

Pensions

2018

Defined Pensions

Protection for Private Defined Benefit Pensions

18.8.4 PROTECTION FOR PRIVATE DEFINED BENEFIT PENSIONS

WHEREAS recently Sears, but over time many companies have entered insolvency and legally been able to reduce pension payments , and

WHEREAS as illustrated by the CCPA study “The Lion’s Share” Canadian companies have the capacity to fully fund their pensions, and

WHEREAS there are two levels of legislation in Canada that threaten pension security, pension regulations and insolvency regulations, solutions are required at both levels,

THEREFORE BE IT RESOLVED that the National Pensioners Federation call on the federal government to extend super-priority to the unfunded pension liability in insolvency, and

BE IT FURTHER RESOLVED that the National Pensioners Federation call on the Canadian pension regulators to implement pension insurance programs that cover 100% of any pension loss.

Submitted By the Canadian Federation of Pensioners

Bill C-27

Convention: 2017

WHEREAS Bill C-27, an Act to amend the Pension Benefits Standards Act, represents a dangerous and immediate attack on future and current retirees and defined-benefit (DB) pension plans, and sets up a framework for target-benefit (TB) pension plans in

the federal private sector; and

WHEREAS Bill C-27 invites employers and other plan sponsors to abandon their pension promises to employees and retirees, and allows employers to persuade individuals to surrender their earned DB plans in exchange for less secure, less stable TB plans, thus downloading virtually all risks brought on by market volatility to workers and retirees; and

WHEREAS Bill C-27 will leave employees at the mercy of employers who want to back out of their pension commitments,

THEREFORE BE IT RESOLVED 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,

BE IT FURTHER RESOLVED that the NPF continue to educate members and the public on the dangers of Bill C-27.

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and
CONGRESS OF UNION RETIREES OF CANADA

Defined Benefits

Convention: 2017

WHEREAS employers promised current employees, and retirees defined benefit pensions as part of their compensation. These pensions are a form of deferred wages, and

WHEREAS we believe a deal is a deal, and employers should not be able to take back compensation they promised to their employees or retirees, and

WHEREAS this issue is important to every Canadian. If you yourself are retired, have a family member who is retired or one day wish to retire, this issue has a direct impact on you and your retirement security; and

WHEREAS that there is a sacred trust for the federal government to protect the retirement income security that's already been earned by millions of Canadians in defined benefit plans,

THEREFORE BE IT RESOLVED 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.

Submitted by USCO

Defined Benefits

Convention: 2017

WHEREAS Defined Benefits pension plan are superior to Targeted Benefits and Defined Contribution pension plans, and

WHEREAS all seniors with Defined Benefits pensions could be targeted by public and private employers, and their payments significantly reduced.

THEREFORE BE IT RESOLVED That the USCO 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

BE IT FURTHER RESOLVED That the USCO work to move forward with a suitable representation on October 1st (United Nations Day of the Older Person) for Canadians around the pending pension crises.

Submitted by USCO

Pension Reforms

Age for Pension Eligibility

Convention:

2012

Policy:

That the NPF advise the federal government that our organization is totally opposed to raising the age of eligibility for pensions beyond the present 65 years of age.

Number:

6

Section:

Pensions

Applying CPP Adjustment

Convention:

2013

Policy:

That the NPF lobby the federal government – Service Canada to apply the CPP adjustment amount to CPP and supplements every three months.

Number:

9

Section:

Pensions

Canada Pension

Policy number:

2016-4-5

Convention:

2016 – MSC

Preamble:

WHEREAS 11 million Canadians do not have access to a workplace pension plan; and

WHEREAS Workplace coverage continues to decline, particularly in the private sector with less than 25% of workers participating in a workplace pension plan; and

WHEREAS The new Federal Government has committed to enhancing the Canada Pension Plan (CPP) within the 2016 calendar year; and

WHEREAS The Canadian Labour Congress and the FTQ have made a proposal to double

Canada Pension Plan benefits through a gradual increase of contributions

Policy:

That the National Pensioners Federation and its affiliates lobby provincial Finance Ministers to support the Canadian Labour Congress proposal for an enhanced Canada Pension Plan and Quebec Pension Plan.

Section:

Pensions

Canada Pension Plan Death Benefit Revision

Convention: 2017

WHEREAS the Canada Pension Plan Death Benefit was, until 1998, a percentage of the amount of Canada Pension received by the deceased estate and, if that system had continued, the Death Benefit maximum would be approximately \$5,300 today, and WHEREAS currently the death benefit is calculated as “equal to six months’ worth of calculated retirement pension up to a maximum of \$2,500” with the average death benefit paid out in January 2017 being \$2292.52, and FURTHER WHEREAS this death benefit is paid to the survivor or estate of the deceased Canada Pension Plan recipient in order to assist with the funeral expenses of the deceased;

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the Federal Government to increase the Canada Pension Plan Death Benefit to “equal to six months’ worth of calculated retirement pension up to a maximum of \$5,000” immediately, with incremental increases every year thereafter at no less than the cost of living, and that this benefit be made non-taxable.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC and COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

Caregivers Tax Credit Refund

Convention: 2017

WHEREAS the 2017 Federal Budget proposes to combine the Caregiver Credit, the Infirm Dependent Credit and the Family Caregiver Tax Credit into a single new Canada Caregiver Credit that will be effective for the 2017 taxation year, and WHEREAS this new credit will start to be reduced when the dependant’s net income is above \$16,163 in 2017 with a phase-out range up to \$23,046, and

WHEREAS caring for a dependent may affect employment income, and

WHEREAS this credit will provide more tax relief to caregivers with higher incomes, and less tax relief to caregivers with lower incomes,

THEREFORE BE IT RESOLVED THAT the National Pensioners Federation urge the Federal Government to make the new combined Caregiver Tax Credit refundable.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

Changes to Age of Eligibility for Canada Pension Plan and Old Age Security

Convention: 2017

WHEREAS in early 2017 the Council of Economic Advisors to Federal Finance Minister Bill Morneau stated that the ages of eligibility for Old Age Security (OAS) and the Canada Pension Plan (CPP) be “should be recalibrated and increased to meet the Canadian reality of an aging society and a considerably longer life expectancy; and

WHEREAS changing the ages of eligibility to OAS and CPP would hurt seniors, put increased pressure on our pension plans, and cause a further downloading of services to the provincial governments; and

WHEREAS the Liberal Party during the 2015 campaign about changing the ages of eligibility to Old Age Security, said: “This will make our most vulnerable seniors even poorer, and Canadians will have to wait two additional years to collect this much-needed money. It will also pass along costs to provincial governments that will have to support low-income seniors. ” ; and

WHEREAS half of the seniors in Canada live on an annual income of \$26,000 or less, and any changes to the ages of eligibility for CPP and OAS would plunge many of these seniors into deep poverty,

THEREFORE BE IT RESOLVED that the National Pensioners Federation (NPF) will continue to:

- oppose changes to the age of eligibility for either/ or and both the Canada Pension Plan (CPP) and Old Age Security (OAS) and
- work with our allies to oppose these changes.

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and CONGRESS OF UNION RETIREES OF CANADA

CPP Indexing

Convention: 2017

WHEREAS the Canadian inflation rate is forecast at 2% by Statistics Canada for 2016, and

WHEREAS senior pension benefits are fixed with very little increase (1%), and

WHEREAS federal MP's voted to increase their office expenses by 20% and their travel by 5%, and

WHEREAS seniors are most negatively impacted by the cost of living gap,

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the federal government to index senior pensions to the cost of living, inflation rate, only in the positive.

Submitted by USCO

Eliminate Seniors Living in Poverty

Convention:

2015

Policy:

That the NPF strongly ask that the federal government double the Canada Pension Plan retirement, change the plan to raise eligibility for Old Age Security and Guaranteed Income Supplement, as well as enhance these benefits in order to keep Canadian seniors out of poverty.

Number:

37

Section:

Pensions

On Pension Funds and Private Equity Corps 2

Convention:

2012

Policy:

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

Number:

5

Section:

Pensions

On Pension Fund Investments and Private Equity Corps 1

Convention:

2012

Policy:

That the NPF call on all levels of government to investigate the practice of pension fund investment in private equity corporations that benefit from the purchase of other

corporations and then subject the employees and retirees to financial hardship.

Number:

4

Section:

Pensions

Pension Plan for Members of Parliament

Convention:

2012

Policy:

That the NPF urge the federal government to scrap the current pension plan for Members of Parliament immediately and replace it with a plan that requires the funding to be equitable for both the MPs and taxpayers and that the pension plan be based on sound actuarial principles.

Number:

17

Section:

Pensions

Private Portable Pension Plan

Convention:

2012

Policy:

That the NPF lobby the federal government to institute (in addition to the Canada Pension Plan) a private portable pension plan sponsored by the federal government and

employees which takes into consideration the movement of Canadian workers from one job or type of employment to another; and that this portable pension plan make special pension provision for parents who elect to stay at home during child-rearing years.

Number:

16

Section:

Pensions

Reforming the Present Pension System

Convention:

2012

Policy:

That community campaigns (with a national focus) be established to restructure our present pension system in line with the Canadian Labour Congress proposals be initiated and supported to address all shortcomings and inadequacies; and, further, that the provincial and federal governments implement the Canadian Labour Congress's proposals on pension reform.

Number:

15

Section:

Pensions

Rescind 67 as New Retirement Age

Convention:

2013

Policy:

That the NPF request of the federal government that the age legislation raising the eligible age to receive pensions to 67 be rescinded before it is enacted and that all private pension plans be required to have adequate funds and be insured by the federal government against bankruptcy.

Number:

19

Section:

Pensions

Seniors First as Secure Creditors

Convention:

2015

Policy:

That the NPF urge governments to enact legislation to put workers and seniors first as secure creditors when a company wind-up or bankruptcy occurs.

Number:

38

Section:

Pensions

Pension Program Increases

Canada Pension Plan Benefits Increase

Convention: 2017

WHEREAS the poorest 20% of senior households in Canada had a median wealth of

only \$15,000,

THEREFORE BE IT RESOLVED THAT the National Pensioners Federation urge the Federal Government to change the formula for increasing all benefits paid through Canada Pension Plan (CPP).

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

CPP and OAS

Convention: 2017

WHEREAS seniors on fixed income, low income families, and people with a disability do not get a cost of living increase to help them financially and the costs of food, utilities, rent keep on rising and many people throughout the winter cannot afford heating fuel and food,

THEREFORE BE IT RESOLVED 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.

Submitted by USCO

General

Pensions & Bankruptcy

18.8.3 PENSIONS AND BANKRUPTCY

WHEREAS Canadian workers rely on their pensions and benefits to live and retire with dignity, and

WHEREAS Canada's current bankruptcy laws allow failing corporations to take money dedicated to employees pensions and benefits and use that money to make bonus and

separation payments to CEOs, as well as to pay off banks and investors, and

WHEREAS, in 2015, the Liberal Party of Canada campaigned on improving security for all Canadians, and

WHEREAS at the Liberal 2018 National Convention the Liberal Party of Canada passed a resolution that calls upon the Government of Canada to develop a strategy that would prioritize Employee Pension Plans in the Companies' Creditors Arrangement Act and the Bankruptcy and Insolvency Act to recognize super-priority for pension debts , and

WHEREAS on November 6, 2017, NDP Member of Parliament Scott Duvall introduced Private Members' Bill C-384, An Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act (pension plans and group insurance programs) to ensure that claims in respect of unfunded liabilities or solvency deficiencies of a pension plan are accorded priority in the event of bankruptcy proceedings. It also provides that an employer has to maintain group insurance programs that provide benefits to or in respect of its employees or former employees,

THEREFORE BE IT RESOLVED that the National Pensioners Federation continue the campaign to pressure the Canadian Government to immediately amend Canadian Bankruptcy Laws to ensure that when corporations file for bankruptcy protection shareholders, banks, creditors and corporate executives are not placed ahead of employees in respect to their rights of any wages, separation payments, bonuses, pensions and benefits, and

BE IT FUTHER RESOLVED that the National Pensioners Federation keep apprised of the status of Private Members' Bill C-384, an Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act, and inform its member

associations of such status to enable pressure be put on the Canadian Government to enact it into law.

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

Bankruptcy Protection

18.8.2 BANKRUPTCY PROTECTION

WHEREAS Canada's current bankruptcy laws do not protect workers' pensions and benefits when their company goes bankrupt or undergoes restructuring, and

WHEREAS the Canadian government has been putting well-connected insiders and the corporations they represent first, and asked Canadian workers to settle for less, and

WHEREAS pensions earned by workers are deferred wages and diverting, withholding, or seizing those funds should be illegal, and

WHEREAS Liberal Party members at the Liberal 2018 National Convention in Halifax passed a resolution that calls upon the Government of Canada to develop a strategy that would prioritize Employee Pension Plans in the Companies' Creditors Arrangement Act and the Bankruptcy and Insolvency Act to recognize super-priority for Pension debts. "Super-priority means pensioners would be among the first creditors to be paid in the event that a company becomes insolvent or declares bankruptcy,

THEREFORE BE IT RESOLVED that the National Pensioners Federation call on the Government of Canada to fix bankruptcy laws so our employee's pension and health benefits are given the same priority as secured creditors to stop employers from putting shareholders, banks, and creditors ahead of their employees when they file for bankruptcy protection.

Submitted by COSCO of B C

Expand the Powers of the Financial Services Regulatory Authority

18.8.1 EXPAND THE POWERS OF THE FINANCIAL SERVICES REGULATORY AUTHORITY

WHEREAS the Financial Regulatory Authority of Ontario has a legislative mandate to provide regulatory services that protect the public interest and enhance public confidence in the sectors it regulates; and

WHEREAS this Agency is responsible for good administration of pension plans and to protect and safeguard the pension benefits and rights of pension plan beneficiaries.

THEREFORE BE IT RESOLVED That the National Pensioner's Federation calls upon the Ontario Government to ensure that the Financial Services Regulatory Authority of Ontario has the following regulatory powers:

- To block or place conditions on company takeovers, bankruptcy and insolvency process that are deemed to put pension plans at risk;
- Ensure that any pension plan is funded at 100% prior to paying any secured creditors;
- Ensure that payment to workers of any termination, severance pay and health benefits owing prior to paying any secured creditors;
- Ensure prevention of companies from stopping the payment of any retirement benefits during any proceedings under bankruptcy and insolvency processes;
- Powers to issue punitive fines on company directors and executives in cases of clear wrongdoing; and
- Ability to claw back directors and executives bonuses after a company pension plan or plans collapse, and

BE IT FURTHER RESOLVED that the N.P.F. develop an action plan to facilitate the above.

Submitted by Unifor Local 222

Notification of Income Supports

Convention: 2017

WHEREAS many seniors are not aware of income supports to which they may be entitled, either provincial or federal; and

WHEREAS Service Canada sends out T4A slips to every recipient of Canada Pension and/or Old Age Security;

THEREFORE BE IT RESOLVED 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 or ?,
- contact information to obtain application forms for such income support.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATION of BC

Reinstate Funding and Services for Veterans

Convention:

2014

Policy:

That the federal government re-examine its policies and lack of adequate assistance for post stress disorder amongst veterans and show appreciation for the services of men and women on the front line by reinstating all of the services which were recently cut as

well as improving access to those benefits and services.

Number:

37

Section:

Transportation

2017

CPP Age Eligibility Postal Banking Executive Compensation Minimum Income Taxing
Seniors Health Benefits

2017.3.4 2017.7.4 2017.7.6

Caregiver Support Separation of Survivors Benefits Affordable Child Care

5. ENVIRONMENT

6. TRANSPORTATION

7. OTHER

D2017.7.1 2017.7.2 2017.7.3 WD2017.7.5

D - WD -

NPF Funding Proposal Seniors Strategy Support Electoral Reform Death Tax Exemption

Defeated Withdrawn

AFFORDABLE CHILD CARE

Convention: 2017

WHEREAS it is known that the cost of childcare expenses in some cities in Canada has risen three times faster than inflation, and

WHEREAS this has meant that some parents have ended up paying up to \$1,000 a year more than they did two years ago;

WHEREAS the number of low-fee childcare spaces available in Quebec has increased dramatically between 1996 to 2016 from approximately 80,000 – 200,000 due to their childcare program, and

WHEREAS this affordability has noticeably increased the number of women, and young women who have returned to work in Quebec,

THEREFORE BE IT RESOLVED 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

BE IT FURTHER RESOLVED 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

BE IT FURTHER RESOLVED that these spaces be offered in safe government- regulated facilities for the wellbeing of our children and grandchildren.

Submitted by USCO

DEATH TAX EXEMPTION

Convention: 2017

WHEREAS the Canadian Government imposes taxes upon death yet offers \$2500, but not all receive this benefit; and

WHEREAS Why does a person or estate pay taxes for a person who dies?

THEREFORE BE IT RESOLVED That the Government exempt taxes owing to anyone who passes away after age of 65.

Submitted by USCO

SEPARATE SURVIVORS BENEFITS

Convention: 2017

WHEREAS survivors lose some or all of their benefits on turning 60 as they are combined with the Canadian Pension Plan Benefits, and

WHEREAS survivors are still survivors, and should not be penalized by turning 60, and

WHEREAS survivors who turn 60 need more financial support not less,

THEREFORE BE IT RESOLVED 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

ELECTORAL REFORM

Convention: 2017

WHEREAS our current voting system elects only one political representative in each riding, which means that a representative can be elected with less than half of the votes cast; and

WHEREAS when more than person runs in an election in a riding this can leave the other voters unrepresented if their candidate is not elected, and

WHEREAS our current system, “first- past- the- post”, divides the country into non-overlapping areas known as ridings, constituencies, or electoral districts; and in each riding about the same number of people reside;

THEREFORE BE IT RESOLVED that the National Pensioners Federation call upon all levels of government and the Prime Minister to conduct a non-partisan process involving citizens and experts to determine the best model of proportional representation, and

BE IT FURTHER RESOLVED that this model be implemented in time to make every vote count in the 2019 election.

Submitted by UNIFOR TORONTO AREA COUNCIL RETIRED WORKERS

NATIONAL SENIORS STRATEGY DEVELOPMENT

Convention: 2017

WHEREAS here is a dramatic demographic shift in Canada: today there are more seniors in Canada than youth under age 15, and 1 in 6 Canadians is a senior and in 14 years, 1 in 4 Canadians will be a senior, and

WHEREAS Canada needs to prepare for these dramatically changing demographics and the unique needs of seniors, and

WHEREAS a National Seniors Strategy would ensure that many of the issues important to seniors are listened to and addressed, and

FURTHER WHEREAS MP Marc Serré’s (Nickel Belt) motion to develop a national seniors strategy was voted on and passed by Parliament on May 22,

THEREFORE BE IT RESOLVED that the National Pensioners Federation lobby the Federal Government and the Standing Committee on Human Resources, Skills and Social Development to support the development and implementation of a national seniors strategy for Canada.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

NPF FUNDING PROPOSAL

Convention: 2017

WHEREAS effectively operating the National Pensioners' Federation, a non-profit association, depends on financial support mostly from its members that also are non-profit organizations, and

WHEREAS the effective organizing of and outreach to other seniors' organizations will require a sufficient budget;

AND FURTHER WHEREAS work of the NPF's committees require financial support in order to report and attend the meetings of the Executive and/or the Convention from time to time,

THEREFORE BE IT RESOLVED that the executive of the National Pensioners Federation strike a task force whose mandate is to immediately research and recommend ways to ethically fund-raise in order to support all National Pensioners Federation activities.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

TAXING SENIORS' HEALTH BENEFITS

Convention: 2017

WHEREAS many seniors on fixed incomes have financial difficulty making ends meet without further off-loading and downloading of existing program costs, and

WHEREAS Old Age Pensions and Supplements have not increased sufficiently to cover the increased financial demands due to the cost of living, increased utility costs, medication costs, property taxes, and

WHEREAS many seniors are being challenged to try to live in dignity while receiving benefits below the poverty level,

THEREFORE BE IT RESOLVED that the National Pensioners' Federation oppose the Federal Government's proposed Taxation of Seniors' Health Benefits.

Submitted by SASKATCHEWAN SENIORS ASSOCIATION INCORPORATED

MINIMUM INCOME

Convention: 2017

WHEREAS many citizens are living in extreme poverty and in some cases have no source of income, and

WHEREAS there is proof that the benefits of a guaranteed minimum income for all citizens result in lower poverty rates, fewer hospital visits and increased high school completion rates, and

WHEREAS a guaranteed annual income system rather than the existing welfare programmes would streamline administration and reduce massive administrative costs,

THEREFORE BE IT RESOLVED 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

BE IT FINALLY RESOLVED 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.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

EXECUTIVE COMPENSATION

Convention: 2017

WHEREAS not so long ago executives in industry received incomes which equalled approximately ten times the average wage paid to their employees. Included in this calculation and of extreme importance was the profitability of the business, and

WHEREAS over the last eleven years we have witnessed an eighty-two percent increase in executive compensation, while working and retired Canadians have seen income stagnation; and

WHEREAS union-organized workplaces have attempted to distribute the generated profits in a more equitable fashion, excessive executive wage increases continue,

THEREFORE BE IT RESOLVED 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.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

POSTAL BANKING

Convention: 2017

WHEREAS many Citizens in rural areas do not have access to either a bank or a post office and banks are frequently closing branches in small towns, with negative effects on local businesses and communities; and

WHEREAS Canada's banks charge some of the highest fees in the world, and

WHEREAS a publicly owned bank could act in the public interest in ways in which private banks cannot, particularly for environmental initiatives and community economic development; and

WHEREAS there are many successful postal banking models in several countries eg: United Kingdom, France, India, Italy and New Zealand;

THEREFORE BE IT RESOLVED 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

BE IT FINALLY RESOLVED that the National Pensioners Federation urge the national government to establish a publicly-owned postal bank.

Submitted by TORONTO AREA RETIRED WORKERS COUNCIL

CHANGES TO AGE OF ELIGIBILITY FOR CANADA PENSION PLAN AND OLD AGE SECURITY

Convention: 2017

WHEREAS in early 2017 the Council of Economic Advisors to Federal Finance Minister Bill Morneau stated that the ages of eligibility for Old Age Security (OAS) and the Canada Pension Plan (CPP) be "should be recalibrated and increased to meet the Canadian reality of an aging society and a considerably longer life expectancy; and

WHEREAS changing the ages of eligibility to OAS and CPP would hurt seniors, put increased pressure on our pension plans, and cause a further downloading of services to the provincial governments; and

WHEREAS the Liberal Party during the 2015 campaign about changing the ages of eligibility to Old Age Security, said: "This will make our most vulnerable seniors even poorer, and Canadians will have to wait two additional years to collect this much-needed money. It

will also pass along costs to provincial governments that will have to support low-income seniors. ” ; and

WHEREAS half of the seniors in Canada live on an annual income of \$26,000 or less, and any changes to the ages of eligibility for CPP and OAS would plunge many of these seniors into deep poverty,

THEREFORE BE IT RESOLVED that the National Pensioners Federation (NPF) will continue to: – oppose changes to the age of eligibility for either/ or and both the Canada Pension Plan (CPP) and Old Age Security (OAS) and – work with our allies to oppose these changes.

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and CONGRESS OF UNION RETIREES OF CANADA

BILL C-27

Convention: 2017

WHEREAS Bill C-27, an Act to amend the Pension Benefits Standards Act, represents a dangerous and immediate attack on future and current retirees and defined-benefit (DB) pension plans, and sets up a framework for target-benefit (TB) pension plans in the federal private sector; and

WHEREAS Bill C-27 invites employers and other plan sponsors to abandon their pension promises to employees and retirees, and allows employers to persuade individuals to surrender their earned DB plans in exchange for less secure, less stable TB plans, thus downloading virtually all risks brought on by market volatility to workers and retirees; and

WHEREAS Bill C-27 will leave employees at the mercy of employers who want to back out of their pension commitments,

THEREFORE BE IT RESOLVED 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,

BE IT FURTHER RESOLVED that the NPF continue to educate members and the public on the dangers of Bill C-27.

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and CONGRESS OF UNION RETIREES OF CANADA

CPP AND OAS

Convention: 2017

WHEREAS seniors on fixed income, low income families, and people with a disability do not get a cost of living increase to help them financially and the costs of food, utilities, rent keep on rising and many people throughout the winter cannot afford heating fuel and food,

THEREFORE BE IT RESOLVED 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.

Submitted by USCO

NOTIFICATION OF INCOME SUPPORTS

Convention: 2017

WHEREAS many seniors are not aware of income supports to which they may be entitled, either provincial or federal; and

WHEREAS Service Canada sends out T4A slips to every recipient of Canada Pension and/or Old Age Security;

THEREFORE BE IT RESOLVED 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 or ?,
- contact information to obtain application forms for such income support.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATION of BC

CANADA PENSION PLAN BENEFITS INCREASE

Convention: 2017

WHEREAS the poorest 20% of senior households in Canada had a median wealth of only \$15,000,

THEREFORE BE IT RESOLVED THAT the National Pensioners Federation urge the Federal Government to change the formula for increasing all benefits paid through Canada Pension Plan (CPP).

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

CAREGIVERS TAX CREDIT REFUND

Convention: 2017

WHEREAS the 2017 Federal Budget proposes to combine the Caregiver Credit, the Infirm Dependent Credit and the Family Caregiver Tax Credit into a single new Canada Caregiver Credit that will be effective for the 2017 taxation year, and

WHEREAS this new credit will start to be reduced when the dependant's net income is above \$16,163 in 2017 with a phase-out range up to \$23,046, and

WHEREAS caring for a dependent may affect employment income, and

WHEREAS this credit will provide more tax relief to caregivers with higher incomes, and less tax relief to caregivers with lower incomes,

THEREFORE BE IT RESOLVED THAT the National Pensioners Federation urge the Federal Government to make the new combined Caregiver Tax Credit refundable.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

DEFINED BENEFITS

Convention: 2017

WHEREAS employers promised current employees, and retirees defined benefit pensions as part of their compensation. These pensions are a form of deferred wages, and

WHEREAS we believe a deal is a deal, and employers should not be able to take back compensation they promised to their employees or retirees, and

WHEREAS this issue is important to every Canadian. If you yourself are retired, have a family member who is retired or one day wish to retire, this issue has a direct impact on you and your retirement security; and

WHEREAS that there is a sacred trust for the federal government to protect the retirement income security that's already been earned by millions of Canadians in defined benefit plans,

THEREFORE BE IT RESOLVED 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.

Submitted by USCO

DEFINED BENEFITS

Convention: 2017

WHEREAS Defined Benefits pension plan are superior to Targeted Benefits and Defined Contribution pension plans, and

WHEREAS all seniors with Defined Benefits pensions could be targeted by public and private employers, and their payments significantly reduced.

THEREFORE BE IT RESOLVED That the USCO 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

BE IT FURTHER RESOLVED That the USCO work to move forward with a suitable representation on October 1st (United Nations Day of the Older Person) for Canadians around the pending pension crises.

Submitted by USCO

CANADA PENSION PLAN DEATH BENEFIT REVISION

Convention: 2017

WHEREAS the Canada Pension Plan Death Benefit was, until 1998, a percentage of the amount of Canada Pension received by the deceased estate and, if that system had continued, the Death Benefit maximum would be approximately \$5,300 today, and

WHEREAS currently the death benefit is calculated as “equal to six months’ worth of calculated retirement pension up to a maximum of \$2,500” with the average death benefit paid out in January 2017 being \$2292.52, and

FURTHER WHEREAS this death benefit is paid to the survivor or estate of the deceased Canada Pension Plan recipient in order to assist with the funeral expenses of the deceased;

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the Federal Government to increase the Canada Pension Plan Death Benefit to “equal to six months’ worth of calculated retirement pension up to a maximum of \$5,000” immediately, with incremental increases every year thereafter at no less than the cost of living, and that this benefit be made non-taxable.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC and COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of BC

CPP INDEXING

Convention: 2017

WHEREAS the Canadian inflation rate is forecast at 2% by Statistics Canada for 2016, and

WHEREAS senior pension benefits are fixed with very little increase (1%), and

WHEREAS federal MP's voted to increase their office expenses by 20% and their travel by 5%, and

WHEREAS seniors are most negatively impacted by the cost of living gap,

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the federal government to index senior pensions to the cost of living, inflation rate, only in the positive.

Submitted by USCO

CONSUMER PRICE INDEX FOR SENIORS

Convention: 2017

WHEREAS increases in both Canada Pension benefits and Old Age Security benefits are governed by the Consumer Price Index in Canada, and

WHEREAS many of the items included in the 'basket of items' used in the calculation of the Consumer Price Index are not necessarily relevant to seniors who are recipients of these benefits (furniture, appliances, child care services, etc.),

THEREFORE BE IT RESOLVED 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 COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

CANADA REVENUE AGENCY INCOME CATEGORIES

Convention: 2017

WHEREAS the only way for any taxpayer to qualify for the Refundable Medical Expense Supplement is by having either Employment Income, "other" Employment Income, Business Income, Professional Income, Commission Income, Farming Income, and Fishing Income, and

WHEREAS many taxpayers, i.e., senior citizens and low-income individuals, have many deductible medical expenses that unfortunately they cannot claim due to the limitation of applicable income categories,

THEREFORE BE IT RESOLVED 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

SENIORS HOUSING

Convention: 2017

WHEREAS Canadians need more affordable seniors housing. The seniors housing in our community were built in 1977, more than 40 years ago.

Whereas many communities have long waiting lists to get into any existing housing,

Therefore Be It Resolved That the National Pensioners Federation lobby the Federal Government to provide funding for additional housing and the maintenance of that housing.

Submitted by SASKATCHEWAN SENIORS ASSOCIATION INCORPORATED

NATIONAL HOUSING STRATEGY

Convention: 2017

WHEREAS one and a half million Canadians are unable to find adequate, suitable or affordable housing and 250,000 households are in imminent risk as federal social housing operating agreements expire and over 150,000 more families are on waitlists for housing; and

WHEREAS both homeowners and renters face escalating costs and barriers in their search to find affordable housing; and

WHEREAS in some major cities of Canada, the rental vacancy rate is less than 1% and there is a core housing need where seniors are competing for affordable housing; and

WHEREAS with federal operating agreements expiring each year, many citizens face uncertainty and perhaps homelessness and an initiative to increase long-term and significant capital funding would support construction and operation of new social and affordable housing and protect existing social housing;

THEREFORE BE IT RESOLVED that the federal government secure the future of affordable housing through a dedicated funding program to protect the existing stock of 600,000 social housing units; and

BE IT FURTHER RESOLVED that the NPF support the development of a National Housing Strategy that includes incentives to preserve and expand rental housing and co-operative housing, at a cost not to exceed 30% of income, for moderate income earners; and

BE IT FURTHER RESOLVED that the NPF urge the Federal government to review the mandate of the Canada Mortgage and Housing Corporation to determine how a National Housing Strategy can deliver housing projects with accountability and specific timelines for completion; and

BE IT FURTHER RESOLVED that the National Pensioners Federation (NPF) urge all levels of government in partnership to address the serious housing crisis which is due to long-term underinvestment in affordable housing; and

BE IT FURTHER RESOLVED that the National Pensioners Federation (NPF) work with our allies to lobby the federal government and all other levels of government to pass into law provisions for a federal housing strategy and provisions for adequate and affordable housing for all Canadians.

Submitted by BC FEDERATION OF RETIRED UNION MEMBERS (BC FORUM) and
CONGRESS OF UNION RETIREES OF CANADA

RESIDENTIAL CARE AND ASSISTED LIVING FACILITIES

Convention: 2017

WHEREAS it has come to our attention that the Federal Government of Canada has approved the investment of an off-shore foreign company in a company that operates Canadian Residential Care/Assisted Living/Independent Living Complexes in Canada (Retirement Concepts); and

WHEREAS when private and/or foreign ownership occurs, these facilities would be vulnerable to closure and the land slated for commercial development;

THEREFORE BE IT RESOLVED that the National Pensioners' Federation urge the Federal and Provincial Governments to carefully monitor this situation to be sure the safety, security and well-being of residents of these Residential Care Complex is maintained; and

BE IT FURTHER RESOLVED that the National Pensioners' Federation urge the Federal and Provincial Governments to carefully monitor the residents of these Residential Care Complex with regard to staffing levels to ensure that those levels are maintained with the

goal to provide all residents dignity, respect and well-being, and that British Columbia Standards are enforced; and

BE IT FURTHER RESOLVED that the National Pensioners' Federation urges the Federal and Provincial Governments to retain public possession and ownership of all care facilities in the province and to block any future foreign investment or influence by private sector interests wishing to purchase or invest, to any degree, in the ownership or control of said facilities.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC

CAREGIVER SUPPORT

Convention: 2017

WHEREAS we, as a society, depend greatly on family members to act as informal caregivers to provide special support care to those who are chronically ill, disabled or dying but wish to remain in their own homes; and

WHEREAS many of these informal caregivers report that their own health has suffered under the stress of providing that care and the financial impact it may have on their own lives; and

WHEREAS various levels of government save money because those who are being cared for do not require the same level of hospital and/or residential care services as a result of the work of the informal caregivers; and

WHEREAS we are aware there is a program under Employment Insurance that provides a limited program providing a benefit to caregivers caring for a family member expected to die within 26 weeks;

THEREFORE BE IT RESOLVED that the National Pensioners' Federation urges the Federal and Provincial Governments to enable a means-tested allowance, whether through an Employment Insurance or other medium, to be paid directly to these informal caregivers to allow them to care for family members without the stress of financial hardship.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC

HOME CARE

Convention: 2017

WHEREAS it has been proven more cost-effective to fund home care givers than to fund hospitalization; and

WHEREAS enabling couples to remain in their own homes causes less stress, avoiding more health issues;

THEREFORE BE IT RESOLVED that the National Pensioners' Federation urge both the Federal and Provincial Governments to expand funding to 'at home' personal health care.

Submitted by OLD AGE PENSIONERS ORGANIZATION of BC

DIRECT FUNDING TO COUNTER HOMELESSNESS

Convention: 2017

WHEREAS over 35,000 Canadians are homeless on a given night; and

WHEREAS over 235,000 Canadians experience homelessness in a year; and

WHEREAS homelessness costs the Canadian economy \$7 billion annually (this includes not only the cost of emergency shelters, but social services, health care and corrections); and

WHEREAS over 8% of residents of shelters in Canada are over the age of 55 years, and may stay longer before moving into housing; and

WHEREAS nearly one in five households experience extreme housing affordability problems meaning that they have low incomes and are spending more than 30% of their income on rent;

THEREFORE BE IT RESOLVED that the National Pensioners Federation urge the Federal Government to increase direct funding for affordable housing programs, to invest in targeted programs to house homeless people.

Submitted by COUNCIL OF SENIOR CITIZENS ORGANIZATIONS of B C

2016

CANADA PENSION

Policy number: 2016-4-5 Convention:

2016 – MSC Preamble: **WHEREAS** 11 million Canadians do not have access to a workplace pension plan; and

WHEREAS Workplace coverage continues to decline, particularly in the private sector with less than 25% of workers participating in a workplace pension plan; and

WHEREAS The new Federal Government has committed to enhancing the Canada Pension Plan (CPP) within the 2016 calendar year; and

WHEREAS The Canadian Labour Congress and the FTQ have made a proposal to double Canada Pension Plan benefits through a gradual increase of contributions
Policy: That the National Pensioners Federation and its affiliates lobby provincial Finance Ministers to support the Canadian Labour Congress proposal for an enhanced Canada Pension Plan and Quebec Pension Plan.
Section: Pensions

2015

TAX-FREE HYDRO BILLS Policy: That the NPF urge governments to eliminate the sales tax on hydro bills for seniors. Number: 36 Section: Pensions
REDUCE CROSS-BOARDER 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. Number: 32 Section: Pensions
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. Number: 31 Section: Pensions

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. Number: 33 Section: Pensions

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.
Number: 35 Section: Pensions

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. Number: 27 Section: Pensions

SENIORS FIRST AS SECURE CREDITORS

Policy: That the NPF urge governments to enact legislation to put workers and seniors first as secure creditors when a company wind-up or bankruptcy occurs. Number: 38 Section: Pensions
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. Number: 30 Section: Pensions

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. Number: 29 Section: Pensions

ELIMINATE SENIORS LIVING IN POVERTY

Policy: That the NPF strongly ask that the federal government double the Canada Pension Plan retirement, change the plan to raise eligibility for Old Age Security and Guaranteed Income Supplement, as well as enhance these benefits in order to keep Canadian seniors out of poverty. Number: 37 Section: Pensions

2014

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. Number: 26 Section: Pensions

FEDERAL EQUITY IN GENERAL MOTORS

Policy: That the government of Canada reverse its decision and continue with its ownership of a significant equity in shares of General Motors to help ensure that General Motors maintains its manufacturing base in Canada, providing good paying jobs for Canadian taxpayers and ensure the pensions of the retirees who have sacrificed so much to build that profitable company.

Number: 27

Section: Transportation

2013

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. Number: 3 Section: Pensions

RESCIND 67 AS NEW RETIREMENT AGE

Policy: That the NPF request of the federal government that the age legislation raising the eligible age to receive pensions to 67 be rescinded before it is enacted and that all private pension plans be required to have adequate funds and be insured by the federal government against bankruptcy. Number: 19 Section: Pensions

OAS AND GIS INCREASES

Policy: That the OAS and GIS be increased significantly to provide for those who have never entered the work force. Number: 20 Section: Pensions

COST OF LIVING INCREASES FOR SENIORS

Policy: That the increases in OAS, CPP and GIS be adjusted so as to more accurately keep up with the actual cost of living. Number: 2
Section: Pensions

APPLYING CPP ADJUSTMENT

Policy: That the NPF lobby the federal government – Service Canada to apply the CPP adjustment amount to CPP and supplements every three months. Number: 9 Section: Pensions

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. Number: 18 Section: Pensions

ON 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. Number: 11 Section: Pensions

NON-TAXABLE DEATH BENEFIT

Policy: That the NPF urge the federal government to make the CPP lump sum death benefit non-taxable. Number:
12 Section: Pensions

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. Number: 10 Section: Pensions

2012

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.
Number: 14 Section: Pensions

HELP FOR LOW INCOME SENIORS

Policy: That the NPF urge governments to help, financially, low income seniors so they may live with dignity.
Number: 25 Section: Pensions

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.

Number: 21 Section: Pensions

GST EXEMPTION

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

Number: 22 Section: Pensions

REFORMING THE PRESENT PENSION SYSTEM

Policy: That community campaigns (with a national focus) be established to restructure our present pension system in line with the Canadian Labour Congress proposals be initiated and supported to address all shortcomings and inadequacies; and, further, that the provincial and federal governments implement the Canadian Labour Congress's proposals on pension reform.

Number: 15 Section: Pensions

PRIVATE PORTABLE PENSION PLAN

Policy: That the NPF lobby the federal government to institute (in addition to the Canada Pension Plan) a private portable pension plan sponsored by the federal government and employees which takes into consideration the movement of Canadian workers from one job or type of employment to another; and that this portable pension plan make special pension provision for parents who elect to stay at home during child-rearing years.

Number: 16 Section: Pensions

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.

Number: 8 Section: Pensions

INCREASE THE GUARANTEED INCOME SUPPLEMENT

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.

Number: 7 Section: Pensions

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.

Number: 1 Section: Pensions

AGE FOR PENSION ELIGIBILITY

Policy: That the NPF advise the federal government that our organization is totally opposed to raising the age of eligibility for pensions beyond the present 65 years of age.

Number: 6 Section: Pensions

THE TOBIN TAX

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

Number: 24

Section: Pensions

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.

Number: 23 Section: Pensions

TAX-FREE FUNERALS

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

Number: 13 Section: Pensions

PENSION PLAN FOR MEMBERS OF PARLIAMENT

Policy: That the NPF urge the federal government to scrap the current pension plan for Members of Parliament immediately and replace it with a plan that requires the funding to be equitable for both the MPs and taxpayers and that the pension plan be based on sound actuarial principles.

Number: 17 Section: Pensions

ON PENSION FUNDS AND PRIVATE EQUITY CORPS 2

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

Number: 5 Section: Pensions

ON PENSION FUND INVESTMENTS AND PRIVATE EQUITY CORPS 1

Policy: That the NPF call on all levels of government to investigate the practice of pension fund investment in private equity corporations that benefit from the purchase of other corporations and then subject the employees and retirees to financial hardship.

Number: 4 Section: Pensions