

National Pensioners and
Senior Citizens Federation



La fédération nationale des
retraités et des citoyens âgés

Spring 2012

NEWSLETTER

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NPSCF Executive at Parliament Hill in Ottawa

Brief to the Government pages 24-34

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

National Pensioners and Senior Citizens Federation Executive

Executive for NPSCF 2011-2012

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



President

Barry Thorsteinson

Government Targets Future

Pensioners For OAS Cuts

In early February your Executive was on Parliament Hill to lobby M.P.'s for improvements on various seniors' issues. (Check it out at www.npsc.org for our full lobbying brief and on page 24-34 in this issue). As usual, we were there to advance the priorities that our membership across the country spoke loud and clear that more action is needed to address various health, housing and pension needs. However, in the 10 days leading up to our arrival in Ottawa, the government announced that OAS changes for the worse were somehow a priority for sake of the fiscal state of the treasury. In 2030! Really??

The government claims that the OAS is unsustainable with the growing numbers of Canadians reaching age 65 over the next 18 years. The precise changes have not been announced yet, but the government has been eager to clarify that current pensioners will not be affected, after all; it is our children and grandchildren that will be negatively impacted, they now point out.

Firstly, the government is not being honest about the ability to pay the OAS obligations. Several economists, internal Finance Dept. studies and even the Parliamentary Budget Officer all conclude that the existing OAS obligations are sustainable. Even the governments own figures prove this as the situation will ease in the years 2030 – 2050 as a proportion of the overall economy of the nation.

The feds have found some seductive words to have young workers believe that making matters worse for them is a “fairness” issue . Talk about the Big Lie. The current generation is being squeezed by income inequality and declining retirement security. Quality pension plans are under attack in both the public and private sectors. Only one third of adults can afford RRSP's. The CPP is not being upgraded, despite a near consensus of Finance Ministers in recent times to make improvements And now the OAS is to undergo negative changes for future retirees. Some fairness! The government is banking on finding enough in the current workforce dumb enough to believe it.

It does not have to be this way; spending, taxation and other public policy decisions are always, in the end, political decisions. If sufficient numbers of voters believe the government is doing the right thing the decline of our OAS will proceed as the non-tendered fighter jets are purchased instead. The corporate tax cuts will continue to deny the needed revenue to finance our social programs, and, for the 5th year in a row now, be tacked onto the public debt to have the next generation pay the bills. Some fairness! If I were a betting person, the younger workers of today will not buy this bunk.

Then the only sustainability crisis will be the government's survival in the next general election.

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

Website: www.npscf.org
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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.

Deadline for NPSCF Newsletter

submissions is

June 1, 2012

Have you got an article you would like to submit for consideration? Please send it to the Newsletter Editor Jean Simpson jlefty@sympatico.ca

Past President

Art Kube

**Harper times are Tough times are
for Canadian Democracy**

During my recent participation in the lobby by the National Pensioners and Senior Citizens Federation (NPSCF) I came face to face with the stark reality of a Harper Parliamentary Majority Government. Let's not get fooled, it is a Harper top down directed legislated machine, which does not allow any deviation from Harpers script. It became obvious when Finance Minister Flaherty changed his support of increasing the CPP before the federal election to now opposing any increasing. Not only are they from the top directions on legislation, but it also holds true when The Prime Minister puts up some trial balloons. Take his outright deception of increasing the OAS retirement age to 67, because Harper say's it is no longer sustainable. Something which was completely reputed by Parliamentary Budget Officer, who reported that the OAS was not only sustainable but it had wiggle room to increase the OAS.

When we met with Dianne Finlay, Minister of Human Resources and Skills Development, who graciously gave us a half hour of her time and then went on for fifteen minutes to lecture us how good they were to seniors and that the OAS was no longer sustainable. By that time I blew my fuse and told her for ten minutes that she should check her own ministries statistics which are proving her wrong. I also told her that only the upper income seniors benefited from the Tory largest; but because the increased tax credits don't help seniors living on GIS. She got a piece of my mind about here own inactivity to force the Provinces to live up to the federal-provincial agreement of providing geared to income seniors housing, something which is flouted by the Provinces. I asked her if her Government had no shame about seeing that the fastest growing segment of homeless was among seniors. She then cited the government support for independent living facilities, at which time I had to ask her if she knew that the monthly cost to live in these was between \$2,200.00 and \$5,000.00 and there were not too many seniors who can afford that kind of money. Yes the ministers and their political staff are like trained seals, spouting Harpers' propaganda.

Not only is the Harper Regime socially regressive but it is also economically inept. Their haste of accelerating the development of the Tar sands and building of Pipelines to Texas and Kitimat tends to sell our children's birthright for a mess of porridge. The blue eyed sheik from Alberta, Peter Lougheed is telling Harper to slow down the Tar sands development and not to build the pipelines, because this amounts to selling out our resources and jobs. Any one opposing the Tar sands and the pipelines is now called an ECO Terrorist, folks I'm now an Eco Terrorist.

The Harper Government is also mean spirited. Take for instance the issue of the Gun Registry, not only did they closed down the registry but they ordered the destruction of all records and programs so a future government would find it very difficult and expensive to restore the Registry. This remind me of a previous Tory Government which not only stopped the development of the Avro-Aro but destroyed all the Aircrafts and also destroyed all records of the developed technology, setting Canada at 25 years in Aerospace Technology. They are also mean spirited by stopping grants to reputable social organizations that promote family planning or are at odds with Harpers foreign policy.

Yes what we have in Canada is government representing 40% of the voting public forcing onto 60% of the voting public values which in stark contrast with their values. Yes folks over the next four years we have to get our act to make sure that stop the dictatorship by the minority and restore real democracy.



1st Vice President

John Gatens

Spring 2012

First off, I want to apologise for missing the deadline and failing to supply an article for our last publication, I just fell

asleep at the wheel no acceptable excuses. Late in January I received news from my sisters in Scotland that my mom had been hospitalized, some of you may remember I have written about her in the past. She is 95 years old and has lived in her own little house with some home help these last couple of years. Anyway this time she had suffered some serious medical problems. After conferring with my siblings and the medical staff at the hospital I decided it would be appropriate for me to return home, hoping that my mother could still recognize me and of course before it was too late.

I flew out of Toronto on Feb. 1st returning Feb. 16th. Unfortunately this trip prevented me from attending our annual executive meeting and lobbying the government in Ottawa. What the trip did give me was the opportunity to compare the home care system in Britain particularly in Scotland, versus ours in Canada. What follows are direct quotes from a national newspaper in Scotland, i.e. The Sunday Mail dated Feb 5th. Southern Cross Healthcare; there were 5 full pages describing the horrors found within a few of the homes run by this company. I say a few because this company ran 752 homes with more than 30,000 elderly residents. The firm was brought to its knees after failing to pay their 250 million pounds sterling a year rent bill. The failure was blamed on a controversial sale and lease-back scheme.

U.S private equity firm Blackstone bought the firm in 2004 floated them on the stock market two years later and sold all their shares in 2007, making a 640 million pounds profit. They also pocketed one (1) billion pounds from selling 294 Southern Cross homes to Royal Bank of Scotland. The paper goes on to say the executives made a fortune one example was former chief operating officer John Murphy made 11 million pounds. What has this to do with us in Canada? Well quite frankly in reading some of the examples of the atrocities given in specific cases, they resemble some of the examples we have read about here in Canada.

Here are a couple of examples - A resident being left in agony for two weeks with an undiagnosed broken leg. A man who received just one bath in 22 days. Residents being asked to use newspaper instead of toilet rolls in the bathroom. A vulnerable man on a liquid only diet being given a hamburger and chips. The examples went on and on, citing that from only five homes there were 841 complaints. The quotes went like this "a horrendous catalogue of neglect, cruelty and abuse at nursing homes run by Southern Cross." Another quote, "if these were animals we would be outraged it is little more than torture". "Stripped of dignity in homes from hell!" **This is a national scandal and residents have been betrayed.**

O.K. I think you have the picture. Can you believe than in a country that used to lead the way in Health Care, things have gotten so bad? As I said at the beginning, there were 5 full pages in a national paper describing the terrible state of their Nursing Home Care. It is so bad that my sisters pray that my mother quietly passes on where she is in hospital, before being forced into a "Nursing Home"

1st vice president can't ...

because she now needs full time care 24-7. To me it means that we must be ever vigilant and to continue to fight against **For Profit Companies** especially those from the U.S. who prey on our most vulnerable and rape the system with little or no regard for the comfort, dignity, or humane care required by many seniors in their time of need.

These values should also apply to our own Government run system where there are insufficient funds available in order to provide the appropriate time required to properly take care of our frail seniors. Incidentally it doesn't seem to matter how much money these homes charge for care, it's all about policing and enforcing proper rules and standards in these homes because many of the examples came from homes that charged very expensive fees. I guess you have to see it to really believe it. My trip back alerts me to my future here, and exposed me to just what we can expect if we reach a ripe old age I fear what may be in store for many of us, and hope God grants me the gift of good health for the unknown future. I wish all of you the same, and hope you forgive me for missing an article in our last publication.

Stay warm, keep smiling and try to stay sober.

IMPORTANT SENIORS CONFERENCE

The Council of Senior Citizens' Organizations of British Columbia (COSCO) is holding an important conference on October 1st and 2nd which is just in advance of the National Pensioners and Senior Citizens Federation (NPSCF) convention. The conference is entitled: *"THE OPPORTUNITIES AND CHALLENGES OF OUR INCREASED LONGEVITY"*. The purpose of the conference is to explore the opportunities and challenges seniors face with their increased longevity. To review how other jurisdictions have dealt or are dealing with these demographic changes, the impact of these changes on health, housing and incomes of seniors and society general. Seniors and their organizations involvement in assuring that these changes are fair and just for seniors.

The major speakers at the conference well renowned authorities like Dr. Jane Barratt, General Secretary of the International Federation on Aging, Tine Rostgaard from the Danish National Centre for Social Research, Professor Victor W. Marshall of the University of North Carolina, just to name a few. The conference will also have workshops on a number of important seniors' issues leading up to a comprehensive seniors' agenda. This conference is co-sponsored by the National Pensioners and Senior Citizen Federation.

The conference is able to accommodate 400 participants. A detailed program and a registration form will be included in the June issue of the NPSCF, along with the convention call for the NPSCF convention. When you receive the detailed program in June it is suggested that you contact your municipal council and ask them to sponsor a senior to attend the conference. If you want a detailed conference program you can download it from the COSCO website which is www.coscobc.ca. Make your trip to the conference and the convention a busman's holiday. The beginning of October is usually very nice in Vancouver and it's your opportunity to participate in an important conference, attend the NPSCF convention and see the sights and sounds of beautiful B.C.

Looking forward to seeing everyone in October in B.C. and allowing us to host.

Art Kube, President
Council of Senior Citizens' Organizations of B.C.



3rd Vice President

Mary Fleck

Elder Abuse

Time does change the way we view particular situations. It may be the change in our own personal outlook, that just occurs with time . It may also be that it

has been pointed out to us, in some way, that another view may be the wiser one.

Last evening I watched "Golden Girls", about four senior citizens living in the same house. I get a kick out of it because when it first was televised I was younger than any of the characters portrayed. Now I am the age of "Sophia" this is "Gloria's" mother! Gloria continues to keep her mother in line with, "Remember . . .THE HOME!". I used to think this was very funny; now I do not.

This change of thought is a pretty good example of learning the finer points of what is acceptable and what is not. It didn't take any great intelligence on my part to come to this conclusion. The great movement to erase ELDER ABUSE has been a fine teacher.

A definition of this abuse contains the words, ". . .the deliberate treatment of an adult that causes mental or emotional harm." Abuse may include INTIMIDATION, HUMILIATION, etc. There is much more to the definition, but certainly abuse is seen when "Sophia" reverts to the behaviour that her daughter desires. We should be grateful that a definition exists now and that we are striving to eradicate all types of abuse, not only to senior-citizens, but they (we) are very important to this movement.

Other factors mentioned in the definition I was given includes:" theft, fraud, invasion or DENIAL OF PRIVACY, denial of access to visitors, CENSORING OF MAIL." I was surprised at the censoring-of-mail, only because it never occurred to me that this could or would happen.

Over-medication may be a difficult one, especially if one is hospitalized. When we were children the doctor seemed to be next to God, and never, but never, questioned. Today most doctors want your questions. It shows him/her that you care about this person. If something about the patient doesn't seem to be as it should, speak to the doctor, don't be apologetic about it, this patient is either yourself, your parent, your spouse, sibling or may even be your child.

There are many aspects to Elder Abuse, and we will be hearing more about it. As far as the definition, I believe that the rule-of-thumb would be; If it interferes with basic Human-Rights than it is a form of abuse. If we are aware of an incidence of abuse we must report. This might involve speaking to a clergy, a physician, a nurse, a police-officer, or a call to your Provincial Department of Seniors.

Now winter is on its last legs, I hope. It wasn't a bad one here in the Maritimes, until the last three weeks. Right now, all schools in Cape Breton are closed, due to "impending weather".

We are in the season of Lent now, and Easter is on the horizon. Isn't SUMMER the next to be celebrated! My best wishes to all of you, enjoy each day. Please read and share your Newsletter, there's sure to be something of interest to each person who reads it.



MESSAGE FROM THE SECRETARY

Fern Haight

FROM MY HOUSE TO YOURS

The Executive from the National Pensioners and Senior Citizens Inc. made their annual trek to Ottawa in February to lobby for the seniors of Canada. The most prominent issues which seniors supported at our AGM were poverty, health care – pharmacare, housing and dental. Consequently, those were the issues we presented to the government at this time.

February the 7th was spent lobbying all the official parties. Irene Mathyssen, NDP Critic for Seniors hosted the NDP group, Hon. Judy Sgro, Liberal MP chaired the Liberal meeting. Both meetings were well received and all were very receptive to the concerns we were presenting.

We had three meetings with Conservative representatives. Our scheduled meeting with The Honourable Alice Wong went by the wayside, as she accompanied PM Stephen Harper to China at that particular time. In her place she had Meredith Lilly, Director of Policy, take her place. Our second meeting was with the Human Resources Minister, Diane Finley and the third meeting was with the Parliamentary Secretary to the Minister of Finance, Shelley Glover.

We were very pleased to have the opportunity to meet with the Conservatives, but were disappointed with the arrogance that was demonstrated. The NPSCF makes a conscientious effort to meet with the government, to be sincere messengers, with a heart and understanding of seniors and their needs and respectfully make our presentation to the government. We hope to be able to establish a positive relationship with government reinforcing a motto which states “Don’t talk down to seniors nor at them, but talk with them” I felt we were talked down to and talked at and there was not a tiny portrayal of an interest to talk with us. A bit of a crusty undercurrent was present throughout all the three conservative meetings.

These are very troubled times which are partially self inflicted by statements made by the Prime Minister such as “that changes to the public system are not desirable, but absolutely necessary.” Are these changes really necessary? Independent analysis shows that the urgency of some of the problems are exaggerated.

Mr. Ken Page, the Parliamentary Budget Officer, in a news report addresses one of the latest undesirable suggested change to the public system (OAS change) and he says the boomers will not break the banks and that Ottawa’s finances are in good shape and that it could afford to cut taxes and boost spending all while cutting cheques to a growing of Canadian seniors. He disagrees with the Conservatives warning that the OAS program faces a sustainability crisis.

Well folks, who and what can one believe? Wouldn’t it be uplifting to be able to have confidence and be able to rely on someone to speak the truth and be accurate and genuinely informative to the Canadian voter? One thing is very true that seniors do get out and cast their vote at election time and it is also statistically proven that voters punish Canadian politicians who move to slash entitlements.

LIVE SIMPLY. LOVE GENEROUSLY. CARE DEEPLY. SPEAK KINDLY.



From the desk of the Treasurer

Sandy Carricato

NPSCF's agenda was busy in Ottawa

When we were in Ottawa for the presentation of our brief, we met with the different parties and two Conservative Ministers Shelly Glover, Parliamentary Secretary to the Finance Minister and Diane Finley Minister of Human Resources and Skills Development.

Shelly Glover, came across in a very aggressive manner making it clear that she was the one with all the answers and that if we were going to just assault her without having/knowing the facts about the topics to be discussed we might just as well end the meeting before it started.

She went on to make the comment about the government not having the revenue coming in to pay to implement many of the programs that would benefit seniors and that although they created 680,000 jobs since they formed the government that wasn't enough (money) because of the demographics and the growing numbers of seniors.

She hit a sore point with us when she made this comment! With all the information that we/I have read, the jobs created were mostly part-time, low paying or contract jobs. We also reminded her that the manufacturing base in our country was devastated and she was reminded of the loss of the jobs at Caterpillar in London. This is a loss of good tax revenue! She challenged us to get the information and the source of our statistics to her.

We immediately acquired that info and it was forwarded to her. Jim Stanford a very well known economist was contacted and the information was sent to us via email. Jim said that the minister was correct about the job creation but failed to add that during this time the job market was inundated with hundreds of thousands of students that graduate yearly from our colleges, universities and high schools, immigrants and the unemployed seeking work. He also said that the jobs created were (as we presented) mostly in low paying, part time and contract work. We will insert this information into this newsletter.

After this meeting, we met with Diane Finley. We were given a half hour with her. She assured us that the suggested changes in OAS were just that **suggested**. She assured us that it wouldn't affect the present retired or those retiring in the near future. She went on to say that the suggestion that seniors work longer wasn't bad, because many seniors want to change jobs or have something to do in their later years. She even told us that her husband who is in his 60's had taken on a new job. She failed to tell us that he had been appointed a senator. Such a cushy job, one that would add to his pension, with added benefits and an assured comfortable retired life style in the future. All paid for by the taxpayer!

The following is outlines of reports made by professionals commissioned by the government to give them information and recommended changes to the OAS and the GIS.

A 2010 parliamentary committee recommended no change in OAS and GIS eligibility years. Same with a 2010 report by York University political science professor Thomas Klassen. A 2009 paper by Richard Shillington also commissioned by Ottawa agreed and reminded us that women are especially reliant on seniors' benefits given their greater longevity. We paid for these reports and they are put into the recycle bin!

From the desk of the Treasurer con't

Onto another hot topic.

Toronto Star Saturday, February 16, 2012: Reverberations were felt this week when economist Don Drummond released his 532 page report on how to curb Ontario spending on its public services – a must he says, if the province is to avoid fiscal crisis due to an aging population and a shrinking manufacturing sector. **Really!**

According to the Ontario Health Coalition, much of the report surrounding it aim to create a crisis in spending, even in flagrant disregard for the facts, in order to make the case for cuts. Some of the most important slashes to health care recommended are the following:

Cap health funding at 2.5% annual growth through to 2017-18. This would mean carving \$4 billion out of health spending increases over the next three years. X

Cut hospital services and privatize them, “Divert all patients not requiring acute care from hospitals,” to other places provided by private for-profit or non-profit entities. X

Move to fee for funding services for more hospital procedures and force hospitals to compete. X

Change the Ontario Drug Benefit Program to limit payments for drugs for wealthier seniors, increase co-payments. X

Expand the scope of medicare to cover pharmaceuticals, long-term care and aspects of mental heal care. This we agree with.

Listen for more of what is happening in Ontario because it is, “Coming to you soon in your province”.

REQUEST FOR DONATIONS

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

We would appreciate any donations that our Clubs/ Groups and individual/ family members can make.

Please send your donation to:

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



Johnson Insurance Ranked
“Highest in Customer Satisfaction
among Home Insurers in the Ontario/Atlantic Region”

We are pleased to share with you great news for Johnson. We have received the highest ranking in the J.D. Power and Associates 2011 Canadian Home Insurance Customer Satisfaction StudySM in the Ontario/Atlantic Region.

This independent study, now in its fourth year, measures home insurance customers' experiences with their primary insurer. Customer satisfaction with home insurance providers was examined in five factors: interaction; price; policy offering; billing and payment; and claims.

“We are incredibly proud of this accomplishment,” said Ken Bennett, President. “Each day our people deliver exceptional service for our valued customers. These study results reflect what we already know to be true – that we are a customer focused organization that delivers brilliant service every day. We look forward to continually delivering you and your members great customer service.”

This is an award that we couldn't have received without our valued customers, who ultimately rated us. Thank you to all Johnson's home insurance customers for recognizing us!

Johnson Insurance is a tradename of Johnson Inc., a licensed insurance intermediary.

Johnson Insurance received the highest numerical score among home insurance providers in the Ontario/Atlantic Region in the proprietary J.D. Power and Associates 2011 Canadian Home Insurance StudySM. Study based on 11,286 total responses measuring 20 providers in the Ontario/Atlantic Region (NB, NL, NS, ON, PE) and measures consumer satisfaction with home insurance providers. Proprietary study results are based on experiences and perceptions of consumers surveyed in July-August 2011. Your experiences may vary. Visit jdpower.com

“Don't make the mistake of letting yesterday use up too much of today”

“Never leave until tomorrow what you can do today”

“It is better to be small and shine than to be great and cast a shadow”

Did you know, you may advertise in this newsletter?

- Business Card \$ 25
- One Quarter Page \$ 40
- One Half Page \$ 75
- One Full Page \$150

NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INC (NPSCF)

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

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

Annual Club/Group membership dues:	Select	()
Club/Group under 100 members	\$35	()
Club/Group from 100 to 500 members	\$50	()
Club/Group from 501 to 1,000 members	\$75	()
Club/Group with over 1,000 members	\$250	()
Donations would be gratefully accepted	_____	()

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

TOGETHER SENIORS CAN MAKE A DIFFERENCE!

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

THANK YOU

Continued on next page

Visit our website: www.npsc.org

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

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

**Phone: 905 985 8170
Email: sandy.carricato@gmail.com**

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

CLUB #

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CONTACT

ADDRESS

PROV

POSTAL CODE

PHONE NUMBER

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

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

THANK YOU FOR YOUR ATTENTION TO THIS ISSUE

Canada's Incomplete, Mediocre Recovery

Economists are often accused of inhabiting their own abstract world, removed from the daily bread-and-butter concerns of average people. But rarely has the gap between the measurements of economists, and the reality of Canadians, been highlighted more dramatically than in a recent public opinion poll conducted by the Pollara firm for the Economic Club of Canada. According to this survey, 1 a full 70 percent of Canadians think the country is still in an economic recession — even though, according to the “official” definition used by economists, the recession actually ended 30 months ago. 2 Real GDP continues to edge ahead (albeit unspectacularly and unsteadily so), employment has increased, the economy seems headed in a forward direction. So why are Canadians so pessimistic?

The cognitive dissonance between statistical data and the still-gloomy perceptions of Canadians is further reinforced by the repeated claims of Canadian political leaders that the national economy has in fact fully recovered from the recession. After all, there are more Canadians working today than were when the recession hit in the fall of 2008. Total employment was 169,000 higher in December 2011, than at the pre-recession peak reached in October 2008. Similarly, national output (measured by real GDP) has also regained and surpassed its pre-recession peak, reaching a level 2.6 percent higher in the third quarter of 2011 than three years earlier when the recession landed in Canada. This claim that Canada has fully recovered from the recession is complemented by a similar claim that the recession was not as severe in Canada as in other countries. In short, the story goes, while times have been tough, Canadians should be grateful (and pay homage to their economic stewards) that the recession was relatively mild here, and is now firmly behind us.

It turns out that both components of this dual boast — that the damage from the recession has been repaired, and that Canada fared much better than other countries — are false. And both claims founder on the same simple empirical fact: Canada's population grows over time, and relatively quickly. On average over the last five years, Canada's total population has increased by about 1.2 percent per year. The working age population (aged 15 years and over, by Canadian statistical definitions) has been growing slightly faster than that: about 1.3 percent per year. With a growing population, therefore, the economy must be *continuously* generating new employment opportunities, and new output and income, simply to support a *constant* standard of living and a *constant* degree of labour market health. Comparing either the total number of jobs, or the total volume of output, over time requires adjustments for this ongoing expansion in the Canadian population.

In fact, Canada's population growth is among the fastest in the industrialized world. Table 1 summarizes 5-year average annual population growth rates among the 34 member countries of the Organization for Economic Cooperation and Development (OECD). Canada's population growth rate is faster than any other G7 economy, and nearly twice the OECD average. Strong population growth generates a certain underlying economic momentum (since growing population naturally stimulates certain ongoing growth in consumer spending and other variables). But it also sets a higher “bar” in order to maintain a steady-state economic standard: the economy must generate hundreds of thousands of new jobs each year, and billions of dollars in new GDP, just to maintain existing economic and labour market conditions. When Canadian officials boast that the pace of job-creation or GDP growth is relatively high, they neglect to mention that Canada's economy *must* generate more growth and jobs, just to stand still. Other industrialized countries (like Japan or Germany), where population is stagnant or even declining, do not need to generate such significant annual expansion in order to protect existing benchmarks.

Therefore, any comparisons of economic and employment performance, whether over time or across countries, must take account of the impact of population growth on measures of utilization or prosperity. Once those adjustments are made, then the tone of self-congratulation which typifies so many official pronouncements on Canada's recent economic performance is shown to be utterly unjustified.

This commentary will consider in turn the twin claims made repeatedly by Canadian political leaders: namely, that the damage done by the recession to our economy and labour market has now been repaired, and that Canada (thanks, presumably, to “prudent economic management”) has escaped the more negative circumstances experienced by other industrialized countries. After adjusting for population growth, neither GDP nor employment growth since the recession has yet to recoup the ground lost during the 2008–09 downturn. In the labour market, in particular, the pace of employment-creation has lagged far behind the pace of population growth; so that after adjusting for population growth, less than one-fifth of the damage done by the recession has been repaired. Moreover, labour market indicators have not improved since the spring of 2010, highlighting the stalling of the Canadian recovery since that time.

Internationally, Canada’s economic reputation similarly loses considerable lustre when the data are adjusted for Canada’s faster-than-average population growth. In per capita terms, the change in Canada’s real GDP since the pre-recession peak (in 2007) ranks an uninspiring 17th among the 34 countries of the OECD — exactly at the midpoint. Similarly, after adjusting for growth in the working age population, Canada’s employment performance has been equally middling: once again ranking 17th (out of 33 reporting countries) in terms of the change in the employment rate since the pre-recession peak (in 2008). If there is one word to summarize Canada’s economic standing among its industrialized peers, it should be “mediocre.”

Part I: Historical Comparisons: Canada’s economy (measured by real output) began to shrink in the third quarter of 2008, and declined close to 4 percent by summer 2009, when the official recession ended and real GDP began to recover. In per capita terms, however, the downturn began somewhat earlier: at the beginning of 2008, when slowing economic expansion began to lag behind ongoing population growth. Real per capita GDP then fell by over 5 percent by summer 2009. The decline in the per capita measure was worse than the fall in total GDP, because of the impact of on-going population growth that continued even as the economy was in recession.

As indicated in Figure 1, real per capita GDP has improved fairly steadily but slowly since mid-2009, with the exception of the second quarter of 2011 when total GDP (and, of course, per capita GDP) declined. However, those 9 quarters (over two years) of economic progress have repaired only about 70 percent of the reduction in real per capita GDP that occurred during the downturn. Real per capita GDP remains 1.4 per-cent lower as of the third quarter of 2011, than it was at the beginning of 2008. In fact, real per capita GDP is still lower in Canada than it was at the beginning of 2006 (when the Harper Conservative government first took power); during almost six years of Conservative “stewardship,” therefore, Canadians have experienced no economic progress (by this measure) whatsoever.

Put differently, real GDP declined by some \$2100 per Canadian (measured in 2002 dollar terms) during the 9 months of the official recession. The subsequent 27 months of recovery recouped some \$1500 of that loss, leaving GDP per person \$600 lower than before the recession.

In fact, the lasting damage from the recession is considerably worse than that. It is normal for an economy to demonstrate *rising* real per capita output over time, as a result of technological improvements and productivity growth. The pre-recession trend in Canada was for real per capita GDP to increase by 1–1.5 percent per year. Trend *potential* output has thus continued to grow during the years of recession and subsequent slow recovery (as indicated in Figure 1). Relative to that potential, current real per capita GDP (of about \$39,400 per person, in 2002 dollar terms) is at least 6 percent (or \$3000) below the level it *would* have reached if the pre-recession trend had been sustained. In this regard, the fact that Canada’s economy continues to operate well below its potential costs each Canadian thousands of dollars in foregone income each year. And the modest rebound in real per capita GDP experienced since summer 2009 has not been strong enough to even begin to close that gap with potential output that was opened up as a result of the recession. This is different from

previous re-coveries, which featured periods of above-trend growth which allowed the economy to catch up to potential output.

Adjusting employment statistics for population growth results in an even starker comparison to pre-recession benchmarks. Because the potential labour force (represented by the working age population) grows by some 1.3 percent (or over 350,000 Canadians) each year, it is not enough for the Canadian economy to simply create new jobs. It must produce *enough* new jobs to keep up with ongoing population growth; in fact, during a recovery job creation must be even faster, in order to repair the damage done by the recession. The best statistic for comparing the pace of job creation with the pace of population growth is the employment rate, which is the ratio of total employment to the working age population. Especially during periods of sustained labour market slackness, the employment rate is a more appropriate indicator of labour market well-being than the unemployment rate; in particular, it is unaffected by factors such as the decline in formal labour force participation which results when discouraged workers simply give up looking for work.⁴ Falling labour force participation reduces the unemployment rate, making it *seem* like the labour market is strengthening, when in fact discouraged workers are simply throwing in the towel. In this context, the employment rate provides a more accurate reading on labour market conditions than the unemployment rate.

Like real per capita GDP, Canada's employment rate peaked some months before the official onset of recession (Figure 2). The employment rate peaked at 63.8 percent of the working age population in February 2008, after which point the decelerating pace of job creation no longer kept up with ongoing population growth. During the next 17 frightening months, the employment rate plunged by 2.5 percentage points, reaching a trough of 61.3 percent of the working age population in July 2009. That represented the fastest decline in the employment rate of any recession since the 1930s.

The subsequent bottoming and recovery of real output in Canada has hardly put any dent in this downturn. From July 2009 through December 2011, the employment rate recovered to 61.7 percent. But this 0.4 point rebound offsets less than one-fifth of the damage that was done to Canadian labour markets by the recession. Indeed, the employment rate actually *declined* during 2011, as the pace of GDP expansion and job creation slackened. No net employment was created in the second half of 2011, a time in which Canada's working age population grew by over 150,000 people.

Whether measured by output or employment, therefore, it is clear that Canada is still grappling with the after-effects of the 2008–09 downturn. Especially from the perspective of a labour market that was hammered by the recession, and has barely recouped any of that damage since, it is quite understandable why average Canadians could be forgiven for concluding that the recession is still with us. In terms of the employment rate, it clearly still is.

Part II: International Comparisons: Failing to take account of population growth also distorts international comparisons of economic and employment performance, just as it distorts comparisons over time. For example, Canada experienced the 9th fastest rate of GDP expansion in the OECD, on average, since 2007. However, Canada has a higher-than-average rate of population growth, and hence must generate faster GDP growth simply to “stand still” in terms of per capita standards. If we adjust for differential population growth rates, then Canada's GDP performance is only mediocre within the sample of industrialized countries.

Table 2 reports the cumulative evolution of real per capita GDP across the OECD from 2007 (when Canada's real per capita GDP, like that of most other industrialized countries, peaked before the recession) through 2011.⁵ Of the 34 countries in the OECD, Canada ranks only 17th—right in the middle. Real per capita GDP for 2011 was still 1.4 percent lower than in 2007. Twelve countries have regained and surpassed their pre-recession levels of real per capita GDP (including Germany, Korea, Australia, and several others). These countries could more honestly claim to have repaired the

economic damage from their recessions. Canada, in contrast, can make no such claim. Other countries (including Sweden, the Netherlands, Belgium, and New Zealand) have yet to regain their pre-recession real per capita GDP benchmarks, but have experienced smaller declines in that measure than Canada has.

Canada's international standing is similarly mediocre in terms of our labour market recovery. Recall, Canada's economy must generate something like 225,000 new jobs per year just to keep pace with the ongoing expansion of the working age population.⁶ It is hardly sufficient, then, for politicians to point out that the total number of jobs now exceeds the pre-recession peak. In the nearly four years since that time, the working age population has grown by over 1 million. We needed a much faster pace of job creation in order to create opportunity for new labour force entrants, as well as re-employ those who were displaced by the downturn.

Many other industrialized countries, in contrast, do not face that same challenge. As was highlighted in Table 1, population in some countries (like Japan, Germany, much of eastern Europe, and several other countries) is stagnant or growing very slowly. In that context, total employment might not grow at all — yet a given employment rate could still be sustained.

Table 3 reports the change in each OECD country's employment rate from 2008 (when Canada's employment rate peaked) to 2011.⁷ Canada's employment rate for 2011 is estimated at 1.2 points below its average level for 2008.⁸ That ranks Canada 17th out of the 33 reporting OECD countries included in Table 3. Eight countries (including Germany, Korea, and Switzerland) achieved a higher employment rate in 2011 than was experienced before the recession. These countries, then, can more genuinely claim to have repaired the labour market damage of the recession. In eight other countries (including France, Japan, and Australia) the employment rate declined, but not as steeply as it did in Canada.

Conclusion:

Since the onset of the recession, Canadian political leaders have stressed that while things may be difficult for Canadians, they are getting better, and by several key measures (like total employment or total GDP) we have fully regained the ground we lost in the recession. Moreover, Canada is said to have escaped the worst effects of the recession, which hit home more painfully in other industrialized countries. Many Canadians have accepted this argument, and do indeed believe that Canada's economy has performed better during this turbulent period than most.

In fact, however, the damage of the recession is still very much with Canadians. Real per capita GDP is still well below its pre-recession peak — and several thousands dollars per person below where it *could* be today on the basis of pre-recession trends. And the labour market is still much weaker (measured by the employment rate) than it was before the recession. Indeed, measured by the employment rate, less than one-fifth of the damage has been repaired, and things have gotten worse in the last 18 months, not better.

Internationally, Canada's performance according to both standards is at best mediocre. Certainly, Canada has done better than those countries which experienced major banking and financial crises during the 2008–09 downturn (such as the U.S., the U.K., Ireland, Iceland, Greece, and Italy). But among the *broader* set of industrialized countries our performance in terms of output and employment ranks exactly at the mid-point of the sample. Instead of allowing them to claim credit for doing better than America or Italy, we could just as easily challenge our politicians to explain why we have lagged so far behind many other industrial countries (including Germany, Korea, Australia, and others) in our sluggish recovery from the recession.

The self-congratulatory tone of so many official economic pronouncements in Canada is clearly unjustified. In terms of its implications for economic and fiscal policy, the incomplete and relatively weak

state of Canada's economic recovery should give considerable pause to policy-makers before embarking on a campaign of fiscal austerity — a campaign which would clearly further undermine output and employment which are still weak. Instead, top priority needs to be placed on expansionary measures to strengthen Canada's incomplete, medio-cre recovery.

Jim Stanford is economist with the Canadian Auto Workers and a Research Associate of the CCPA.



Member at Large
Winnie Fraser Mackay

Canadian Geriatrics Society

The NPSCF annual executive meeting on February 6-10 in Ottawa was a very productive and interesting week. The meetings with Federal Conservative Government Politicians, and Staff along with the Liberal and NDP caucus members' were both uplifting and frustrating. These meetings certainly demonstrate to us as a National Seniors Organization that our Politicians are unaware of first how

serious the situation is for the low income seniors and retirees and the future for Pension Protection and Health Care.

Canadian Geriatrics Society: By leading and/or participating in clinical research, physicians with additional training in the care of older persons improve the care that is provided to seniors.

There is currently a shortage of physicians with additional training in the care of older persons in Canada and this is expected to worsen in the very near future. We all need to lobby our Provincial and Federal Politicians.

Now would be the time to rectify this problem before the number of seniors grows rapidly with the aging of the Baby Boomers.

Strategies to improve the shortage of physicians include:

- Increasing exposure to geriatric medicine in medical school and residency*
- Improving the image of aging and caring for seniors*



- Loan reimbursement for trainees who choose geriatric medicine*
- Increasing funding of geriatric services and programs*

This is one way; I hope we will clear up the confusion of end of life care versus health promotion to prevent diseases. I sit on the GERI Committee as an advocate for Seniors along with Dr. Christopher Frank. If you want to learn more regarding how the Canadian Geriatrics Society works to improve the health of older Canadians please check out the [website www.cgs-sgc.ca](http://www.cgs-sgc.ca)



Hospice Palliative Care Association of P.E.I.



21 December 2011

National Pensioners & Seniors Federation
c/o Winnie Fraser-MacKay
75 Cape Road
North Lake Harbour, RR#1
Souris, PE, COA 1K0

"Make Each Day Count"



Dear Ms. Fraser-MacKay:

On behalf of the Board of Directors of Hospice Palliative Care Association of PEI, I would like to express our sincere appreciation to you for your generous donation of \$608.50. It was very thoughtful of you to take up a collection for 'the cause'. What a wonderful group of people!

Hospice volunteer support is focused on the individual and centers around their family and loved ones. We seek to address not only the physical needs but also the social, emotional and spiritual needs as well. We recognize dying as a natural process in the cycle of life. We seek to bring care, compassion, comfort and hope for a peaceful and pain free death to individuals living with a life threatening illness. We also accept responsibility to advocate and educate on behalf of those we care for and serve. We embrace the intrinsic worth of each and every person and serve all without discrimination. We focus on quality of life and the desire that each person be allowed to journey toward death with meaning, hope and dignity. Following death we offer bereavement support and "aftercare" services to family and loved ones left behind.

All of our services are focussed on Islanders and to receive support from Islanders is certainly much appreciated. We are a registered charity that depends entirely on donations and contributions from people, organizations and business' on PEI and the efforts of our Fund Raising Committees to raise funds to continue our programs.

Again our thanks for helping 'Make Each Day Count'.

Sincerely,

Ellen Davies,
Executive Director, HPCA of PEI

Mission Statement:

The mission of the Hospice Palliative Care Association of PEI is to provide care and support to those living with or dying from a life-threatening illness, and to those who are bereaved.

Speak Up

Start the conversation
about end-of-life care