAC & NPF lost the Petition: Gov't said issue "already being examined" at CRTC, but gov't instructed CRTC to consider a 2019 policy favouring consumers
- PIAC & NPF made submission asking for paper bills for all services for all people, but especially seniors, at the hearing
- PIAC & NPF opposed any charges for paper bills
- CRTC still has not released decision on paper billing

# Telecommunications Work: Wireless Review (Cellphone Pricing and Service)

---

- CRTC started huge hearing on wireless service in 2019
- PIAC & NPF argued: more competition and low-cost plans
- We also noted continuing problems with aggressive sales
- Other problems: promotional pricing bait-n-switch and continued billing for device after contractual commitment
- PIAC & NPF called for gradual introduction of new “mobile virtual network operators” (MVNOs) to add competition

# Wireless Review: Decision of the CRTC

---

- CRTC released decision on Wireless Review in March 2021
  - No “true” MVNOs allowed; established companies only
  - Three types of low-cost plans “expected” by CRTC:
    - Low-cost plans: \$35/month; 3 GB data, unlimited Canada calls & texts
    - Occasional use plans: \$15/month; 250 MB data; unlimited calls (in)
    - Emergency use phone: \$100/year; no data; 400 mins. local calls; 400 texts
  - Low-cost plans should be offered on “flagship” brands
- HOWEVER, CRTC did not REQUIRE this, only EXPECTS it and has asked for a report from companies on take-up every 6 months, saying the free market would police the rest
- PIAC, NPF already receiving complaints about charges on these plans

# Rogers-Shaw Merger: NPF&PIAC Oppose

---

- In April 2021, Rogers announces intention to buy all of Shaw in \$26 billion deal (includes TV, Internet, wireless)
- PIAC & NPF opposed Shaw's sale of TV services to Rogers
- We are in a hearing at CRTC on TV part in November
- PIAC & NPF opposing merger at Competition Bureau
- PIAC & NPF arguing for wireless business of Shaw to be given to competitors, not Rogers, and for MVNOs

# What can you (and NPF) do?

---

- NPF has joined PIAC in the fight over communications pricing, quality and affordability for seniors. As a member, you can:
  - Express your opinion on Internet and cellphones to NPF's Board
  - Comment directly to Competition Bureau re: Rogers-Shaw
  - Talk to others about Internet, cellphones and regulation
  - Write, call or email your Member of Parliament – telecommunications is a federal responsibility and the federal government must be encouraged to support accessibility, affordability and quality of these essential services to seniors

Thank you! To follow PIAC's work,  
[www.piac.ca](http://www.piac.ca) + subscribe podcast!

---

**We fight for that**  
Subscribe to our podcast!





# 76<sup>th</sup> NPF Convention

## Income & Pension Committee

OCTOBER 6, 2021

# Status

- ▶ **43<sup>rd</sup> Parliament**
- ▶ **2021 Election**
- ▶ **44<sup>th</sup> Parliament**

# Pension protection objective

- ▶ Pensioners receive 100% of their pension in insolvency

# 43<sup>rd</sup> Parliament

- ▶ **Two Private Members Bills**
  - ▶ **Based on super priority for pension deficit in insolvency**
    - ▶ **Bloc Québécois C-253**
    - ▶ **NDP C-259**
- ▶ **Bill C-253 went further in the process than any previous effort**

# Process

- ▶ **First reading**
- ▶ **Second reading**
- ▶ **Committee**
- ▶ **Third reading**
- ▶ **Senate**
- ▶ **House**
- ▶ **Passed**

# C-253 progress

- ▶ First reading
- ▶ Second reading
- ▶ Committee
- ~~▶ Third reading~~
- ~~▶ Senate~~
- ~~▶ House~~
- ~~▶ Passed~~

# Election

# **Actions**

- ▶ **Email campaigns**
- ▶ **Coalition of seniors/pensioner advocates**
- ▶ **Coordinated presentations to standing committee**
  - ▶ **5/13 witnesses**
- ▶ **Positive comments from committee members**

# Election 2021

- ▶ **Very little discussion of senior's issues**
- ▶ **Pre-election email**
- ▶ **Obtained and distributed party positions**
- ▶ **Launched email campaign**
  - ▶ **Just under 40,000 emails sent**
  - ▶ **To all candidates**
  - ▶ **In over 92% of ridings**



# 44<sup>th</sup> Parliament

- ▶ **Preparing campaign material**
- ▶ **Anticipate using email campaign again**
- ▶ **Bloc Québécois has confirmed they will reintroduce bill**
- ▶ **Anticipate NDP will reintroduce their bill**
  - ▶ **Have made enquires to NDP**

# Next steps

- ▶ **Build on this excellent progress**
- ▶ **Be prepared to support PMB from either Bloc Québécois or NDP**
- ▶ **Strengthen coalition with other advocate groups**

# Why focus on pension protection? There are many issues.

## ▶ Parameters

- ▶ Impact: hundreds to millions
- ▶ Complexity: simple to complex
- ▶ Timing: immediate to long term
- ▶ Cost: \$0 to \$ billions

# Pension protection

- ▶ **Parameters**

- ▶ **Impact: millions**

- ▶ **Complexity: simple**

- ▶ **Timing: immediate**

- ▶ **Cost: \$0**

- ▶ **Reduces the demands on other programs**

**Thank You**



# NATIONAL PENSIONERS FEDERATION

Housing Committee Chair Manfred Merkel  
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# Housing Action Update



- Quick Review of 2019 Presentation by my predecessor Barbara Mikulec
- CHMC involvement as the Head Agency for affordable housing for all of Canada
  - All Provinces and Territories have bilateral agreements with CHMC as outlined in detail in 2019
  - from the summary on each of those agreements the Housing Committee outlined action points which were put forward at the AGM in 2019 for consideration into Resolutions to Federal and Provincial Officials

# Housing Committee Report Page 2

- **Further recommendations from the 2019 report report :**
- Need housing options for seniors closely ,connected with transportation services
- Reduction of 50% of number of chronically homeless shelter Units provide housing for them first
- Need Investment in safe, affordable housing
  - Modular Housing, co-operatives, co-house
- Monitor the federal portable Annual Renter's rebate program
- Work with the Federal Government to increase Old Age Security , GIS and CPP



# Housing Committee Report Page 3

- Now here we are 2 years later and lots has changed in Canada in the housing market :
- **We are dealing at present with large inflated Housing Markets in BC and Ontario**
- **Alberta is still in a recession even with Oil and Gas prices spiking up**
- **The whole country is dealing and partly still battling with the tail end of the Pandemic**
- **Long Term Care facilities have taken the biggest hit in human loss during the Covid crisis**
- **Canada and most countries in the world are now having to deal with huge deficits**
- **In midst of all this Canada is in the middle ( at time of this report being prepared ) of a mostly unwanted election , due to all the restrictions we are facing**
- 
- All this of course has a huge effect on affordable housing in this country, but lots of promises from politicians of nearly all parties in the sectors of Housing and Long Term Care ( also part of housing ) are being made..... ( see next a page )

# Housing Committee Report Page 4

- Housing
- Liberal
  - The Liberals introduced a 10-year, \$40-billion National Housing Strategy in 2017 to build 100,000 affordable housing units and cut homelessness. The spring budget included \$2.5 billion to create 35,000 affordable housing units. During the campaign they have promised to build, preserve or repair 1.4 million homes in four years, double the first-time home buyers tax credit from \$5,000 to \$10,000, and force the Canada Mortgage and Housing Corporation to cut mortgage insurance rates by 25 per cent. Liberals are also promising \$1 billion in funding for a rent-to-own program, a Home Buyers' Bill of Rights to ban blind bidding, and a first home savings account to allow Canadians up to age 40 to save up to \$40,000 for their first home and withdraw it tax-free when it's time to buy. They also want to ban foreign ownership of new homes for the next two years.
- Conservative
  - The Conservatives have promised to build one million homes over three years, launch an Indigenous housing strategy and convert 15 per cent of federal government property into housing. They want to ban foreign investors not living in or moving to Canada from buying homes in Canada for a two-year period. They say they will "encourage a new market" in seven-to-10-year mortgages and tweak the stress test and insurance requirements to help more Canadians qualify for financing.
- New Democrat
  - The NDP says it will build, renovate, and preserve 1.7 million homes over the next four years and force the Canada Mortgage and Housing Corporation to cut mortgage insurance rates by 25 per cent. The NDP is committed to building 500,000 affordable homes over the next decade and has proposed the creation of 30-year mortgages insured by the Canada Mortgage and Housing Corporation. The party wants a 20 per cent foreign buyer's tax on purchases of residential property to foreign corporations and individuals who are not citizens or permanent residents. It's promising a \$5,000 rental subsidy for those struggling to make rent and would also double the first-time home buyers' tax credit.
- Bloc Québécois
  - The Bloc is calling for Ottawa to devote one per cent of its annual income to social, community and affordable housing. It wants surplus federal properties to be used for the development of these homes, with money from the national housing strategy to help co-ops buy buildings and convert them into affordable housing.
- Green
  - The Greens want an "empty home tax" on foreign and corporate residential property owners who leave units vacant and to strengthen regulation of foreign investment in residential real estate. The Greens promise to allocate one per cent of GST to housing and other municipal infrastructure to provide a consistent baseline of funding.
- People's Party
  - The People's Party platform makes no mention of housing.
- Action : NPF We are holding all political Parties ( outside of the People Party ) to their election promises

# Housing Committee Report Page 5

- **Long-term care**

- **Liberal**

- The Liberals are promising to introduce legislation, the Safe Long-Term Care Act, that would set national standards. The Liberals have also promised \$9 billion in funding over five years to improve wages for care workers and hire 50,000 new ones. They would also double the Home Accessibility Tax Credit, improve the quality and access to long-term care beds and increase federal inspections for infection prevention. Only about two thirds of this money is new, with \$3 billion having already been announced in the budget. Some extra money is already flowing to provinces through the \$1 billion Safe Long-term Care Fund announced in the fall economic update.

- **Conservative**

- The Conservatives oppose national standards for long-term care but say they will establish a set of “best practices” that the party would encourage provinces to adopt as law. They are also promising \$3 billion over three years to upgrade facilities. They also pledge to introduce a Canada Seniors Care Benefit that would pay \$200 per month per household to people living with and caring for a parent over age 70. They also want to amend the Home Accessibility Tax Credit, increasing the limit from \$10,000 per dwelling to \$10,000 per person, and promise to boost staffing numbers through immigration incentives.

- **New Democrat**

- The NDP wants to end private, for-profit long-term care. To do this, the party vows to set minimum standards and regulate the industry in the same way the Canada Health Act ensures quality health care in Canada; it remains unclear if this would require new legislation. The party says that it would work to improve working conditions for long-term care workers by protecting them from violence and providing better wages and stable employment.

- **Bloc Québécois**

- The Bloc vigorously opposes national standards in long-term care, seeing it as an unacceptable encroachment on provincial jurisdiction.

- **Green**

- The Greens want long-term care to be brought into the Canada Health Act and to eliminate the for-profit model. The party is also promising stricter enforcement of national health-care standards, including the potential of criminal prosecution for those found to be breaking rules. They also want working conditions improved so care workers get paid sick leave and improved training. They also say they want to improve care in the community to allow more seniors to be cared for at home.

- **People's Party**

- The People’s Party argues that its proposed reforms to health care, which would put the onus on provinces and territories to implement reforms, would help Canada’s aging population. The party’s platform does not include specific

- **Action :** NPF is holding all political parties ( outside the Bloc Quebecois ) to their election promises and also recommending helping to hold facility daily cost for affordability for Long-Term-Care

# Housing Committee Report Page 6

- **Political will stands at the door to a growing need for vulnerable and seniors housing**
- Canadians take many things for granted. Our natural resources have allowed a high standard of living for the past 50 years, but that is rapidly changing. Today we are tied to the world economy and are part of a very competitive global market. Other countries have high levels of knowledge and expertise especially in manufacturing. Canadian expectations for basic needs at a reasonable cost in; food, clothing, shelter, transportation, healthcare and education are being challenged on many levels. When the healthy corporate tax revenue rates drop it undoubtedly falls to small businesses and individuals to pick up the shortfall or accept a loss in public services. Whereby all income groups are affected but some more than others, in particular older persons on fixed incomes, the vulnerable on disability and our youth who cannot find permanent well paying jobs. Lately university graduates are finding fewer opportunities in their field of study and desired job. With this as a backdrop, the pressure on sustainable housing for all is enormous.
- For example Alberta and particularly Calgary is undergoing an extreme transition after the structural shift in their own resource sector. With nearly full employment and a lower than national average tax environment, the young dynamic thriving masses felt they could build a secure future for their families. The glittering downtown towers spoke to the flamboyant business prospects for decades to come. There was no need to depend on municipalities, provincial or federal governments to help in nurturing continued growth.
- Today, an abrupt halt! Over 20 high-rise buildings in downtown Calgary are empty, corporate tax revenues dropped dramatically and City Hall is eyeing small businesses, homeowners and apartment landlords as sources of new money. "Rainy Day" funds are depleted and it's no secret.
- The Honourable Leader of the Opposition Erin O'Toole recently stated: If this would have happened in Toronto or Montreal, this news would have occupied headlines for weeks.
- <https://calgaryherald.com/business/local-business/conservative-government-would-help-calgary-with-downtown-problem-otoole>
- **Action** : The NPF is asking all Federal Parties to pull together and work on all government levels ( Federal, Provincial, Territorial and Municipal) to work towards affordable housing

# Housing Committee Report Page 7

- This drastic shift is affecting our elder, and vulnerable population who are being squeezed out of the housing market. Many are searching for immediate solutions with little security to be found. Relocating is the most stressful time in a person's life, now add to that a highly competitive real estate market and increased living costs to the mix. We can't close our eyes to the facts of a decade of ballooning wealth for the top 10% so we do not all bear the cost of our citizens experiencing homelessness due to the lack of rental accommodations. The repeated announcements of empty shelves at our local food banks are glaring indications of Canada's newly darkened economic security structures and in the surging demand for local church food hamper programs. How each Province fares in the sudden sharp increase in real estate activity has an overall impact on Canada's well being, our social determinants of health. The need to take care of our people must be a national priority.
- Albertans, for example, are relying more on all levels of government for financial assistance while unprincipled lenders take on predatory schemes to foreshadow the fear of homelessness. We need sound public policies for temporary rent controls to get us through this pandemic era shamelessly. Possibly renewed longer term CO-OP incentives established for private developers to build affordable housing and further organized by not for profits. Similarly, after a 5 year delay, Calgary City Council with Calgary Economic Development, the Chamber of Commerce and civic organizations recently developed a 10 year plan to eliminate homelessness and now give incentives to convert office towers into affordable housing. With political will so much can be done!
- All levels of Government are co-operating in creating the economic pool to make necessary improvements through the National Housing Strategy to build/re-purpose affordable housing for older persons who now need more help than ever. We shout Kudos!
- <https://calgaryherald.com/news/local-news/city-council-approves-downtown-plan-with-200m-investment>
- <https://calgaryherald.com/opinion/columnists/varcoe-time-to-revitalize-downtown-calgary>
- It is essential and we beg our Federal Government become more involved in the overview of rental markets in Canada recognizing the need for regional adjustments to help our population maintain reasonable tenancy. Cooperation with provincial/municipal governments and cities is imperative to set aside sufficient funding to encourage necessary land leases and cut red tape to allow for affordable housing for older persons to age in place. The time has come for a national (political) will to support our elders to live independently, develop home assistance programs and transitional models for community assisted living centers. Otherwise the age wave will hit us unprepared and wreak havoc on our economy as we try to catch up. There is no time to waste!
- **Action : Have the Federal Government take a lead roll on overlooking CHMC to help build affordable housing for all disadvantaged groups in Society and prevent private sector taking massive amounts of rental units off the market for higher end development**
- **Action : Have the Federal Government Review and Revamp the guidelines for Long Term Care Facilities Nationwide and work with the Provinces and Territories tom help implement them**
- **Manfred Merkel, Housing Committee Chair National Pensioners Federation**