

Finance Policies

19.3.1 GRANDPARENTS FINANCIAL ASSISTANCE

Policy - The government monetarily help those seniors that are raising grandchildren without assistance.

Submitted By: Club #690 – The Winchester Golden Years, Winchester & USCO

19.3.2 TAXING THE TAX CALCULATIONS

Policy - We call on the Federal/Provincial/Territorial Governments to immediately stop taxing tax.

Submitted By: Club #945 – Britt Byng Inlet and Community Senior Citizen Club, Britt & USCO

19.3.3 CPP & OAS INCREASE ON LOW FIXED INCOMES

Policy - The government increase the amount of CPP, OAS and other monies so that the people who are on fixed incomes and the working poor can live in their homes comfortably.

Submitted By: Club #690 – The Winchester Golden Years, Winchester & USCO

19.3.4 INCOME SECURITY

Policy -That NPF request the federal government to increase the Pension Income amount (line 314 on the CRA form) deduction from \$2000.00 to \$5000.00

Submitted by SSAI AGM 2019

18.3.1 BILL C 27 INCOME SECURITY

Policy - That the National Pensioners Federation call on the Government of Canada to withdraw Bill C-27, an Act to amend the Pension Benefit Standards Act, 1985.

18.3.2 OLD AGE SECURITY (OAS)

Policy - That the National Pensioners Federation call on the federal government to increase the Old Age Security to \$2,000 a month.

Submitted By COSCO of BC

18.3.3 INCREASING INCOME LEVELS FOR SENIORS

Policy - That National Pensioners Federation lobby the Federal Government to bring the income level of seniors up to at least the Poverty Line.

Submitted by SSAI, Saskatchewan Seniors Association Incorporated

18.3.4 TAX AVOIDANCE THRU TAX HAVENS

Policy - That the NPF urge the Canadian Government to stop tolerating and facilitating the use of tax havens to legally avoid taxes and to reverse the policies that make it legal to avoid taxes thru tax havens and to provide the resources required to enforce compliance.

Submitted by Unifor Local 200 Retired Workers Chapter

18.3.5 PHOENIX PAYROLL SYSTEM

Policy - That the National Pensioners Federation (NPF) work with the Public Service Alliance of Canada (PSAC) the Canadian Labour Congress and Federations of Labour in their demands and actions to get fairness and respect for Federal Government workers who have suffered negative impacts of the Phoenix pay system.

Submitted by B C Forum (B C Federation of Retired Union Members)

18.3.6 PHOENIX SYSTEM FOR GOVERNMENT EMPLOYEES

Policy - That The National Pensioners Federation urge the Federal Government to shut down the Phoenix Payroll system, and let accounts handle the government payroll.

Submitted By: Club #1341 – Douro Township Seniors, Peterborough

18.3.7 MATCH OAS TO MINIMUM WAGE INCREASES

Policy - That The National Pensioners Federation bring to the attention of the Federal Government that the increase to the Old Age Pension should at least match the percentage increase made to the minimum wage.

Submitted By: Club #1269 – Parry Sound Seniors, Parry Sound Phoenix

17. . DEATH TAX EXEMPTION

Policy - That the Government exempts taxes owing to anyone who passes away after age of 65.

17. . CANADA REVENUE AGENCY

Policy - That the National Pensioners Federation urge the Canada Revenue Agency to rectify the injustices that taxpayers face regarding their inability to claim significant medical expenses because they may not have income in a specific category.

17. . CONSUMER PRICE INDEX FOR SENIORS

Policy - That the National Pensioners Federation urge the Federal Government to create a Consumer Price Index for Seniors, revamping the list of items included in the 'basket of items' used in the calculation of the Consumer Price Index and to give extra weight in the calculations to essentials like food, electricity, heat, etc.

17. . SEPARATE SURVIVORS BENEFITS

Policy - That Survivor benefits are not combined with Canada Pension Plan at 60 to reduce the overall benefits but that both benefits are maintained.

Submitted by USCO

17. . AFFORDABLE CHILD CARE

Policy - That the National Pensioners Federation engage the Federal and Provincial governments for affordable childcare program to increase the number of low-cost spaces at a cost of no more than \$15 per day,
And - that these spaces be universally created in across our country so that all provinces have a chance for safety and affordability in all cities throughout Canada, and
And - that these spaces be offered in safe governmentregulated facilities for the wellbeing of our children and grandchildren.

17. POSTAL BANKING

Policy - That the National Pensioners Federation call upon our Prime Minister, the Federal Government, and Canada Post Corporation to establish a task force to determine how to deliver new financial products and new services through the Post Office;

And - That the National Pensioners Federation urge the national government to establish a publicly-owned postal banks.

17. . TAXING SENIORS' HEALTH BENEFITS

Policy - that the National Pensioners' Federation oppose the Federal Government's proposed Taxation of Seniors' Health Benefits.

17. . MINIMUM INCOME

Policy - that the National Pensioners Federation call upon the Prime Minister along with the Federal and Provincial Governments to establish a Guaranteed Annual Income scale for the benefit of all citizens,

And - that the scale of benefits be such that it would reduce the income gap through annual guaranteed income and lift all Canadians out of poverty.

17. . EXECUTIVE COMPENSATION

Policy - That the National Pensioners Federation highlight the unfairness of the present compensation paid to CEO's and other corporate executives while workers experience wage and pension stagnation.

17. . Bill C-27

Policy - That the National Pensioners Federation (NPF) continue to work with the Canadian Labour Congress, the Congress of Union Retirees of Canada, the BC Retired Teachers Association, our allies and union affiliates to oppose Bill C-27, an act to amend the Pensions Benefits Standards Act

And - that the NPF continue to educate members and the public on the dangers of Bill C-27.

17. CPP and OAS

Policy - That the National Pensioners Federation urge the government to increase the amount of CPP, OAS, and other monies so that people who are on fixed income and low income families or the disabled can live in their homes comfortably.

17. . NOTIFICATION OF INCOME SUPPORTS

Policy - that the National Pensioners' Federation urge the Federal and Provincial Governments to collaborate in producing and distributing with the T4A slips an information sheet outlining the following:

- income supports available, such as the Guaranteed Income Supplement, Medical Plan Premium Assistance, Shelter Aid for Elderly Residents, etc.,
- household income required to be eligible for such income support, e.g., under \$42,000 (contact information to obtain application forms for such income support.)

17. . CAREGIVERS TAX CREDIT REFUND

Policy - That the National Pensioners Federation urge the Federal Government to make the new combined Caregiver Tax Credit refundable.

17. . DEFINED BENEFITS

Policy - That the Prime Minister keep his promise made to the National Association of Federal Retirees in writing that defined benefit plans which have already been paid for by employees and pensioners should not be retroactively changed.

17. . (UPHOLDING) DEFINED BENEFITS

Policy - That the NPF work with all senior groups, pension and social justice organizations to carry out campaigns to ensure that Federal and Provincial Governments enact legislation that will prohibit both public and private sector employers from making any change to defined benefit pensions which do not enhance such plans, and - That the NPF work to move forward with a suitable representation on October 1st (United Nations Day of the Older Person) for Canadians around the pending pension crisis.

17. . CPP INDEXING

Policy - That the National Pensioners Federation urge the federal government to index senior pensions to the cost of living, inflation rate, only in the positive.

17. . CONSUMER PRICE INDEX FOR SENIORS

Policy - That the National Pensioners Federation urge the Federal Government to create a Consumer Price Index for Seniors, revamping the list of items included in the 'basket of items' used in the calculation of the Consumer Price Index and to give extra weight in the calculations to essentials like food, electricity, heat, etc.
Submitted by OLD AGE PENSIONERS ORGANIZATION OF B C and COSCO

17. . CANADA REVENUE AGENCY INCOME

Policy - that the National Pensioners Federation urge the Canada Revenue Agency to rectify the injustices that taxpayers face regarding their inability to claim significant medical expenses because they may not have income in a specific category.
Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

16.4.1 VESTING OF BENEFITS

Policy - That the NPF call upon the federal government to introduce legislation which will consider

16.4.2. PRIVATIZATION OF CANADA'S ASSETS

Policy - That the NPF call upon the Federal Government and all federal political parties to reject the idea of selling off our current assets in order to fund future ones.

2016. . POSTAL BANKING

Policy - That the NPF call upon the federal government to work toward re-establishing a publicly-owned and operated basic banking service program accessible to all.

16. . THE BANK OF CANADA

Policy - That the NPF urge The House of Commons (Government) to resolve to return to the use of The Bank of Canada to fund the nation's infrastructures and establish and control a new monetary policy that meets the needs of Canada and Canadians.

15. . CPI ASSESSMENT

Policy- That the NPF call upon all levels of government, the Department of Labour, and Statistics Canada to take a hard look at the “fixed basket of commodities” used to determine the Consumer Price Index and to use more realistic goods and service items to come up with a Consumer Price Index which is fairer to all persons and that cost of living increases be a true reflection of price increases.

15. . EMPLOYMENT STANDARDS ACT 2000

Policy - That the NPF call upon the federal and provincial Ministers of Labour and the federal and provincial governments to work together to amend the Employment Standards Act 2000 and its regulations to protect employees in situations where a new owner has taken over a company.

15. . NATIONAL JOBS STRATEGY FOR YOUNG PEOPLE

Policy - That the NPF urge the federal government to deliver a National Jobs Strategy to deal with unemployment and underemployment amongst Canada’s young workers with deliberate labour market action plans that will allow young people to find full-time, meaningful work.

15. . REPEAL BILL C-51

Policy - That the NPF demand that the federal government repeal Bill C-51 immediately.

15. . TAX REMITS AND OAS AND GIS

Policy - That the NPF urge the Canadian Revenue Agency (CRA) to attach a very visible notice to the Old Age Security (OAS) T4A form stating very clearly the necessity to file an income tax return to be eligible for the Guaranteed Income Supplement (GIS) and other eligibility requirements for the GIS benefit and that GIS recipients receive a notice informing them of their right to also apply for provincial or territorial benefits.

15. . VETERANS’ DISABILITY APPLICATIONS

Policy - That the NPF ask the federal government to increase the number of trained direct-service employees to more effectively deal with veterans’ disability applications and in a more timely manner.

15. . INCREASE PER-PERSON SUBSIDY

Policy - That the NPF support the provincial government of British Columbia in its quest to have the federal government increase the per-person subsidy substantially and urge the federal government to enter into meaningful discussions with the B.C. government on this issue.

15. . TAX-FREE HYDRO BILLS

Policy - That the NPF urge governments to eliminate the sales tax on hydro bills for seniors.

15. . REDUCE CROSS-BORDER EXEMPTIONS

Policy - That the NPF request the federal Minister of Finance to urge that the cross-border tax exemptions be reduced to encourage Canadians to shop at home.

15. . KEEP MANUFACTURING IN CANADA

Policy - That the NPF call upon all levels of government to work together to maintain our existing manufacturing base and to put incentives in place to encourage business to remain in Canada.

15. . INVESTING IN PUBLIC INFRASTRUCTURE

Policy - That the NPF call upon all levels of government to work together to create good full-time jobs by investing now in public infrastructure.

14. . ACCESS TO LEGAL AID

Policy - That the provincial and federal Ministers of Justice consider a provision of free legal services for those earning under a certain income and offer a reasonable sliding scale for those with greater need.

14. . SECURE FUNDING FOR A NEW HEALTH ACCORD

Policy - That the federal, provincial and territorial governments be urged to negotiate a new Health Accord that protects, transforms and strengthens our National Health Care System to include adequate and stable financial resources (including at least a 6% escalator), as well as national seniors' health care plan and a national pharmaceutical strategy that will improve health outcomes for Canadians.

14. . CONSUMER PRICE INDEX ASSESSMENT

Policy - That the Canadian and provincial governments' Departments of Labour plus Statistics Canada take a hard look at "the fixed basket of commodities" used to determine the Consumer Price Index and use more realistic goods and services items to come up with a CPI fairer to all Canadians.

13. . LIVING WAGE INCREASES

Policy - That the NPF call upon provincial governments and opposition parties to immediately establish a living hourly wage and provide (annually) increases to minimum wage limits which will keep up with inflation.

13. . COST OF LIVING INCREASES FOR SENIORS CONVENTION

Policy- That the increases in OAS, CPP and GIS be adjusted so as to more accurately keep up with the actual cost of living.

13. . OAS AND GIS INCREASES

Policy - That the OAS and GIS be increased significantly to provide for those who have never entered the work force.

13. . SENIOR INCOME SUPPLEMENTS FREE FROM INCOME TAX

Policy - That the NPF lobby the federal government to exempt CPP, QPP, OAS and CPP benefits from income tax.

13. . STUDENT AID

Policy - That the NPF call on all provincial governments in Canada, through the Minister of Education, to extend financial aid beyond secondary schools to the public college and university levels up to at least the first undergraduate degree for all deserving students.

13. . THE DANGERS OF PAYDAY LOAN OUTLETS

Policy - That the NPF oppose the emergence of payday loans and cash advance companies and take steps to inform retirees of the dangers associated with the payday/cash advance system.

13. . ACCESS TO OFFICIAL TAX FORMS

Policy - That the official tax forms provided by the Canadian Revenue Agency be available at post offices and other locales for easier access to citizens.

13. . RRIF WITHDRAWALS

Policy - That the federal government treat RRIF withdrawals, up to the amount required by law, in a similar manner as capital gains, with only half of the withdrawal being subject to tax until such time as the economy no longer requires government control at the record low interest rate levels evident over the past five years.

13. . NON-TAXABLE DEATH BENEFIT

Policy - That the NPF urge the federal government to make the CPP lump sum death benefit non-taxable.

13. . MINIMUM WAGE EQUIVALENT FOR SENIORS

Policy - That the NPF urge governments (provincial and federal) to devise a system whereby no senior's income would drop below what they would make if they were working a 40 hours week at minimum wage.

13. . STOP TAX EXEMPTIONS FOR CROSS BORDER SHOPPERS

Policy - That the NPF oppose the increased tax exemptions for cross-border shoppers and send a letter to the federal Minister of Finance advising that at this time of store closings, layoffs, and stores moving to the United States, that his increase is totally irresponsible and will lead to further unemployment in Canada.

12. . INCREASE OAS AND COST OF LIVING

Policy - That the NPF urge the federation government to increase Old Age Security by no less than 30% and tie future benefits to the cost of living index.

12. . INCREASE THE GUARANTEED INCOME

Policy - That the NPF urge the federal government to increase the Guaranteed Income Supplement by no less than 16% in order to give seniors and others on fixed income a decent standard of living and thus raise them above the poverty level.

12. . PUBLIC ENGAGEMENT ON CHANGES TO OLD AGE SECURITY

Policy - That the NPF urge the federal government to institute public dialogue and consultation prior to any changes to the status quo Old Age Security benefits.

12. . LIVING WAGE

Policy - That the NPF call upon governments to amend all labour legislation which refers to “minimum wage” and replace that wording with “living wage”.

12. . STREAMLINING THE NEW HORIZONS FUNDING

Policy - That the NPF request those persons in charge of the New Horizons grant applications to speed up the process of requests for grants in order that the clubs approved for funding can rely on the estimates given them by suppliers.

12. . TAXING CROSS-BORDER SHOPPING

Policy - That the NPF oppose the increase in tax exemptions for cross-border shoppers.

12. . INCREASING THE CURRENT MAXIMUM DEATH BENEFIT

Policy - That the federal government and Health Canada take immediate steps to increase the current maximum death benefit of \$2500 to a maximum of \$5000 income tax exempt benefit to enable the family of a deceased cover much of the funeral and other related expenses.

12. . HELP FOR LOW INCOME SENIORS

Policy - That the NPF urge governments to help, financially, low income seniors so they may live with dignity.

12. . HEALTHCARE PREMIUMS AS A TAX DEDUCTION

Policy - That the NPF urge the federal government to allow seniors to claim all premiums for health care services as a tax deduction.

12. . GST EXEMPTION

Policy - That the NPF urge the federal government to remove the Goods and Services Tax (GST) from over-the-counter medications.

12. . THE TOBIN TAX

Policy - That the NPF urge the government of Canada to support the Tobin Tax (a tax on foreign exchange transactions).

12. . TAXING THE WEALTHY AND CORPORATIONS

Policy - That the federal and provincial governments increase all forms of taxation on wealthy Canadians and that they increase corporate taxes as well.

12. . TAX-FREE FUNERALS

Policy - That all federal taxes be removed from seniors' funeral expenses

12. . ON PENSION FUNDS AND PRIVATE EQUITY CORPS

Policy - That pension funds not be used to finance private equity corporations.

12. . IMPROVED HOME CARE

Policy - That the NPF and its members call on the federal and provincial governments to cooperate, improve, and implement the following programme so as to improve home care for seniors:

- a. provide and improve restive relief for voluntary care givers;
- b. provide paid leave for family care givers when necessary;
- c. provide sufficient home support through federal and/or provincial funding agreements; and
- d. financially support current volunteer programmes and encourage the establishment of new volunteer programmes which have seniors helping seniors with minor home repair programmes, non-medical health promotional programmes and visitations, companionship, and social excursion programmes.

12. . HELP FOR LOW INCOME SENIORS

Policy - That the NPF urge governments to help, financially, low income seniors so they may live with dignity.