

NEWSLETTER

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National Pensioners and
Senior Citizens Federation



La Fédération National Des
Retraîés et Citoyens Agés

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FROM THE PRESIDENT



THE CHALLENGES OF LONGEVITY

It seems these days that seniors are on everyone's mind. Many public policy makers view us as a threat to government finance and universal programs. Public, non-profit institutions are experimenting with new programs for seniors. Businesses are salivating and looking at us as a profit centre. Families are worried about how to provide quality care for their senior members. The healthcare sector is planning for a greater number of residential care facilities for seniors and employers are viewing reductions of benefits of retirees because of our increased longevity. It seems like everyone is involved in the discussion affecting seniors' increased longevity, **except seniors themselves**. Everybody claims to involve seniors in their discussions, but often what we see is window dressing and tokenism. The order of the day is still; "we know what's best for seniors". Because that's the way it has always been. The attitudes which prevailed when seniors lived to the age of 68 or 69 still prevail today and these attitudes are hard to change.

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New mail out for fall edition

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

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**“Don’t Plan For Seniors,
Plan with Seniors”**

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

OBJECTIVES

The National Pensioners and Senior Citizens Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

1. To promote and establish and foster Seniors' Centres (called Clubs or Groups) and Regional and Provincial Seniors' groups throughout Canada.
2. To provide education for persons in the retired and senior citizens age group and other individuals interested in aging, and the status and well being of seniors.
3. To reach out to seniors who are lonely, or isolated, or at risk.
4. To provide programs which promote healthy active lifestyles for seniors, thus sustaining mental and physical health.
5. To assist in developing the knowledge that seniors should learn during their aging process, through promotion of educational experiences.
6. To research the aging process, and any problems and benefits pertaining to the aged that might be of interest to the Federation and to use the knowledge gained from that research to educate seniors and any other party or parties who are or might become interested in these concerns.
7. To provide opportunities for seniors to utilize their volunteer and leadership skills for the benefits of all persons.
8. To consult with other private and public organizations which offer similar services in order to gather any educational information that will add to knowledge and be of use to seniors and the public.

**** Notice ****

The National Pensioners and Senior Citizens Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

All editorial matter published in this NPSCF newsletter represents the opinions of the authors and not necessarily those of the publication's editor or the NPSCF. Statements and opinions expressed do not represent the official policy of NPSCF unless so stated.

*Seniors are an Asset
not a Burden to Society*



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FROM THE PRESIDENT

During the last four years the National Pensioners and Senior Citizens Federation (NPSCF) has gained anecdotal knowledge and experience which convinced us that the societal changes necessary to accommodate the changing demographics humanely requires the full involvement of seniors in the planning and implementation of these changes. We also recognize that this will be a major task because it will require changes in attitudes towards seniors, and changes in the attitudes of seniors themselves.

Our slogans “Don’t plan for seniors – Plan with seniors” and “Seniors helping Seniors” found their way into the vocabulary of discussions dealing with seniors, but many times only for the sake of window dressing and convenient covers for reductions or elimination of government -financed seniors programs. Often to be replaced by private sector for- profit or volunteer run programs.

The classic case was the elimination of the B.C .Ministry of Health funded and accredited home support program, to be replaced by a vague home support program run by volunteers and students. This move undermined our efforts for a universal home-care and home-support program, which would have allowed seniors greater independence, a better quality of life and at the same time would have reduced intake into acute care and long term facilities and leveled off healthcare costs.

The massive involvement of the; for- profit sector, in elder care and elder services delivery poses some dangers to seniors. First it is not regulated and therefore open to abuse, secondly only some seniors are able to afford it, thereby creating a division among seniors and thirdly it reduces the pressure for a universal program which is accessible to all seniors. Driving Ms. Daisy is O.K. for Shaunessy Heights but it does nothing to improve Handi Dart service in other parts of the City or in rural areas..

The NPSCF is a strong supporter of volunteerism; we can see its benefits to society. However we also fully recognize that the voluntary sector should never be used to reduce the commitment by the State to the welfare of people. For instance, this was the precondition of progressive community involvement in voluntary agencies. Today we see this condition largely ignored. Seniors cannot have stock or trade with voluntary agencies which don’t abide by this commitment, if we do, than we become part of the problem. Let me restate: the NPSCF supports volunteers, we could not operate our organization and our programs if it weren’t for the many volunteer hours our members contribute. There are many facets of improving society where the help of volunteers is needed, but volunteers should not be used to further the Fraser Institute philosophy of smaller government and the survival of the fittest.

There are some institutions which are genuinely concerned about the changing demographics and its impact on society. The World Health Organization produced an excellent report entitled: “Global Age-Friendly Cities” which received great acclaim and support in many nations. Unfortunately the recommendations on Seniors’ Health, Housing and Income received hardly any support from the different Canadian jurisdictions. What happened was the Federal Government downloaded responsibility onto the provinces and the provinces downloaded onto the municipalities, so what we are ending up with is better access to sidewalks and some volunteer programs for seniors. Where ever we participate in Age Friendly Communities activities we must insist that the terms of reference be written so as to assure that all concerns of seniors are addressed and that the program of implementation be senior- driven.

The NPSCF must continue to advocate for universal home-care and home support as the cornerstone for the quality of life in line with our increased longevity. We must increase our efforts to combat senior’s poverty and lack of affordable housing. Most important we must get all our affiliated members on side, on how we see the challenges and resolves of dealing with increased longevity. We should celebrate the fact that Canadians are living longer, instead of allowing society to deplore it. As we approach our Ottawa convention I sincerely hope that the issues I raised will receive thorough discussion and find their way into a senior’s agenda, so we can work towards implementing the demographic changes in a fair and civil way and to the benefit of all seniors and society generally.

Art Kube

August 12, 2010,

Past President's Message - Art Field



The United Senior Citizens of Ontario held their 52 Annual Convention in Guelph Ont. on August 16, 17, 18th; 2010 at the Holiday Inn.

There were over 130 delegates and guests register for the convention. They debated over 62 resolutions which will be sent to provincial and federal governments, to help seniors. There were some excellent debates on some of the resolutions on issues for seniors. We had work shops on Monday night on issues concerning seniors and they were well attended.

There were companies that had booths there to explain things that they were selling, and ran free days, etc.

Johnson Insurance had a free draw and gave out bags to delegates with their brochure in the bag. The U.S.C.O. get a good amount of money from Johnson Ins. because of our percent of insurance that they sell to our members.

Our banquet was well attended, entertainment was excellent.

We had our election for executive on Wednesday morning and we have a new treasurer, as Roy Kerr, our last treasurer, retired and there is a new 2nd Vice President, Bernard Jordon of Mississauga, Ont. Susan Roberts of Warsaw, the new treasurer is on the executive. I was re elected. The new members are Lois Jordaan of Mississauga, Ont., Donna Martin of Brampton, Ont., and Murial Milne, of Williamburg, Ont. Dorothy Kelley of Dunchurch, Ont. is back on the executive after missing 1 year.

I have a report from C.P.P. investment board and will make some comments in the next newsletter.

In Closing:

You can preach a better sermon with your life than with your lips.

Murphy's Laws

When nothing can go wrong, it will.



Nothing is ever as easy as it seems.

If you try to please everybody somebody won't like it.

It's easier to get into a thing than out of it.

Greetings from your 1st vice president: John Gatens



Greetings; until now we have enjoyed a really fine summer at least in Ontario however let's not forget what has happened. In July, despite all of our protesting Ontario Premier McGuinty imposed his HST on us and I have no doubt that we are all feeling the effects especially those of us on fixed incomes. The meagre refund cheques sent to us will not offset the increasing costs in the long run and, we will feel the full extent when we have to heat our homes and have to make major purchases.

I was invited to sit on a panel of speakers at a forum on pensions in Toronto on June 18th. The host and moderator was none other than Jack Layton the leader of the federal New Democratic Party, also on the panel was Gerda Kaegi from Canadian Pensioners Concerned and Wayne Marston, Seniors and Pensions Critic from the New Democratic Party. It was a questions and answer forum and I was very comfortable participating especially since we had fairly recently returned from Ottawa meeting with all the major parties on that subject and others. Ironically this was the day that Jim Flaherty announced that he believed there should be some modest changes made regarding CPP. Incidentally we were given credit for our constant and persistent lobbying of the government on this issue. Unfortunately we don't believe the proposed changes will advantage current seniors and we don't believe he comes close to our proposal regarding necessary changes and increases to our pensions. Well it looks like we will have to continue our quest for improvements, and I assure you we will on your behalf.

I look forward to seeing many of you again at our next convention in Ottawa in October. Until then

I remain yours sincerely.

John Gatens
1st vice president



Quote from a Retiree:

*I didn't intend to
do anything today
and so far I am
right on schedule.*

2nd Vice Presidents Report Sheila Righi



Senior Housing and Medical Issues

It was nice to have July and August to spend with family and friends, even though the weather was cold and wet for the most part. It's the third week of August, the sun has shone everyday here in Prince Albert. We were very grateful for that. I don't know where the time went. Now we are fast approaching fall.

May and June are busy months for me as Co-Ordinator/Director and 1st Vice President of SSAI. The region meetings are held in May and of course our "convention" is in June. We also sold lottery tickets this year, which were completed in June, which means extra work, but very rewarding when everything goes well.

There are many issues concerning "Seniors" housing and health.

1. Affordable Senior Housing – many apartment buildings have now been changed to condominiums and low income seniors, those depending on Old Age Security and GIS cannot afford these, so the need for more affordable housing is paramount. Allowing seniors to stay in these surroundings where they can be physically and mentally more active, enjoying the company of friends and neighbours is much better. Certainly less costly than long term care where their health deteriorates at a fast pace. The need then is a hospital bed which puts a huge burden on the health care system.
2. Better rates on optical (eye glasses), dental and hearing aid devices, all vital for good health.
3. The Old Age Pension and Guaranteed Income Supplement do not meet the cost of living standard. Many Seniors did not work outside their home especially women, therefore do not receive a pension from work or a government agency.

National Pensioners and Senior Citizens Federation has and will continue to lobby the Federal Government on behalf of all seniors in Canada. We certainly "Welcome" all Seniors Groups/Clubs to join our Association, because numbers count when presenting your concerns to Governments, together we stand, alone we falter and fail.

Seniors/Elders have a wealth of knowledge gained from hard work and are willing to share, given the opportunity and are an asset to society, not a liability and should be treated as such.

Respectively submitted,

Sheila Righi
2nd Vice President





REPORT FROM 3RD VICE-PRESIDENT Mary Fleck

It simply does not seem like a full year has passed since our last annual meeting, but it really has!

There are still problems facing the senior sector of our Canadian population, and I fear Government has not addressed a lot of them. Although we do offer aid to countries suffering from the ravages of nature, which we should do, there are Canadian Senior Citizens living on the streets. There are Senior Citizens living in poverty. There are Senior Citizens living in pain and anxiety because of delayed medical/surgical procedures. I do not believe in the old adage, "The cobblers children go barefoot"

About two or three years ago, at our annual meeting, I asked a government representative if there are any stipulations on money, which is found to be "excess", sent to Provinces for particular expenditure, such as HEALTH CARE. The response was, to me shocking and disappointing. He told us that there were not, it was left to the discretion of the Provincial Government. This means whatever way that money is spent is entirely in the hands of the Province WITHOUT accounting. To me, it does not compute!

One very good, even excellent, fact is that we are in a beautiful great, large country where we are free to find fault with how our government performs. I do feel, though, that if we are going to use this freedom, we should, at the very least, utilize our ability to vote. If possible we should also help others who need transport to the polls. It does no good to fault government and then not take the one step we all have available to all Canadian citizens. Cast your vote!

Over the past year I have had the opportunity to be in contact with family members of two elderly sisters who have remained in their family home, since birth. Neither has ever married and they both contribute to the upkeep of the home. Their problem is .. what happens when one dies? They do not have survivorship benefits relating to government pensions. Why? Because they are not in a "relationship", i.e. they are not married to one another, they are not living in a common-law relationship, and they are not in a same-sex marriage. The one who out lives the other will still need to heat the house in winter, pay the hydro bill, pay the taxes, pay for household repairs, etc. This must be done on half the income. What are your thoughts on this predicament?

Over this past year I have been asked several times to discuss just what is our National organization all about. To me it is all about senior citizens across Canada. Just looking at age, ... not color, not creed. Simply seeking a way to ensure that we are safe, secure, respected and having accessibility to health care and protection from harm.

I hope everyone enjoys the meeting and takes home from it more knowledge on how to handle life in the "Senior" years. REMEMBER .. you never outgrow being SENIOR!!

Mark Fleck/ 3rd Vice-President

From the desk of the Treasurer Sandy Carricato



It seems like yesterday that I said goodbye to so many new friends last October and now I can say hello as convention time rolls around again.

Our bus trip to Niagara was the icing on the cake and the right ending for me. It gave me a time to relax and enjoy the sights. Our bus driver was a fountain of knowledge and so pleasant to have him relay the history of the area. When I finally arrived home, it was time to store away all the convention boxes for another year. (I'm taking them out now).

It was a very busy year, trying to keep up with our many commitments to family, friends and the many organizations that we activists are involved with. We attend conventions, demonstrations, town hall meetings, phone our MP and make our local municipal representative address us by our names.

This has been a long hot summer for Ontario, some like it **HOT**, others just keep cool in their air conditioned environments. For many of our other provinces in Canada it has been hardship after hardship between forest fires and floods. Whenever I read about the difficulties many of our members have to deal with my heart and prayers go out to you.

A wonderful addition has come into my life; my Mother in Law is now living with us. She is 88 years young and although the years are showing she tells us many stories and brings us pleasure when she sees a show or program she likes. If it has anything to do with Keith Urban (country music artist) she lights up like a star, I think she'll have some explaining to do when Dad welcomes her through those pearly gates.

When she made this her home, we had to find a new family doctor for her, a podiatrist, get home care, (Parkinson's) and a day away program. It has been a month now and we are finally getting everything in order.

This is not an easy process and it left me wondering, how any senior could manage all this by themselves especially if they have any impediment.

The treasurer's duties have not decreased but have become easier with practice and knowledge. Computers are wonderful assets to administer this position and I am so fortunate to have a wonderful husband by my side to explain so many details about finances in my first year as treasurer.

I look forward to seeing so many of you again in Ottawa. The NPSCF executive are hoping that the event will be successful, a convention to be remembered and that all the delegates go home feeling like they have made a contribution in helping to make changes that will benefit all seniors in this wonderful country called CANADA!

Respectfully,

Sandy Carricato
NPSCF Treasurer



MESSAGE FROM THE SECRETARY

Fern Haight

FROM MY HOUSE TO YOURS

Fall is just around the corner. When the weather is turning cooler and miserable, it is so enticing to curl up in front of the fireplace and read a good book. That's fine occasionally, however, we all know that keeping active is essential to healthy living and longevity, at any age.

Our senior centre here in town is trying to find ways of keeping seniors active. One of our latest innovations is the purchase of some Wii games. These games are proving to be very helpful in promoting exercise as well as turning the whole process into fun.

Nintendo Wii games system came out in 2006. Health professionals working in rehabilitation and retirement living centres organized the potential for it being another way to help get people active while having fun. The Wii combines virtual environment and wireless motion – sensitive remote controllers that allow you to play a variety of virtual games.

You might choose to bowl while sitting down or you could stand and get into the actual movements while sighting the pins and taking careful aim on the virtual bowling alley. There are also Wii games that simulate daily living skills, such as driving and cooking. The Wii games encourage physical activity while drawing on cognitive and perceptual skills. Through Wii games, individual needs and abilities can be met.

A Wii Fit was released in 2008 with an added base unit to stand on. The base unit tracks progress as you use the fitness game package for aerobics and yoga to strengthen and improve balance. The nice part of this base unit is, it is also adaptable for people who require the use of a wheel chair, cane or walker.

Numerous research efforts are under way related to the games that can increase physical activity and improve the ability to care for yourself.

One pilot study demonstrated that people with Parkinson Disease who played the games a few times a week for a month experienced improvement of their symptoms. Rigidity, movement, fine motor skills and energy levels all improved and most saw depression levels decrease to zero.

70+ year old people in Scotland are using the programs to determine if their balance and risk of falling may be improved with regular use.

.Stroke victims are using the video game Dance Dance Revolution to determine if the games prove to be a fun means of ongoing therapy.

These activity based video games have been proven to be useful to improve balance, eye to hand coordination, problem solving skills and social interaction.

Senior centres across Canada might think about getting these games for their seniors to use. The Mayo Clinic has proven that they are making a mark in today's society and that they definitely promote better health. People who have led active lives are enjoying the opportunity to get back into leisure activities that allow them to overcome limitations and have a lot of fun doing it.

- Fern from Saskatchewan



Winnie Fraser MacKay - Member at Large

Member at Large on Income Security

One of the very serious National issues for older persons across Canada is the lack of income security. As a member at large for NPSCF and the President of CPC Inc. (members as affiliates of NCPC) I wear two hats.

I am very pleased to share with you the following CPC Ontario position statement by Gerda Kaega (Past President of National CPC) on pensions regarding retirement incomes in Canada.

All Senior organizations must continue to lobby their Members of Parliament on these critical pension issues.

Senior organizations need to be heard with one voice, loud and clear.

The following is CPC Ontario Division's Position Statement on pensions, titled Planning for Retirement Incomes in Canada: Ensuring Income Security for Older Persons. It was approved by the Board at its meeting May 17, 2010.

If we are to look at "pensions" from the perspective of older persons, they need to replace 70 percent of their pre-retirement income if they hope to retain their standard of living in their retirement. We will look at the existing programs and evaluate the extent to which they reduce the poverty level of older persons. It is important to note that while the poverty rate of older persons has declined rapidly since the 1970s, that decline is based to a significant degree on the rapid growth of women's participation in the labour market and the increase in two-income families. Finally, there has been a reversal in the steady decline in the poverty rate since the mid-1990s, instead there has been a slow increase. There is little doubt that the serious unemployment rate and economic near-collapse in the last two years will have a serious deleterious impact on the income of older persons in both the short and long term.

Public Retirement Income Programs open to all Canadians – but not on an equal basis.

We must first look at the existing public retirement income programs available to older persons and evaluate the role they play in sustaining the standard of living of older persons.

a) Old Age Security, Guaranteed Income Supplement and the Allowance.

Old Age Security (OAS) is paid to all eligible Canadians – those who have lived in Canada for 40 years after the age of 18. There are partial benefits available for those with fewer years based on a formula that is one-fortieth of a monthly benefit for each full year lived in Canada after the age of 18.

The key concern is that those who have immigrated to Canada in recent years as older persons will not qualify for full benefit under this plan. There are agreements on a government-to-government basis with many countries (primarily European countries) that improve the access in Canada to public pensions by counting the number of years worked in their home country.

However, these agreements are not in place with the major sources of immigration to Canada in recent years. For example, Canada has no reciprocal agreement with African countries, India, Pakistan, China, and Central and South American countries (except Mexico and Chile).

Recommendation 1

The Federal Government should adapt the Old Age Security System (OAS) to ensure that immigrants who have been accepted as newcomers to Canada will be eligible to receive income from OAS after reaching the age of 65 and having lived in Canada for five years and continuing to live in Canada.

Old Age Security is a significant source of income for older Canadians. It is indexed based on the quarterly increases in the cost of living but it does not match the increases in the average wage. As recently as 2007 it comprised anywhere from 15 percent to 20 percent of the income received by people over the age of 65 whether they had worked or not. However, given that OAS is price-indexed and not reflective of the increases in wages, the replacement rate will decline in proportion to average wages and salaries. This means that individuals will have to have other sources of income to avoid poverty in their retirement. One should also note that the purpose of the OAS is to improve the incomes of people at the low end of the income scale with no concern for the economic impact of retirement on people in the middle-income groups. Unlike OECD country policies, the OAS payment is targeted to be a low source of income for older persons.

Recommendation 2

Old Age Security must not only be tied to the increases in the Consumer Price Index but also to increases in the average minimum wage.

The Guaranteed Income Supplement (G 15) is an income based non-taxable program paid to eligible older persons who have little or no other income beyond the OAS. Increases are determined by the government when it chooses to do so. The payments are on a monthly basis with different amounts paid to those who are single as opposed to those deemed to be married.

(The married allowance is not double that of the single person). Most provincial governments provide a modest top up to this program.

Recommendation 3

Increase the Guaranteed Income Supplement to address the poverty of single unattached older persons. (In 2007, OAS and GIS combined comprised 28 percent of the income of senior women and 18 percent of senior men.)

The Allowance is also an income-tested benefit paid to those between the ages of 60 and 64 but it discriminates in that it is only eligible to those who are married or not re-married widows or widowers of low-income pensions. Those who are separated or divorced are not eligible.

Recommendation 4

Single, unattached persons are discriminated against in this program as they are not eligible for payments under the Allowance. All persons who are in financial need between the ages of 60 and 64 must be eligible for this program. It is a modest payment and as it is currently constituted, is seriously inequitable for no good reason.

A single, unattached older person who is dependent on the benefits from OAS and the GIS is doomed to live below the poverty level, the after-tax Low Income Cut-Off (LICO) as measured by Statistics Canada. A married couple would be marginally above the LICO. What is clear from this is that someone who has always held low paying jobs may be, if married, in a similar income level in their older years whereas a single, unattached older person will be below the poverty level (LICO). Single unattached older women have a poverty rate that is 13 times that of seniors living in families. Their poverty rate is currently higher than that of children.

Recommendation 5

Special attention must be paid to the special needs of the Aboriginal peoples, especially women; recent older immigrants; people with disabilities and people from the racialized communities. The discrimination they face in the laws, policies and practices of Canadian institutions and society, doom many of them to poverty and dependency.

Recommendation 6

Specific attention must be paid to the status of single unattached older persons, living on their own. They are particularly dependent on government transfers as a part of their income. (In 2007, these transfers made up 48.5 percent of the income of women and 40.1 percent of men in this category.)

b) The Canada Pension Plan

The Canada Pension Plan (CPP) is a mandatory program. For those who have no private pension plans, it is a critical factor in their retirement incomes. For those who have employment-based pension plans (EPP), the CPP is integrated into their pension plans by paying the first level of benefits. The payment calculation of the CPP is 25 percent of the value of the average wage in the country. Currently the maximum monthly payment is about \$908.00. We recognize that changes to CPP can only be achieved with the agreement of the federal, provincial and, now, territorial governments, but it is important to put recommendations for change on the table to be discussed.

Some key issues:

- The calculation of the average wage in the country, currently about \$46,000, is of little benefit to those whose earnings are significantly above that by \$20-30,000 or more. When the plan was developed, the idea might have made sense but in today's reality, someone earning \$66,000 is not deemed wealthy. Workers who do overtime work in unionized workplaces can reach pay scales far beyond that.
- Minimum wage earners, the majority of whom are women (60 percent), receive little if any benefit as the CPP is based on earnings and years of work. In particular, Aboriginals, women, recent immigrants and those from racialized communities receive little benefit because of their low income status.
- Workers in the contingent labour force, many of whom are deemed self-employed, have neither pensions, benefits nor job security and thus do not benefit from CPP.
- The average wage of women working full-time in the labour force in Canada is 71.4 percent of that of men. They too will have marginal benefit from the CPP. This is clear when one looks at the average monthly pension paid by CPP to men in comparison with that received by women. The difference between the two is around \$200.
- The sharp recession, the loss of full and part-time jobs, the loss in investment value for RRSPs and pensions will have a lasting downward impact on the incomes of those close to retirement.
- The bankruptcies of a large number of businesses have put the pensions of not only the current workers but also the pensions of retirees and those on disability payments at great risk, if not elimination. These events have put even greater emphasis on the importance of the CPP in the pension plans of workers and retirees.

Recommendation 7

The cap on the average income level be moved from its current level to \$60,000 and be fully indexed to reflect the change in income levels and the cost of living. The payment calculation should continue to be 25 percent. The OECD standards show that the current maximum coverage of CPP is low.

Recommendation 8

Studies should be undertaken of the limited role CPP plays in the retirement income of significant sectors of the population that we have identified: Aboriginal peoples especially women, recent immigrants, people with disabilities, marginal or contingent workers, racialized communities and women.

Recommendation 9

Discrimination against the employment of older workers has to be addressed. Given the economic recession, the loss of jobs, the closing of many businesses and the rising unemployment, older workers will be forced into low-paying or marginal jobs in order to bolster their incomes.

c) Employment Pension Plans (EPP)

Defined Benefit Plans

The introduction of Old Age Security (OAS), the Canada Pension Plan (CPP), Guaranteed Income Supplement (GIS) and the provincial Guaranteed Annual Income System (GAINS) has significantly reduced the poverty rates among older persons. However, a significant factor in the lowering of poverty levels among older Canadians has also been the existence of Defined Benefit Pensions Plans (DBP). These plans have enabled workers to retire with pensions that have helped to keep them out of poverty and enabled them to contribute to the economy of the country.

We have particular concerns over the steady decline in Defined Benefit Plans, the rise of Defined Contribution Plans (DCP), the threat to pensions by the collapse of broad sectors in the economy that previously had pensions, and the growing number of marginal and contract workers who will never have an opportunity to participate in workplace pensions. There is a correlation between the loss of Defined Benefit Plans funded and administered by single employers and the loss of large single employer unionized jobs. This is a clear example of the changing nature of our economy and the nature of work and it highlights the need that the issue of worker pensions is brought into line with the changes in the workplace and the nature of employment. We need to focus on improving conditions for the accessibility and stability of Defined Benefit Plans for all workers. Furthermore, a Research Study on the Canadian Retirement Income System, by Bob Baldwin, November 2009 prepared for the Ministry of Finance, Government of Ontario reports that the benefits of DBP outweigh those resulting from DCP.

The increased number of corporate bankruptcies has led to clear threats to existing pension plans of retirees, those living on disability pensions as well as those currently working for such companies. Downsizing and corporate closures have severely threatened the retirement plans of thousands of

Canadians and increased the certainty of many thousands of older workers living in poverty.

Another issue that also concerns us is the risk that the current workers face in the future when a combination of circumstances - low savings rates, little if any access to employment pensions, marginal employment over their lifetime, conditional work history – will lead to inadequate income in their older years.

The fiscal cost to government and the impact on the provision of services to persons is rarely taken into account in discussions on pensions. The cost to governments would rise with the fall in personal pension amounts. There would be pressure on GIS and GAINS to supplement what private plans have lost. Tax revenues would also drop as the expenditures by pensioners would drop along with their drop in incomes. Studies have been done that show this is not a small concern especially given the demographic changes in the population.

Finally, the caps on income levels in the current CPP rules that limit the total pension payout, the low level of income provided by OAS and the absence of alternative access to professionally managed pension plans will result in higher levels of poverty. This in turn will drive people to remain in the labour force regardless of health status in order to stave off poverty. Older workers are already facing difficulties finding employment and those that do tend to receive minimum wages and few work hours.

Recommendation 10

Eliminate the practice of stopping pension contributions if a plan is in surplus. The history of the financial markets is one of boom and bust, and the allowance of holidays has eventually led to the under-funding of plans.

Recommendation 11

Defined Pension Plans move to the secured creditors' list if a company moves into bankruptcy. These plans usually include deferred wages, thus the retirees and employees should be secured creditors. This policy would require changes to the legislation dealing with the filing of bankruptcy and the protection of creditors.

Recommendation 12

Tighten regulations to ensure that employers do pay their share of the contributions every year and if there is any change required, it is negotiated with the workers involved.

Recommendation 13

The Ontario Pensions Guarantee Fund should be raised incrementally from \$1000 a month to \$2500.

Recommendation 14

There should be a National Pensions Guarantee Fund (based on the Ontario model) but the fund should ultimately cover up to \$2500 in monthly pensions.

Defined Contribution Plans

Defined Contribution Plans provide less risk to the employer in terms of financial responsibility for maintenance of the plan. The precipitous drop in Defined Benefit Plans has been, in part, counter-balanced by the rise in Defined Contribution Plans. These plans are clearly better than no plan at all but we are concerned by the increased risks born by the employees. It is their responsibility to invest the contributions successfully and clearly most of the public are not skilled investors. If they invest in mutual funds, the management fees collected by fund managers are very high and reduce the return to the investor quite significantly. Studies have shown that the returns achieved by Defined Benefit Plans are higher than that achieved through Defined Contribution Plans.

There are benefits that could be achieved by encouraging small employer based plans to combine into larger groupings so they could achieve the investment size that could provide greater investment opportunities at lower cost.

Recommendation 15

A number of experts have suggested the advantage of creating the opportunity for new pension management organizations, or the use of existing large pension plans such as Ontario Municipal Retirement Employees System (OMERS) to manage the investment of an agglomeration of small DCP plans. This would create the size of funds available for investment that leads to better investment opportunities at lower cost and achieving better returns for members. The larger the scale of the funds being managed the better the opportunity to hire better advisers at lower cost per investor than an individually managed plan.

Recommendation 16

All employer pension plans should have governance structures that require representation of current active plan members and of retirees on a Pension Advisory Committee.

d) Tax Incentive RRSPs

We recognize that RRSPs have proven to be successful in encouraging workers to save for their retirements. However, we also note that after the initial growth in the number of people investing in RRSPs, the growth has flattened and people are not putting aside money to invest for their retirement needs. There are many reasons given as explanations for the limitations in the success of this strategy but it is important to note that thousands of workers did not have enough money to set aside in savings. The critical issue here is that evidence shows that the hoped for investment of individuals in their own retirement plans has not been realized. There will be a significant shortfall in people's retirement finances. We are convinced that there has to be another policy option to help people save for their retirement that will fill the gap between the current payments under OAS and CPP.

e) Innovative Thinking

As we have noted, there are many workers who are precluded from joining pension plans through their employment and who lack the resources to take advantage of the tax incentives to invest in RRSPs. This would include people who comprise the contingent labour force, part-time workers and those who work at the minimum wage. In particular, we support the proposals presented by the Expert Commission on Pensions led by Commissioner H.W. Arthurs, (*A Fine Balance: Safe Pensions, Affordable Plans, Fair Rules*) presented to the Ontario Minister of Finance, Dwight Duncan, October 31, 2008. In Chapter Nine, *Innovation in Plan Design*, the Report makes a number of recommendations that we fully support. The Report calls for the promotion and facilitation of innovative plan design and calls for legislative and regulatory changes that could facilitate this. (Recommendation 9.1 p.183)

In addition, the Report also calls for the enabling and promotion of the formation of "...large commingled target benefit plans that might provide affordable pension coverage to Ontarians who do not presently have pensions or for whom the costs of obtaining a pension are unnecessarily high. (Recommendation 3. p. 187)

We are interested in the further suggestion that when there is a pension plan available in the place of work, membership should be required but that there should be an opting out provision. (The Report p.187) The concept behind this is that it would lead to more people participating in pension plans. The idea is an interesting one but we have two special concerns. One concern would be pressure on all workers to not opt out. Two, related to our previous comment, we must not place undue pressure on workers who are living at, or below, the Low Income Cut Off (LICO) who need every penny they are earning to live on and cannot afford to pay into a pension plan. On the other hand, the use of a "reverse onus" might encourage people to join, leading to a larger accumulation of funds in the plan with the resulting opportunity for better management and investment of the funds and better pensions in the longer term.

Finally, we know that there is strong interest across the country in looking into the possibility of expanding “the mandate of the Canada Pension Plan, or creating a comparable provincial plan, so as to enhance pension coverage, control costs and improve benefit portability”. (The Report, Chapter Nine, Recommendation 9.4, p.188) We strongly support this recommendation of the Expert Commission on Pensions.

Recommendation 17

We urge the federal and provincial governments to explore the innovative ideas put forward by the Report of the Expert Commission on Pensions in Chapter Nine. We believe it holds the potential to expand the opportunities for better retirement incomes for workers and their families.

Far too many Canadians are ageing with inadequate retirement incomes and we see a strong possibility that this problem will grow in the coming years. We have noted the shortfall in income support from OAS, GIS and the provincial support programs modeled on the latter program. We have also drawn attention to the inequities and problems that exist with respect to special populations within Canadian society. The recommendations we have made may go some way to addressing these concerns but we believe that there is more that can be done and must be done. We are heartened by the fact that policy makers, the media and the public are becoming engaged in this issue. However, we remain deeply concerned that the particular needs of groups of citizens, who have special needs and challenges, will not be fully addressed.

This CPC Ontario Divisions position statement on pensions, as presented by President Barbara Kilbourn, titled “Planning for Retirement Incomes in Canada” was approved by the board at it’s Spring 2010 meeting.

Thank you one and all for your words of condolence, love and support following the news of the tragic death of my 51 year old son Bill in Nunavut NWT.

Your words of support were very comforting during this difficult time.

- Written by: Gerda Kaega (Past President of National CPC)

- Submitted by: Winnie Fraser MacKay, Member at Large



Murphy's Law.

Everything costs more than you have and takes longer.

Greetings from Jack Morrison, Member at Large

VITAMIN D



Vitamin D is a vitamin that is truly under-rated and is as important as vitamin C. It is also inexpensive in tablet form.

Evidence of the health benefits of Vitamin D continues to grow, running out and catching a few rays of sunshine has never felt healthier. However, here in the northern hemisphere the days of sunshine are fast diminishing and it's time for Canadians to start looking elsewhere for their daily vitamin D fix.

In the past, vitamin D was known to reduce the risks of osteoporosis, heart disease and Type 2 diabetes. Now there is strong data to suggest it's a formidable weapon in the fight against cancer.

The Canadian Cancer Society recommends 1,000 IU a day and the Canadian Association of Naturopathic Doctors goes as far as recommending 2,000 to 4,000 IU a day.

In adults, low levels of vitamin D can cause osteoporosis, a disease that decreases bone mass and bone tissue, putting patients at risk of fractures. People with darker skin tones are also often advised to take a supplement as they have more difficulty generating natural vitamin D from the sun's rays.

Generally, doctors recommend in the summer months that 10 to 15 minutes outdoors without sun screen at least twice a week is adequate. The Canadian Cancer Society, though, does not recommend that people rely solely on increasing their exposure to the sun to boost their levels of vitamin D. The society points out that there are other sources of vitamin D including vitamin supplements, oily fish and fortified foods. For example: 1 cup of milk – 100 IU, 1 cup of fortified rice or soy beverage 100 IU – 2 tsp of fortified margarine 53 IU, 3 oz of canned pink salmon – 530 IU and 3 oz of canned light tuna – 200 IU.

The Canadian Cancer Society also warns that for some people increasing sun exposure by even a few minutes a day could increase the risk of skin cancer. The society recommends that people consider a balance of vitamin D supplements and small amounts of sun exposure to maintain proper levels of the vitamin while keeping risks of skin cancer to a minimum.

For Canadians who suffer through long grey winters, maintaining adequate levels of vitamin D can be difficult. There are about 80% of Canadians who become vitamin D deficient during the winter months. From October through March in many cities across the country, the sun's rays are not strong enough to synthesize the vitamin naturally. Moreover the skin's ability to produce the vitamin drops with age, putting men and women over the age of 50 at particular risk.

So remember to get your vitamin D tablets and have a healthy winter.

Jack Morrison, Member at Large

20 National Pensioners and Senior Citizens Federation

Report from the NPSCF webmaster, Rob Mclean

This is my first report since taking over as webmaster to NPSCF.org.

I would like to start by thanking the Executive for their faith in me. I hope that I can justify that faith.

Since taking over these responsibilities, I have completed the following tasks:

- ❖ updated the website, allowing greater ease of maintenance;
- ❖ added some of the Presidents' articles in text format. This makes it easier for search engines to find the site, and therefore increasing traffic to the site. I will continue to pick away at this task, and eventually hope to have all executive board members newsletter submission posted as well.
- ❖ created three mailing lists;
 - Executive - bi-directional, allowing the board to communicate with each other by simply sending one email to one email address (mailto:executive@npsc.org). One note of importance, if you don't need/desire to include all board members, please don't use this address;
 - MP's - This list allows the President or delegated individual to send out mailings to ALL Members of Parliament;
 - Senators - Same as above, but for ALL Senators;
- ❖ created a page on Facebook, the largest Social Media site.
- ❖ created a page on Unionbook, a union member based Social Media site. In the very few days this has been up and running, we have received a number of very positive responses;
- ❖ created a free account on PhotoBucket to share any pictures with the world.

Tasks I want to work on:

- ❖ addition of a NPSCF member/member organization mailing list to ease distribution of newsletters and calls to action;
- ❖ addition of a Youtube account. This will allow us to post video from conventions, interviews, etc.;
- ❖ Addition of Executive Board member bio's (w/pictures) to the site.

The purpose of these actions:

- ❖ is to increase the profile of the National Pensioner's and Senior Citizens Federation;
- ❖ increase membership in NPSCF;
- ❖ educate the public and politician's on the issues affecting our members, as well as the actions we are taking;
- ❖ unite all Canadian organizations representing seniors and pensioners.

If there are any comments, concerns, corrections or questions, please contact me via email at mailto:webmaster@npsc.org.

In Peace & Solidarity

Rob McLean

Webmaster - The National Pensioners and Senior Citizens Federation

www.npsc.org

From Austria:

Let's get that Rocking Chair down from the Attic.



An extra ordinary pilot project at the Seniors Residence in Rohrbach, Austria has shown: The regular use of the Rocking Chair is wonderful conditioning and training for seniors experiencing balancing problems. The effort is not strenuous. Five days per week, twice daily five to ten minutes of rocking is sufficient for positive effect. Falls have been reduced and in many instances eliminated, and bone fractures minimized. One might say it is like an Osteoporoseprophy cure without the use of medication. The good old rocking-chair can be brought down from the attic, dusted off and put to good use. Besides according to Hollywood Stars knitting is back in style. The new Motto is: "KNITTING IS THE NEW YOGA". So do it like a typical "Oma", sit down in your old rocking chair, start your knitting and your rocking and train for a fall free future.

Reproduced from June 2010 issue of "OUR GENERATION", the monthly publication of the Austrian Seniors Federation,

Translated by Art Kube.

**"Rocking alone
in your old
rocking chair"**



Convention Information

For your information you may add the following to your 2010 Convention agenda

THEME (*SENIORS ARE AN ASSET NOT A BURDEN TO SOCIETY:*)

Thursday, October 21 – Hon. Judy Sgro – 2:00 pm – 2:30 pm

Friday, October 22 - Sheila Pither – 9:30 am – 10:00 am
- Hon Diane Albonczy 10:00 am – 10:30 am
- Wayne Marston 2:00 pm – 2:30 pm

Action taken by NPSCF on 2009 NPSCF convention resolutions will be printed in the 2010 convention booklet.

Please have all resolutions to Fern Haight no later than **SEPTEMBER 20, 2010.**

Reminder:

Please keep in mind that as individual or family members your expiration date is above your name/address on your Newsletter address label. To remain an active member your dues must be paid by this date.

If you are a club or group please take note of your club or group number which is above your address. Use this number when you submit your dues. Please remember that club or group dues should be submitted in January according to our constitution. Also the name of a contact person is required with a telephone number. A list of your executive board members would also be helpful.



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Saluting the National Pensioners & Senior Citizens Federation

Best Wishes from the Executive & Membership of the
Retired Workers Chapter of Canadian Auto Workers
Local 222

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