

NEWSLETTER

Spring 2010

Volume 10 Issue 1

National Pensioners and
Senior Citizens Federation



La Fédération National Des
Retraîés et Citoyens Agés

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Guest Editorial

Act Now to Protect Pensions

One of the most devastating blows that can happen to a senior is losing a pension they have earned through years of hard work. This is something that should never happen in Canada, and yet every year it does happen to thousands of Canadians when their current or former employer enters bankruptcy.

The root of the problem is that government regulations do not require company pension plans to be fully funded at all times. In fact, weak funding rules that are designed to favour the needs of business rather than pensioners mean that most pension plans have been significantly under-funded for years.

Although much recent attention has been focused on a few large companies such as Nortel and Abitibi, pensioners and employees of companies large and small can be affected. Over 2000 companies in Canada are currently in bankruptcy or in some stage of creditor protection. Sadly most people do not realize their pensions are at risk until it is too late, or mistakenly believe that their pensions will be protected.

In fact, when the company sponsoring their pension plan fails, Canadians receive no special help or consideration under the law; they are left to fight it out in court against the high priced lawyers of banks, bondholders and other lenders to recover even a portion of what was promised them. This is in sharp contrast to what happens in the U.S., the United Kingdom, Australia, France and over 35 other countries where pensions and other employee claims are either given a special status in bankruptcy, or protected through some form of employer-funded insurance. There are few countries where pensioners have less rights or less protection than they do in Canada. This is a national disgrace.

It is not only those directly affected that are hurt. As thousands of employees and pensioners lose income and benefits which should have been provided by employers, an immense burden is placed on the economy. All those who have lost income pay less taxes, and many become dependent on Employment Insurance, the GIS or other publicly funded assistance programs. At a time when there is concern about Canada's ability to support and increase our social security programs, especially those benefiting seniors, bankrupt companies must not be allowed to pass their obligations on to the taxpayer.

Because of the publicity surrounding the recent failure of several large Canadian companies and the losses inflicted on their employees, disabled workers, and pensioners, all national parties have been working to develop a platform around "pension reform". There may never be a better time for Canadians to push for change. New rules or programs that do not take effect for years are not sufficient; meaningful reform must start with ensuring that people can collect the pensions they have earned and been promised, even when the company they worked for enters bankruptcy.

You can help make this happen:

- Find out what your seniors' organization is doing to promote changes to our pension laws, and how you can help them with their efforts.
- Write or email Prime Minister Harper, the leaders of the opposition and your MP to tell them that it is unacceptable that Canadians lose pensions they have earned and that you expect Parliament to act to protect pensions and other payments promised employees.

This guest editorial is written by Gary McCaig who is a pensioner living in Port Alberni and who is active in a national effort to protect pensions.

THE NATIONAL PENSIONERS AND SENIOR CIIZENS FEDERATION INCORPORATED

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

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

OBJECTIVES

The National Pensioners and Senior Citizens Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

1. To promote and establish and foster Seniors' Centres (called Clubs or Groups) and Regional and Provincial Seniors' groups throughout Canada.
2. To provide education for persons in the retired and senior citizens age group and other individuals interested in aging, and the status and well being of seniors.
3. To reach out to seniors who are lonely, or isolated, or at risk.
4. To provide programs which promote healthy active lifestyles for seniors, thus sustaining mental and physical health.
5. To assist in developing the knowledge that seniors should learn during their aging process, through promotion of educational experiences.
6. To research the aging process, and any problems and benefits pertaining to the aged that might be of interest to the Federation and to use the knowledge gained from that research to educate seniors and any other party or parties who are or might become interested in these concerns.
7. To provide opportunities for seniors to utilize their volunteer and leadership skills for the benefits of all persons.
8. To consult with other private and public organizations which offer similar services in order to gather any educational information that will add to knowledge and be of use to seniors and the public.

**** Notice ****

The National Pensioners and Senior Citizens Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

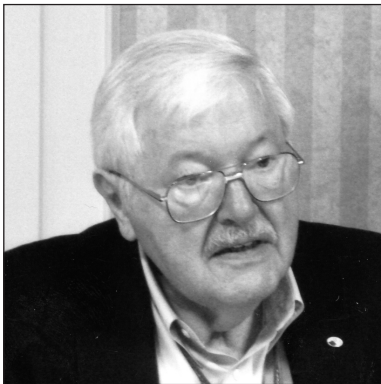
All editorial matter published in this NPSCF newsletter represents the opinions of the authors and not necessarily those of the publication's editor or the NPSCF. Statements and opinions expressed do not represent the official policy of NPSCF unless so stated.

Spring

**How glorious is nature
When in the new, green spring
In trees of any stature
The birds begin to sing
Buds burst forth on every twig,
Flowers soon are blooming
Gone is every snow-white wig
Of the spruce's grooming
Butterflies flit here and there
Honey bees are coming
Frogs are croaking everywhere
For the streams are running!
The sun so glowing and bright
Peeps over trees so tall,
Our world's a beautiful sight,
For God has made it all
- Luella Marie Enns**

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Art Kube

SPINAL STENOSIS.

If you have the symptoms listed in paragraphs one and two of this article, there is a possibility you might have Spinal Stenosis. Spinal Stenosis is a narrowing of the spinal canal brought on by, among other things, osteoarthritis or degenerative back injury brought about by aging. The narrowing of the spinal canal causes pressure on the spinal cord, which then causes back pain. This scribe has had Spinal Stenosis. After 24 visits to a chiropractor, a visit to an orthopedic surgeon and a prescription of anti-inflammatory pills, the pain got only worse. At the advice of friends, off I went to an acupuncturist. After one visit the pain started to subside; after subsequent visits the pain in my back and my legs started to disappear, but I started to develop some weakness in my legs and some mild bladder control problems.

I was so happy that the pain had disappeared that I hardly noticed the new problems with my bladder and the weakness in my legs; nevertheless, the problem got worse. I went to my family doctor who prescribed Maxi-Flow and absorbent pads for the bladder problems and some walking for the weakness in the legs. I learned to cope with the bladder problem, but the weakness just got worse, and I graduated from a walking cane to a four wheeled walker. Things became so bad that some days I had to go on all fours up the stairs to the bedroom. But, taking my responsibility as President of the National Pensioners and Senior Citizens' Federation seriously, I undertook a scheduled trip to Ottawa to attend a national roundtable on "Seniors and Volunteerism".

The round table was very interesting; however, I had to get up every half hour and exit to the washroom. During a coffee break the chap sitting beside me who had observed me getting up and exiting frequently asked me if I had a problem. I explained to him my problem. After carefully listening, he asked me when I would get home; I told him I would be home late that night, to which he responded, "First thing tomorrow morning go to Emergency and get yourself admitted because the nerves in the spinal cord are shutting down your body functions." He explained that he was a Spinal Neurosurgeon and that my problem required speedy attention, that there could be dire consequences if my problem wasn't expeditiously attended to. He even gave me the name of a colleague at the Vancouver General Hospital (VGH) Spinal Unit...

Next morning, back in Vancouver, I visited my family physician, telling him the advice I had received from the Spinal Neurosurgeon in Ottawa. My doctor ordered some hospital pre-admission tests for me, and he undertook to contact the VGH specialist whose name was given to me in Ottawa. Two days later I received a phone call from my doctor who told me that he had consulted with the specialist in question and that both agreed that I had to admit myself into VGH Emergency. Next morning I was admitted into Emergency and I had an MRI. The following morning, I was operated on by a Spinal Neurosurgeon. After 2½ weeks in hospital I'm now recuperating at home: the operation was completely successful; the bladder is functioning properly; the weakness in my legs is gone; and I can move my big toe. I walk each day about half a mile, and I can now climb the stairs; furthermore, the doctor tells me that I can travel again.

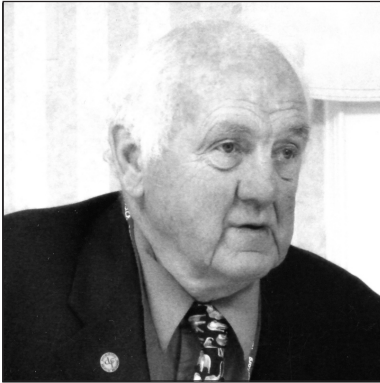
The reason I'm telling this story is because I had never heard about the serious implication which can result from Spinal Stenosis. In most instances, one does not connect bladder problems with the back, and, in my case, my orthopedic surgeon did not warn me of the effects of Spinal Stenosis on other body functions.

Now back to work, thanks to that Spinal Neurosurgeon at the Ottawa Round Table..

Past President's Message

- Art Field

Struggle for Tax Relief



Art Field

Victims of disgraced Montreal financier Earl Jones were given hope Wednesday that they will receive a reprieve from the provincial taxman, but a member of their organizing committee isn't convinced they will see their money anytime soon.

Sixty of Jones's former clients have filed tax adjustments to recoup overpayments they made to the revenue agency for income they never received.

"People still don't have their money back, and like I said, it's been seven months," Kevin Curran told CTV's Canada AM Wednesday. "So I don't believe what I hear in the news anymore. I need to speak to these people in person and that's what the organizing committee is trying to do."

Curran's mother was among Jones's 158 clients, all of whom lost money in a Ponzi scheme for a combined total of more than \$50 million.

The federal and provincial governments were seeking a total of \$2.2 million in taxes from former clients of Earl Jones, many of whom said they never saw the income that was listed on their tax forms. Some have been told they owe as much as \$30,000 in taxes, and tax bills continue to arrive in some mailboxes.

Last summer, shortly after the Ponzi scheme was first revealed, the Quebec government outlined a system the victims could follow to fast-track their tax adjustments, Curran said.

Seven months later, he said, none have received any money from the government.

On Wednesday, Quebec Revenue Minister Robert Dutil said the bills were all a misunderstanding and that the Earl Jones victims, with whom he strongly sympathized, won't have to pay taxes for 2008 and 2007.

But Curran, a member of the Earl Jones Victims Organizing Committee, isn't sure how the provincial government can make sweeping statements about what are individual cases that ultimately need to be looked at on a case by case basis.

"I'm not sure how the Quebec ministry is able to make a sweeping statement. And that's the problem," Curran said. "These people are not 30- and 40-year-old savvy business investors -- these are often times 75-year-old widows who don't understand these statements.

"Their expectations are raised, and then they're squashed because they don't have any money."

Curran will be among the organizing committee members heading to Ottawa Friday to meet with representatives from the Canada Revenue Agency. The organizing committee hopes to sort out the lingering income tax issue for former Earl Jones clients.

Jones clients lost millions

Jones was sentenced to 11 years in prison last month for running a \$50-million Ponzi scheme that robbed clients of their life savings.

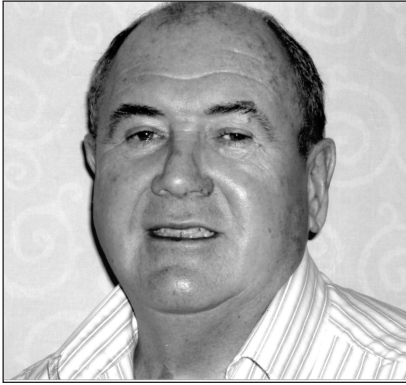
Criminal proceedings against him began when he was arrested and charged last July. In January, he pleaded guilty to two counts of fraud.

Police estimate about \$51.3 million was stolen in the Ponzi scheme between 1982 and 2009. None of the money has been recovered.

Under a Ponzi scheme, investors are paid fraudulently high returns out of their own money or from money paid by subsequent investors instead of from profits earned through actual investments.

Submitted by: Art Field

Greetings from your 1st vice president: John Gatens



John Gatens

Greetings: Once again we enter a new year with hopes of a better tomorrow.

Last year we saw the devastation of the manufacturing sector particularly in Ontario, where thousands of jobs were lost leaving families in despair, when their unemployment ran out. We can only pray that the Auto Industry with all the related parts sectors bounce back and allow men and women the dignity of earning a decent living again and allow them to provide for their families.

Like many ordinary people, friends and neighbours people from every walk of life and I participated in a protest this past weekend. The particular protest I was at was in Whitby in front of federal finance minister Jim Flaherty's office. There were about 50 similar protests taking place across the country, all voicing disapproval of the government proroguing Parliament. I did have the opportunity of addressing the crowd, on behalf of our organization, expressing our disgust and outrage that Steven Harper could frustrate the democracy we thought we had in this country.

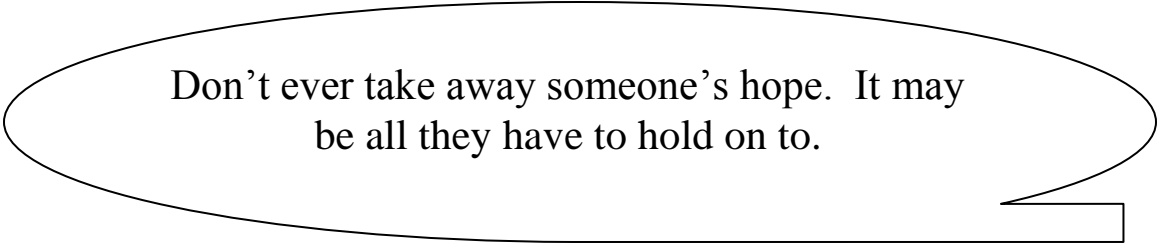
Your executive members had planned to present a brief of the various parties in parliament in Ottawa sometime in February, however like many issues and much business, our issues cannot be addressed because the Harper government decided to take a two months break. To think we elected them to do a job and it's not like they are volunteers and not receiving any money for their job, in fact they are very well paid and receive rich pensions and have no moral right to suspend Parliament. I sincerely hope they pay the price at the ballot box.

We will of course present our brief when Parliament reopens for business.

In retrospect our problems are trivial compared to the human tragedy taking place in Haiti, one would have to have a heart of stone not to feel and reach out to those poor people especially the children left orphaned by the tremendous devastation and upheaval taking place once again in this hard hit and poverty stricken country. I am proud and pleased by the way Canadians have risen to the call and extended the level of generosity we are known for.

May our prayers, donations, our volunteers and experts in this form of relief bring some comfort to the suffering in their time of need, and for the long term it will take to help rebuild this poor country.

Respectfully submitted by, John Gatens



Don't ever take away someone's hope. It may
be all they have to hold on to.

2nd Vice Presidents Report

Sheila Righi



Sheila Righi

Hello to everyone, it does seem such a long time since our Convention in October, difficult to remember without looking back at the “Daily Reminder”.

Early November was taken up with board meetings with “Saskatchewan Seniors Association”, and “Remembrance Day” planning, as I am President of the Legion Ladies Auxiliary to Branch #2. We do a full course meal at 12:00 p.m. that day which is free to anyone who wishes to attend, normally about 200 plates.

I also organize a Provincial Bowling Tournament for S.S.A.I. This year will be our fourth annual which is hosted here in Prince Albert with 40 teams participating. It has proven to be a very successful event. I had to mail brochures to all bowling lanes in the Province late October, then in November to all clubs and directors, registrations started coming in December, then its all activities associated with Christmas plus lots of good food and Calories.

January of course some late registrations arriving, mailing out times to all the teams as to when they bowl, retrieving entries for the silent auction.

Then the proroguing of Parliament by our Prime Minister, I don't know if people are upset or realizing he did this without any regard for those who put their trust in him and his Government. One thing the two months has given them time to seriously rethink their decision before the next election.

Seniors deserve better and together we can change and enforce stronger regulations on the financial sector to protect seniors against white collared fraud.

Our Government (Provincial and Federal) need to have Seniors involved in programs such as health care and poverty, protection of pensions and increases in Old Age Security and Canada Pension Plan.

Looking forward to seeing everyone at our next board meeting.

Respectfully submitted,
Sheila Righi

You're job won't take care of you when
you're sick. Your friends and parents will.
Stay in touch.

MESSAGE FROM THE SECRETARY

Fern Haight



Fern Haight

FROM MY HOUSE TO YOURS

Spring is truly just around the corner. What a pleasant thought!!!

The Olympics are over and Canada should be very proud. Fourteen gold medals. What an accomplishment! The energy, the enthusiasm, the patriotism displayed by those attending was overwhelming to watch. I am so proud to be a Canadian and to have this opportunity to live in this great country, CANADA, MY HOME. We are so blessed.

Now, what do you think of changing the words to “O Canada”? “In all thy sons command” seems to be the controversy. I believe that the word “sons” does not refer to just the male gender. I believe that the word is referring to all offspring, so the word sons is referring to all, male and female alike. I would say I like “O Canada” the way it is, just leave it alone. But I would like to add, let’s learn the words of the anthem well and sing it every day in our schools across Canada. In some way help to revive the lost patriotism. Patriotism should be practiced on a daily basis, not just on special occasions. Let it not be just lip service, let it come from the heart.

Parliament has reconvened, after their lengthy prorogation and they have brought forth their budget. I have been “looking and listening ” to “see or hear” the word senior mentioned in the budget. It doesn’t seem to be there. Have seniors been forgotten? The only politician that mentioned seniors was Jack Layton in an interview after the budget. In this country where demographics are changing so rapidly, preparation needs to be made “before” the major aging problem “strikes” with full force. Governments must realize this situation is coming and they must act before a senior dilemma erupts. A dilemma which will have devastating affects on the quality of life for seniors of Canada.

The myth is out there that seniors are well off. Yes, some are, but the majority are not. An increase in OAS is necessary and an increase in GIS is absolutely mandatory. Seniors should not be homeless, hungry or going without prescribed medication, essentials to good health and longevity. Unfortunately this is happening.

I urge seniors to voice your frustrations and any needs you may have to your MP’s in Ottawa .Anyone may write to an MP. Just put their name and then use this address House of Commons, Parliament Buildings, Ottawa, Ont.. K1A 0A6. No stamp is required on letters to Ottawa. A sample letters is included in this mail out. Hope this will be of use to you and help you in some small way.

Have a great Easter.

Fern from Saskatchewan.

Sample Letter

The Right Honourable Stephen Harper
Prime Minister
House of Commons
Ottawa, Ontario
K1A 0A6
pm@pm.gc.ca

Dear Mr. Harper

I am writing to you as a Canadian pensioner to ask you to take quick and decisive action to ensure that pensions and other employment related claims are protected when companies enter bankruptcy.

Canadian workers should not have to accept less than citizens of the many other countries where their claims are given a preferred status, or otherwise protected in bankruptcy.

This is an important issue for me, and I will not support a government that is unwilling to act to ensure that Canadians receive the benefits they have earned through their years of employment.

Respectfully

From the desk of the Treasurer Sandy Carricato



Sandy Carricato

Good morning to winter.

The snow fall this winter in the Toronto area is the lowest since records have been kept, but today it looks like a winter wonderland. Nature blanketed the area in a carpet of white. The only thing negative about this beautiful picture is that it has to be cleared.

It is very surprising that so many Canadians are not concerned about Harper closing up shop and walking away to avoid dissent. Somehow this government has turned their minority into a majority government.

At our conventions we debated and voted on resolutions. The results were consolidated and made into a brief which we usually bring to Ottawa in February. Unfortunately Harper decided that he would pack up, close up and suspend democracy because he felt like it! Some would argue that is a harsh statement, is it? You gave direction to delegates to speak on your behalf, and your voice (democracy) should be heard, but no one is there to listen. We are planning our trip to Ottawa in the coming month as we write.

The forums on pensions were well attended and many more are planned. Our pension plans and retirement savings have been negatively impacted by this economic crisis we find ourselves in. I don't have to go into the negative results or difficulties that many seniors are in. You are living this nightmare of hard times.

Our pensions, RRSP's and benefit plans are all under attack. The Canadian Labour Congress is working on a new campaign called "Retirement Security".

Their solutions are as follows:

1. The federal government must phase in a doubling of payouts from the Canada Pension Plan and the Quebec Pension Plan
2. Increase Old Age Security and the Guaranteed Income Supplement for all retirees.
3. Create a national pension insurance fund to ensure that workers' defined benefit pensions aren't at risk when employers go under or speculative bubbles go bust. The United States has a pension guarantee fund covering up to about \$50,000 of pension income.

As seniors we have contributed to Canada's wealth and we should not be considered a liability when the going gets rough. We should be able to live out our lives in comfort and dignity. All I'm hearing about now is the drain that seniors are going to be on Canadian Society and that the Health Care System will be seriously challenged with their limited resources. Instead of listing the possible negative issues, look at solutions!

Treasurers report continued

In the meantime, I don't think our federal members of parliament have to worry about their retirement years, we seniors looked after and have paid and will continue to pay for their gold plated pensions.

The Toronto Star quotes Stephen Harper from 1993 calling the federal pension package a “**monstrosity**” and “**obscene**”. His annual pension will amount to **\$150,244.00!** The Prime Minister's Office did not immediately respond to questions about MPs' pensions.

Some thing to think about:

If the following MPs' retire this year they will receive pensions in the amount following their name; **Jim Abbott \$108,516.00, Chuck Strahl \$155.733.00, Diane Ablonczy \$126,076.00.** Just to name a few.

Treasury Board President Stockwell Day told the media that everyone will have to make sacrifices to reduce the deficit. He was talking about spending reductions. The Professional Institute of the Public Service of Canada are preparing for the threat that the Public Sector Workers pension plans will be a target as the government prepares to make cuts..

How about starting by reducing the “monstrosity” and “obscene” pensions of the members of parliament.

Enough of that!!

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

We would appreciate any donations that any of our clubs or members can make.

You could do this by sending your donation to the following:

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

In closing I want to wish you all a warm and beautiful spring. Stop to look at the flowers and smell the freshly mowed grass. Enjoy the spring rains and warmer temperatures. Health and wellness to all.

Sandy Carricato – Treasurer NPSCF

Winnie Fraser MacKay **- Member at Large**



Winnie Fraser MacKay

Here we are already 3 months into 2010; a very exciting time for our Canadian aging population but not without many diverse challenges that are too many to identify in this report.

The National Seniors' Council advise us in their report on low income among seniors in 2009 Roundtables. Participants in each location across Canada had a unique perspective of the challenges facing low income seniors in their communities. However, the same issues consistently emerged, income housing, transportation and health awareness and delivery of services and benefits. These challenges are interrelated. For example, a low income senior

who cannot afford transportation, may also become socially isolated. This may, in turn, jeopardize personal health, including mental health. I am National President of CPC Incorporated and a Member-At-Large of NCSCF. These organizations will advise our various governments in much stronger language that rising poverty, homelessness, failing health care and white collar crime are major issues that have a devastating impact on our seniors across Canada.

In my experience of many years involved with seniors as a strong advocate, I see that there is a serious lack of coordination among federal departments that are causing barriers in addressing issues. In 2007 the Seniors' Council was created to address issues like health care, financial and social well being and overall quality of life for seniors. This process is much too slow and is not keeping up to the fast rate of the aging population. Our latest research and statistics have made us aware that the number of Canadians aged 65 and over is 4.3 million. This figure is actually modest when we know that the first baby boomers turn 65 in 2011. Appropriate policies, legislation and programs are not in place to respond to this changing demographic. I know that I sound like a broken record but I will again emphasize the crucial need for seniors' organizations, governments and members of Parliament to work with seniors and not for seniors. More has to be accomplished to ensure that our Canadian aging population are able to age with dignity and security as active members of society.

When there is a meltdown in our Canadian economy that we have been experiencing for the past five years, one of the serious impacts we see among seniors is our health, especially mental health. As a Steering Committee member of the Canadian Coalition for Seniors' Mental Health that represents national seniors' organizations, I want to share with you the services carried out by the CCSMH.

What is the Canadian Coalition for Senior's Mental Health (CCSMH)?

The CCSMH was formed in 2002 to promote the mental health of seniors by connecting people, ideas and resources. Since its inception, the CCSMH has grown to be Canada's leading non-governmental organization that focuses on seniors' mental health issues. Members of the CCSMH are organizations and individuals representing older adults, their family members and informal caregivers, health care professionals, researchers, policymakers and educators. The CCSMH is governed by a 14-person steering committee, made up of representatives of key national organizations in the fields of geriatrics and mental health.

A National Symposium was held in 2002. Symposium participants unanimously asked for the development of a national network to address seniors' mental health, as there was no national initiative targeted to this population group.

In the next newsletter, I will be giving you a detailed outline of services and education materials that are provided by the CCSMH.

I look forward to our Executive Meeting in Ottawa in late March when we will be meeting with government officials to lobby the concerns and issues for our Canadian seniors.

Submitted by: Winnie Fraser-MacKay
Member at Large

12 National Pensioners and Senior Citizens Federation

Matching US Generic Drug Use Would Save Canada \$1.1-Billion

Canada continues to lag behind United States in use of lower-cost generic medicines.

By Jim Keon

If the use of lower-cost generic medicines in Canada increased to levels in the United States, Canadians would save instead of and, an additional \$1.1-billion in prescription drug costs in the first year alone.

According to prescription drug sales data released by IMS Health Canada, the world leader in prescription drug sales information, generic drugs were dispensed to fill 54 percent of all prescriptions in Canada in 2009 yet accounted for only 24 percent of the \$22-billion spent on prescription medicines. In the United States, IMS Health reports that generic drugs are dispensed to fill fully 69 percent of all prescriptions.

The sales data demonstrates that generic prescription medicines continue to play a key role in helping to control prescription drug costs in Canada. What is also clear is that governments, employers and patients could save more than one billion dollars annually if generic utilization rates in Canada reached levels achieved in the United States.

Quick facts about generics prescription medicines in Canada.

- * In 2009, the use of generic prescription drugs saved Canada's health-care system more than \$4-billion
- * The average price of a brand-name prescription in Canada is \$64.19 while the average price of a generic prescription is \$26.07
- * Approved by Health Canada, generic drugs are as safe and effective as their brand-name counterparts. Generic drugs are identical or "bioequivalent" to a brand-name drug in safety, strength, route of administration, quality, performance characteristics and intended use.
- * Unlike the majority of brand-name drugs, which are shipped into Canada, the majority of generic drugs sold in Canada are made right here, helping to support jobs, R&D spending and manufacturing facilities in Canada.

Along with providing significant savings for governments, businesses, unions and patients, a dollar spent on a generic drug results in more jobs, more R&D spending and supports more manufacturing in Canada than a dollar spent on a brand-name drug.

The value of generic drugs to Canadian patients, governments and employers continues to increase due to the widening gap between prices for generic and brand-name prescriptions. In recent years, retail or reimbursed prices for generic prescription medicines have declined in Canada in conjunction with ongoing efforts to develop alternative funding models to support the services community pharmacies provide to their patients.

Jim Keon is President of the Canadian Generic Pharmaceutical Association (CGPA)

For more information about prescription drug issues in Canada, visit www.canadiangenerics.ca

Letter to the President:

Dear Art,

was pleased to read the passionate newsletter of the NPSCF.

Most of the articles were about the financial hit that Seniors have been experiencing in the past year. The proposed new HST in Ontario and B.C., pension plans and RRSP's depleted, increasing poverty and homelessness of Seniors, increased use of food banks by Seniors, inadequate levels of CPP and GIS, CPP being invested in the unstable stock market rather than in stable investments, corporation downloading and taking money from Canada's social security programs and the tax base which are being used to pay bonuses to corporate executives. White-collar crime-dishonest brokers-banker.

There is an awareness (and research to back it,) that the CPP and other government pensions are low cost and low risk, and that these need to be improved to provide seniors with enough to live on with dignity.

There were vague requests for members to "*write, phone your MP, MPP, MLA*" (E-mail) *letters to Parliament are free*", *ask government to "work with Seniors not for Seniors"*, *"work with government to rebuild and reform this flawed system"*, *"each and everyone of us should be speaking to our MP's"*.

There are also good statements about what should be in place for Seniors. *i.e. "Pension promises must be fully costed and fully funded at all times"*, *"taking away a pension is equal to elder abuse"*, *8 million Canadians do not have any form of pension besides the Seniors Pension.*

"Support Universal Pensions for all retirees", *pensions must keep up with the cost of living, CPP benefits should be doubled, pensions should be portable across jobs during the work-life and pension insurance should be provided.*

This is all good information and interesting to read, and everyone agrees with the logic. The Seniors in Cape Breton are feeling the pinch. But the Seniors are not used to demanding a better deal, especially the ladies who were brought up to be quiet and humble. Some people who were in a union are used to asking for their rights, but many of the Members stayed at home and made do with very little.

Could I suggest that your magazine have one page, on which you put a sample of a letter to write to the Prime Minister and one other appropriate Minister. You need to provide the address to which the letter is to be send. Let Members know that they do not have to put a stamp on the envelope. Each Senior's Club President should be encouraged to bring papers, pens and envelopes to meetings so that people can write letters in a Group Action. There can be personal stories in the letter. The letter should cover one or two important points and written in simple English or French so it's easy to understand. If each member of the NPSCF sent a letter once a month to Mr. Harper and one other Minister, that would be thousands of letters. Members can be encouraged to ask their friends who are not members of the NPSCF to also write letters. Instead of complaining and suffering in silence, together we can change government policy. Family and friends who are younger can be asked to write letters of support too. The well-being of Seniors affects many family members and care-givers.

As your newsletter said, Seniors have the highest voter's participation, politicians must listen.

Yours sincerely

Frances Oommen

Frances Oommen, Member
New Horizon Club, Mabou, NS.
2152 East Skye Glen Road,
RR#2 Whycocomagh, NS. B0E 3M0

President's comment: Frances we will give your suggestion serious consideration.

14 National Pensioners and Senior Citizens Federation

Tom Kent

Cure Health Care, or Lose It – Bit By Bit

We are spared American controversy about health insurance, but health care's popularity does not mean that our medicare can continue as it is. It is not working well enough. Costs are rising too rapidly. If it is not significantly improved, it will contract. Province by province, some services will be withdrawn. Across Canada, public finance will provide a diminishing proportion of the health care people require. More will be paid for privately, by those who can afford it.

Whether contraction is prevented will depend largely on provincial politicians. It is they who should, for example, press far harder to shift most primary care from small doctors' offices to clinics where it is delivered by teams in which nurses and other qualified personnel do more of the work.

Ottawa will not help this and other reforms by setting vague targets and again pouring in money. Fixing medicare for a generation, as was proclaimed last time, requires two fundamental changes. One is to bring consciousness of cost into the decisions of doctor and patient. The other is to undertake a national policy for good health, for promoting wellness besides treating sickness.

Medicare began because the costs of some treatments were financially ruinous for almost everyone. The need has intensified as advancing medical science develops more sophisticated treatments for ever more of our ills. Doctors want to cure, people want to be cured. For governments, medicare has become a financial treadmill on which they must run faster and faster to avoid blame for sicknesses uncured.

What is crowded out is the prevention of sickness. It is not only better than curing. It is cheaper, eventually. But it takes time. Immediately, it means additional costs on top of treating those who are already sick. Under pressure, it is put off to tomorrow, and tomorrow.

The impending consequence was underlined by Tommy Douglas years ago. If we concentrate on patching people up when they are sick, he warned, the costs will rise so much that people will rebel against the tax burden.

Many measures to promote health – ending child poverty, most notably – are federal business. And while health care itself is provincial, a new Canadian direction will again come only with federal leadership, insistent leadership. The existing funding arrangement has four more years to run. But the emphasis of medical practice cannot be quickly shifted. Now is none too early to make it plain that future federal funding will be provided only to provincial programs directed as firmly to preventing sickness, as to treating it.

Tom Kent Report continued

That means making medicare more comprehensive, for children first. For them, it means adding regular checkups, pharmacare, eye and dental treatments, nutritional supplements. The details will require careful consideration and negotiation. The benefits will take time to mature, and meantime costs will be higher. The realignment cannot be responsibly urged without some offsetting economies.

A free service cannot be free from misuse. Doctors, harried by some people with trivial complaints or none, consulted too little and too late by others, have to make difficult decisions with little reason why they or their patients should weigh the costs.

The commonly suggested remedy is user fees. At rates sufficient to be effective, they would destroy the purpose of medicare. There is an equitable alternative, suggested by some of us when thinking about health policy 50 years ago. Then tax recovery of social benefits was an unconventional idea, but people have since become accustomed to it, notably in the case of Old Age Security.

It would now be practicable to report the total cost of the public-health services received by an individual or family during the year. But, unlike other T4 forms, only a small part of the money, up to a maximum of 10 per cent of other income, would count as taxable.

For example, someone with \$50,000 income otherwise, who got medicare benefits costing \$2,000, would next year pay back (at the present 15 per cent rate) \$300 of it. If serious illness resulted in costs of \$5,000 or more, the payback would be, at most, \$750. For high-income people, the proportionate recovery would be somewhat greater of course; at the other extreme, people with too little money to be taxable would not be affected.

Many people now incur drug and other costs they cannot afford and, worse, suffer sickness that could have been prevented. The medicare of 40 years ago was a massive advance, but its intended effectiveness and fairness will not be sustained unless we do much more for the health of Canadians – and we will not find the money for that unless we also make significant economies. The two measures proposed here are twin reforms dependent on each other.

Tom Kent served as principal assistant to Prime Minister Lester Pearson.

**If we all threw our problems in a pile and saw everyone else's,
we'd grab ours back.**

**Growing old beats the alternative
dying young**

PRESS RELEASE

Mr. Robert J. Rogers of Glovertown, NL has become the Acting President of the Newfoundland and Labrador Pensioners and Senior Citizens 50 + Federation at a board meeting in Clarenville, NL on March 4, 2010. He assumed this position with the resignation of Mr. Don Holloway, for personal reasons.

Mr. Rogers was elected 1st Vice President of the Newfoundland and Labrador Pensioners and Senior Citizens 50 + Federation at their 34th Annual Convention held in Gander in September 2009. He has served as Executive Vice President and as Link Director with the Federation.

He has been involved as a volunteer and has served as a President, Chairperson or Executive Member of many organizations such as: School Parent Teacher Associations, Boy Scouts and Community & Church Organizations. He is a Past Grand Knight, Past Faithful Navigator and former District Deputy of the Knights of Columbus. Mr. Rogers is Past President of the Alexander Bay Lions Club, former Lions Zone Chairperson and Life Member of the Lions Foundation.

Mr. Rogers has been recognized for his volunteer work being named Glovertown Citizen of the Year 2002-2003, Knights of Columbus, Knight of the Year for the Province 1997-1998 and Best Zone Chairperson for Lions District 41-S2, 2006-2007.

George Carlin's View on Aging

Do you realize that the only time in our lives when we like to get old is when we're kids? If you're less than 10 years old, you're so excited about aging that you think in fractions.

'How old are you?' 'I'm four and a half!' You're never thirty-six and a half. You're four and a half, going on five! That's the key.

You get into your teens, now they can't hold you back. You jump to the next number, or even a few ahead.

'How old are you?' 'I'm gonna be 16!' You could be 13, but hey, you're gonna be 16! And then the greatest day of your life! You become 21. Even the words sound like a ceremony. YOU BECOME 21. YESSSS!!!

But then you turn 30. Oooohh, what happened there? Makes you sound like bad milk! He TURNED; we had to throw him out. There's no fun now, you're Just a sour-dumpling. What's wrong? What's changed?

You BECOME 21, you TURN 30, then you're PUSHING 40. Whoa! Put on the brakes, it's all slipping away. Before you know it, you REACH 50 and your dreams are gone ..

But! wait!!! You MAKE it to 60. You didn't think you would!

So you BECOME 21, TURN 30, PUSH 40, REACH 50, and make it to 60.

You've built up so much speed that you HIT 70! After that, it's day-by-day thing; you HIT Wednesday!

You get into your 80's and every day is a complete cycle; you HIT lunch; you TURN 4:30; you REACH bedtime. And it doesn't end there. Into the 90s, you start going backwards; "I Was JUST 92."

Then a strange thing happens. If you make it over 100, you become a little kid again. 'I'm 100 and a half!'

May you all make it to a healthy 100 and a half!!

March 8th was International Women's Day and I want to wish all the women out there a Happy International Women's Day. If you're a mother enjoy the following. This is priceless!

WHEN I'M AN OLD LADY AND LIVE WITH MY KIDS

When I'm an old lady, I'll live with each kid,
And bring so much happiness...just as they did.
I want to pay back all the joy they've provided.
Returning each deed! Oh, they'll be so excited!
When I'm an old lady, I'll live with each kid,

I'll write on the wall with reds, whites and blues,
And I'll bounce on the furniture...wearing my shoes
I'll drink from the carton and then leave it out.
I'll stuff all the toilets and oh, how they'll shout!
(When I'm an old lady and live with my kids)

When they're on the phone and just out of reach,
I'll get into things like sugar and bleach.
Oh, they'll snap their fingers and then shake their heads
They'll have to clean up, but they'll have ruined threads.
(When I'm an old lady and live with my kids)

When they cook dinner and call me to eat,
I'll not eat my green beans or salad or meat,
I'll gag on my okra, spill milk on the table,
And when they get angry...I'll run...if I'm able
(When I'm an old lady and live with my kids)

I'll sit close to the TV, through the channels I'll click
I'll cross both eyes just to see if they stick.
I'll take off my socks and throw one away,
And play in the mud 'til the end of the day!
(When I'm an old lady and live with my kids)

And later in bed, I'll lay back and sigh,
I'll thank God in prayer and then close my eyes.
My kids will look down with a smile slowly creeping
And say with a groan, 'She's so sweet when she's sleeping.'
(When I'm an old lady and live with my kids)

- submitted by
Sandy Carricato



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Saluting the National Pensioners & Senior Citizens Federation

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