

National Pensioners and  
Senior Citizens Federation



La fédération nationale des  
retraités et des citoyens âgés

Fall 2012

# NEWSLETTER

Volume 12 Issue 3



Autumn Colors in Butchart Gardens, Victoria,  
Vancouver Island, British Columbia, Canada

# THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

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



**President**  
**Barry Thorsteinson**

**ROOM FOR IMPROVEMENT**

This is an internal examination (no, not THAT kind of internal procedure). We have to continually review our effectiveness and strive for better results. It is always thus, whether we choose to acknowledge it or not. We ignore evaluation at our own peril. After nearly 2 years as your President, I have learned much about the seniors' movement and government's response to our efforts.

Firstly, I have observed that the proliferation of seniors organizations has not served us well.

The more fractured that we exist as representatives of the nation's pensioners, the more divided and weaker our presence is felt. This should be easy to agree with. Recently, on August 1<sup>st</sup>, the remaining member affiliates of the Congress of National Seniors Organization decided to terminate the existence of this organization. This was a natural evolution as the CNSO had been inactive for years since the federal government terminated funding for the group.

Secondly, we have to merge the vibrant organizations that do function well in the furtherance of seniors' issues. With this in mind, we have commenced merger discussions with Canadian Pensioners Concerned. This process will hopefully have a successful conclusion within the time frame of another year.. There will be many concerns to be resolved, but the stronger outcome will more efficiently advance the causes that we pursue on behalf of our members. It is time to set aside any emotional barriers that keep us apart.

Thirdly, we have to be better listened to by government. That will not happen unless we make ourselves stronger. Currently, seniors are being taken for granted by our majority government. Their objective is to maintain existing voting patterns amongst seniors. They want to retain the support those seniors who believe that they are superior economic wizards (despite record deficits). Our challenge is to have them earn the seniors' votes. This past budget has nothing that is ear-marked for progress on seniors' priorities.

Finally, the question is: how do we make ourselves stronger? The answer is found in our ability to effectively get our message out. Too many seniors are unaware of the policies that we lobby for. Most others are not familiar with the well founded research on economic and fiscal studies that prove the affordability and sustainability of the programs that seniors deserve in today's society. And far too many seniors have never even heard of our Federation, let alone our democratically chosen objectives.

The challenge ahead will be for us to reach our members with the information on our activities

We need better communications, better press releases and better media savvy to advance our agenda and cement our support from the nation's pensioners. Then the government will become more enthusiastic in hearing our representations. The status quo is working for them, not for seniors.

Please reflect on this challenge before us. Then, in your own way, offer your recommendations on how we can make the Federation the strongest voice that speaks for seniors. Everywhere.

# THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

Website: [www.npscf.org](http://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 \*\***

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***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, 2012**

Have you got an article you would like to submit for consideration? Please send it to the Newsletter

Editor Jean Simpson [npscfnews@gmail.com](mailto:npscfnews@gmail.com)

Past President  
Art Kube

**FAREWELL**

After ten years of active involvement in the National Pensioners and Senior Citizens Federation, I'm saying goodbye, and farewell, to all those individuals and organizations that I have worked with during these sometimes trying and challenging but, nevertheless, satisfying years.

I have always been motivated by the need for a strong, effective and united national seniors' organization. First, I'd like to thank all those members who have supported me in trying to build such an organization. Our task is far from being done, and the only thing we can say with certainty is that the need for such an organization is greater than ever before. As our population ages and the numbers of seniors increase, we seniors need a strong national voice which can overcome the misconceptions about seniors and be an articulate voice and effective force on our behalf.

My health has been slowly deteriorating; therefore, I have had to limit my recent activities to the Council of Senior Citizens Organizations of B.C. (COSCO). As President of COSCO, I see the organization as it continues to grow. We now have 86 affiliates, and our membership is starting to creep up to ninety thousand affiliated members. We are now clearly recognized as the voice of seniors in British Columbia. COSCO's work on health literacy and is now getting national and some international recognition. COSCO is also doing a lot of work towards developing a seniors' legislative agenda to help us deal humanely with changing demographics. I hope that I will see some of you at our Conference, "JOYS AND TEARS OF LIVING LONGER."

COSCO is a non-partisan organization, but we are deeply involved in political action in support of issues of importance to seniors and a civil society. Presently, we are strongly opposing Bill C-38 because of its negative effects on seniors, workers and the environment.

A lot of COSCO's strength comes from our retired teachers' affiliate: it is sad that retired teachers don't play the same strong leadership role in seniors' federations in the other provinces. The COSCO Executive has voted to put forward the name of Patrick Brady for nomination as the B.C. person to the Executive at the forthcoming NPSCF Convention. Pat was President of the B.C. Teachers Federation and the B.C. Retired Teachers, he was on the Executive of the Canadian Association of Retired Teachers (CART), and he is presently a General Vice President of COSCO. If elected, Patrick will make a valuable addition to the NPSCF.

As I leave the NPSCF, I urge you to intensify your efforts on behalf of this Federation and also on behalf of strong provincial seniors' federations. In the last few years, seniors have suffered from cuts to social programs and retirement benefits. We must reverse the losses and ensure the interests of seniors and civil society are protected and advanced. I will continue to play my part in B.C. as long as I can do so physically, and I ask you to pick up the cudgel and advance the cause.

In closing, I'd like to thank you all for your cooperation and friendship and, as the saying goes, "Keep the faith; better yet, spread it."

"Be yourself, everyone else is taken" Oscar Wilde



**1st Vice President**

**John Gatens**

**Seniors working till 67??**

I hope the summer has been kind to all our readers, and hasn't caused too much stress for those with breathing problems. I know we are not supposed to have political views expressed in our Newsletters and our Convention reports, but I can't help feeling that if we don't voice our concerns about the direction this government is taking then shame on us. We seniors have to revolt against the government's plan to force men and women to work until age 67 in order to qualify for Old Age Security. As I mentioned in my last report this will have a devastating effect on seniors and destroy the prospect of living this life longer with some leisure time in retirement, after spending the greater part of our lives working; what happened to (FREEDOM 55) I guess that was really a pipe dream. Currently statistics on unemployment is 8%, this isn't the real number, in fact it doesn't take into account those under employed which really puts the number up to 11%.

What has that got to do with seniors working to age 67, you might ask? There aren't enough decent manufacturing jobs left in this country and if seniors are holding them longer, what will our children and grandchildren do, they can't all be doctors, dentists, lawyers, scholars. There is a solution to this! Must we give away our natural resources, our wood, our ore, our oil? We should be processing our own oil creating thousands of jobs instead of pumping it through miles of pipeline through our country to our neighbours in the US or to one coast or another then shipping it off to foreign lands to be refined then we buy it back. Think of all the jobs we could have if we processed our wood and manufactured all the things that other countries build with our wood then sell them back to us. What fools others must think we are. We allow them to catch our fish take the catch to Japan or Korea or some such country, process them and sell it all back to us at ridiculous prices. What's wrong with this picture?

Our Canada is, and has been one of the richest countries in the world with its natural resources. Its continuing evolution, freedom from persecution, political structure and reputation throughout the world brought most of us to her shores. To have the opportunity to build a better life for our families, to be able to work hard and eventually afford a modest house, to give our children and grandchildren a better place to live and grow, and also the thought that in our senior years we might retire and be able to live in dignity.

What has happened to the dream? Our seniors are being left behind with the ever increasing cost of living; there has been no significant change to senior's income for many years, and through no fault of our own the worldwide financial crash has devastated the meager savings some of us had. Too many people in this country rely on food banks, Shame; too many children go to school hungry, Shame! When are we going to realize that having a majority conservative government is not good for this country, it is designed to make the rich richer and the poor poorer. Very soon there will be no middle class if that is what they call those who could afford a house, a car, a good paying job, a reasonable pension at the end of working for a lifetime.

We must rebel when the senior financial officer in our government, Michael Flaherty claims there is no such thing as a bad job, what twiddle twaddle. I wonder how long he would last working in the retail sec-

**1<sup>st</sup> vice president con't ...**

tor for the minimum wage, or working at McDonalds and trying to feed, clothe and provide a home for his family. Speaking of the minimum wage; we face a major problem with the new legislation allowing employers to pay 15% less than the minimum wage to foreign workers! Why.. Because it undermines the very reason why the minimum wage was established, it starts the race to the bottom with the necessity of one undercutting the other for the scarce jobs and is now being used on skilled workers, it encourages employers to deliberately seek foreign workers promotes a lesser health and safety standard and will adversely affect the workers in this country.

At this time it is 15% who is to say that it won't be 25% in the near future. It's just another example of Steven Harpers' attack on working families in this country. Think about this; it has taken us many years to reach a decent living wage, pensions, retirement with Old Age Security at age 65, statutory holidays, a 48 hour work week, time off the job with pay, through Unions and through persistent lobbying of government by groups like the National Pensioners. Now we can't even enjoy the basic right to withdraw our labour in a legal dispute with the employer but the government forces us back to work declaring everything an essential service.

This my friends will soon be a Dictatorship rather than be a true democracy if we don't wake up and smell the rot that is overwhelming us and start taking back the country we believed in from those who will destroy our hope and dreams of a bright future for all not just the rich.

**British Columbia** is Canada's westernmost province and is set between the Pacific Ocean in the west and the magnificent Rocky Mountains in the east.

Blessed with breathtaking landscapes, BC is home to a geographical diversity that lends itself to a vast array of activities and adventures. There are mountains to climb, rivers to run, beaches to comb, forests to hike, parks to stroll and warm summer lakes to laze about on.

The province generally enjoys a temperate climate but where there are mountains, there is snow. Renowned for the steep and the deep of its world-class ski terrain, BC bustled with energy during the Vancouver 2010 Olympic and Paralympic Winter Games.

Always a gold medal destination for savvy travellers, BC offers not just outdoor adventure but cosmopolitan culture, world class exhibitions, uptown shopping and fabulous dining. From sophisticated cities to breathtaking scenery, there is something for everyone in BC.

Start planning a perfect vacation by exploring the regions: **Northern British Columbia**, **Cariboo Chilcotin Coast**, **Vancouver Island (Victoria & the Gulf Islands)**, **Vancouver, Coast & Mountains**, **Thompson Okanagan** and **Kootenay Rockies**

Each region has its own intriguing differences and unique attributes, as do our three major cities: **Vancouver**, **Victoria** and **Whistler**

Interested in learning more about BC before visiting? What to wear? What to expect? Where to go?

HelloBC.com has a wealth of information to help you get the most out of your vacation to our province. And it's yours to explore – welcome to Canada's west coast!

### **United Senior Citizens of Ontario Conference**

There has been a fair amount of political activity these past few months in a number of provinces but nothing that gives seniors hope for improvement to their lot in life, particularly any financial increases, in fact the opposite is true because we never quite catch up with the increasing cost of living. I find it somewhat of a shock at the prices of food, drinks, in fact any kind of services when attending functions at hotels within the cities where working men and women conduct business and hold conventions. One wonders how they can afford it; I am quickly reminded that I am on a very restricted fixed income.

Speaking of conventions, I was a delegate and speaker at the United Senior Citizens of Ontario's 54<sup>th</sup> Annual Convention held in Burlington Ont. August 13, 14, 15<sup>th</sup>. The convention was excellent and well attended with 109 delegates 12 executive members and other guests with a total attendance of 126. I have to say I was impressed and jealous of their fund raising ability, in essence their financial state, and expressed my envy when comparing their financial statement with our own. They do work at it, and deserve credit.

As most of you will know the USCO is affiliated with us and send their resolutions to our convention. There were 56 excellent resolutions from every part of the province, discussed and debated. They had M.P Mike Wallace and M.P.P. Jane McKenna as guest speakers; Agnes MacKillop spoke on Accessibility/Disabilities, Maureen Etkin spoke on Elder Abuse. Patrick Brown, Ontario Trial Lawyer Assoc., who brought with him a resolution pertaining to Cycling Deaths and a document "CYCLING DEATH REVIEW", this came from the Office of the Chief Coroner for Ontario. This is a review of all accidental cycling deaths in Ontario from January 2006 to December 2010. He also brought with him a young man who is the president of the Cycling Association from Toronto. He made a wonderful presentation regarding the benefits of cycling or using tricycles for seniors, and the safety measures we should be pushing for in our various communities. It was well received, and requested that the USCO endorse the resolution and lend our power to the issue.

There were many other speakers, Lenny Delmenico from M.P.A.C. The Hon. Linda Jeffries Minister for seniors, our friends Cathy Turner and Bonnie Maxwell from Johnson Insurance and Matt Trinnear from Ontario Senior Games.

I want to personally thank Joyce Mitchell for her successful Convention, and her years working for the betterment of seniors. Joyce, was Treasurer for the National Pensioners for many years and has held many positions within senior's organizations including the Seniors Advisory Board for Service Canada. Unfortunately for some, Joyce was defeated in her quest for a last term as President of the U.S.C.O. She will now sit as Past President. Joyce was replaced with Bernard Jordan, who held the 1<sup>st</sup> vice position. Bernard is a very progressive active and capable replacement in this important organization and we look forward to working with him and his new executive members, Gerry Graham 1<sup>st</sup> Vice, Art Field 2<sup>nd</sup> Vice, Muriel Milne Recording Sec. and Susanne Robert. The other elected members are as follows: Marie Smith, Peggy Hawthorn, Silvia Gagnon, Margaret Card, Richard Kratz, and last but by no means least was Dorothy Kelly.

On behalf of the National Pensioners and Senior Citizens Federation in congratulating all of them and wishing them success in their new positions.

John Gatens

**Visit our website: [www.npsc.org](http://www.npsc.org)**





**3rd Vice President**  
**Mary Fleck**

**Senior Citizens**

Summer finally settled in and, though we never did get enough rain, the gardens finally flourished. I have loads of tomatoes coming along.

It seems we may have attracted some attention regarding our, Senior Citizens, situation in life. I am hearing and seeing more programs on T.V. and radio, addressing problems, in health, finance, relationships involving seniors. Also a lot on preventing abuse among seniors.

I am sorry to tell you that many of the advertisements for these programs refer to us as "they" and "them". From this I have more greatly appreciated the phrase, "Plan WITH Seniors! Not FOR Seniors!" I fear, from this, that, once again the senior citizens are not involved in the planning and development of these programs.

A very interesting article, in The Halifax Herald referred to the development of a "Medical Cement, which can be injected into the area of a joint thus avoiding surgery. It stimulates the bones to heal themselves. The article says it is, or can be, used in knees, hips spinal areas, and for osteoporosis. I have been unable to get any further info, but it certainly sounds great. Dalhousie University has been working with it.

Most of us are now planning for the National Convention, but, first comes the big "The Joys and Tears of Living Longer" Conference. This to "Explore the opportunities and challenges seniors face as Canadians live longer and fuller lives". It is going to explore all sorts of changes to seniors lifestyles. It will ask what changes are desired, how to attain them, how to live with them and ask if they are what is desired. Personally, I am quite anxious to participate in this conference. I hope to see a lot of you there!

As for the National Convention I do so hope to see many of you at this gathering. It is so nice to renew the friendships that have developed over the years.

I noticed these words of wisdom on facebook and thought they were worth repeating. . . . "Don't ask the Lord to guide your footsteps if you are unwilling to move your feet!"

Enjoy the autumn, it can be beautiful! Prepare for the winter, it might also be!

**21 ACTIVE YEARS**  
**1991 – 2012**  
**SOUTHWEST MARGAREE**  
**SENIOR CITIZENS CLUB**



## MESSAGE FROM THE SECRETARY

Fern Haight

### FROM MY HOUSE TO YOURS

This is not a weather report. These are experiences that have touched me deeply, right to the very core.

Here in Saskatchewan we have had extreme weather. Intense heat has persisted day after day and rain has been plentiful. Put the heat and high humidity together and you have the corridor for tornadoes in Canada. Storms developed frequently. One became an experience of a lifetime for me. A tornado ripped through our town with devastating force, tearing huge trees out of the ground, roots and all. Tossing them around like feathers blowing in the wind, piling them in heaps wherever and most were on my doorstep. Homes were moved askew on their foundations. The roof ripped off a museum, as well as the roof came off the new Elk's Senior Home. Fortunately no one was hurt, as these huge pieces of tin whirled through the air, crashing to the ground behind the general store, removing a brick chimney on the way by. Large granaries were whirling through the air. Some landing on hedges, others in sloughs, many were miles away. Quonsets collapsed. Thousands and thousands of dollars blown away in the wind. A horse was killed when a flying object landed on it, breaking its back legs. This was truly an experience of a lifetime. One I never wish to experience again.

A pleasurable experience in my life this summer was the wedding of my last grandchild, my granddaughter. The venue she chose was the top of the mountain (Kicking Horse) at Golden, BC. The scenery was absolutely beautiful as we rode slowly, in the gondola, to the top of the mountain. Once at the top, we went in to the chalet and took our seats. Shortly, this beautiful girl, in her long gorgeous dress came up the aisle on the arm of her mother and dad, to be joined as one, with the man of her dreams. Sitting there we could see the rugged snow capped peaks, the mountain goats and the courageous bikers following those breath taking trails. A soft breeze blew in our faces. As soon as the ceremony ended pictures were taken. The high light of this event was when the bride and groom climbed to the top of a nearby mountain and had their picture taken. As I watched from a distance I thought what a unique setting and what a beautiful sight. Truly this was a joyous day for me to remember.

Throughout this past summer I realized how friends and family have made a huge impact on my life. Both friends and family worked together with skid steers, trailers and trucks, cleaning up the devastation and mess after the storm. The school children came out to help pick up the thousands of tiny pieces of branches that covered all the lawns all over town. Team work and cooperation put some semblance of normality back in place, but nothing will ever replace the age old trees that now lie in huge piles at the garbage dump in our town.

secretary con't ...

No one ever said life would be easy, but everything becomes much more tolerable when you have the support of family, friends and a caring community in times of trouble and stress. Knowing too, that kind thoughts are with one, during the joyous occasions as well. Happenings like these gives me a different perspective about life. Life is very precious. Make every minute count. Spend time with your family and friends and be very appreciative and thankful for the community you are a part of.

I would like to extend my condolences to Sandy and Joe Carricato over the loss of Joe's mother, Rose. May you be able to move forward and fill the emptiness in your life with precious memories.

Looking forward to seeing you all in Richmond, B.C.

### **SENIORS SAVINGS AND INVESTMENTS**

The concurrence of low interest rates on bonds and GIC's and the declining security of pensions increases the importance of monitoring investment savings.

Traditionally Canadians who invested in registered plans generally held mutual funds or segregated funds. The latter are similar to mutual funds but contain an insurance element so investment performance is poorer than mutual funds. In Canada mutual funds have high fees which result in poor investment performance causing many investors to worry about their investment savings.

It is important that every Canadian gains a basic knowledge of investment and related risk, but at the same time they must monitor their investments and compare the results to an appropriate benchmark. If your fund returns are less than that provided by Government Bonds you need to have a second opinion, and most likely a change in your investments.

The Small Investor Protection Association website at [www.sipa.ca](http://www.sipa.ca) provides information on how to check investment performance and determine an appropriate benchmark. Look under the section "Investors' Corner". There are firms that will provide an objective review of your investments for a fee. They do not sell investment products so their advice is objective.

**Tax Free Savings Accounts (TFSA)** - This new investment vehicle, introduced by the Government four years ago, is one of the best initiatives for small investors. It is not just a savings account but it is an investment account that can hold the same types of investments eligible for registered accounts such as an RRSP or RRIF. Bonds, GIC's, shares and funds can be held in a TFSA.

Although the contributions are not tax deductible, all of the interest, dividends and capital gains are tax free so that unlike other registered plans all your withdrawals are tax free.

The TFSA is a registered personal account and the limit for contributing is \$5,000 per year but it is cumulative. You can also make a withdrawal if you need cash and replace the amount in future years. Additional information is available on the SIPA website or from the Canadian Government.

Stan Buell  
Founder and President of the Small Investor Protection Association  
E-mail to: [sipa.toronto@gmail.com](mailto:sipa.toronto@gmail.com)



From the desk of the Treasurer  
Sandy Carricato

### CETA

Preparations are well underway for our 2012 convention in the beautiful province of British Columbia. I 'm looking forward to it and the opportunity to socialize and work with the many people that I haven't seen since the fall of 2008, the last time the NPSCF held their convention in BC.

On a more serious note, in a previous newsletter I wrote about the Canadian-European Union Comprehensive Economic and Trade Agreement or (CETA). I wrote that the federal and provincial government and business leaders are negotiating a "deal" behind the backs of Canadians. We have to become more aware of these negotiations.

Water is the most valuable resource that we have and is the most vital component of life. Harper would like Canadians to believe that CETA does not force governments to privatize, contract out or deregulate water-related services. This is a MYTH! The fact is that under CETA the European member states can claim that their investment opportunities are being undermined. CETA would limit how our governments regulate the profit-making activities of private water corporations.

We have to ask ourselves why our Federal government wants us to believe that CETA will not have an affect on our water services while the European member states are so concerned about their ability to deliver public water services that they want it excluded from their side of the bargain.

The certainty of what will happen with extending patents and putting in place protection for brand name drug companies is/should be a major concern for seniors and all Canadians. Drug costs are the leading cause of increased health care budgets across the country. CETA's investment protections for brand name pharmaceutical companies could add nearly \$3 billion a year in costs to Canadian drug plans because it would delay access to cheaper generic drugs by several years. (about 3.5more years)

Many seniors now are making choices that shouldn't have to be made. Should I refill my prescription for my high blood pressure, or is it time to pay the hydro bill? We, in Canada take pride in having a universal health care and a decent social safety net. Canadians have to let this government know its "hands off". We can't afford for our drug costs to soar and have our health care be threatened by privatization.

There is a growing list of communities that are seeking exemptions from the proposed trade pact due to concerns over a loss of their ability to make local decisions regarding their communities. Under CETA municipal governments will be prevented from favouring local bidders on public contracts, or using public spending as a tool for vital economic development, environmental protection or support for local farmers and small businesses.

Many cities like Toronto, Hamilton and Victoria are included in the communities seeking exemptions from CETA because they know that they would be prevented from making many decisions and that their hands would be tied. Over 60 municipal councils, school boards and associations across Canada have passed motions seeking protections from CETA.

Treasurer con't ...

If CETA is signed all Canadians will pay a hefty price. Please take the time to inform yourself about the ramifications of Canada signing CETA

We have just mentioned what we feel are the most important issues, water, drugs, and health care. But on the table as well is our educational institutions, climate change, transit, Canadian culture, and they also want to remove foreign ownership limits. The list goes on!

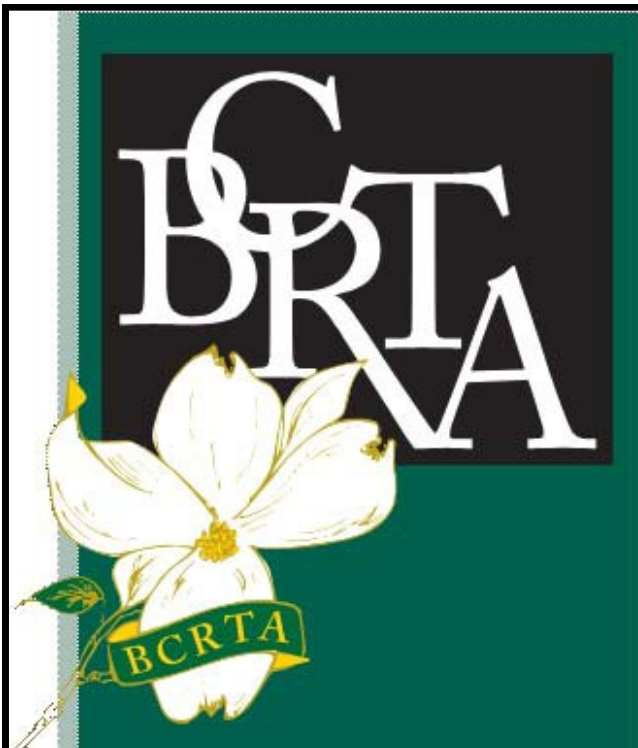
We supposedly live in a democratic country. We have elected our representatives in our municipalities, provinces and federally. Under CETA our voices would be stifled. It wouldn't matter how many times we would write, call or email our representatives they would be bound by CETA.

We have made some progress as Canadians against CETA, but the fight is not over yet. Call your MP, MPP, and city councilors and let them know that you oppose the signing of CETA.

***Let them know that closed door policies are infuriating to Canadians and that we want a more open and transparent process for assessing foreign investment.***

***The next round of talks take place in Oct, don't waste time. Put the pressure on to stop CETA.***

**A good life is when you assume nothing, do more, need less, smile often,  
dream big, laugh a lot and realize how blessed you are.**



The BCRTA values the Federation's work on Pensions, Pharmacare & Housing

Donations

From the desk of the Treasurer

On October 2<sup>nd</sup> to 6<sup>th</sup>, 2012 we are having our annual convention in Richmond BC.

As the elected Treasurer for the National Pensioners and Senior Citizens Federation, part of my duties is the raising of funds for this occasion. The convention is always a drain on our finances and we depend on the clubs/members for their generosity to offset the costs of this major event.

We would appreciate and thank you for any contribution you can make.

Please fill out the form below and send your cheque to the following:

**Sandra Carricato  
Treasurer,  
National Pensioners and Senior Citizens Federation  
2389 Head Road  
Port Perry, ON L9L 1B4**

----- (Please cut along line) -----

\_\_\_\_\_  
Name of club or Member Donation \$

\_\_\_\_\_  
Address

\_\_\_\_\_  
City Province Postal Code

*Feel free to contact me by phone at (905) 985-8170 or email me at [sandy.carricato@gmail.com](mailto:sandy.carricato@gmail.com) with any questions or concerns that you may have.*

*I look forward to hearing from clubs/members*



Member at Large:

Winnie Fraser Mackay

### Medication Awareness

Here we are almost into the fall and our beautiful summer weather this year was such a treat.

Tourism was down this year in PEI, however our senior folks will soon be arriving to make up for our loss of our usual family population. The change in the economy and job losses has really affected us Canadians everywhere.

One of the many health issues that has been brought to my attention is polypharmacare, which can be defined as the concomitant of many medications. The more medications that older persons take, the greater risk of drug reactions and hospitalization. I am an advocate for seniors and sit on the GERI committee.

We have all heard of couples that are sharing their drugs with the attitude if it was okay for me it will be okay for him or her even if the pills have been sitting in the medicine cabinet shelf for years.

In my consultations with Dr. Christopher Frank he has also advised how serious adverse health effects can be. Several serious issues have occurred when a patient stops taking a drug that has been prescribed and ended up in the emergency department, taken there by ambulance, unconscious and hemorrhaging.

Dr. Frank describes in his paper an excellent demonstration of the challenges and barriers facing geriatricians and family physicians when providing care for our Canadian elderly patients. This is one of the reasons why National and Provincial seniors organizations can justify being strong advocates for more Geri Physicians and nurse practitioners to be involved in education management.

### Multiple Medications in Geriatric Care

**Introduction** - Medication management is one of the greatest challenges of geriatric care as drugs have a significant impact on improving health but can also cause harm in the older patient. Public sector spending on medications in Canada in 2009 was estimated to be \$11.5 billion annually and it is estimated that non-adherence may account for some \$8 billion in health costs per year. In 2008 CIHI (Canadian Institute for Health Information) found that 65% of older subjects were taking more than 5 classes of medications and 21% had been prescribed more than 10 classes; a lot of older people are taking a lot of meds.

Polypharmacy is the term usually used to describe multiple medication use by a single patient. The definition is not straightforward, however. Although the term is often used to describe a patient taking multiple medications, the better definition is likely, "use of at least one inappropriate drug". This reflects the fact that patients with multiple co-morbidities may need multiple medications to manage their issues and absolute number may reflect good care rather than bad management. This situation will likely become more common with increasing age of the population and increased clinical evidence

from studies involving the elderly. I prefer the term "multiple medications" when medications have a clear indication regardless of the number as polypharmacy has a derogatory connotation for the prescriber.

Regardless of terminology, multiple medication use has potential negative outcomes. Risk of drug interactions rises with increasing numbers, with more than 3-4 medications usually cited as the "tipping point" to affect risk. As the number of medications increases, the likelihood of patient adherence decreases. In addition, hospital admission is associated with the quantity of medications.

**Factors resulting in "polypharmacy"** - There are an increasing number of older patients with multiple chronic illnesses and more pharmaceutical options to treat them. Another factor is the increased emphasis on prevention in the elderly. Preventing fractures in patients with osteoporosis, for example, results in the addition of up to 4 pills per day (1250 mg of calcium carbonate three times daily and 800 - 1000 IU of Vitamin D) plus a bisphosphonate once weekly. Prevention of stroke with antihypertensives may lead to multiple medications. Statins for heart disease are now the most common medications taken by older Canadians. As patients become frailer, the possible harm from preventative medications must be weighed against the amount of time the patient has to get benefit from treatment.

Preventing adverse outcomes for common conditions such as atrial fibrillation can produce therapeutic dilemmas; although the evidence for benefit increases with increasing age, there is little guidance as to the age at which this benefit becomes an increased risk. I am seeing more patients in their mid 90's who are still anticoagulated and wonder at what point I potentially do more harm than good. It is increasingly difficult for elderly patients to get to the lab for appropriate monitoring of INR. In my area, community care services recently stopped funding home bloodwork, leaving patients the option of paying for a home visit or arranging transport to a commercial or hospital lab.

In an era of clinical practice guidelines for many medical conditions, rote application of guidelines may put the older patient at risk of unnecessary harmful medications. In a vignette-based study, American physicians following published guidelines could have started fictitious patients on 12 medications at a cost of over \$400/month. Potential negative consequences of the medications were not analyzed. Many guidelines do not have separate, specific recommendations for the elderly based on evidence from studies with older subjects. Extrapolation of data from younger people can lead to adverse outcomes in older patients. For example: optimizing heart failure management is shown to improve symptoms and life expectancy but can increase the risk of falls in more frail patients.

Several principles should guide prescribing to older patients. The concept that all medications have the potential to CAUSE illness should be borne in mind when weighing risk vs benefit. When no other clear causes of functional or cognitive decline are evident, the possibility of medication adverse effect should always be considered. Physicians should strive for a diagnosis prior to prescribing, which may be difficult in the office setting. When this is not possible, a therapeutic trial of medication with clearly defined criteria for success and a defined time period may decrease the likelihood of a person remaining on an unhelpful medication unnecessarily. Clinicians should have a high suspicion of non-adherence with patients taking multiple medications and should address this with patients and caregivers.

Multiple prescribers increase the risk of polypharmacy/multiple medications and adverse events because of greater uncertainty of the other medications being taken and less access to an accurate medical history. It has been shown that family physicians often do not have accurate medications lists for their own patients and specialists and emergency room doctors are always at risk of adding medications with possible interactions or with contraindications unless the patient has a good list themselves.

It is helpful if clinicians develop monitoring strategies for specific medications. For example, when starting ACE inhibitors in frail patients, it is wise to check electrolytes and renal functions before and within a week or two of starting them. Monitoring renal function routinely after starting NSAID's is another advis-



able strategy. Awareness of guidelines related to specific medications and laboratory parameters can help to decrease adverse events. The new Canadian Diabetes Association guidelines recommend that Metformin not to be used with a creatinine clearance less than 30ml/minute (rather than relying on a serum creatinine), and Nitrofurantoin use should be avoided if the creatinine clearance is less than 50ml/minute.

**Potential Solutions** - Physicians can decrease the number of unnecessary or potentially harmful medications by a number of other strategies. Awareness of adverse effects and interactions seen with commonly used medications is a first step. As mentioned, if a therapeutic trial is being done a plan for timing of critical review should be developed at the times of prescribing. Recognition of drug side-effects is an important step to allow discontinuation of offending agents and also to avoid the "prescribing cascade" of using another drug to treat a drug side-effect. Education of patients and caregivers about their medications will improve adherence but may also make them more engaged with other prescribers. Collaboration with a pharmacist (community, hospital-based, or working with a primary care team) will help alert physicians to issues with specific medications but may also help physicians to see the "big picture" with their patients' medications. Work on adherence is best when done as a team and requires ongoing effort.

Cautious application of guidelines and trying to follow those with elder-specific recommendations is relevant. When using medications for prevention, asking "is this medication likely to help this specific patient?" makes us consider the individual in front of us. A crucial intervention is to regularly review the medication list the patient is taking. This takes little time but almost always yields some positive intervention to reduce unnecessary drugs and to add others that are relevant for that patient.

**Conclusion** - As the population ages, costs and potential adverse effects of medications will increase. Increased education of patients, their families, and health professionals is important to minimize risk and optimize the benefits patients receive from drugs.

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**Editors note:** December 2012 issue will be a follow-up on Conscientious Family Physicians and Polypharmacy by Dr. Frank.

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### **Seniors and Housing Poverty Issues**

**Ambitious and Sustainable - Shaping Tomorrows Cities** - Cities need to provide a sustainable, vibrant community for their citizens to live, work and enjoy life. Cities must focus on creating an urban environment based on performance, creativity and balance to build the right environment to attract people and investment, and promote innovation. Our cities vary hugely in profile but every city - whatever its condition - needs to compete for resources - the talented people and capital that drive innovation - has never been so fierce.

The appetite of the global economy is leading to cities becoming more spatially fragmented, socially divisive and environmentally and pollute more than ever before, attracting more people to urban jobs and opportunities, or finding quality health care services.

Sometimes this leads to unrealistic aspirations which don't match strive for living wage incomes, to improve quality of life and provide sustainable development for their citizens. As cities must build on the spatial and social capital of their cities, they also need to attend to some deep-seated challenges if its advantages are to be preserved.

While urbanisation has helped reduce absolute poverty, the number of people classified as urban poor is on the rise. Rediscovering the fragile thread that links physical order to human behaviour will be the main task of those of us who will be living in our cities.

**Seniors** - Nothing that happens to them breaks up or threatens to break up a settled and harmonious life. Seniors do not lead settled lives into which issues seldom intrudes. They are constantly involved with life changing issues in its most intrusive forms.

For instance, seniors must go to government offices or health treatments centres for many of the things which others do with less effort. Seniors poverty creates an abrasive interface with society; seniors are constantly bumping into things that they did not expect. Personal problems, and solving them, returning to smooth and orderly world in television advertisement, doesn't apply to limited income seniors.

**If Living Standards Keep Falling** - I have been working in the community for over 47 years for positive system change, working collaboratively on issues such as housing, income supports, health care reform, and many more community issues.

If living standards keep falling, it will be a "cost of living crisis for ordinary families, squeezed wages, squeezed prospects, squeezed aspirations". Canada is in the midst of the biggest squeeze on living standards since the 1970s. One has to go back to the 1920s to find a time when real wages fell over a period of six years.

The fallout from the recession continues to blight the economy. Growth has gone negative, unemployment stands at 10 plus per-cent, wages are stagnating and inflation has raised over 4 percent. In 2011, real wages are likely to be no higher than they were in 2005, but combating the rise in living costs and the consequent squeeze on household income is much more difficult.

As Conservative politicians, at all levels, continue to obsess over spending cuts and budgets deficits, while, low - middle - income households witness their living standards decline at an increasing pace. They need to focus more on the type of economy they are building and need to "break out of the low pay, low-skill cycle and focus the importance of creating not just jobs but high-quality jobs at a living wage".

Living standards are a massive issue in the real world as we know it, and governments have failed to reverse the rise in prices, with the decline in real wages and falling in living standards.

Robert Sexsmith, CAW Local 27 Retired Worker

## NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INC (NPSCF)

The NPSCF financial year is from January 1<sup>st</sup> through December 31<sup>st</sup> (the calendar year). Club and Group dues are to be paid each year in January and are based on the listing below.

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Donations would be gratefully accepted.	_____	( )

The NPSCF depends on your financial support in order to continue and expand our advocacy efforts.

**TOGETHER SENIORS CAN MAKE A DIFFERENCE!**

Should you have any questions or concerns, please feel free to call or write the Treasurer.

THANK YOU

Continued on next page

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**THANK YOU FOR YOUR ATTENTION TO THIS ISSUE**

**Emergency Preparedness**

May is a very busy month for all of us in Federal and Provincial Seniors organizations. I have been very active with AGM's and special celebrations for many organizations, for example Emergency Preparedness Week. The media has kept us up to date on the numerous natural disasters such as floods, forest fires, and tornadoes, in Canada and the USA. Many people are still unable to return to their homes.

**Are you prepared for an emergency?**

Adapted from Emergency Preparedness Week 2011 Toolkit "*Preparing for an emergency is important and something that every Canadian can do*". By taking a few simple steps you can become better prepared to face a range of emergencies and reduce the impact on yourself and your community. Here are three simple steps to better prepare your family to face an emergency:

**Know the risks**

Although the results of disasters can be similar, knowing the risks specific to our region (like what to do in the case of hurricanes, storm surges, power failure) can help us better prepare.

**Make a plan**

Every Island household needs an emergency plan. It will help you and your family know what to do if disaster strikes. We should all practice what to do in different emergency situations.

**Get an emergency kit**

During an emergency, you may need to get by without power or tap water. We will all need some basic supplies and be prepared to be self-sufficient for at least 72 hours in an emergency.

**Your 72 Hour Kit**

Pack the following items in an easily accessible spot in your home: **Bottled water** – at least two litres of water per day per person (replace every year). **Food** – canned food (canned fish, meat, chicken), energy bars, dried fruit, crackers, cookies (replace your emergency food every year)

**Manual can opener.**

**Did you know?** 85% of Canadians agree that having an emergency plan is important, yet only 40% have one prepared. ***Suggested items*** - Flashlight and batteries, candles and matches, First aid kit, one week supply of your medications and copies of your prescriptions, extra set of car and house keys, whistle, sleeping bag, blanket, extra clothing, toilet paper, soap, some cash in smaller bills and change for a pay phone, garbage bag (for personal sanitation or as protection from the rain).

**Did you know? Facts on Emergency Preparedness in Canada** Roughly 5,000 earthquakes are recorded in Canada every year. Some hail stones are the size of peas while others can be as big as baseballs. Ice, branches or power lines can continue to break and fall for several hours after the end of an ice storm. In 1936 Canada experienced its deadliest heat wave when temperatures in Manitoba and Ontario exceeded 44 degrees Celsius. The coldest temperature in North America occurred in 1947 in Snag, Yukon when temperatures dipped to -63 degrees Celsius. One of the most disruptive storms in Canadian history was the 1998 ice storm in Eastern Canada that left some people without power for four weeks and cost three billion dollars.

To receive your copy of Your Emergency Preparedness Guide or the Emergency Preparedness Guide for People with Disabilities, Seniors or Special needs go to [www.GetPrepared.ca](http://www.GetPrepared.ca) or call the toll free seniors line at 1-866-770-0588.

***Seniors are an Asset not a Burden to Society***

### Age Friendly London Task Force

Recent research on the social and economic resources in the field of ageing has emphasised their critical influence on health, well being and quality of life. This work also identified a series of gaps to be overcome in order to improve well-being and quality of life in older age. These are areas with strategic significance that require more focused Ontario wide research.

The importance of financial resources to quality of life in old age is well established, but the connections between income, wealth, health status and well-being (physical and mental) have hardly been explored. Another emerging area is how to strengthen support to working family care givers. The overlapping of family and professional responsibility in the employed population, especially women in mature age, represents a crucial challenge in the light of current government (Federal and Provincial) policy goals of increasing older workers and female employment rates.

The provision of quality care in residential settings also deserves more attention. In the light of the increased focus of national and Upper Governments policies on community care services, one might argue that by now even the idea of providing institutional care should be considered as obsolete. However, until our ageing societies are able to grant individualised and regionally diffused home care across Ontario the need to ensure decent living conditions to older people in residential care should remain high on the political and scientific agenda, in order to remove and prevent current and future risks of neglect and abuse in these communities.

The phenomenon of elder abuse and neglect represents however a problem not limited to those institutionalized, but potentially concerns the older population in its entirety, and especially its most vulnerable members. Due to the lack of detailed and targeted information on both prevalence and prevailing forms of abuse and neglect in older age, it seems reasonable to suggest that this topic urgently deserves attention.

Monitoring, maintaining and promoting health and well-being with age is critical for older people, their families, and communities for wider economic and social planning.

Healthy ageing has been described as *'the ideal situation in which people survive to an advanced age with their vigour and functional independence maintained, and morbidity and disability compressed into a relatively short period before death'* but there is still little understanding of the components of healthy ageing and how these differ between social, cultural, economic and traditional contexts.

Health and well-being of older people and how it can be maintained or improved with diverse national funding levels are thus seen as central to monitoring population ageing. Despite a wealth of studies there remain key research gaps that could be addressed by better development within a cultural diversity Ontario.

What follows is an alternative list of an Age Friendly London - **Research Priorities of the National Institute of Aging:** Cognitive Impairment, Mobility in Aging, Health Systems for Aging Populations, Research Infrastructure: CLSA, Seniors "Perspective's", Understanding and Defining Mobility, Maintaining and Restoring Mobility Measures, Tools and Technologies in Research, Assessment and Mobility Aids, Supportive Designs for Mobility in Aging: Housing, Communities and Transportation

**The leading health issues identified as priorities for research on aging by seniors and advocates across the country were:** Health Care and Health Services, The Housing-Care Continuum, Health Promotion

Anne Martin-Matthews, PhD, Professor of Sociology  
The University of British Columbia and Scientific Director, CIHR Institute of Aging  
[amm@interchange.ubc.ca](mailto:amm@interchange.ubc.ca)

**Age Friendly London Task Force** - An age friendly city is a place that encourages active aging by optimizing opportunities for health, participation and security in order to enhance the quality of life as people age. It is a place that works to improve the livelihood of people of all ages.

In 2010, the City of London became the first city in Canada to join the World Health Organization (WHO) Global Network of Age Friendly Cities.

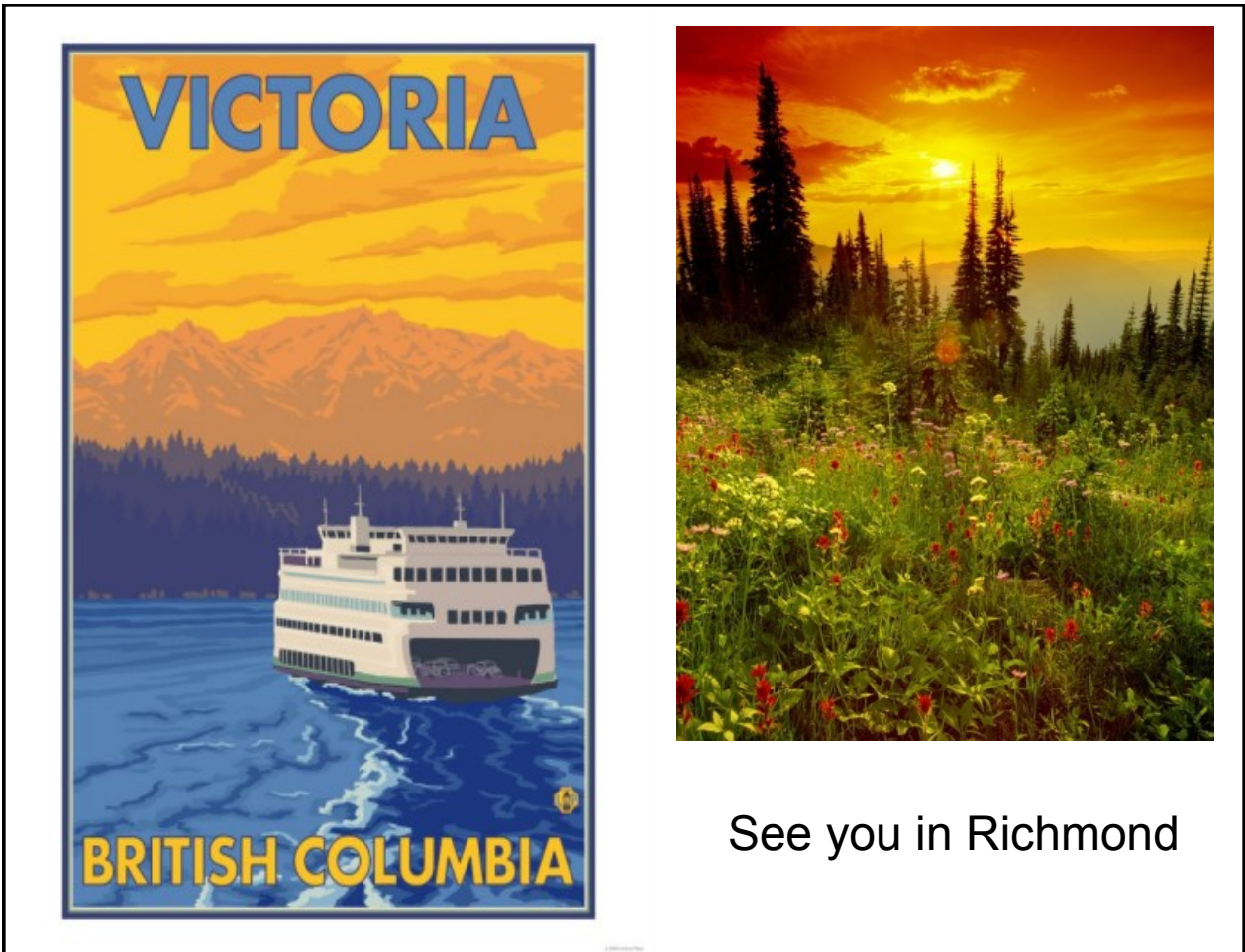
The City of London is committed to improving the age friendliness of our community. To do this we establish the Age Friendly London Task Force in September 2011 made up of over 100 volunteer older adults, caregivers, those contemplating retirement and service providers who care about their community.

The Task Force vision of an Age Friendly London is:

***A diverse, vibrant, caring and healthy community which empowers all individuals to age well and have opportunities to achieve their full potential.***

For more information on the Age Friendly London Initiative contact:  
Paul D'Hollander at 519-661-2500 ext. 2361 or e-mail: PDHollan@london.ca

Robert Sexsmith  
CAW Local 27 Retired Worker



See you in Richmond

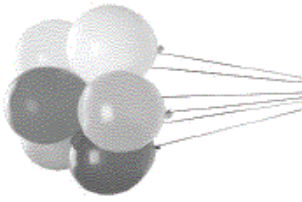
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1. Cover bowls or dishes when cooking in the microwave. Coffee filters make excellent covers.
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3. Protect China by separating your good dishes with a coffee filter between each dish.
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5. Protect a cast-iron skillet. Place a coffee filter in the skillet to absorb moisture and prevent rust.
6. Apply shoe polish. Ball up a lint-free coffee filter.
7. Recycle frying oil. After frying, strain oil through a sieve lined with a coffee filter.
8. Weigh chopped foods. Place chopped ingredients in a coffee filter on a kitchen scale.
9. Hold tacos. Coffee filters make convenient wrappers for messy foods.
10. Stop the soil from leaking out of a plant pot. Line a plant pot with a coffee filter to prevent the soil from going through the drainage holes.
11. Prevent a Popsicle from dripping. Poke one or two holes as needed in a coffee filter.
12. Do you think we used expensive strips to wax eyebrows? Use strips of coffee filters..
13. Put a few in a plate and put your fried bacon, French fries, chicken fingers, etc on them.. It soaks out all the grease.
14. Keep in the bathroom. They make great "razor nick fixers."
15. A sewing backing. Use a filter as an easy-to-tear backing for embroidering or appliquéing soft fabrics.
16. Put baking soda into a coffee filter and insert into shoes or a closet to absorb or prevent odours.
17. Use them to strain soup stock and to tie fresh herbs in to put in soups and stews.
18. Use a coffee filter to prevent spilling when you add fluids to your car.
19. Use them as a spoon rest while cooking and clean up small counter spills.
20. Can use to hold dry ingredients when baking or when cutting a piece of fruit or veggies.
21. Use them to wrap Christmas ornaments for storage.
22. Use them to remove fingernail polish when out of cotton balls.
23. Use them to sprout seeds. Simply dampen the coffee filter, place seeds inside, fold it and place it into a zip-lock plastic bag until they sprout.
24. Use coffee filters as blotting paper for pressed flowers. Place the flowers between two coffee filters and put the coffee filters in phone book.
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