

National Pensioners and
Senior Citizens Federation



La fédération nationale des
retraités et des citoyens âgés

Fall 2011

NEWSLETTER

Volume 11 Issue 3



PEI forests have an exceptional range of colours in autumn. The warm waters of the Gulf of St. Lawrence and the Northumberland Strait give PEI a relatively moderate climate and help create one of the longest fall foliage periods in northeastern North America. In addition, PEI's forests are bear-free and there are no deer or moose, ensuring a safe, hunter-free environment. *Photo* © [Tourism PEI](#)

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

National Pensioners and Senior Citizens Federation Executive
Website: www.npscf.org

Executive for NPSCF 2010-2011

President Barry Thorsteinson

4635 Whispering Willow Dr
Navan, ON.
K4B 1J1
Phone: 613-835-3495
Email: barryt@cupe.ca

Past President Art Kube

16646-84 Ave.
Surrey, B.C.
V5N 4Z4
Phone/Fax: 604-576-8000
Email: aakube@telus.net

1st Vice President John Gatens

1 Joshua Blvd.
Brooklin, ON.
L1M 2J1
Phone: 905-655-6314
Email: johngatens@rogers.com

2nd Vice President Sheila Righi

315 28th St. E.
Prince Albert, SK.
S6V 1X4
Phone: 306-922-8238
Email: frerig@sasktel.net

3rd Vice President Mary Fleck

Box 575
Margaree Forks, N.S.
B0E 2A0
Phone: 902-248-2838
Email: maryteapot@hotmail.com

Secretary Fern Haight

Box 393
Hanley, SK.
S0G 2E0
Phone: 306-544-2737
Fax: 306-544-2757
Email: fern.h@sasktel.net

Treasurer Sandra Carricato

2389 Head Road
Port Perry, ON.
L9L 1B4
Phone: 905-985-8170
Email: sandy.carricato@gmail.com

Member at Large Winnie Fraser-MacKay

75 Cape Rd. RR #1
North Lake Harbour, PEI
C0A 2B0
Phone: 902-357-2224
Fax:
Email: winniesbeachhouse@pei.sympatico.ca

Member at Large Jack Morrison

P.O. Box 639
Lundar, MB.
R0C 1Y0
Email: morri26@mts.net

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

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

Website: www.npscf.org
Toll Free: 1-877-251-7042

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.

Deadline for NPSCF Newsletter
submissions is
December 1, 2011

ENJOY LIFE NOW - IT HAS AN EXPIRATION DATE!

If you didn't see this on the Tonight show, I hope you're sitting down when you read it. This is probably the funniest date story ever, first date or not!!! We have all had bad dates but this takes the cake.

Jay Leno went into the audience to find the most embarrassing first date that a woman ever had. The winner described her worst first date experience. There was absolutely no question as to why her tale took the prize!

She said it was midwinter...Snowing and quite cold... and the guy had taken her skiing in the mountains outside Salt Lake City, Utah. It was a day trip (no overnight). They were strangers, after all, and had never met before. The outing was fun but relatively uneventful until they were headed home late that afternoon.

They were driving back down the mountain, when she gradually began to realize that she should not have had that extra latte. !! They were about an hour away from anywhere with a rest room and in the middle of nowhere! Her companion suggested she try to hold it, which she did for a while. Unfortunately, because of the heavy snow and slow going, there came a point here she told him that he had better stop and let her go beside the road, or it would be the front seat of his car.

They stopped and she quickly crawled out beside the car, yanked her pants down and started. In the deep snow she didn't have good footing, so she let her butt rest against the rear fender to steady herself. Her companion stood on the side of the car watching for traffic and indeed was a real gentleman and refrained from peeking. All she could think about was the relief she felt despite the rather embarrassing nature of the situation.

Upon finishing however, she soon became aware of another sensation. As she bent to pull up her pants, the young lady discovered her buttocks were firmly glued against the car's fender. Thoughts of tongues frozen to poles immediately came to mind as she attempted to disengage her flesh from the icy metal. It was quickly apparent that she had a brand new problem, due to the extreme cold.

Horrified by her plight and yet aware of the humour of the moment, she answered her date's concerns about 'what is taking so long' with a reply that indeed, she was 'freezing her butt off' and in need of some assistance! He came around the car as she tried to cover herself with her sweater and then, as she looked imploringly into his eyes, he burst out laughing. She too, got the giggles and when they finally managed to compose themselves, they assessed her dilemma. Obviously, as hysterical as the situation was, they also were faced with a real problem.

Both agreed it would take something hot to free her chilly cheeks from the grip of the icy metal! Thinking about what had gotten her into the predicament in the first place, both quickly realized that there was only one way to get her free. So, as she looked the other way, her first time date proceeded to unzip his pants and pee her butt off the fender.

As the audience screamed in laughter, she took the Tonight Show prize hands down. Or perhaps that should be 'pants down'. And you thought your first date was embarrassing. Jay Leno's comment.... 'This gives a whole new meaning to being pissed off.'

Oh and how did the first date turn out? He became her husband and was sitting next to her on the Leno show.

Remember: If you haven't got a smile on your face, and laughter in your heart, then you are just a sour old fart!

“Have a Great Day, unless you’ve made other plans”.



President:
Barry Thorsteinson

National Pharmacare Program Needed

At our last Convention delegates overwhelmingly voted in favor of a National Pharmacare Program. We proceeded to elevate this issue as one of our top 5 priorities in our lobby on Parliament Hill last winter. Our efforts came shortly after a comprehensive study by 2

University Professors was released last autumn that supported the benefits of such an initiative.

Governments and individuals could save up to \$10.7 billion annually.

You would think that governments everywhere concerned about rising costs in health care budgets would be enthused. Some are. However, our federal government has shown little or no interest to date. Big Pharma (the drug industry lobby) continues to have their ear. Interesting.

It was as early as 1964 that Justice Emmitt Hall – a known Conservative - issued the Hall report on health care. Not only did his report call for a universal public health care plan, it also called for a National Pharmacare Program. We are still waiting for the prescription drug plan. According to Statistics Canada 24% of Canadians have no drug coverage. Many others (8%) do not buy needed drugs due to the costs. They go on to more severe health problems that strain our health care system.

A comment also has to be made about administrative efficiency. Private plans come out between 8% to 13% in administrative costs. Public plans come out between 1.3% - 2%. Once again, as is auto insurance, the public plans are much more efficient, popular myths notwithstanding. No profits are taken either, unlike the first motive in the private sector.

Prescription drugs have risen 10% annually, on average, since 1985. The burden on individuals is severe, especially those on fixed pensions.

All seniors have a stake in seeing our government finally taking some leadership and action . The research put out last year that discloses the billions in savings has not been refuted by government nor industry.

The politicians will not act if Canadians remain silent. Join with us. Let your M.P. know that they have to get moving on this long overdue protection for everyone. We cannot afford NOT to have our public plan.



**Greetings from your
1st vice president:
John Gatens**

Greetings; I write this article with a saddened heart, it is the morning of August 22nd. And we have just learned that The Honourable Jack Layton has died after a relatively short battle with cancer. Only a few months ago I

wrote congratulating Jack and his NDP colleagues on their successful election placing them as the official opposition in our parliament. I had the privilege meeting with Jack many times and of being on a panel with Jack listening to his constituents discussing Pension issues at his home riding in the Danforth Toronto where he was loved and will be sorely missed.

Jack Layton was a household name in Toronto serving as a councillor for twenty years, he was first and foremost a gentleman known for his wonderful smile, his boyish good looks his fitness and of course he was a very popular local politician. It was really a matter of time before Jack emerged as a politician with a much wider appeal, I am happy to say I attended the NDP convention where Jack was elected as leader of the New Democrat Party and where he had the opportunity to display his abilities as a leader to the rest of the country. As I mentioned in my last article, the recent success of the NDP was, in my opinion due to charisma of Jack Layton, it is tragic that he will never realize his true potential, or how high and far he may have taken the New Democrats.

I would be remiss not to mention the fact that, like most successful leaders there was a great woman in his life, Jack had a great advantage of having a wonderful loving wife and partner Olivia Chow who, in her own rite is a leader and successful Member of Parliament who is also well known and loved having served on Toronto council with Jack, for many years.

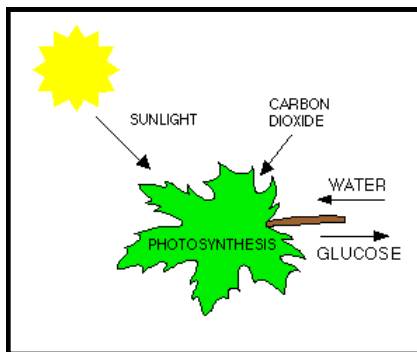
I truly fear what will now happen to the NDP federally, as I know very little about Nycole Turmel the interim leader, I do know she now has a very difficult job on her hands and that is to try to fill huge shoes left by a man who will go down in history as being a fine statesman a great leader a man who may have been able to resolve the ongoing divisiveness plaguing our great country he was a loving husband, and father, a friend and listener, a fighter for his beliefs, a true credit to, and a role model for all Canadian politicians.

... continued from the 1st Vice President

In regards to the outgoing remarks, the respects which will no doubt be expressed by all, including the other parties, his past detractors, his friends and yes his foes you will find they all had tremendous respect for this kind thoughtful wonderful man.

There is a saying I would like to quote I believe it reflects the latest good fortune re numbers if seats gained by the NDP.... IT WAS THE SINGER NOT THE SONG!

The only thing left for this sad writer is to convey my deepest condolence and sympathy to Olivia and the family of Jack Layton, cut down in his prime. I hope I speak for and on behalf of The National Pensioners and Senior Citizens when I say we have lost a very good friend in Parliament. He will be missed but remembered.



Why do Leaves Change Colour in the Fall?

We all enjoy the colours of autumn leaves. The changing fall foliage never fails to surprise and delight us. Did you ever wonder how and why a fall leaf changes colour? Why a maple leaf turns bright red? Where do the yellows and oranges come from? To answer those questions, we first have to understand what leaves are and what they do.

Leaves are nature's food factories. Plants take water from the ground through their roots. They take a gas called carbon dioxide from the air. Plants use sunlight to turn water and carbon dioxide into oxygen and glucose. Oxygen is a gas in the air that we need to breathe. Glucose is a kind of sugar. Plants use glucose as food for energy and as a building block for growing. The way plants turn water and carbon dioxide into oxygen and sugar is called photosynthesis. That means "putting together with light." A chemical called chlorophyll helps make photosynthesis happen. Chlorophyll is what gives plants their green colour.

As summer ends and autumn comes, the days get shorter and shorter. This is how the trees "know" to begin getting ready for winter.

During winter, there is not enough light or water for photosynthesis. The trees will rest, and live off the food they stored during the summer. They begin to shut down their food-making factories. The green chlorophyll disappears from the leaves. As the bright green fades away, we begin to see yellow and orange colours. Small amounts of these colours have been in the leaves all along. We just can't see them in the summer, because they are covered up by the green chlorophyll.

The bright reds and purples we see in leaves are made mostly in the fall. In some trees, like maples, glucose is trapped in the leaves after photosynthesis stops. Sunlight and the cool nights of autumn cause the leaves turn this glucose into a red colour. The brown colour of trees like oaks is made from wastes left in the leaves.

It is the combination of all these things that make the beautiful fall foliage colours we enjoy each year.



Greetings from your 2nd Vice President
Sheila Righi

To date our weather has been good. Spring was late in coming and then summer was also a little behind, but our garden and lawn are really producing and August has been wonderful.

I'm thankful for what we have as there weren't any tornadoes, forest fires so far or flooding where lives were lost, just some country roads were inaccessible due to culverts being washed out and in the low lying fields, crops could not be seeded.

I did partake in the telephone conference on June 27th, 2011. I for one am not in favour of these. I feel they are too costly for what is accomplished.

Now my topic is "Volunteerism". Whenever we read the paper, whether it is our city news or other, there is a request for more volunteers, When I was growing up I never heard that word.. If someone required help the neighbours were there to lend a helping hand till the task was complete. I think now what the problem is everything is more for self and not community. Let's change back to where we work together and everyone sits back and enjoys what's accomplished,

I am looking forward to our convention in Charlottetown, Prince Edward Island. I can only imagine from what I have read that the colors of the season are very vivid and spectacular.

REQUEST FOR DONATIONS

As the treasurer for the National Pensioners and Senior Citizens Federation one of my duties is raising funds.

We would appreciate any donations that our Clubs/ Groups and individual/family members can make.

Please send your donation to:

NPSCF Treasurer
Sandy Carricato
2389 Head Rd
Port Perry On
L9L 1B4

Did you know, you may advertise in this newsletter?

Business Card \$ 25
One Quarter Page \$ 40
One Half Page \$ 75
One Full Page \$150



3rd Vice-President
Mary Fleck

As this week began, I was prepared to start writing this report, in good cheer and positive about life in general. Then came the news . . . Jack Layton had died! I felt as though I knew him, I had met him on three occasions, each in Ottawa as a member of this executive. He looked you in the eye and made you feel you knew him. What a loss!! May he rest in peace.

Next came the news that the pulp-mill in Port Hawkesbury would be closing down in September, meaning a loss of one-thousand jobs! This is one of the major employers in Cape Breton Island, which already has a very high unemployment ratio.

The majority of people living in this area are senior citizens, many of whom have families who have already left for " out west " in order to find employment. Now there will be more leaving the area. This means more seniors living alone. A problem ? You tell me. Discuss it with one another. Solve it!

As this week progressed we were warned of a hurricane coming our way, to the east coast of Canada. It is now a "tropical storm", which is a down-grade from "hurricane". I sincerely hope the worst is over. Time will tell.

Does anyone else wonder why the governments of Canada and the U.S. both kept reassuring us that the financial "slump" was over, that the situation was improving? Were you really surprised when the U.S. was suddenly teetering on the brink of bankruptcy? If you are reading this, and a senior citizen, you most certainly were NOT surprised. We saw our groceries almost double in cost over a year, the cost of gas, and electricity also shot up, businesses were closing so unemployment rose. And yet . . . this is not a depression? Someone must give their head a shake!

On a more cheerful note . . . I hope to meet many more of you this year, at our Annual Meeting Convention, in beautiful Prince Edward Island. Plan to see more of the Island on Sunday. Believe me , it is beautiful.

Seniors are an Asset not a Burden to Society



MESSAGE FROM THE SECRETARY Fern Haight

FROM MY HOUSE TO YOURS

Summer is slipping away far too quickly. We, here in Sask. have had a fairly nice, warm summer, especially during the month of August.. The crops are ripening quite quickly. Harvest has started in some parts already. Everyone is hoping to escape the hail storms that are passing through the province. So far in the Hanley area, we have.

Yesterday, when I picked up my mail, I got brochures and posters, telling about the new volunteer awards

program that has been created, known as the Prime Minister's Volunteer Awards (PMVA).

In this new program 17 awards will be presented. The fifteen regional awards will have three categories. 1. Community Leader Award 2. Business Leader Award 3. Social Innovator Award. A winning not - for - profit organization may receive a grant for \$5000.00 in these region awards.

The two national awards offered will have two categories. 1. Emerging Leader Award 2. Life-long Achievement Award. A winning not- for- profit organization may receive a \$10,000.00 grant in the national awards.

Seniors are the silent individuals working behind the scene in so many communities, across our nation, raising funds, coming up with new ideas and are responsible for programs and growth in many areas but receive little, if any recognition. Seniors are the key contributors responsible for making our country, our communities, our families what they are today.

There are many, many individuals, not-for-profit organizations and businesses which deserve to be nominated for these volunteer awards. By nominating these individuals we are recognizing their contribution and are showing our appreciation for what they have done. Seniors do deserve credit where credit is due.

Since information regarding these awards was received rather late and the cut off date is September 9, 2011, time has run out for nominations to be submitted. Perhaps we can be more informed and prepared for the second call for nominations. We certainly do have deserving people.

More information is available from www.pm.gc.ca/awards or call 1.877.825.0434.

I look forward to seeing you all once again at the NPSCF convention in Charlottetown, October 20th, 21st & 22nd. **Take care and enjoy the rest of the summer.**



From the desk of the Treasurer: Sandy Carricato

Today as I sit here writing to you my heart is heavy. I've felt this way since yesterday morning when I heard the news that a great Canadian had passed away. We will never know what could have been with him as the leader of the official opposition and later hopefully the Prime Minister of this great country.

Jack Layton the leader of the New Democratic Party was a man of compassion. He wanted to make life better for all Canadians and more importantly for the disadvantaged. He was a social activist and often I would look to him to guide my thoughts. I didn't always agree with him, but I knew that if he made a decision it was one that was well thought out.

He loved Canada saying often that it is the greatest country in the world, but that it could be even better if we strived to make it more equitable and opened up opportunity to all.

He was born in Hudson, Quebec and when he was a young man of 20 he joined the NDP party under the leadership of Tommy Douglas because he was upset that military law was imposed in Quebec.

He moved to Toronto and got involved with municipal politics and was elected to Toronto city council. It was soon recognized that he had a lot of ambition, and that he was a social activist with a very big heart.

Seniors were a priority. He wanted to end poverty of seniors in this country. He wanted better health care, housing, pensions and benefits for the elderly. When the NPSCF executive officers were in Ottawa in February, Jack welcomed us.

Jack knew that we had to take care of the most vulnerable in our society, implementing a good day care system for our children would ease the anguish of leaving our children in the hands of the unknown, looking after the most vulnerable was a must.

Improving the quality of life for young working people was always on the agenda. Wanting the opportunity for education to be real for anyone that wanted to go to school, university or college, good paying jobs and job security for the young was a must so that they could look to the future with hope and expectations. It was necessary for a stable economy.

Affordable housing was a big concern to Jack this was a matter of civil rights not just a social issue. As chair of the city's board of health in the 1980's he brought in the city's first anti-smoking by-law. He worked toward and promoted initiatives to prevent AIDS and HIV. He established the WHITE RIBBON campaign to end violence against women. He was an environmentalist and was often seen riding his bike in Ottawa and Toronto.

As the president of the Federation of Canadian Municipalities he worked toward bringing new power, money and respect to urban centres and set the stage for Ottawa to send a portion of

...continued from the Treasurer

the federal gas tax to cities.

On the last Saturday of his life he wrote a letter to all Canadians and I'm sure many of you have read it by my now. He wanted to thank Canadians and give hope to other cancer patients. The words that stand out most in my mind are "Love is better than anger. Hope is better than fear. Optimism is better than despair".

Rest in peace Jack and I will remember your writings and direction to us that we should be loving, hopeful and optimistic. If we do this we will change the world.

67th Annual NPSCF Convention presents "Lisa Hurd" Saturday evening

"Dance Like a Butterfly" is a powerful and moving play which illustrates how extraordinary each ordinary life is.

In this sensitive one woman play by playwright Aviva Ravel, Tillie is a spirited 85 year old woman who has always been fiercely independent and in love with life. We meet her as she is about to be discharged from hospital. It is a moment fraught with uncertainty as Tillie reluctantly comes to realize that, having fallen and broken her hip 3 times, she is no longer able to care for herself and that she will not be able to live the remaining years of her life entirely on her own terms.

As she contemplates her uncertain future **she brings to life** a rich and passionate past. Through language that is **at times funny, at times sad, but always full of insight**, Tillie **peoples the empty stage with family, husbands, doctors, nurses and patients who have all accompanied her on her journey to this moment of decision**

Tillie provides us with insights into the eroding of a person's sense of self-worth and independence, as she experiences a decline in her coping abilities.. She makes us realize that she has as much right to be cared for with love, understanding, compassion, dignity and respect as everyone else.

This strong-minded woman brings us face to face with the reality that **our future happiness is determined by our own attitude to change.**

Tillie's story may make you laugh and it may make you cry - but it **will not leave you unmoved.**

In 1997 Lisa Hurd first performed *"Dance Like a Butterfly"* for the general public in St. John's and the following year for the staff of 4 St. John's nursing homes. It was extremely well received and had a profound impact on all who saw it. Subsequently, at the playwright's request, she took over the role of 'Tillie' and has since then performed the play numerous times in provinces across Canada. It has been done for the general public in theaters, as well as in nursing homes and hospitals, for professional caregivers, volunteers and family associations, for conferences of healthcare professionals, for nursing and medical students and for Junior High and High school students.

She is currently planning another tour of Newfoundland, Nova Scotia and Ontario for the Fall of 2011.



**Member at Large:
Winnie Fraser Mackay**

Advocacy

As I write this report today here on P.E.I. We have hunkered down on PEI for the fall of Hurricane Irene. The winds are howling loudly, a familiar sound here on the East Coast especially if you live in the coastal area.

My experience with non-profit organizations over the past several years has made me realize how powerful and valuable and effective this action can be. I know some of you are thinking or saying why should senior organizations advocate?

The definition of advocacy should never imply that older persons cannot speak for themselves nor should it devalue the individual person. An advocacy group must never consider itself more important than the larger community advocacy is a means or tool to reach a desired goal and is not an end in itself.

There are four good reasons why we need more advocates. If decisions makers do not hear about problems, they will assume there are no problems. Groups who advocate are more likely to have their represented fairly.

Advocacy is often more effective when carried out by people who organize on their behalf. If older Canadians remain silent those making decisions will assume that there will be no reaction even if these decisions have a negative impact.

The skills and confidence gained through advocacy can be used in many other situations.

Never doubt that a small group of thoughtful proactive citizens can change the world. Older persons through their organizations are committed to maintain and strengthen their roll along with other groups, in their decision making process.

The collective knowledge based on life experiences make them uniquely qualified for this task. As one senior leader put it "you can't know where you should go if you don't know where you have been".

The greatest example of this is our great friend Jack Layton...who has left us with his common sense, inspiring statement "Do what you love, Love what you do"

Looking forward to a productive convention in October on our beautiful, Garden in the Gulf Island "Prince Edward Island".

Member at Large: Jack Morrison**THE FLOODING OF LAKE MANITOBA**

In the fall of 2010 heavy rain fell and left the land saturated and the ditches half full at freeze up. Nobody could foresee what would happen in the spring and summer of 2011.

As I see it no government of any political stripe would have done any differently than our present government. With these decisions came the problems with Lake Manitoba. No one could see the fourth largest lake in Canada rising 5 feet and not cresting until the end of July.

I don't know the extra figures for all of Manitoba, but they cannot be far out, than from where I live which is Lundar Beach. Lundar Beach is a small beach area consisting of 47 homes and cottages — 70% of which are owned by seniors—35% are retirement homes for seniors that have no other homes in Canada.

It is estimated that people will not be allowed to return to their homes and cottages for at least a year.

Two Beach areas south of me have been totally wiped out by the flooding. Many of these homes are permanent homes to seniors. Many are looking for a new place to live .

Every time you see hurricanes, tornadoes, flooding of rivers and lakes seniors are affected by these circumstances. Some will lose their homes out right, many will be homeless for a few weeks or days, while others have to wait until the threat goes away which can be for up to a year or more.

Many seniors have trouble coping with these disasters. There are government programs available, some are quick to respond and others are hard to find. Some seniors will not find out about these programs in time as there is often time restrictions.

The following is an article written by my neighbour who is also a retiree.

Noreen Duncan Evacuee: Lundar Beach, on Lake Manitoba 1/2 hr north of St Laurent

“A Stranger In A Strange Land”

“This corner of the earth smiles on me more than any other.” This Bemba Proverb was an immediate favourite of Glenn's ... best describing the life we've led at our Lundar Beach cottage, since 1970. How can this year be so different? Where are those smiles now?

The 75 feet of sand between us and the lake has been gobbled up, and replaced by deep water and big rolling waves - now only 10 feet away. Like a rebel teen, the lake no longer smiles on us. In back, the huge open field where we flew kites, watched for deer, and photographed sandhill cranes, has become a lake of its own. Under 4 feet of water, held in storage by clay

dikes, 'our' favourite field is now is like a caged monster - with an unknown force behind its smile.

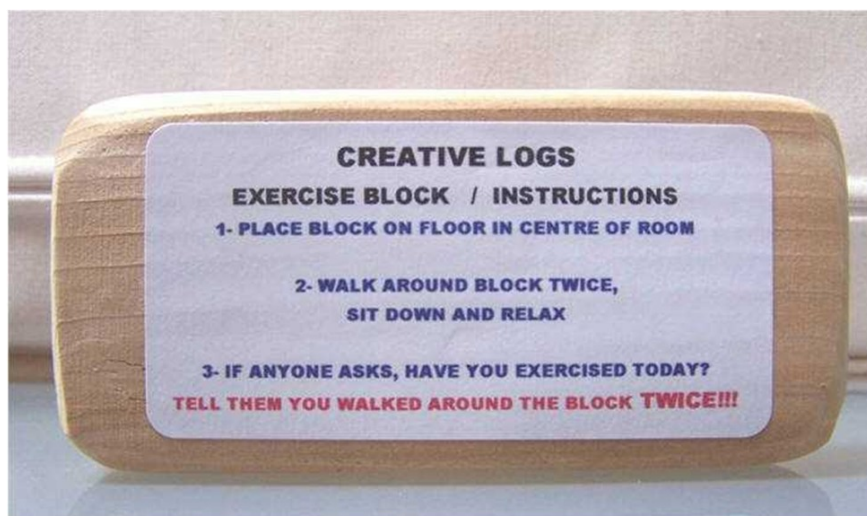
Our lily bed now supports a 5 foot dike, blocking both breeze and view. And, our veggie garden has become part of the pond and mud we must wallow through to get to the house - with smiles few and far between. Indeed, not unlike Noah, I feed the lone pair of gophers who now share what little dry space we have. Have I become the corner of the earth that smiles most on them?

As flood evacuees, where do our smiles come from now? from the weakened dikes that withstood last weeks onslaught of wind and waves? ... from the sandbaggers who work 7 days a week to protect our community? from the volunteers who feed the sandbaggers? .. from the RM of Coldwell and EMO who work hard to build and maintain clay dikes? .. from the hummingbirds at the feeder? ... From the enduring community spirit that permeates this war zone?

With cautious optimism, we believe we can hold back floodwaters that so cruelly took our neighbours to the south. The water is rising. The crest is coming. For over two months we have been giving it our all a relentless and all-consuming battle to redirect and control flood waters from a lake that has become an intrusive stranger to us. We await the next storm. If we can just hold on for 4 more months, we can survive this "1 in 350 years flood", and stay dry.

That will make us smile but only until that water turns to ice, lying in wait to attack us even more forcefully come Spring. Lowering the water level on Lake Manitoba before freeze-up will prevent this.

Please Mr Premier. Smile on us and make it happen real soon!



***** Daily Exercise Routine For Seniors *****

**NATIONAL PENSIONERS AND SENIOR
CITIZENS FEDERATION**
invite all to attend the

BEST WESTERN HOTEL
238 Grafton St.
CHARLOTTETOWN, PRINCE EDWARD ISLAND

THEME
“STRENGTHENING THE FEDERATION”

WEDNESDAY, OCTOBER 19TH, 2011

Executive and Resolution Committee (Bill Woodbeck, Alma Johnston, Doug Edgar, Betsy Redstone) .

THURSDAY, OCTOBER 20TH, 2011

9:00 a.m.- Executive meeting

1:30 p.m. - 4:30 p.m. Registration (Cabot Room)

4:30 p.m. - 7:00 p.m. (Free time. Dinner on your own)

7:00 p.m. - 9:00 p.m. Meet and greet for delegates and visitors.
(P. E. I. Entertainment)

FRIDAY, OCTOBER 21st, 2011

8:00 a.m. - 8:45 a.m. Registration

9:00 a.m. Opening ceremonies.

Adoption of the agenda

O Canada (Stand)

Senior Prayer. (Remain standing)

Minute of Silence for the departed. (Remain Standing)

Words of welcome from greeters.

Message from **President Barry Thorsteinson**

Appointment of committees

9:45 a.m. - 10:15 a.m.

Credential Report - **Treasurer Sandra Carricato**

Minutes of 2010 - **Secretary Fern Haight**

Adoption of the minutes.

Financial report -**Treasurer Sandra Carricato**

Adoption of the financial report.

10:15 a.m. -10:30 a.m. COFFEE BREAK

10:30 a.m.- 10:50 a.m. Speaker: **Edna Reid, Johnson Insurance**

10:50 a.m.- 12:00 p.m. Resolutions **Bill Woodbeck (Chairman)**

67th Annual Convention agenda continue ...

12:00 p.m. - 1:00 p.m. LUNCH

1:00 p.m. -1:30 p.m. Speaker Minister of State (Seniors), Hon. Alice Wong C.P. M.P. (TBC)

1:30 p.m. - 2:30 p.m. Resolutions

2:30 p.m. - 3:00 p.m. Speaker: Senator Art Eggleton

3:00 p.m. - 3:15 p.m. COFFEE BREAK

3:15 p.m. - 4:45 p.m. Resolutions

Motion to adjourn

Dinner on your own

SATURDAY, OCTOBER 22ND, 2011

7:30 a.m. - 8:45 a.m. Breakfast Meeting – Executive and all provincial representatives.

9:00 a.m. - 9:30 p.m. Executive reports

9:30 a.m. - 10:00 a.m. Speaker: Canadian Generic Pharmaceutical Association, Jim Keon, President (TBC)

10:00 a.m. - 10:15 a.m. COFFEE BREAK.

10:15 p.m. – 12:00 p.m. Resolutions

12:00 p.m. – 1:00 p.m. LUNCH

1:00 p.m. – 1:30 p.m. Speaker: Irene Mathysen, NDP Critic for Seniors (TBC)

1:30 p.m.-----

Completion of resolutions (if needed)

Final credential report - **Sandy Carricato**

Election of officers

Convention call for 2012 - **Art Kube**

Unfinished business

Good and Welfare

Sponsor appreciation (Thank you)

Closing remarks

Motion to adjourn

Free time

5:30 p.m. – 6:30 p.m. Happy Hour

6:30 p.m. BANQUET Sponsored by NPSCF

8:00 p.m. "DANCE LIKE A BUTTERFLY" - ACTRESS: LISA HURD

SUNDAY. OCTOBER 23rd, 2011

Travel Home - **Option** - P.E.I. sightseeing

Don't simply retire from something; have something to retire to.
Harry Emerson Fosdick

Stop Coddling the Super-Rich

By WARREN E. BUFFETT

Published: August 14, 2011 Top of Form

Editorial: [The Truth About Taxes](#) (August 7, 2011)

OUR leaders have asked for “shared sacrifice.” But when they did the asking, they spared me. I checked with my mega-rich friends to learn what pain they were expecting. They, too, were left untouched.

While the poor and middle class fight for us in Afghanistan, and while most Americans struggle to make ends meet, we mega-rich continue to get our extraordinary tax breaks. Some of us are investment managers who earn billions from our daily labours but are allowed to classify our income as “carried interest,” thereby getting a bargain 15 percent tax rate. Others own stock index futures for 10 minutes and have 60 percent of their gain taxed at 15 percent, as if they’d been long-term investors.

These and other blessings are showered upon us by legislators in Washington who feel compelled to protect us, much as if we were spotted owls or some other endangered species. It’s nice to have friends in high places.

Last year my federal tax bill — the income tax I paid, as well as payroll taxes paid by me and on my behalf — was \$6,938,744. That sounds like a lot of money. But what I paid was only 17.4 percent of my taxable income — and that’s actually a lower percentage than was paid by any of the other 20 people in our office. Their tax burdens ranged from 33 percent to 41 percent and averaged 36 percent. If you make money with money, as some of my super-rich friends do, your percentage may be a bit lower than mine. But if you earn money from a job, your percentage will surely exceed mine — most likely by a lot.

To understand why, you need to examine the sources of government revenue. Last year about 80 percent of these revenues came from personal income taxes and payroll taxes. The mega-rich pay income taxes at a rate of 15 percent on most of their earnings but pay practically nothing in payroll taxes. It’s a different story for the middle class: typically, they fall into the 15 percent and 25 percent income tax brackets, and then are hit with heavy payroll taxes to boot.

Back in the 1980s and 1990s, tax rates for the rich were far higher, and my percentage rate was in the middle of the pack. According to a theory I sometimes hear, I should have thrown a fit and refused to invest because of the elevated tax rates on capital gains and dividends.

I didn’t refuse, nor did others. I have worked with investors for 60 years and I have yet to see anyone — not even when capital gains rates were 39.9 percent in 1976-77 — shy away from a sensible investment because of the tax rate on the potential gain. People invest to make money, and potential taxes have never scared them off. And to those that argue higher rates hurt job creation. I would note that a net of

nearly 40 million jobs were added between 1980 and 2000. You know what's happened since then: lower tax rates and far lower job creation.

Since 1992, the I.R.S. has compiled data from the returns of the 400 Americans reporting the largest income. In 1992, the top 400 had aggregate taxable income of \$16.9 billion and paid federal taxes of 29.2 percent on that sum. In 2008, the aggregate income of the highest 400 had soared to \$90.9 billion — a staggering \$227.4 million on average — but the rate paid had fallen to 21.5 percent.

The taxes I refer to here include only federal income tax, but you can be sure that any payroll tax for the 400 was inconsequential compared to income. In fact, 88 of the 400 in 2008 reported no wages at all, though every one of them reported capital gains. Some of my brethren may shun work but they all like to invest. (I can relate to that.)

I know well many of the mega-rich and, by and large, they are very decent people. They love America and appreciate the opportunity this country has given them. Many have joined the Giving Pledge, promising to give most of their wealth to philanthropy. Most wouldn't mind being told to pay more in taxes as well, particularly when so many of their fellow citizens are truly suffering.

Twelve members of Congress will soon take on the crucial job of rearranging our country's finances. They've been instructed to devise a plan that reduces the 10-year deficit by at least \$1.5 trillion. It's

vital, however, that they achieve far more than that. Americans are rapidly losing faith in the ability of Congress to deal with our country's fiscal problems. Only action that is immediate, real and very substantial will prevent that doubt from morphing into hopelessness. That feeling can create its own reality.

Job one for the 12 is to pare down some future promises that even a rich America can't fulfill. Big money must be saved here. The 12 should then turn to the issue of revenues. I would leave rates for 99.7 percent of taxpayers unchanged and continue the current 2-percentage-point reduction in the employee contribution to the payroll tax. This cut helps the poor and the middle class, who need every break they can get.

But for those making more than \$1 million — there were 236,883 such households in 2009 — I would raise rates immediately on taxable income in excess of \$1 million, including, of course, dividends and capital gains. And for those who make \$10 million or more — there were 8,274 in 2009 — I would suggest an additional increase in rate.

My friends and I have been coddled long enough by a billionaire-friendly Congress. It's time for our government to get serious about shared sacrifice.

Warren E. Buffett is the chairman and chief executive of Berkshire Hathaway.

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SPECIAL POEM FOR OLDER FOLKS

**A row of bottles on my shelf
Caused me to analyze myself.
One yellow pill I have to pop
Goes to my heart so it won't stop.**

**A little white one that I take
Goes to my hands so they won't shake.
The blue ones that I use a lot
Tell me I'm happy when I'm not.**

**The purple pill goes to my brain
And tells me that I have no pain.
The capsules tell me not to wheeze
Or cough or choke or even sneeze.**

**The red ones, smallest of them all
Go to my blood so I won't fall.
The orange ones, very big and bright
Prevent my leg cramps in the night.**

**Such an array of brilliant pills
Helping to cure all kinds of ills.
But what I'd really like to know,
Is what tells each one where to go!**

There's always a lot to be thankful for if you take time to look for it.
For example I am sitting here right now thinking how nice it is that wrinkles
& fat don't hurt.

author unknown



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