



National Pensioners
Federation

NPF

Fédération Nationale
des Retraités

77th NPF Biennial Convention

September 25th - 28th, 2023
Ottawa, ON



77th NPF Biennial Convention

AGEING WITH RIGHTS!

September 25th, 2023 - Early Registration & Evening Hospitality

Sept. 26th & 27th 2023 - Convention Agenda

Sept. 28th, 2023 - Parliament Lobby

Location: Hilton Garden Inn & Homewood Suites Ottawa

361 Queen Street, Ottawa ON Contact: 613-234-6363

CONVENTION AGENDA SCHEDULE

Mon Sept. 25th - Convention Registration

5pm-6:30pm – outside of the Ballade Room

Mon. Sept 25th - Hospitality Delegates Meet & Greet

7pm – 9:30 pm – Ballade Room

Light appetizers and complimentary cocktail/ with cash bar

Special Guest presentation, Marilyn Gladu MP, sponsor of Bill C228

Recognition - Final passage of Pension Protection

Tues Sept. 26th – Delegate Registration

8am – 9:30 am – Convention Hall, Monsella Hall A B

Tues, Sept 26th - Day one of Convention

10:00 am – 5:00 pm (Lunch break 12pm – 1pm)

Wed, Sept 27th - Day 2 of Convention & Election of Officers

9:00 am – 5:00pm (Lunch break 12pm-1pm)

Thursday Sept 28th - Political Lobby Day

8am – 9am – Lobby Prep Meeting, Location TBA

(delegates must be signed up and registered in advance)

5pm -7pm - Lobby Report / wine and cheese.

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National Pensioners Federation

NPF Executive - 2021-2023



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NATIONAL PENSIONERS FEDERATION 77TH CONVENTION

TUESDAY, SEPTEMBER 26th, 2023

8:00 – 9:30 a.m.	Registration – Convention Hall, Monsella AB
10:00 – 11:00 a.m.	<p>Welcoming Greetings & Adoption of Agenda NPF Opening Remarks - President, Trish McAuliffe</p> <ul style="list-style-type: none"> ▪ Land Acknowledgement Greeting ▪ Minute of Silence ▪ O Canada ▪ Seniors' Prayer ▪ Adoption of 2023 Convention Agenda ▪ Adoption of the 2021 Convention Minutes ▪ Appointment of Convention Committees <p>1. Resolutions Committee (3) Pre-appointed members from delegation 2. Credentials Committee (2) To be appointed from delegation 3. Election Committee (3) To be appointed from delegation</p>
11:00 - 11:30 a.m.	<p>Keynote Speaker, Margaret Gillis President, International Longevity Centre- Canada</p>
11:30 - 12:00 p.m.	NPF President's Report and Treasurer's Report
12:00 - 1:00 p.m.	LUNCH BREAK
1:00 - 1:30 p.m.	Resolutions Committee Report & Commence Resolutions
1:30 - 1:45 p.m.	NPF Health Care Committee Report, Chairperson - Kathleen Jamieson
1:45 - 2:00 p.m.	<p>Guest Speaker: Steven Staples, Policy Advisor Canadian Health Coalition - National Pharma Care Plan Update</p>
2:00 – 2:30 p.m.	Resolutions Continued
2:30 – 2:50 p.m.	COFFEE BREAK
2:50 – 3:10 p.m.	NPF Finance and Income Committee Report
3:10 – 3:40 p.m.	Resolutions Continued
3:40 – 4:30 p.m.	Affiliate Reports
4:30 – 5:00 p.m.	Special Guest – TBA & Closing Remarks

WEDNESDAY, SEPTEMBER 27th, 2023

9:00 a.m. – 9:30a.m.	<p>Opening Greetings</p> <ul style="list-style-type: none"> ▪ Registration & Credentials Report ▪ NPF Executive Members Reports <p>Medd Award Presentation</p>
9:30 a.m. – 10:00 a.m.	Affiliate Reports Continued
10:00 a.m. – 10:30 a.m.	Resolutions Continued
10:30 a.m. - 10:50a.m.	COFFEE BREAK
10:50 a.m. - 11:20 a.m.	NPF Housing Committee Report Chairperson, Barb Mikulec
11:20 a.m. – 12:00 p.m.	Resolutions continued
12:00 p.m. – 1:00 p.m.	LUNCH BREAK
1:00 p.m. – 2:10 p.m.	Special Guest – MP Bonita Zarrillo, NDP Shadow Minister of Health
2:10 p.m. – 2:30 p.m.	Resolutions Continued
2:30 p.m. – 2:50 p.m.	Coffee Break
2:50 p.m. – 4:00p.m.	<p>ACTION PLAN LOBBY – INFORMATION SESSION</p> <p>-Meeting Groups Formed</p> <ul style="list-style-type: none"> ▪ Review Lobby Material ▪ Q & A Session (15 min)
4:00 p.m.	ELECTION OF OFFICERS & SWEARING IN
4:30 p.m.	<p>Final Words & Evaluations</p> <p><i>Adjournment!</i></p>

National Pensioners Federation 77th Convention

THURSDAY, SEPTEMBER 28TH, 2023 – PARLIAMENT LOBBY DAY

(Location to Be Announced)

8:00 a.m. – 9:00 a.m.	Coffee and light snacks
9:15 a.m.	Group Photo at Parliament Front Gate
9:30 a.m. – 4:30 p.m.	Scheduled MP meetings as assigned.
5:00 p.m. – 7:00 p.m.	Groups Report Back Session Complimentary cocktail & Snacks

Thank you!

National Anthem

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



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

Seniors' Prayer

We seek guidance and direction during our meetings. May all of our decisions be made with good judgment and with fairness to all concerned.

Let us dispel any dissension or discord that might arise and, if we are in the majority, give us wisdom and courage to accept it gracefully. We will give a kindly word and friendly smile to those less fortunate than us.

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

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

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

Amen

LAND GREETINGS AND ACKNOWLEDGMENT

Honouring the Anishinabe Algonquin Nation, First Nations, Inuit and Métis peoples

Ottawa is built on un-ceded Anishinabe Algonquin territory.

The peoples of the Anishinabe Algonquin Nation have lived on this territory for millennia. Their culture and presence have nurtured and continue to nurture this land.

The National Pensioners Federation honours the peoples and land of the Anishinabe Algonquin Nation.

The National Pensioners Federation honours all First Nations, Inuit and Métis peoples and their valuable past and present contributions to this land.

2023 GUEST SPEAKERS

Keynote Speaker: Margaret Gillis



Margaret Gillis is the founding President of the International Longevity Centre Canada, a human rights-based organization, and Co-President of the International Longevity Centre Global Alliance, which is an alliance of 16 Centres around the world dedicated to the needs of older people. She is an award-winning executive and innovative leader; Margaret played a key role in establishing the Age-friendly Community program in Canada and internationally. Other career highlights include a joint government-NGO project to protect seniors in disasters.

Margaret has strong credentials in regard to human rights, working with and speaking at the UN General Assembly on behalf of older people. Margaret has been actively working for a United Nations Convention on the Rights of Older Persons in Canada and internationally. With a background in health promotion, protection and programming, Margaret is committed to improving the rights of older people. Margaret holds a BA in History (Queen's) and a Master's in Public Administration (Carleton).

Guest Speaker: Steven Staples

Steven Staples is National Director of Policy and Advocacy of the Canadian Health Coalition, responsible for establishing strategic priorities and developing policies for the coalition, a position he has held since 2021.

Steven is a policy analyst, commentator and author with 30 years of experience working with community and labour organizations including the Council of Canadians and the Ontario Federation of Labour and is well-known in Ottawa as a progressive policy advocate.

He was born in New Brunswick where he earned his Bachelor of Education, and during the pandemic achieved a Master of Leadership and Community Engagement from York University.



**Previous Convention Meeting Minutes: 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.

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 the NPF Health committee report. (avail on website)

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 POLICY

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 to 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 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 nonvoting 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 priority in the case of bankruptcy and strengthen 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 RESOLUTIONS

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 groups of seniors and all organizations 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 an 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 retraining 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 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.

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 the 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 residence 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 AFFORDABLE 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 the 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

For NPF to 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 TELEHEALTH 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 healthcare 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 antipsychotic 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

1st Vice President
2nd Vice President
3rd Vice President
Thorsteinson
Treasurer
Secretary
O’Connor
Member at Large
Jamieson

Barb Mikulec
Bernie LaRusic
Barry
Mary Forbes
Annette
Kathleen

Elected

President Trish McAuliffe

Oath of office was administered.

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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Email us at: info@npfmail.ca

Remember to check our web site often!

2023 NPF EXECUTIVE REPORTS

NPF PRESIDENT'S REPORT – TRISH MCAULIFFE

Greetings, and thank you for coming together in person at this year's convention. I am looking forward to a super time together and the pleasure of being in our Capital City. We received a tremendous amount of praise of our 2021 Virtual Convention proceeding in light of the learning curve we all have with new technology. Zoom meetings and Webinars are the new norm and defiantly increase the rate and capacity at which we do things today. I am able to learn, engage and contribute like never before but the time available to do all that is overwhelming at times. The NPF Executive plays a great role in ensuring we are well represented and take on all they can while balancing the joys of retirement. Even taking zoom meetings while travelling!

I will share a full report of the NPF Actions and Initiatives post pandemic in my verbal report at convention. The struggles and challenges brought with it revealed some dire weaknesses in our public institutions and the common ways of doing business. All fingers are pointed in many directions to fix what's broken but I fear that this has moved people and organizations to further work in silos of their own. In order to achieve what's best and orderly for optimal change should be that we honour all that what makes a community thrive. Our own organization is structured with committees that have cross discussions regarding Housing policies, Health policies and Finance, a collective discussion to achieve healthy living and personal growth are multi faceted. One relies on the other.

This is most apparent when attending to the many webinars that are hosted online. It has become clear to me that grass roots public, policy advocates place important on the social determinates of health more so that our government cogs. Working together, united to keep our ideals and demands clear will hopefully bring our politicians along. Having conversations, relying on our personal stories to be shared with our MPs and various heads of organizations is our best arsenal to achieve what is fair and good for all. The agenda at the convention and our follow up lobby will be a catapult for the National Pensioners Federation revival post pandemic.

Whether the challenge is in reforming LTC, Pensions, Housing policies, the NPF executive committee continues to have your back. Submitting Federal government briefs, appearances at government committee sessions putting forward recommendations based on the NPF policies you have adopted along a long history of Conventions. We continue to initiate new efforts to grow our national profile, our social media exposure and our membership base. We have made great strides in improving our communications with our affiliate leadership and membership via Zoom meetings and webinars. But along this new course we too may have to open up new ways of doing things to better foster our relationships and target the objectives to get them done together. United in work and using all tools available to us to advance our interests for Aging in dignity.

What makes the news drives the change! Personal stories, good or bad, struggles get the public's attention, and spur action for change. Let's all be a part of this in working together, uniting one vision, one voice, for one victory.

New Horizons for Seniors Project Funding 2022-23

Our team is moving along rather quickly on the implementation of the Ontario based project named "Reflections on the Horizon: Stories of Aging, Solidarity and Collective Transformation". The project opportunities are limitless and are aimed to help us engage with our members and the broader public on the topic of Ageism. We have selected 3 sites to launch our pilot sessions, Oshawa, Hamilton and Sudbury regions. We have put out a call for volunteers to help us in each location to support organizational outreach, workshop facilitation and follow up activities related to developing longer term goals that can be achieved with a project of this kind. Intergenerational advocacy and learning new ideals from these connections is catching on and we want to be a part of that wave.

The final project goal is to help advance the need for Canadians to call on our government to support a United Nations Convention on the Rights of Older Persons and the efforts of the CCAA, Canadian Coalition against Ageism initiatives.

Red Cross Community Services Recovery Fund Grant awarded to NPF

As with most organizations impacted during COVID19 we experienced a decrease in financial/membership support, via dues payments and financial supports to access to affordable technical services. The Canadian Red Cross Society Grant awards through the Government of Canada, has allocated funds to be available to assist community service organizations to strengthen their ways of working, adapt their organization to new opportunities to advance their work and build resiliency as they support communities recovering from the impacts of the pandemic.

The formal announcements of the grants awarded to nearly 5,000 Canadian organizations came out last month and most fortunately the NPF has been awarded \$45,000 to support our goal to develop a "systems modernization plan for sustainability and growth". The purpose of the project is to create a seniors friendly communications system, web site, online application tools and improve financial/data base structure to sustain the organization in a digital future. Our project is set to get off the ground in the coming month bringing on board a project coordinator to assist us in the implementation of the project activities.

I look forward to sharing our full list of Actions and Initiatives in my convention report. I hope we can continue to be excited about the possibilities that lie in store for the National Pensioners Federation and enlist your full support. We are stronger together! Thank you!

MARY FORBES – NPF TREASURER’S REPORT

Greetings all it has truly been a very busy time since we last met.

We are doing rather well financially for the first time since I have been privileged to be the Treasurer of NPF. We should come out of our 2023 Convention with money still left in the bank. The Canadian Generic Pharmaceutical Association and many of our Affiliates have made their usual generous donations which we really appreciate. Johnson Insurance has always been a strong supporter of NPF donating money and gifts for raffle or as a membership incentive. Many of our individual Members have also been very generous. We thank everyone for their ongoing support.

This has been a very busy year. As you are all aware we received 3 Grants. I am sure our President will write about them. For me it was an opportunity to use skills I had not used in some time. It was a pleasure and so enlightening to work with our 2 Summer Students. We can learn from the younger generation, and they can also learn from us. All these new programmes etc. I had to dig out my payroll experience from my memory banks, set up a payroll account with CRA (I had never done that before) and a business account with Service Canada make payroll deductions etc. Word of warning to all Treasurers – “Please ensure that there is a paper trail if there is a change of name, address, a business number anything to do with the Government”. Due to the privacy act, it was very difficult to obtain information. Thanks to some kind People at Service Canada and lots of begging on my part I obtained what I needed.

Sean Fraser, Federal housing Minister announced a new path forward “We’re going to use federal leadership and federal funding to change the way that cities build houses”. “My message is to every mayor, to every council, to every city, to every community in this country: if you want the federal government to show up with financial investments that will directly support your ability to build more homes, give us a reason.” It took nearly 18 months for the federal government to conclude its first agreement with a city through the \$4-billion Housing Accelerator Fund since it first appeared in the 2022 federal budget. Fraser also added that Canadians should expect a “renewed focus” from the federal government on housing not only focused on low-income Canadians and affordable housing, but to also help the middle class. The Liberal MP for London West, Arielle Kayabaga, said in an interview with CTV News this week that she has been unable to purchase a home in her city despite earning an MP’s salary of over \$185,000 a year. Makes one wonder.

On Sept. 25th, 2023, there will be major protests across Ontario calling upon the Ford Government to stop the privatization of our public hospitals. They are spending hundreds of millions of our money privatizing our nurses and hospital services, leaving our public operating rooms sit idle most of the time. They are closing small and local hospitals, emergency departments and urgent care. In the meantime, giving 30-year contracts and major expansions to for-profit long-term care corporations where Patients died due to lack of care and horrendous conditions during the pandemic.

There have been exciting times too: The passing of Bill C228, CRTC decisions on reinstatement of paper billing and the rejection of a proposed increase for basic TV services, our Housing Advocacy Webinar and our collaboration with the Canadian Transportation Agency to name a few.

I thank you all for your support, under the direction of our amazing President Trish McAuliffe I feel that we can keep moving forward.

1ST VICE PRESIDENT'S CONVENTION REPORT- BARB MIKULEC

Reflecting on our achievements since we last met brings us the affirmation of our Motto speaking for the elders throughout Canada with **One Vision, One Voice One Victory!** The National Pensioners Federation (NPF) brings to the attention of governments the issues of seniors 'living and aging with dignity.' Of note are the success in Bill C-228 on Pensions, the coming Dental Plan for youth and seniors, and Housing renewal of funding for co-ops and needed supportive housing measures with funds from federal and provincial/territorial sources. Many of our resolutions to be debated at this Convention and AGM will give direction for our ongoing action plans: to advance the welfare of aging Canadians so there is confidence in living with dignity and security.

Our president Trish McAuliffe corresponds with various levels of government to ensure that the issues and concerns are addressed with a seniors' lens. The executive members of NPF ensure they support the goals by making contacts with federal and regional representatives to keep elders' issues at the forefront of long-range planning. Specific actions which I have undertaken include working with Manfred Merkel on the 'HUMA report' to the federal government on national housing issues and this will be included in the NPF Housing report with Action Plans.

The NPF endorses campaigns and writes briefs on areas to promote healthy, active lifestyles for all seniors, with inclusion and combatting isolation by informing persons of the benefits available and resources which would enable safety in their choice of home. Fighting ageism and promoting full public investment by seniors, especially by protecting pensions and retirement benefits from erosion, is a major thrust of the NPF policies.

Future plans include each member contacting those around them to join the broadcast of information about the National Pensioners Federation and their efforts to grow into more parts of Canada, to enable voices from each region to build a strong and united NPF as a leading group in the fight against Ageism.

Plans include monitoring the Dental Plan to ensure it reaches those in most need of dental care, not those who already have full coverage. Pharmacare is another thrust of our action plans to build a universal coverage plan with a National Formulary to bring down costs for the average person and extend coverage to those not covered with any present coverage. A major area of concern for many seniors is the cost of home care, and the ability to forestall going into long-term care which is more costly for government Health Ministries.

Other concerns include the RRIF mandated withdrawal which could have more flexibility in their mandated rules. National Standards for long-term care should ensure our most vulnerable citizens get the hours of care they deserve. Another project which would benefit all seniors is increased emphasis and respect for measures which support fitness and potentially bring benefits to the aging, so lives may be lived within the framework of their best health outcomes. These are some of the future directions where NPF will be making leadership action plans.

2ND VICE PRESIDENT'S CONVENTION REPORT- BERNIE LARUSIC

My report begins with an overview on an attempt to re-establish the Cape Breton County Senior Council. The actions pursued by Senior Club/Halls, during the period of COVID-19 health regulations banning gatherings/meetings, was a challenging time for these "Community Halls". Senior Clubs, with the forecast of diminishing resources, recognized a review of their budgets on such requirements as heat, lights, insurance and taxes were necessary. Budgets are an annual event reviewed with attention to Cash Flow: Debit/Credit.

Monitoring expenses on a diminishing account with the possibility of running out of funds is another story. Some Clubs did an eighteen-month budget, as we say in Cape Breton, "Just in case."

Restrictions began to be lifted but full access to hall rental activities (Meetings, Dinners and Dances) were not permitted, making financial recovery slower. Given the need to continue their existence, Club Executives, most continuing until the end of the Pandemic, began efforts to reboot their clubs. Like most organizations, an Annual Budget would need to be changed to cover the basic needs while adjusting to the major loss in revenue. Such determination to continue a location for their community, demonstrates the major concept of: **Seniors Helping Seniors**.

In 2019, I was the last surviving Executive member of the Cape Breton County Senior Council. Two members passed and one moved away. I had just received a small New Horizons grant to assist in re-establishing the Council when the restrictions were put in place. Although slightly delayed, the grant was extended to 2023. Nine Clubs belonged to the Council before the Pandemic, seven survived. Six responded favourably to my invitation for a presentation relating to Council. Later, Club Delegates were sent to the NSFS (Nova Scotia Seniors Federation) Convention held in Truro in mid, 2023. NPF President Trish McAuliffe also attended, making a presentation as Guest Speaker.

I also had the privilege to represent seniors as a Nova Scotia Federation of Seniors (NSFS) Representative to SAC (Senior Advisory Council Aka Group of IX). SAC's interaction with government is no lower than Senior Director with updates from Deputy Minister and Assistant Ministers. The minister involved with the Senior Community will assign a certain period to give an overview of their government's involvement. Presently, government is doing a review on the delivery of service in Long Term Care and Homecare with a preliminary report to SAC expected in late Fall.

My report on activities with Senior Clubs during the Pandemic, Cape Breton Senior Club Representatives, participating in the NSFS Convention and my association with SAC, has been a privilege and honour. My term on the NPF Exec was another learning curve, retirees/pensioners, whose ability with the communication tools of today, "Internet", being fundamental. Although not considered a slow learner, retiring in 1991, computer training was just on the doorstep, and I didn't advance to far. I want to thank President Trish McAuliffe

for her leadership, and communication skills in moving NPF forward, supported by all members of the Executive, who put up with my inabilities.

Thanks a bunch,
Bernie LaRusic

3RD VICE-PRESIDENT REPORT & PENSION COMMITTEE - BARRY THORSTEINSON

We keep pushing and sometimes we achieve great results. After decades of seniors organizations' efforts and disappointments in Parliament, we finally succeeded with the passage of Bill C-228 into law. This Private Members Bill received all party support in the House of Commons then the Senate on April 18th earlier this year. The Bill gives pensioners protection (super priority) in bankruptcy proceedings. Specifically, Defined Benefit (DB) plans will be given priority over other creditors where the plan has not been adequately funded to cover the promised pension benefits.

Our Federation and many affiliates were active front and centre in the lobbying efforts for the legislation. Proper credit must be given to the Canadian Federation of Pensioners (CFP) and Michael Powell in particular for spearheading this campaign. The very sophisticated approach that they utilized over the many months of the Bill's journey through Parliament was persuasive to the Members and Senators.

The legislation now enters a four-year period of adjustment for companies to ensure that the Pension Plans are adequately funded. Progress here will be monitored, but the main hurdle for DB plan protection has been attained. Further work will include a close watch on Provincial Pension Plan Regulators for future improvements for plan protections. We applaud the CFP for all their work and leadership here. A final word of thanks has to go to Marilyn Gladu, a Conservative M.P. who sponsored the Bill; a dramatic about turn to her Party's long-standing opposition to protecting pensioners in plan wind-ups. If only this was in place long ago: the Sears, Nortel et al tragedies did not have to happen.

In other activities I was proud to represent our Federation at the lobby of Parliamentarians last March organized by the Canada Health Coalition. The main focus of the lobby was to continue the push for a National Pharmacare Program as well as to halt the ever-increasing privatization of Health Care delivery. The highlight of my day was the time spent with Senator Stan Kutcher. He is a doctor and completely versed in the many problems facing Canadians on the Health Care front. "I have lived this myself" he said of the CHC concerns of the challenges facing us. In particular, he wants to see National Standards for Long Term Care being implemented. I would encourage everyone to join the lobby for this objective.

For the past year or more I have been participating in the Canada Pension Plan Investment Board's ongoing consultations with stakeholders (CPP beneficiaries). Considerable interest is being given to the Alberta government's intention to remove all Albertans from the CPP and set up a new Alberta Plan instead. This notion goes back to Stephan Harper's "firewall for Alberta" idea of 2 decades ago. Now it is a serious threat to Albertans' retirement security. Our CPP is actuarially sound for the next 75 years and has a strong performance record in the financial markets returns. Who would want to roll the dice here with one pillar of future seniors' income? I look forward to further activity on this file on behalf of our Federation.

On a personal note, I participated in the many Executive Zoom calls over the past 2 years, making an occasional contribution to the discussion of our many topics of activity. I regret not always being available or not taking on more commitments for voluntary work and follow up. I hope that I did not disappoint too often. I cannot end here without a very sincere thank you to Trish McAuliffe for her incredible dedication and leadership as President of our Federation. As a former President here, I can attest to the many chores that seem to only get done if the President gets them done. She has succeeded many times over more than I ever could have. I am relieved to have heard that she intends to stay on.

KATHLEEN JAMIESON - NPF MEMBER AT LARGE REPORT

Medicare at the Crossroads

While the role of member at large of NPF involves no specific duties, I was asked by the NPF Executive about eight years ago to focus on health care issues and I have done so ever since with the active support of President Trish McAuliffe and other members of the NPF Executive.

For most of these 8 years of monitoring publicly funded health care policy and the delivery of care for seniors, I have felt confident that access to health care based on need and not ability to pay was a fundamental principle of the Canadian healthcare system, medicare, and guaranteed that seniors and indeed all Canadians could trust that high quality health care would be there for them when they needed it most.

For the past few years NPF has advocated strongly for needed additions/improvements to medicare such as universal Pharmacare and dental care, or for regulations to control very high and rising prescription drug prices and through briefs to government. NPF has worked to do this with its many health care allies and held several national public education webinars reflecting a seniors' perspective on, for example, quality of life standards in long term care and seniors' human rights and on the encroaching privatization of primary care. Now, the battle has moved beyond just improving medicare. The foundation of our publicly funded health care system is being eroded. Many Canadians and especially the most vulnerable among us are not getting the care they need in a timely way. Seniors who need reliable equitable access to quality care stand to lose most.

The many deaths of seniors in long-term care across Canada in the early months of Covid-19, (81% of all deaths from COVID were in long-term care and that was much higher than in all other developed countries) and the neglect and abuse of seniors uncovered by the army in Quebec and Ontario nursing homes in April-May 2020 deeply shocked the public. It was also a major turning point in how we as seniors understand the strength and depth of age-based discrimination against seniors. We have since joined with other groups across Canada to fight against ageism and for a United Nations Convention on the rights of older persons.

Meantime the provision of services through the publicly funded health system is being driven more and more by for profit corporations that aggressively expanded their orbit during the turmoil created by COVID. They are now taking over the delivery of health care be it primary care, hospital care, or long-term care through long term contracts with high overheads and with the collusion of our provincial governments. One example: Today (September 13, 2023) in BC, CTV discovered through persistent FOI requests that the nursing staff in some BC hospital operating rooms are mainly contracted workers. The overhead going to the contracted corporation is substantial.

Some provincial governments such as Ontario, Quebec and Alberta are actively promoting the role of for-profit corporations in the delivery of care. Others, such as the BC NDP government, say that given staff shortages they have no option but to continue to expand the role of corporate care in the delivery of health care. These corporations are accountable to their shareholders and not to the public or patients. The added financial cost to the already struggling public system is clearly unsustainable. If we believe that health care is a human right, then we must take a strong stand in opposing the erosion of our public health care system.

2023 Committee Reports

NPF FINANCE/ PENSION AND INCOME COMMITTEE REPORT, Michael Powell

AFTER 20 YEARS, FINALLY, PENSION PROTECTION!

In 2004 MP Pat Martin introduced a Private Members Bill, C-388 An Act to amend the Pension Benefits Standards Act, 1985 (protection of the assets), the first formal attempt to protect defined benefit pensions in insolvency.

On April 27, 2023, nearly twenty years later, Marilyn Gladu's Bill C-228, An Act to amend the Bankruptcy and Insolvency Act, the Companies' Creditors Arrangement Act and the Pension Benefits Standards Act received Royal Assent and became law.

Now known as the Pension Protection Act, it places defined benefit pension obligations ahead of other creditors, including banks, when a company goes bankrupt. Not first in line, but near the front.

This means the pensioners of Nortel, Sears and other single employer plans would have likely been made whole; not face the 20%+ reduction in their pensions.

This twenty-year effort intensified in the last five or so years. A strong coalition of seniors and labour organizations established and led by the Canadian Federation of Pensioners ran campaigns to pressure politicians to act on this important issue. Joining the Canadian Federation of Pensioners were the National Pensioners Federation, Canadian Labour Congress, Canadian Network for the Prevention of Elder Abuse, CanAge, CARP, and FADOQ.

These campaigns demonstrated that Canadians from coast to coast to coast supported protecting pensioners in an insolvency. The Parliamentary E-Petition was signed by 12,000 Canadians. The e-mail campaigns were signed by 17,000 unique e-mail addresses.

The battle is not completely over. There are still many organizations who would put banks ahead of pensioners who are likely to launch court challenges. We stand ready to face these new challenges.

Thank you for your support.

Michael Powell
President, Canadian Federation of Pensioners

NPF HOUSING COMMITTEE REPORT, CHAIRPERSON - BARB MIKULEC

The National Pensioners Federation (NPF) recognize the urgent need for housing to be a priority for seniors as they age, in urban and rural or remote locations, to be within proximity of the services needed with transportation to those services, medical centers, as well as social gatherings. Seniors need access to adequate, affordable and suitable housing in all parts of Canada.

The **Hon. Kamal Khara**, Minister of Seniors, wrote ‘Every senior in Canada deserves to live in dignity, safety and comfort, regardless of which province or territory they call home.’ However, seniors face a growing **gap** between affordable housing and availability with many seniors in ‘core housing need’ which is spending over 30% of gross income on housing. The Canadian Housing and Mortgage Corporation (CMHC) top goal is to deliver housing affordability by 2030. The number of households in Core Housing needs is 10.1% (Statistics Canada, September 2022).

The National Pensioners Federation (NPF) presented a letter to the **Hon. Sean Fraser**, Minister of Housing, Infrastructure and Communities, on August 6, 2023, noting these priorities:

1. Eliminate homelessness of our most disadvantaged groups by caring for those most vulnerable with a Housing First policy, with connection to services for mental health and healthcare.
2. Institute measurable and temporary national rent controls including rent tied to unit so that the unit does not have a skyrocketing cost once a tenant leaves.

The federal housing responsibilities include:

1. Provide a system that is government focused, including investment in co-op housing initiatives
2. Provide options for seniors based on needs and choices in their preferred home, as they age
3. Ensure access to affordable housing and services regardless of geographic location, to forestall homelessness
4. Provide culturally sensitive options including ethno-cultural needs for seniors, especially for food and cultural activities in seniors’ residences
5. Ensure that measures for success such as standards and regulations are in place, including information on user rates and satisfaction.

A major action plan completed by the NPF during the last year was presenting a brief to the **House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA Committee)** with recommendations urging action on these issues: financialization of housing, rent-gouging and renovictions, and actions to enable seniors across Canada to age with dignity in adequate, affordable and accessible housing.

Canadians need secure housing and relief from gouging landlords which puts strain on the seniors’ finances through escalating rents. Home owners need policies which allow for a major expense such as a new roof or furnace, to be able to purchase the item and pay for it by installment.

The federal budget has allocated an additional \$10 Billion over 10 years for ‘housing initiatives’ moving towards a long-term solution from homelessness. Too many seniors are on the brink of homelessness and the numbers of persons over the age of 55 is increasing in shelters which is a concern for the ability of seniors to age with dignity.

The NPF held a National Webinar on May 26, 2023 with a focus on Housing and many facets which impact on the lives of seniors. Through the leadership of the late Manfred Merkel, we held a successful webinar with speakers on tenants' response to climate change, affordability in this era of global insecurity, and raising rents in many parts of Canada. Carolyn Whitzman, Expert Advisor at H.A.R.T, (Housing Assessment Resource Tools) moderated the Housing Webinar. Selected guests included Lee Webb, Director of Client Services at Canadian Centre for Housing Rights; Michael Sadler, Executive Director of First Nations Housing & Infrastructure Council BC; and Seema Kwar, Senior Legal and Policy Advisor with the Canadian Centre for Housing Rights. All discussions were focused on the challenging environment of housing (rental) stock, the response to climate change and accommodation law with specifics to seniors in rental markets. The lack of decent, affordable housing makes it harder for tenants to survive extreme weather events. More needs to be done for housing justice in climate emergencies, with a right to affordable safe housing, that is primarily for use, not for profit as a commodity.

The National Pensioners Federation urge the federal government to:

1. Work with all governments to fund immediate construction of affordable housing based on 30% of family gross income
2. Deliver the annual renter's rebate program which is portable as planned through the **National Housing Strategy**
3. Encourage the development of housing co-operatives and non-profit social housing by offering land trust or lease extensions to help co-ops invest in rehabilitation of older structures
4. Endorse efforts to have poverty reduction plan in all jurisdictions, with the national **Homelessness Partnering Strategy** supporting community-based solutions, adding preventative objectives to reduce homelessness
5. Plan for government and health authorities to jointly address homelessness of seniors by recognizing homeless seniors as a discrete population
6. Ensure housing regulations give fair and equitable compensation to allow senior homeowners with low or moderate income to use the home equity to offset unexpected costs such as repairs to a roof or furnace
7. Publicize the **Multigenerational Home Renovation Tax Credit** which provides up to \$7,500 in support for constructing a secondary suite for a senior or an adult with a disability
8. Ensure tenants are aware of a top-up to the **Canada Housing Benefit** which provide low-income renters with a \$500 payment to help with the cost of housing
9. Expand services for Indigenous people, with plans to tackle poverty issues and expand homecare for people with chronic health issues, mental illness and addictions
10. Build modular homes or pre-fab housing which is faster to build, and cut red tape on permits. Consider options for rural areas with a variety of choices and services so seniors do not have to leave their community when they need a different form of housing

Governments should recognize adequate housing as a basic right, so each person can live with dignity. All Canadians deserve to have a safe and affordable place to live!

DONATIONS GRATEFULLY RECEIVED

THE NATIONAL PENSIONERS FEDERATION WISH TO THANK THE UNDER MENTIONED FOR THEIR FINANCIAL DONATIONS TO THIS CONVENTION AND ONGOING SUPPORT:

MONETARY

J. Daughney	I. Yuet Ping Tang
N. Westrom	Johnson Insurance
K. Robertson	Unifor Local 200
B. Mikulec	Unifor Local 222
BC Retired Teachers Association Vancouver Branch	Unifor Local 444
Canadian Generic Pharmaceutical Association	Unifor Local 673
Canadian Union of Postal Workers	Unifor Retired Workers Executive Council
S. J. Hall	Unifor Toronto Area Council

IN KIND DONATIONS

BC Retired Teachers Association	Unifor London Regional Office
The Canadian Health Coalition	Unifor Windsor Regional Office
The International Longevity Centre - Canada	Canadian Health Coalition
M. Pinto	



United Nations International Day of Older Persons, October 1st
2023 Theme: Fulfilling the Promises of the Universal Declaration of Human Rights for Older Persons: Across Generations

<https://www.un.org/en/observances/older-persons-day>

NATHAN WEDGEWOOD MEDD AWARD

As we recognize a member organization or individual person with this award we also honour the memory of those who came before us to help lead the National Pensioners Federation. A dedication to the many years of leadership and membership service Nathan Medd provided to seniors in order to build a strong foundation on which we stand today.

The National Pensioners Federation continues to contribute to the enrichment of seniors lives due to the tremendous contribution of past executive leaders, volunteers and a steady national membership base. We honour this special time to remember and salute all past contributors and our organisation's achievements throughout history.

We give special thanks to the Medd family, especially Nathan Medd II for his dedication to his great grandfather's memory by reintroducing the stewardship award.

This award is presented at each convention to the organisation or individual member that strives to provide outstanding advocacy work for seniors.

- **2019 SSAI, Saskatchewan Seniors Association Inc.**



- **2021 COSCO, Council of Senior Citizens Organization B.C.**



NPF 2023 Resources

BRIEF by the National Pensioners Federation

Submitted - Friday May 26, 2023

Age with Dignity, Uphold Housing Human Rights in Canada

To the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA Committee)

The National Pensioners Federation is a national, not for profit, nonpartisan, non-sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of nearly 1 million seniors and retirees devoted entirely to the welfare and social interests of Older Adults.

Our mission is to stimulate public interest in the welfare of ageing Canadians. Our goal is to advocate for seniors and retirees in securing a life of dignity, independence and financial security. We accomplish this through networking and educating the general public on issues such as: Pensions, Housing, Health Care, Democracy, Social Programs, Elder Abuse, Affordable Access to Technology and Transportation

The National Pensioners Federation has embarked on reinvigorating our mission to support the millions of housing rights advocates across Canada to achieve the progressive right to adequate housing under the National Housing Strategy Act, 2019 and International Law including the United Nations International Covenant on Economic Social and Cultural Rights.

As well as presenting independent policy position briefs to Parliamentary Leaders derived from debated resolutions presented to our Biennial National Conventions, we provide Federal lobby support for improvements to all things concerning Ageing Canadians.

WEB: www.nationalpensioners federation.ca

- I. **It is URGENT that government immediately address Canada's growing housing crisis by ending the harm created by financialization of housing and by upholding housing human rights.**

The National Pensioners Federation adds our voices of distress and urgency for governments at all levels in Canada to take immediate action to end the negative impacts of financialization of housing on Canadians and the Canadian economy. Financialization of housing treats housing as a for-profit investment and not as a home -not as a human right and social need. Predatory financialization of seniors housing is resulting in pressure on elders to pay rent that is beyond their means, to live in housing that is not appropriate nor affordable, can push seniors to homelessness and to live in tent cities/encampments as well as compromise their dignity, their well-being, their independence, and their very lives.

Escalating rents of 20% to 25% or more year-over-year far above landlords' operating cost inflationary increases, high turnover, evictions and renoevictions serve to destroy community, foster global and social inequality, reduces affordability in our towns and cities and place costs on Canadian taxpayers and the Canadian economy that are not borne by the financialized actors. This occurs at the time that the majority (78%) of Canadians wish to age in place but only 26% anticipate that they will be able to do so.

Financialization of housing violates Canadians' right to adequate housing, is contributing to housing unaffordability and worsening housing conditions – leading to evictions and displacement. Ending financialization of housing is essential to addressing the growing crisis of lack of adequate, affordable, accessible housing in Canada. Building new housing is NOT sufficient to address Canada's growing housing EMERGENCY.

As Marie-Josée Houle, Canada's Federal Housing Advocate has said, housing is a human right is just not a slogan –applicable at ALL levels of government. Financialization of housing is counter to the human right to adequate housing and counter to the right to live in dignity and with well-being as is recognized in the National Housing Strategy Act, 2019 and international law, including the United Nations International Covenant on Economic, Social and Cultural Rights.

Financialization of housing did not always exist but is a result of policy by the federal government in the 1990s that allowed the "market" to provide for Canadians' housing needs and is also a result of provincial governments rolling back renter protections. It is URGENT that ALL levels of government immediately act to address what the Marie-Josée Houle, Canada's Federal Housing Advocate is now referring to as Canada's housing emergency and to uphold Canadians' human right to housing.

The recent report released by the National Right to Housing Network (NRHN) and Canadian Centre for Housing Rights (CCHR) entitled STRENGTHENING THE RIGHT TO HOUSING IN CANADA reveals the failure of the federal government to act to uphold the right to housing in Canada, including under the National Housing Strategy and as regards curtailing financialization of housing.

This BRIEF follows from the National Pensioners Federation's WEBINAR on April 4, 2023, regarding Aging with Dignity with Affordable Housing which provides additional insight regarding the issues and priorities of the National Pensioners Federation.

II. Our recommendations to address financialization of housing, rent gouging and renoevictions to enable seniors across Canada to age with dignity in adequate, affordable, accessible housing.

Our recommendations are based on input from our members and echo those of Marie-Josée Houle Federal Housing Advocate, Martine August Ph.D., Jackie Brown and other experts who have provided research to the Federal Housing Advocate and spoke before the House of Commons HUMA Committee on May 9 and May 16, 2023, regarding their research concerning financialization of housing.

We recommend the following:

1. Summons housing industry actors to appear with their DATA before the House of Commons HUMA Committee. On May 9, 2023 the Federal Housing Advocate requested that industry witnesses and their DATA be required to appear before the HUMA Committee in order to account for their

practices that undermine housing affordability, security of tenure and habitability. The five largest Real Estate Investment Trusts in Canada Canadian Apartment Properties REIT (CAPREIT), Boardwalk REIT, InterRent REIT, Killam REIT and Minto REIT – have stated that they will be “*active participants*” in the Reviews in their letter dated October 31, 2022 to the Right Honourable Prime Minister Trudeau. Their financials are publicly reported quarterly to investors. Also require to appear before HUMA with their DATA social/government landlords practicing financialized strategies that align rents of the most vulnerable to market rent.

2. Provide opportunities for the voices of seniors with lived experience of housing need and homelessness whose housing rights are being violated as a result of financialization to be heard by the HUMA Committee.
3. STOP landlords from treating housing as a for-profit investment and NOT as a home, a human right and social good - including as affects seniors aging in place, in senior’s homes and in long-term care homes.
 - Financialization of purpose-built housing rental has expanded dramatically in Canada since the late 1990s, with an estimated 340,000 units in multi-residential rental buildings now owned by large financial firms, and an estimated 20-30 percent of Canada’s purpose-built rental housing now owned by institutional investors.
 - As of 2020, financialized companies owned approximately 33% of seniors’ housing in Canada, including 42% of retirement units and 22% of long-term care beds.
4. Implement a NATIONAL RENT FREEZE and EVICTION FREEZE pending outcome of the housing Review by HUMA and the housing Reviews by the Federal Housing Advocate- National Housing Council.
5. Strengthen tenant protections to enable tenants to age in place. Research reveals that financialization of housing thrives when tenant protections are weak. The United Nations has recommended rent caps and renter protections, subsidies for tenants and small landlords, house the homeless, constrain private equity firms as landlords.
6. Implement a moratorium on purchases by financialized landlords of multi-family and single-family housing. Canada is losing affordable housing faster than it can be built. Extend this moratorium also to seniors’ retirement and long-term care facilities.
7. Ensure that the National Housing Strategy, 2017 has an action plan with timelines that focuses on forwarding the progressive right to adequate housing as per the National Housing Strategy Act, 2019. Ensure the National Housing Strategy programs fund non-profit, co-operative and social housing and protects the existing supply of affordable, adequate, accessible housing.
8. Create an acquisition fund for non-profit, co-operative, and social housing organizations to buy housing on a “First-Right-of Purchase” basis to keep housing affordable, adequate and accessible in perpetuity.

9. Regulate the involvement of pension funds that invest in financialization to ensure that their investments are compliant with human rights, including the right to housing.
10. Implement housing standards, landlord licensing with fees and fines and a rental registry for public, private, and social/government landlords.
11. Ensure a consistent definition of affordable housing based on household income – and not on market rent. Improve the definition to address hidden homelessness as may result from loss of spouse or break up of a relationship, at a time that steps are being taken to avoid intimate partner/domestic violence and involving low- and moderate-income households.
 - i. Scotiabank recommends doubling the supply of social housing as a start to bring housing for the most vulnerable to OECD (and G7) peer averages.
 - 235,000 Canadians experience homelessness as per the last point in time count, that most experts believe this seriously underrepresents the number since it does not include ‘hidden’ homelessness.
 - Research regarding financialization of seniors -As of 2018, 10% of seniors lived in households in core housing need, similar to the rate of 9% in the total population (Randle et al., 2021). For senior renters, core housing need was 25% compared to 19% in the total population.
 - ii. The Housing Assessment Resource Tools reveals a housing deficit in Canada of approximately **1.7 million households in core housing need**. The majority are very low- and low-income households needing shelter of \$881 per month or less.
12. End functional homelessness - including by building sufficient and culturally adequate supportive housing and EMERGENCY shelters - including for seniors as a priority group. Implement Housing First across Canada - a rights-based program that provides adequate housing to the homeless to foster recovery.
13. Enable all Canadians to Age in Place, Age in Grace by providing appropriate home and community services that address health and social supports as well as by reducing financialization of housing.
14. Ensure urban land back sufficient to meet Indigenous housing need. Governments should enable Indigenous groups to build and maintain Indigenous housing on- and off-Reserve.
15. Increase the number of subsidized housing and cooperative housing units for seniors (age 55 and up), with focus on rural areas where the overall supply of rental housing for seniors is most challenging. Expand the Rapid Housing Initiative that bases affordability not on market rent but on not more than 30% of household income for seniors.

16. The federal government should take steps to bring Revera under public ownership. Revera is currently owned by the Public Sector Pension Investment Board, one of Canada's largest long-term care chains.
17. Ensure a spectrum of public and non-profit housing options and adequate home care services including enable seniors to age in place – including design of homes to enable family members and care workers to live with the senior.
18. Ensure housing incorporates Universal Design– to enable Canadians to age in place as their accessibility needs change.
19. Provide rent supplements to low- and moderate- income renters – including seniors - to address rent-gouging and to provide assistance to seniors who lose a partner and who will live alone.
20. Provide a Rent Bank with low repayment terms for seniors for one-time expenses to prevent seniors from being forced out of their housing due to unexpected one-time expenses.
21. Maintain a registry of seniors wanting shared accommodation and/ or deemed at-risk of homelessness in our senior population.
22. Manage hospital release policies to ensure seniors receive the care they need prior to and after release, with appropriate home care supports and home modifications to “age in place”.
23. Reduce poverty among seniors by increasing income supports so that they have a livable income: increase GIS, OAS, GAIN to a living income and index to inflation.
24. Ensure that the right to housing informs and is responsive to CLIMATE CHANGE as the global heat (heat domes) impacts seniors where they live and without escape.

Thank you for your consideration and for the review conducted.

**Trish McAuliffe, President, National Pensioners Federation
Barb Mikulec, 1st Vice President & Chair of NPF Housing Committee**

MEDIA RELEASE

CRTC Keeps Basic TV Service Affordable for Seniors and Consumers

OTTAWA, September 6, 2023 – The Public Interest Advocacy Centre (PIAC) and the National Pensioners Federation (NPF) hailed yesterday's Canadian Radio-television and Telecommunications Commission's (CRTC) [decision to reject a proposed price increase for Basic TV service](https://shorturl.at/zCHZ5) (<https://shorturl.at/zCHZ5>) and ensure continuing affordable access to essential TV for seniors and consumers.

“Canadian consumers deserve a basic TV package at an affordable rate if they want or need one, as they need access essential news and information about their society,” said John Lawford, Executive Director and General Counsel of PIAC. “The CRTC heard the voice of consumers facing higher prices everywhere post-pandemic and rejected this application as unnecessary,” he added.

PIAC and NPF argued the proposed price increase, initially requested by Bell Canada, Cogeco Communications Inc., Bragg Communications Incorporated, carrying on business as Eastlink, and Saskatchewan Telecommunications, would affect over 1.5 million Canadians, was unnecessary for the TV service providers given their other earnings on paid television subscriptions for higher bundles and that the basic TV service was intended as a social measure to ensure consumer access when over-the-air TV was left unsupported by the regulator and government post-digital transition.

Trish McAuliffe, President, NPF lauded the CRTC decision: “Seniors rely on the basic TV service to ensure connection with their community, for local news and information about politics and democracy and for entertainment when many are on fixed incomes facing other price increases. We were gratified that the CRTC both rejected the proposed 12% increase in the Basic TV price and the companies' request to index that increase – which would have further eroded seniors' access to broadcasting.”

The CRTC's decision can be found [here](https://shorturl.at/ctHMU) . <https://shorturl.at/ctHMU>

PIAC-NPF's submissions can be found [here](https://shorturl.at/ahvN0) . <https://shorturl.at/ahvN0>

PIAC and NPF also thank all Canadian consumers and seniors who took the time to comment to the CRTC

Letter to Minister Joly: UN HRC Candidacy

The Honourable Melanie Joly
Minister of Foreign Affairs
Parliament of Canada
House of Commons
Ottawa, Ontario
K1A 0A6
July 20, 2023
Sent by email to:
Melanie.joly@parl.gc.ca



Canadian Coalition Against Ageism
Coalition Canadienne Anti-Âgisme

Dear Minister Joly:

We are reaching out to you on behalf of the [Canadian Coalition Against Ageism \(CCAA\)](#), led by [International Longevity Centre Canada \(ILC Canada\)](#) and its partners. The CCAA represents a nation-wide social change movement with a reach of over 10 million Canadians. Our goal is to combat ageism against older persons, while protecting and strengthening their human rights, and galvanizing support for the adoption of a United Nations convention on the rights of older persons.

We were delighted to see your [News Release](#) dated May 9, 2023, wherein you declare Canada's candidacy for a seat on the UN Human Rights Council. The CCAA's steadfast commitment to human rights and the principle of ensuring that "no one is left behind" has led us to propose the inclusion of "older persons" as one of "Canada's 6 priorities".

The COVID-19 pandemic has laid bare the disturbing prevalence of human rights violations inflicted upon older persons globally, cruelly denying them their fundamental rights to life and health. [Canada's long term care](#) residents accounted for a staggering 81% of COVID-19 deaths in the early months of the pandemic, nearly double the average in other OECD countries. The devastating impact of climate change on older Canadians was blatantly evident during British Columbia's catastrophic and unprecedented heat dome in June 2021, unleashing record-breaking temperatures over 40°celcius over several days. [A 2022 Report to the Chief Coroner of British Columbia](#) outlines details of the devastating loss of 619 individuals, with a staggering 90% of the victims being aged 60 and above; moreover, the governments of Canada and British Columbia was rightfully criticized by [Human Rights Watch](#) for their inaction. The "[More Beds Better Care Act](#)" implemented by the Ontario Government has dealt a devastating blow to the autonomy of older Ontarians, depriving them of their right to choose their place of residence in certain circumstances. This legislation permits the relocation of older individuals up to 150 kilometers away from their families and communities, casting a profound shadow over their lives.

These examples serve as mere glimpses into the extensive array of age-based human rights abuses endured by older individuals. Canada's candidacy for the Human Rights Council presents

a remarkable opportunity for the country to tackle these human rights violations both domestically and internationally. By including older persons in the list of priorities and by endorsing our plea for a United Nations convention on the rights of older individuals, Canada can effectively address these issues and promote a more equitable and inclusive world for all.

We would also like to express our gratitude for the invaluable contributions made by Canada's exceptional diplomats in advancing the human rights of older individuals. We are deeply appreciative of Minister Kamal Khara, Ambassador Bob Rae, and their involvement in the "Core Group" at the UN Open Ended Working Group on Ageing (OEWGA). Furthermore, we commend Canada for its support of the decision document from OEWGA 13, which has established intersessional meetings aimed at strengthening the human rights of older persons.

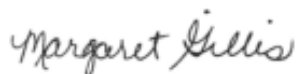
Our collaboration with Ambassador Leslie Norton and diplomats in Geneva, has been instrumental in advocating for the inclusion of older persons in significant resolutions of the UN Human Rights Council. We were delighted by Canada's endorsement of the side event titled "Older Persons' Experience of War and Displacement in Ukraine" during the 52nd Session of the Human Rights Council.

Under your exceptional leadership, we have full confidence in Canada's unwavering dedication as a staunch defender of human rights within the United Nations. As we move forward, it is our fervent expectation that Canada will persist in its tireless endeavors to protect and uphold the human rights of older persons. We implore you to firmly establish the inclusion of older persons as a paramount priority in Canada's UN candidacy for the Human Rights Council. Additionally, we earnestly request your resolute support for the adoption of a United Nations convention on the rights of older persons. These decisive actions will not only solidify Canada's standing as a global leader but also contribute significantly to the well-being and dignity of older persons worldwide.

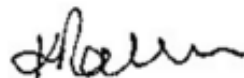
We would like to invite you to meet with us at your earliest convenience to explore opportunities to collaborate and exchange ideas of how we can work together and will communicate with your office soon to follow up on this invitation.

We look forward to your response.

Sincerely,



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Canadian Coalition Against Ageism
 Coalition Canadienne Anti-Âgisme

The Canadian Coalition Against Ageism (CCAA) is a nation-wide social change movement to combat ageism against older people while protecting and strengthening their human rights.

