



Newsletter

National Pensioners Federation

August 2014

Volume 14 Issue 3



Broadway Bridge, Saskatoon

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See you in Saskatoon

NATIONAL PENSIONERS FEDERATION

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Deadline for NPF Newsletter

submissions is December 1, 2014

To the Readers

Editorial Board - Herb John & Pat Brady

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

Have you got an article you would like to submit for consideration?
Please send your articles to the publication's editor, Jean Simpson at jean.simpson@npfmail.ca
Printed at **UNIFOR** Regional Office, 140 Pine Valley Blvd., London ON



President

Aging Canadians Struggling

Everyone I talk to comments about how quickly this summer is flying by. Even though we as an executive board fill our summer schedules with family and friends we keep working on the issues that affect the well being of aging Canadians.

In our last newsletter I mentioned "What a deteriorating standard of living looks like for aging Canadians is reflected in Statistics Canada data. This data shows that Canada's overall trend of elderly poverty rate fell 25% between 1976 (36.9%) and 2010 (12.3%). This is what some politicians will tell you. Sounds great but what they will not tell you is that the rate increased from 3.9 per cent in 1995 to 10.2 per cent in 2005 and again to 12.3 per cent in 2010. So elderly poverty has increased 8.4% between 1995 and 2010."

Last week Bank of Montreal published a study (the article from the Financial Post is on our FaceBook page) which included this statement; "Canadians 65 and older have amassed wealth like no other age cohort before them, having been blessed enough to work in an era where generous pensions plans were still standard, where stock portfolio growth was spectacular, and with gains in housing prices that no future generation might ever see again." "Seniors have never been better off financially," says Sal Guatieri, an economist with Bank of Montreal. This segment of seniors does not need articles written about them. Aging Canadians that are struggling because of lack of income and insufficient housing need to have their stories told so that solutions can be found. Articles like this one, give the general public the impression that most aging Canadians have a fantastic lifestyle and don't need any attention.

Articles like this also create an atmosphere were it seems justifiable to reduce the income from pension plans and social programs. There are huge amounts of money in Canadian pension plans; money which some people would like to get their hands on. Many corporations including the current Federal government believe that they should at least be able to reduce their contributions and liability.

Here is a new approach governments are taking. The term is called "Conditional Indexing". Its introduction is something that may very well spread as various pieces of legislation are introduced both provincially and federally – and it can affect those who are already retired. We should first look at New Brunswick.

New Brunswick repealed its Public Service Superannuation (PSSA) on December 31, 2013 and replaced it on January 1, 2014 with the so-called "Shared Risk Plan (SRP)". While the concept of sharing risk isn't inherently bad, there is an element in the new system that is very dangerous – because the risk sharing is not done fairly.

There is a real danger because indexation is not a benefit that is accrued according to years of service (there are laws across the country that are clear that accrued benefits cannot be touched) **existing pensioners** under the New Brunswick PSSA are now unfairly subject to this new provision.

Here's how it works. Indexation is not paid for any year following two years during which the funding ratio is under 100%. Indexation is subsequently resumed only when the SRP funding ratio is at least 105%. This is how it works: 2014 - Funding ratio under 100%; 2015 - Funding ratio under 100%; 2016 - Funding ratio not 105% - No indexation; 2017 - Funding ratio not 105% - No indexation; 2018 - Funding ratio not 105% - No indexation....and so on, until the funding ratio achieves at least 105%...at which time indexation resumes. Further, the funding ratio can be reset so that a higher number must be achieved to maintain indexation.

...continued from the President

While removing indexation does not seem like much on the surface, cumulatively it is significant. Using a pension figure of \$20,000 and compounding indexation increases of only 1% per year, after 10 years that pension should be \$22,092.44.

And, while the pension was not rising, inflation was eroding the pension's purchasing power by \$3,580 (using government figures for the average inflation in each of the 10 years up to 2013).

With \$2,100 skimmed off through unpaid indexing and the real value of the \$20,000 dropping by \$3,580, that pension has taken a very serious hit. The pensioner has actually lost \$5,680.

The accumulated savings to employers after 10 years would be untold millions. We can expect them to be an "easy sell". Remember that part about "...laws across the country that are clear that accrued benefits cannot be touched...". Well, New Brunswick took care of that when they repealed their Public Service Superannuation Act. Under the new language, there is a provision where the accrued benefit can be reduced at retirement.

In the private sector the reality is even worse. Tough economic periods and the threat of moving jobs out of the country make bargaining extremely difficult. Pension indexing was removed from collective agreements at General Motors, Ford, Chrysler and others. The low investment returns in the stock market from 2008 till 2012 seemed to justify taking pension plan contribution pressure off these corporations. This was especially important considering the underfunding of many pension plans at that time.

This underfunding has all but disappeared because of increasing stock market returns. This cycle has been repeated many times. There have been times when there was pension plans were so overfunded that cases went to the Supreme Court of Canada to determine ownership of that surplus.

Solutions must be found that provide economic stability and reduced risk for the most vulnerable in our society regardless of this cycle. When it comes to pension plans vulnerability is determined by an inability to earn an income which would provide what aging Canadians need to live without having to worry about decent housing, health care, transportation and a healthy diet.

Herb John, President

Online registration is available on the Website *Check it out*
www.nationalpensionersfederation.ca

REQUEST FOR DONATIONS

As the treasurer for the National Pensioners 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:

Sandy Carricato, NPF Treasurer
 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



70th Annual NPF Convention

September 17 - September 19, 2014

“Heritage Inn” Saskatoon, Saskatchewan

Hotel Registration Deadline: August 17, 2014

102 Cardinal Crescent Saskatoon,
SK, Canada S7L 6H6

Hotel Reservation (888) 888-4374

Rate: \$107.00 plus tax.

Delegate Registration Deadline: August 25, 2014

(Registration Fee \$125.00 each per delegate and visitors)

Forms are now available at our new website

Resolution Due Date: August 1, 2014

Convention Registration: September 17, 2014 (afternoon)

Meet & Greet: September 17, 2014 (evening)

Convention: September 18 & 19, 2014

Banquet: September 19, 2014 (evening)

Registration forms will be mailed and are on the website.

For more details, please check our website at

www.nationalpensionersfederation.ca

National Pensioners Federation  Fédération Nationale des Retraités

70th CONVENTION

SEPTEMBER 17th – 19th, 2014

HERITAGE INN 102 CARDINAL CRESCENT, SASKATOON SK

CREDENTIAL

Delegate: _____

Address: _____

Group/Club#: N _____ Group/Club Name: _____

Secretary: _____

PRESENT TO THE CONVENTION CREDENTIALS COMMITTEE

NATIONAL PENSIONERS FEDERATION

70th CONVENTION

SEPTEMBER 17th – 19th, 2014

HERITAGE INN 102 CARDINAL CRESCENT, SASKATOON SK

DELEGATE REGISTRATION

FEE: \$125.00

Name: _____

Address: _____

Group/Club#: _____ Group/Club Name: _____

Secretary: _____ E mail _____

PLEASE NOTE: If your Group/Club is sending an additional delegate(s), please photocopy this form as needed. Cut and return the registration portion (bottom) with a cheque (\$125.00 per delegate) payable to "National Pensioners Federation". Mail to: NPF TREASURER, 2389 Head Road, Port Perry, ON L9L 1B4, Att'n: Sandy Carricato

HAVE YOUR DELEGATE(S) BRING THE CREDENTIAL (TOP PORTION) TO THE CONVENTION

The Honourable Kevin Sorenson, P.C., M.P.
Minister of State (Finance)
House of Commons
Ottawa ON K1A 0A6

July 25, 2014

k.sorenson@fin.gc.ca

Dear Minister:

The collected retiree groups that have endorsed this letter represent hundreds of thousands of retired pension plan members in Canada. We are writing you to express our serious concerns regarding the government's recent 'consultation' on a potential framework for target-benefit pension plans in the federal private-sector and for Crown corporations.

Our concerns are two-fold: first, we object to the unfair, opaque, and inadequate way that this consultation was conducted. Second, we oppose the Federal Government opening the way for employers to convert defined-benefit (DB) plans to target-benefit (TB) plans; thereby allowing sponsors to retroactively eliminate DB pension liabilities and potentially reduce pension cheques paid to retirees. With respect to the first concern, all stakeholders have cause to be alarmed at the way in which this consultation was handled. Retired members of DB pension plans under federal jurisdiction have a significant and immediate material interest in the development of a framework for converting pension plans. Yet there was no indication that individual retirees were invited or permitted to participate in the process, only retiree groups. As a consequences of what the Federal Government is contemplating.

We are also concerned with the lack of transparency characterizing the consultation. The endorsing retiree groups were not informed or invited to in-person consultations with the Minister, and learned of them only when the Minister declared the consultations closed. In effect, this was no consultations, but rather an invitation for **some** interested parties-but not all-to submit written comments to the government. Other aspects of the consultation were simply baffling. The consultation document inexplicably invited only plan sponsors to address fundamental questions, such as, "Should TBP's be an option available to employers and employees of federally-regulated DB or DC plans?"

The lack of proper notification and consultation compounds the fact that there is already significant misinformation and myth surrounding these plans, target-benefit pension plans and "shared-risk" plans are persistently and routinely characterized incorrectly in the media. For instance, "shared-risk" plans are commonly described as providing "guaranteed" benefits, when-in fact-benefit levels are not guaranteed, but instead are contingent on the funded status of the plan. In New Brunswick, the government has admitted that communication with plan members prior to "shared-disk" plan conversions has been inadequate, and retirees have initiated legal action in response to inadequate and misleading information.

The stakes could not be higher for retired plan members, who are typically least able to manage the risk of plan underfunding and adjust to reduced pension benefits in retirement. Furthermore, the stakes are particularly high for the retired members of the Canada Post Corporation pension plan. The conversion of DB plans to TB arrangements contemplated in the federal consultation paper would allow Canada Post to retroactively eliminate its DB pension liabilities. In one fell swoop, this would make the corporation significantly more attractive to a private-sector buyer.

Recently, Blacklock's reporter revealed that the Prime Minister commissioned research detailing the privatization of the United Kingdom's Royal Mail. What that research would have detailed, was the similar treatment of the Royal Mail's pension liabilities was an important step in the process of preparing it for privatization. Despite this, only a tiny fraction of the nearly 30,000 retired members of the Canada Post Corporation pension plan were included in the government's target-benefit pension consultations.

With respect to our second concern, we call on the government to repudiate the notion that employers should be allowed to retroactively eliminate existing DB plan liabilities. These pension benefits were paid for through the deferred earnings of their employment.

...Peter Whitaker continued

It is unconscionable that the government would permit employers to retroactively escape their legal obligations in this manner. It is also highly offensive and unacceptable to Canadians; a June 20th Ipsos poll found that 94% of those surveyed agreed that "employers should live up to the commitments they have made to pensioners and employees."

We therefore call on the government to clearly and unambiguously repudiate any changes to pension standards legislation permitting plan sponsors to eliminate past-service DB liabilities by way of converting to a target-benefit or "shared-risk" plan. We call on the government to cease any further development on framework legislation or regulation for DB-TB pension plan conversions, and instead act to stabilize and sustain existing DB pension plans in order to protect the benefits of all current and retired plan members.

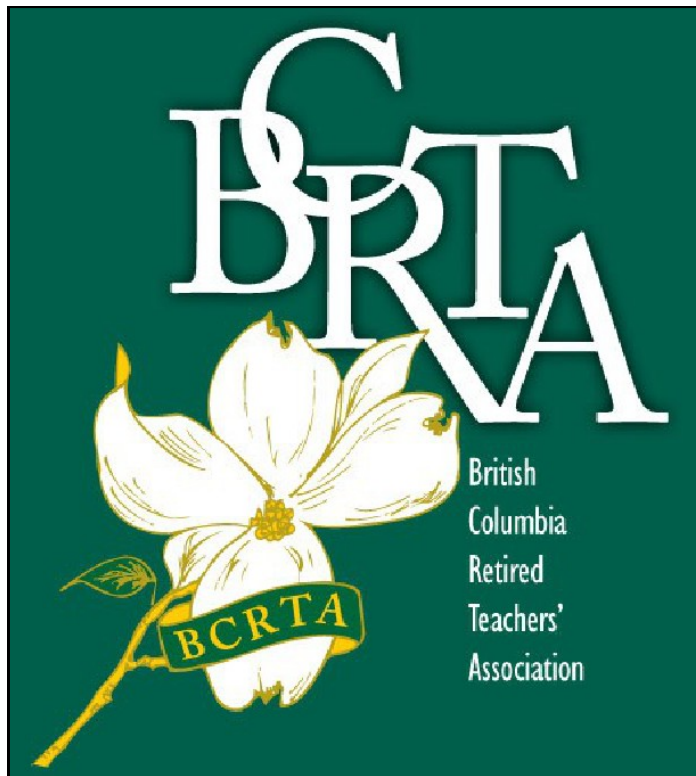
We look forward to your response to this letter.

Yours sincerely,

Peter Whitaker

Peter Whitaker
Peter-Manon@rogers.com

List of Retiree Groups Endorsing this Open Letter: BC Federation of Retired Union Members (BC FORUM); Canadian Alliance of United Seniors (CAUS); Canadian Union of Postal Workers Metro Vancouver Retirees Organization; Congress of Union Retirees of Canada (CURC) and its Area Councils; Congress of Union Retirees of Canada - Hamilton, Burlington, and Oakville Chapter; Jean-Claude Parrot for a group of 32 Canada Post Corporation Retirees and National Pensioners Federation (NPF)



"YOU
are the
Change"



1st Vice President

Social Isolation of Seniors

Greetings; by the time you read this our summer will be practically over at least for most of us; isn't it funny our winters seem to last forever and our summers just fly by. Oh well I guess it's an age thing. As members of the Ontario Region Senior Advisory Committee, president Herb John and I met with Service Canada officers in Toronto on June 11th.

I may have mentioned the participants in the past but I will once again acknowledge those organizations that make up this group: *Alliance of Seniors Older Persons Network, Canadian Pensioners Concerned, Downsview Service for Seniors, Francophone's de l'Ontario, Jamaican Canadian Association, Multicultural Council for Ontario Seniors, National Pensioners Federation (NPF), Older Women's Network, Ontario Coalition of Senior Citizens Organizations, Toronto Council on Aging and Workplace Institute.*

As you can see there a large number of organizations representing seniors, all with similar goals and mandates *i.e.* to speak on behalf of the seniors they represent and to relay their issues and concerns to officers of the government in order for them in turn to bring these issues to their employers. We reminded the officers we met, that we were "*The Advisory Committee for Seniors*" and that we expect a response from said employers regarding the issues we bring to their attention. I must mention as a long standing member of this committee, getting a response from the elected leaders of our government is difficult at best, however we continue to speak strongly about proposed programs that we feel do not meet the needs of seniors; for example withdrawing mail delivery to home addresses, reducing public transport in rural areas, the lack of affordable housing for seniors, the closure of hospitals in smaller towns making it extremely difficult for seniors to travel to the closest facility whether to visit loved ones, or for medical care themselves.

I could go on and on suffice to say we do all speak on your behalf because we are also seniors with the same problems that come with age. Ironically the government's theme or priority this year is to address "Social Isolation of Seniors".

I must give credit where it is due; after many years of complaining about seniors having to apply for their Old Age Security and missing out if they did not apply at the appropriate time, finally in June we see the results of the first auto enrollment of persons reaching the age of 65, now one doesn't have to respond to a notice unless you have a change in status or address, your information the government has on you will be sent to the Pensions division and you will automatically receive your OAS. Thank you Candy Huyckle who is the Director of processing and Payment Services Branch – Pensions, and your staff for the work you done on this issue.

I must also mention that the branch Candy directs is doing their best to make applying for info and services through modern techniques *i.e.* internet as senior friendly as possible. She advises that very soon there will be approximately 70% of seniors applying for benefits. She did say that the automated OAS system is the forerunner for all benefits and that the various departments will soon share information that will save people from multiple applications, *e.g.*, CPP etc.

I think we now understand why the government is trying to change the method of making applications to that of our modern technology *i.e.* through the internet and subsequently contained in cyberspace. Candy tells us the current problems faced by the Scarborough branch dealing with large numbers of applications in hard copy is, the applications fill three warehouses larger than football fields and are a monumental task to retrieve. This branch is perhaps the largest in the country and is manned by officers with the ability to translate in 86 different languages. This just shows how diverse and multicultural we now are in this great and ever growing land.

John Gatens, 1st Vice-President

Barry Devolin, *Member of Parliament*

Haliburton-Kawartha Lakes-Brock
Email: barry.devolin@parl.gc.ca
Website: www.barrydevolin.ca

**Constituency Office**

#1-68 McLaughlin Road, Lindsay, ON K9V 6B5
Telephone: 705-324-2400 Fax: 705-324-0880

“Seniors Seminars”

MP Barry Devolin held the annual Seniors Seminars June.

These Seniors Seminars provides information to seniors on issues that affect their daily lives. Presentations were given by local non-profit and government organizations.

The Royal Canadian Legions in Haliburton and Beaverton and Lindsay Fairgrounds in Lindsay were the venues. A complimentary lunch was provided.

Many topics were presented and included; Greetings from Barry Devolin, MP., Introduction of Exhibitors, Community Care Access Centre, Managing Chronic Pain, Service Canada, Ontario Provincial Police, Ontario Ministry of Transportation.

Seminar was well attended ...

Art Field, a past-president; advises that approximately 150 to 200 seniors attends different seminars in their communities. I believe that this is an example of a *Member of Parliament* doing his job, and that this is the kind of event that should be held in communities all across the country, delivering first hand information to seniors and addressing their particular issues and concerns.

I cannot but salute and admire this member regardless of his particular stripes and only hope that others follow suit bringing with them experts in their field to explain to and advise seniors how to deal with situations we run into as we age.

Well done Barry Devolin and thanks to Art for attending these seminars and for bringing this to us.

Submitted by John Gatens, 1st Vice-President

Don't Plan for Seniors ... Plan with Seniors

ELDER ABUSE: It's time to face the reality By Alice Edge, COSCO Second Vice-President

The BC Provincial government has issued a statement recognizing June 15th as **World Elder Abuse Awareness Day**. A very important event as according to federal government literature one in five Canadian believe they know of a senior who might be experiencing some form of abuse.

Elder abuse is any action by someone in a relationship of trust that results in harm or distress to an older person. Neglect is a lack of action by that person in a relationship of trust with the same result.

Abuse takes many forms such as: physical (hitting, pushing, shaking, inappropriate physical or chemical restraints, harm created by over or under medication), psychological (includes actions that decrease their sense of self-worth and dignity), financial (includes actions that decrease the financial worth of an older person without benefit to that person) and neglect (includes inactions that may result in harm to an older person).

In the past year I have served as the Ombudsperson for COSCO, assisting seniors throughout the province to access government services federally or provincially, navigate the health care system, and find health services, which are not funded. For me it has highlighted the plight of many seniors in our communities who are bewildered, angry, frustrated, sad, and overwhelmed by the lack of support they need.

So as World Elder Abuse Awareness Day arrives, I wonder if systemic abuse of the elderly exists in our country, province and communities. Have we neglected the elderly in exchange for tax credits, a few more dollars of tax relief (which the government promptly takes back in user fees like tolls, increased payment for health insurance)? Have we offered in the place of well resourced sustainable long term home care and health care, charity-funded services that are piecemeal, provide no continuity and leap from one project lily pad to the next?

What we need for Seniors' Week in BC and World Elder Abuse Awareness Day is a strong declaration that we should and must do better for the elderly. If we help them we will help everyone. It is not about entitlement it is about fairness, justice and dignity.

Don't fall Through the Cracks: Know the Fact about Osteoporosis

Osteoporosis, a disease that can cause a person's bones to become weak and brittle, is a serious concern for older Canadians, with over 80% of all fractures in Canada after age 50 being caused by the disease. In fact, fractures from osteoporosis are more common than heart attack, stroke and breast cancer combined.

Many Canadians with osteoporosis don't even know they have the disease until they experience a fracture. Every year 30,000 Canadians break their hip, and many more experience fractures of the spine, wrist, shoulder and pelvis.

Osteoporosis is a disease that affects a significantly higher number of women than men - although men can still be at risk. Although the early signs of osteoporosis aren't obvious, there are several other factors that can put individuals at higher risk for the disease, including: *Slender build, Post menopause, Family history of osteoporosis, Low-calcium diet, Lack of exercise, Cigarette smoking and More than moderate use of alcohol.*

Your healthcare provider can use a simple, painless bone density test to determine the strength of your bones. If you have had a fracture, always insist on an assessment to make sure your first break is your last. If you are found to have osteoporosis, your doctor can provide information about how to manage the disease through medication, diet, and exercise.

A medical alert service like Lifeline provides valuable peace of mind for anyone at risk for falls or fractures. In the event of a medical emergency, prompt and caring assistance is available at the push of a button, 24 hours a day. In addition, Lifeline with AutoAlert provides an added layer of protection by automatically placing a call for help if a fall is detected and you can't push your button because you are disoriented, immobilized, or unconscious.

Articles submitted by John Gatens, 1st Vice-President



Website: www.nationalpensionersfederation.ca

OBJECTIVES

National Pensioners 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.



**NPF Executive
2013 in Windsor
Ontario**

Photo by:

Arnie De Vaan



3rd Vice President

Seniors in Need - Caregivers in Distress

In the last decade; and presently the number of people receiving home care in Canada has grown considerably and continues to do so with our aging population. The resolutions presented to our Seniors annual general meetings, conferences, and conventions across Canada both provincially and nationally have given us as a national organization the justification to point to our federal government and our provincial and municipal governments the real picture of how serious the lack of comprehensive home care to seniors and support to home care givers really is.

Most seniors in Canada live at home and would like to remain there as long as possible. Although many seniors are able to stay in their homes without support, a growing number need help from home care services and family caregivers in order to manage daily activities and care for their health conditions.

The Health Council of Canada reported in 2012 on the issues and challenges related to home care for seniors and their caregivers in Canada and the opportunities to improve and integrate the services they need to get well at home. I am a senior of 76 years in my 77th year and I am slowly recovering from a sports injury, and I wasn't playing soccer! I am usually very active; this new injury was from lifting a light lawn mower out of my car trunk, and was a re-injury from the previous year. My family wanted immediately to take me to Emergency 1 ½ hours away. I refused the generous offer and said I will wait until Monday and my doctor will give me another shot. Was I in for a surprise and was advised to go to the Emergency Department in Charlottetown. There was fear of a blood clot. I called Emergency and they advised me to call an ambulance. I asked if I am not admitted to hospital, do I have a return trip I was told no we only do a drop off. I explained I have full coverage for ambulance service from my pension benefits no service available. As no one was available friend or family that day and there are no transportation services in this part of PEI I decided to stay put on my sofa to get the swelling down in my leg and drive in to the Emergency Department 24 hours later. I am only telling this story to point out the challenges of living alone (widow) in a rural area. No clots found after in Emergency for 12 hours, wonderful service drove back home 2 hours through road construction. I was advised by my doctor to reign in all that energy, stay off your feet and it will take 6 weeks or more for healing.

I could not believe the wonderful support I had from family, neighbours and good friends. Having to follow my doctor's orders was very difficult I am now in my 7th week and hope this will prevent surgery. I am sharing this story only because there are many, many stories seniors who have the same challenges but most don't have the great support needed.

The Health Council report provided a profile of innovative practices that are examples of effective home care, for example many seniors with complex health needs are receiving limited hours of home care. Many seniors receiving home care have chronic conditions. Nearly 1/3 of home care clients have high needs. Pain, depression and falls are common problems. Challenges with daily living.

A considerable number 23-4170 of home care clients need help with activities such as bathing, eating and toileting.

One of the challenges in discussing home care is the lack of consistency in the way terminology is used so I have attached definitions used when trying to communicate with professional home care assessment team and a description of what MAPLE scores mean.

In the next newsletter I will report what governments promised in the health accords.

I hope this information on the serious situation of home care in Canada will inspire you to speak to your politicians. ***Please let us know your experiences with home care to seniors!***

Winnie Fraser—MacKay, 3rd Vice President

Isabelle Arseneault
Directrice des opérations / Operations Director
Fédération des citoyens.ne.s aîné.e.s du N.-B.
New Brunswick Senior Citizens Federation

2014 Annual General Meeting (May 6 and 7)
Lancaster Legion – Branch #69 – Saint John NB

Approximately 200 senior citizens, representing over 150 golden age clubs of the New Brunswick Senior Citizens Federation participated at the 46th Annual General Meeting that was held at the Branch #69 Royal Canadian Legion in Saint John.

Delegates had the opportunity to share their ideas by answering these three questions:

1. What can clubs and zones do to help the Federation better fulfill the needs of seniors?
2. How to approach and recruit babyboomers? What would motivate them to join?
3. Whose responsibility is it to increase the Federation membership?

A summary of all the ideas and comments received will be distributed to clubs.

Delegates also had the opportunity to prioritize various issues through resolutions received by clubs and zones throughout the province. **Here they are in order of priority:**

1. Diabetic Supplies
2. New Brunswick's Seniors Drug and Health Care Program
3. Special Care Home Selection Criterias
4. Shingles Vaccine
5. Shale Gas
6. Sodium Reduction Strategy
7. Lottery and Alcohol Permits and Licenses
8. Changes to the Fish and Wildlife Act

These resolutions will be presented to the appropriate Departments. Follow ups will be printed in the Horizons Magazine.

New Executive Committee:
Robéa Cormier, President
Percy Huntington, Vice-President
David O'Toole, Secretary
Christine Hentschel, Treasurer
Hermance LeBlanc, Past President

The next Annual General Meeting will be held on May 5 and 6, 2015 in the Greater Moncton Area.

Submitted by Winnie Fraser - MacKay, 3rd Vice President

A moment of patience in a moment of anger,
saves a thousand moments of regret.

Unknown



**From The Desk Of
The Treasurer**

Maintain Health Care

It's hard to believe that another year has passed! It is said that as you get older that time seems to go faster and this year certainly is flying by.

The provincial election kept us busy, working on campaigns, talking about the austerity programs that Tim Hudak (conservative) wanted to implement.

The first campaign message, Tim Hudak was going cut 100,000 jobs, (mostly in the public sector): at the same time, he was going to create one million jobs. The math just didn't compute and Ontarians would not be fooled even though the governing Liberals were scandal plagued.

The NPF held a "Tea Party" with Tim Hudak. We had a lot of fun. Our president Herb John hosted the event and we had a number of guest speakers. The event was well attended. It was good to see most segments of Ontario society

present, (the youth, and students, working people, seniors and First Nations). We had a young girl, (Jada Malott) who gave a speech; please visit our website click on You Tube and you will see the video and hear her speech. She was without a doubt the show stopper and what a speaker.

On to the struggles in Ontario with our health care.

We in Ontario have felt undermined for a long time and this new Liberal government (Kathleen Wynne) has to undertake aggressive action to recoup the federal money that has been unjustly denied to all citizens of this province, no matter which party they support. It is time for Ontario to stop complaining and take action.

In Ontario our government is cutting billions from health care funding. We have overcrowded hospitals, bed closures, and increased privatization and longer wait times. The Ontario Health Coalition claims that Ontario already has the lowest funding in Canada compared to the other provinces at only \$1,372 per person, while PEI receives \$1831. There is something wrong in this inequality and the math that is used to determine the allocation of monies to the provinces for health care. It has to be fixed.

Conclusion – Cuts to Ontario health care system has to stop.

Our new provincial government has to comply with the following:

- ◆Commit to health care
- ◆Stop the slashing of health care budgets
- ◆We have to stop the removal of services for rural hospitals which forces many to travel to larger hospitals. This is an expense that seniors cannot afford, and many can't drive long distances. We know that in emergencies time is of the essence and can have devastating results if treatment is not given in a timely manner.
- ◆Stop laying off the nurses and health care staff
- ◆Stop the privatization and delisting of services
- ◆Stop sending people home after surgery without proper home care
- ◆Increase the hours of home care providers – stop the mentality of "Splash and Dash"

Please keep in mind that on March 31, 2014 the 2004 health accord ended, this action stops stable federal funding to provinces and territories for the next decade and will take billions of dollars out of health care.

The National Pensioners Federation is a non partisan organization but we must assess what is happening and be ever mindful that we must inform our members/supporters of what is happening at all levels of government.

... continued from the Treasurer

It doesn't matter if you are a supporter of the Conservatives, Liberals or the New Democrats. What does matter is that our members will be knowledgeable and critically analyze what our governments in all our provinces and territories are doing because of the cuts made by the federal government. If it is not in the best interest of all the citizens of this great country, then we will hold them accountable.

We (seniors) helped make many of the changes in Canada, that made it the best country in the world to live and we will continue to lobby and advocate for all.

We are looking forward to seeing many of you in Saskatchewan for what we hope will be the best convention.

On our 70th Anniversary we are going home to where we began! How fitting.

Sandy Carricato – Treasurer

Donations

From the desk of the Treasurer

As the elected Treasurer for the National Pensioners 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 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@npfmail.ca with any questions or concerns that you may have.

I look forward to hearing from clubs/members

NATIONAL PENSIONERS FEDERATION (NPF)

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

Please complete this Submission Form (Club/Group address and contact) and submit your dues as early as possible.

Annual Club/Group membership dues:	Select ()
Club/Group - under 100 members	\$35 ()
Club/Group from 101 to 500 members	\$75 ()
Club/Group from 501 to 1,000 members	\$125 ()
Club/Group with over 1,000 members	\$350 ()
Donations would be gratefully accepted.	_____ ()

The NPF 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*

Don't Plan for Seniors ... Plan with Seniors

**Please print all information clearly and submit
with your payment directly to:**

**Sandy Carricato
NPF Treasurer
2389 Head Rd
Port Perry ON L9L 1B4**

**Phone: 905 985 8170
Email: sandy.carricato@npfmail.ca**

**We need this information in order to keep our records up to date.
The names and phone numbers of your executive board members
would also be appreciated. On occasion this information is helpful.**

CLUB # CLUB NAME

CONTACT ADDRESS

PROV POSTAL CODE

PHONE NUMBER

**Individual/Family membership is \$25/\$35 respectively and
application/payment may be submitted on this form**

Please note that the dues structure was changed at the 2013 Convention in Windsor.

If you have any questions please feel free to write or call the TREASURER

THANK YOU FOR YOUR ATTENTION TO THIS ISSUE

Saluting the National Pensioners Federation

The Executive & Membership of the Retired Workers Chapter of **UNIFOR** Auto Workers Local 222

President - Les MacDonald

Secretary Treasurer - Art Field

Vice President - Lyle Hargrove

Sergeant at Arms - Mike Saunders

Member at Large - John Redko

Female Member at Large - Wendy Rolfe

Trustees - Lance Livingstone

Paul Herrington

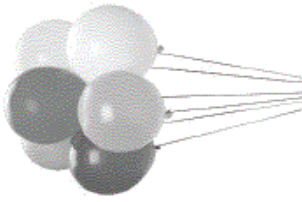
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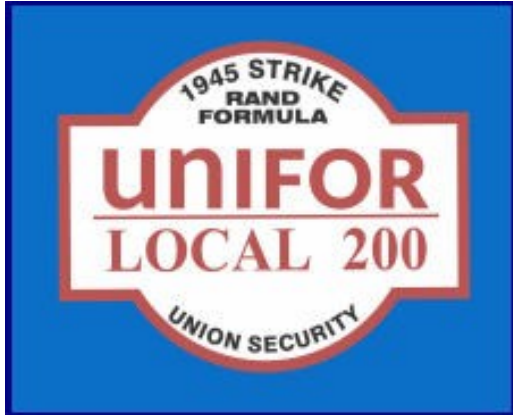
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UNIFOR Local 200 Retired
Workers Salutes The National
Pensioners Federation

Serving Ford Windsor Retired Workers since 1966

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Vice Chairperson: Gary Barash
Financial Secretary : Mike Lepine
Recording Secretary: Erine Spickett
Sergeant-at-arms: Elsie Banks
Guide: Pam Strong

Windsor Essex/Chatham
Kent Area

UNIFOR Retired Workers
Council



Representing Retired Workers from

- | | | | |
|-------------------|-------------------|-------------------|-------------------|
| UNIFOR Local 127 | UNIFOR Local 195 | UNIFOR Local 200 | UNIFOR Local 240 |
| UNIFOR Local 444 | UNIFOR Local 1498 | UNIFOR Local 1941 | UNIFOR Local 1959 |
| UNIFOR Local 1973 | UNIFOR Local 2027 | UNIFOR Local 2098 | UNIFOR Local 2458 |



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COUNCIL**

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UNIFOR LOCALS 1090, 222 & 524

Bill Woodbeck - Chairperson

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Past President

Meaningful Consultation

Over the past few years I have had the privilege to represent our Federation at many meetings on Parliament Hill with the 3 main parties in the House of Commons. The governing Conservatives are all too glad to see our backs on the way out the door after our presentations. The Minister of State for Seniors, Hon. Alice Wong has especially avoided serious dialogue over seniors' issues with us. Her first encounter with us in Charlottetown in 2011 was on the condition that we not ask her any questions on the floor of our Convention. She has since declined our invitation to show up at subsequent Conventions, even with a year's notice in her home riding of Richmond, B.C. She also skipped two scheduled meetings with us in her office. Meetings with other government Ministers and bureaucrats are equally without much interest in our priorities.

A world of difference exists with the Official Opposition. Our policies are met with mature dialogue and exchanges of information. We are even invited to consultations on formulation of pensioners' needs in specific initiatives such as enhancement of the Canada Pension Plan. On June 3rd we were invited to attend the culmination of these consultations where the Leader, Tom Mulcair, and the critics for Health, Seniors, Pensions and Housing presented the NDP's "National Strategy on Aging In Canada". This policy document outlines what an NDP government would do for progress for seniors.

Check out: www.ndp.ca/aging-in-canada

We were not alone. Other organizations invited (due to their previous input, like ourselves) included the Canadian Medical Association, Canadian Nurses Association, Canadian Housing and Renewal Ass'n., Federation of Canadian Municipalities, Canadian Geriatric Society, and other senior's organizations including two from Quebec and CARP. All commented favorably, no negative comments were suggested. When one reads the document, one can see that it contains the vision and substance to meet the future with credible and sustainable policies, many of which we are on record to achieve.

The main topics addressed are health, housing, financial security, quality of life and an inclusive society. For example, the age of eligibility for OAS would be reset to 65 and not go to 67 (in 2023) as well as increase the GIS to lift all seniors out of poverty. The CPP benefits would be doubled after decades of modestly increased contributions for the current workforce. The former Chief Actuary of the C.P.P. has previously verified that the proposal is sound. At least someone is listening to us.

In fairness to the 3rd party (Liberal), they have welcomed us with cordiality and listened closely and asked many questions and have expressed differences where they exist such as any increases to the C.P.P. They say it should be voluntary only. They are now studying potential changes to their policies. So far they have been carried into 1st place in the polls largely due to ruinous government handling of too many files and Justin's good looks and fresh face. They will need to improve on this with a solid platform, which is totally absent to date.

As we turn to an election year in 2015, the governing Conservatives and the wannabe Liberals would do very well to extend the welcome mat to us and act on our recommendations. It would be a win-win for seniors and the next government. So far, only the NDP has worked with us on a meaningful basis. This was proven in the above document. In addition the Opposition has also produced "Healthcare: Now is the Time". This comprehensive paper outlines various initiatives that we have lobbied in support of.

Our choice for the next government needs some critical thinking for all seniors to peruse and decide.

Barry Thorsteinson, Past President

Editor's Note: Barry's article was missed in the printed copy.