

National Pensioners and  
Senior Citizens Federation



La fédération nationale des  
retraités et des citoyens âgés

Spring 2013

# NEWSLETTER

Volume 12 Issue 2



## Spring

This spring is better than last  
No point living in the past  
Each new season is there for a reason  
Life keeps changing  
Just keep rearranging

Patricia Walter @ 07

# THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

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**Deadline for NPSCF Newsletter**

**submissions is June 1**

### To the Readers

**Editorial Board** - Herb John & Pat Brady

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

Have you got an article you would like to submit for consideration?  
Please send your articles to the publication's editor, Jean Simpson [npscnews@gmail.com](mailto:npscnews@gmail.com)  
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**President  
Herb John**

### These are exciting times

We have a great executive board and I must tell you that this became very clear when we did our Brief presentation. We were in Ottawa Feb 4th -7th to present our annual Brief and meet as your executive board. Everyone did a great job expressing the concerns and solutions for our 4 main topics of concern. Each topic had two executive board members prepared to present. The topics were Pensions, Health care, Affordable Housing and Poverty. For the first time Members of Parliament and Senators were provided a written and an electronic copy. The Brief is available on our website in French and English at [www.npsc.org](http://www.npsc.org).

We met first with the N.D.P. and were impressed with their understanding of the issues and commitment to change for seniors. In attendance at our presentation were the Ministers which corresponded to our issues; Honourable Lysane Blanchette – Lamothe (Critic for seniors), Honourable Libby Davies (Deputy Leader / Critic for Health), Honourable Irene Mathyssen (Critic for Pensions) and

Honourable Marjolaine Boutin-Sweet (Critic for Housing). Official Leader of the Opposition Honourable Thomas Mulcair took time to hear us as well. They agreed with our analysis and recommendations and committed to working together.

Next we met with the Liberal Party. Honourable Judy Sgro (Critic for the Seniors, Pensions and the Status of Women) and many Liberal Members of Parliament listened to our presentations and agreed that all the issues we raised needed to be addressed and that they would continue to do so with our help.

We were only able to get one meeting with a member of the “Harper Government.” The Honourable Minister of State for Seniors Alice Wong was the only Minister that could make time to see us. The first prerequisite for this meeting was that they wanted our Brief approximately two weeks ahead of our scheduled completion date. This was a challenge but we did it. We were informed the morning of our appointment that Honourable Minister Wong had been ill all week so she would join us through a teleconference. We thanked her for this effort. They gave us half an hour to present which is clearly not enough time but better than no time. We had expected that because they requested our Brief three weeks before our meeting schedule they would respond to the issues and concerns raised in the Brief. We were asked to present the Brief anyway. We quickly put together a condensed presentation but it still took most of our time. Their response was a list of all the good things they had done for seniors. When we explained that much more needed to be done they were defensive and offended. Even though they were cordial there was a marked difference from our other meetings in their expression of commitment to improvements for seniors.

My opening remarks to all three parties included information which is critical in providing a foundation of progress for seniors. All three parties were told that even though everyone knows that seniors vote and most vote the way they have traditionally voted we are going to start a different conversation. We are going to talk about critical thinking. If Members of Parliament are not voting on individual Bills in the interests of their constituents then they do not deserve their support. Please read the included article reprinted from the Toronto Star which explains were to find the information about how every M.P. voted on every Bill. The current government is short in many areas of National Policy. A National Manufacturing Policy which does not exist, would create good paying jobs in Canada which in turn would create a tax base which would support the changes needed for seniors. A National Health Policy would provide consistent health care across the country including First nations. A national Pharmacare Program would reduce costs significantly.

Any time we were not meeting with the government we met as an executive board. Since we do not have the opportunity to meet more often the agenda was large. I believe we all reached our meeting limit during those 4 days. We redistributed the workload on the board, started to develop job descriptions and implemented a think tank as requested in resolution 12. I brought in 3 potential social partners because I believe we will be much stronger when we form relationships with others. The first presentation was by John Lawford, Executive Director of the “Public Interest Advocacy Center.” ([www.piac.ca](http://www.piac.ca)) This organization is now representing NPSCF at the “Canadian Radio-television Telecommunications Commission” in regard to the cost and structure of cable and satellite TV packages for seniors. The second presentation was by Anil Naidoo from Common Causes. ([www.commoncauses.ca](http://www.commoncauses.ca)) This is a group of approximately 50 organizations which are working for social change in Canada. As advocates for seniors we fit right in. We are to date the only seniors voice there. Our final presentation was by Steven Staples who you may recognize from the “Rideau Institute.” He is now president of “Public Response” whose motto is “We Empower Social

... continued President Report

Change." ([www.publicresponse.ca](http://www.publicresponse.ca)) We are hoping to develop a package for the Think Tank. We are also working on our website as an important tool to communicate with our members and bring in new interested groups and individuals.

Good progress is being made for our annual Convention. Check the website for more information. We appreciate your support and confidence as we work together to make improvements for Seniors in Canada!

Together Anything Is Possible!

**Toronto Star By: Alexander Panetta THE CANADIAN PRESS, Published on Fri Apr 17 2009**

**OTTAWA** – Want to know how your MP has been voting in the House of Commons? Finding out has just become a whole lot easier. The House of Commons website has launched a feature that allows visitors to see how MPs voted. Friday's change brings Canadian transparency one step closer to the U.S. – where Congress regularly posts voting results within an hour, and has detailed records going back 20 years. Unlike the U.S., Canada's parliamentary system usually results in MPs toeing a party line, so votes in the Commons tend to be far less dramatic than in Congress.

But MPs are sometimes allowed by their party leaders to vote freely on matters of conscience, non-binding resolutions that express the will of Parliament, or on bills not deemed matters of confidence. The new changes will allow viewers four different ways to access MPs' voting records through the parliamentary website ([www.parl.gc.ca](http://www.parl.gc.ca).) One of those methods was launched Friday; the rest will be up next week.

To view an MP's record, head to the website and click on the Members of Parliament link to find your member of the House of Commons. Your MP's site will have a tab for votes that takes you to a list showing whether they voted yea, nea, or didn't vote at all on any given bill. It gets a little trickier if you want to figure out what each bill actually means: you'd have to click on the link to the individual vote and bill, then at the very least go through its summary for a description of it.

For example, if you clicked on the link for Prime Minister Stephen Harper, the MP for Calgary-Southwest, and clicked on the Votes tab there, you would see that he last voted in the Commons on March 25. That day Harper voted in favour of C-9, a bill to amend the Transportation of Dangerous Goods Act. The summary of the bill outlines its goal of strengthening transportation safety regulations, and the text goes into far more detail about how C-9 will change the existing federal law.

Or, if you click on the Today in the House link on the Parliamentary website and then on Votes on the left side of the page, you can search and navigate to lists of how all MPs voted on particular bills or dates. It was the NDP that began pushing for the website changes last year. MP Libby Davies sent House of Commons Speaker Peter Milliken a letter bemoaning the lack of transparency in Parliament. She noted that Americans could, for instance, see that Barack Obama missed 37.4 per cent of votes in the U.S. Senate, and voted in line with the Democrats 96.7 per cent of the time.

"Each of us finds signs of growing voter disengagement – like declining turnout in elections – worrisome," Davies wrote to Milliken in March 2008. "And each of us desire to find ways of opening the House and its deliberations to greater public interest and knowledge. . . . Compiling and presenting these records on the public Internet site is a rather modest, yet at the same time critically important, step in modernizing the relationship between Canadians and their members of Parliament." Commons technical staff began working on the design, and the chamber's board of internal economy agreed at a meeting last month to launch the feature.

Starting next week, the website will also include a search engine that allows people to see how MPs have voted since October 2004.

**Did you know, you may advertise in this newsletter?**

Business Card \$ 25

One Quarter Page \$ 40

One Half Page \$ 75

One Full Page \$150



**Past President  
Barry Thorsteinson**

### **Take the Money. Please!**

**Like** a broken record, various Provincial, as well as our Federal, governments have again hit the same chorus in unison. “Time to tighten our belts, eliminate waste, gain efficiencies, do more with less” all the worn out clichés that produce further misery for those Canadians in need of help. Many voters believe that this is good, responsible fiscal policy. They quickly forget that the incumbent government inherited a surplus and promptly squandered it, but that is another matter. Such is the nature of focusing on spending reductions to tackle the deficit.

There is another way to balance the budget: increase revenue. This takes political courage as not too many voters welcome a tax increase. All it would take is a return to 2006 levels of taxation. Canada did not go broke then, and in fact ran a surplus. The federal Corporate Tax has been reduced annually since the incoming Harper government stated that reduced taxes would lead to prosperity. The 2008-09 recession followed instead, largely due to unregulated bankers' gambling in questionable holdings. We all enjoy our GST cut from 7% to 5%, but really, we can afford to return to the previous level. Either tax, set right again, would eliminate the deficit, but the Harper government prefers large deficits.

In Ontario, our \$15 billion deficit is also equal to the Corporate tax cuts at the provincial level.

With the benefit of hindsight we observe that the tax cuts have not produced new jobs as expected. Instead we see most companies, especially the larger ones hoarding the cash. Thank you Mr. Flaherty and Mr. Duncan! A further tragic outcome of this wealth transfer to those who do not need it is that the debt is then added to the inter-generational bill that will burden our children and grandchildren.

I do not blame the (mostly) wise business executives who have chosen to take the extra profits and not invest in further expansion. They are not stupid. If there is little or no increase in the demand for their products in our sluggish economy, there is no point in hiring extra workers. The problem facing all of us is government fiscal policy. It is time that we pressure the government to take the wealth back in order to move Canada forward.

Remember the Reagan years in the U.S? In the Republican belief that government is bad, part of the design of running up huge deficits was to make it prohibitive to commence new programs such as socialized health coverage or day care. It became known as the scorched earth policy. The Bush administration in the 21<sup>st</sup> century took the notion up in earnest with undeserved tax cuts for the wealthy. The current fiscal battles in the U.S centre around the Republicans' rigid position to maintain the status quo for their well to do supporters. The Administration then has enormous challenges maintaining existing programs let alone starting new ones.

In Canada, a similar pattern exists. Mulroney sang from the same song sheet as Reagan. Literally as well, you may recall. The Conservatives under him and Finance Ministers Mazankowski and Wilson rang up record deficits. Fast forward to the modern day and we have Harper and Flaherty setting new records for Canadian deficits; all the while telling us that they are the best keepers of the public purse. They say this often in the hope that people are dumb enough to believe them despite the overwhelming evidence to the contrary. Little wonder they are in no hurry to name the next Parliamentary Budget Officer to set out proving them wrong . Again!

In the next budget we will hear a lot about cuts as their chosen priority to address the deficit. There will be no desire to address revenue in spite of the fact that the wealth is sitting out there. It does not have to be this way! It will take the determined voices of seniors telling the politicians that we need to do better than give in to greed and well connected elites who want their “entitlements” to continue. Further, these favours are at the expense of the well being of citizens in need and tacked on to the National debt. We need better programs in housing, health and pensions for starters. **Enough is enough! Concentrate on revenue to move forward, not backwards.**

# THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

Website: [www.npscf.org](http://www.npscf.org)  
Toll Free: 1-877-251-7042

## 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.

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## Announcements

**Notice of Convention** at Caesar's Windsor from Sept 25th - 28th.

**Bicycle or Bus Wine Tour** after the Convention. Depending on how many would be interested in staying overnight on Saturday. A tour can be arranged for a bicycle wine tour weather permitting. Cost is \$55 @ person. Go online to [farmdogcycles.com](http://farmdogcycles.com) for more information. Or a bus tour depending on how many; a group of 19 - 24 would cost \$65 @ person including dinner at "Meadows By the Lake".

We would have to know by Aug 1, how many will be staying on the Saturday night and would be interested in one of the tours. Please contact Pam at [Pamela.strong@sympatico.ca](mailto:Pamela.strong@sympatico.ca) or call 519 -776 -7537.

**New Logo Suggestions:** As we move towards becoming a more influential national voice for seniors we have had issues with our logo being too large to fit into a digital format. Usually just the center of the logo shows up and even if it can be reduced to a size that would fit it is unreadable. We would like suggestions about what a new logo should look like.

It needs to be simple and recognizable in a small version. This needs to be done in conjunction with looking at a shorter name for our organization. The reason our logo is too large is that our name is too long.

This issue was also part of our discussions regarding our potential merger with Canadian Pensioners Concerned. We anticipate having good news to report at our convention regarding the merger. A name which was agreeable to both executive boards and resolves the logo issue is "National Pensioners." We hope this will meet the approval of the Convention and are planning our timing of these proposed changes so that we minimize any questions about who we are as we take large steps which will make us more visible to all Canadians.

National Pensioners and  
Senior Citizens Federation



La fédération nationale des  
retraités et des citoyens âgés

## 69th Annual NPSCF Convention

September 25 - September 27 - 2013

“Caesars” Windsor, Ontario

Resolution Due Date: August 1 - 2013

Delegate Registration Deadline: September 9 - 2013  
(Registration Fee \$100.00 each per delegate and visitors)

Hotel Registration Deadline: September 9 - 2013

Convention Registration: Wednesday Afternoon Sept. 25

Meet & Greet: Wednesday Evening Sept. 25

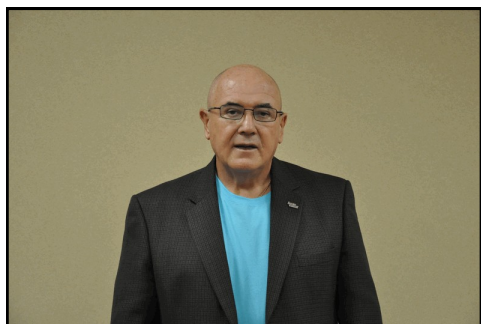
Convention: September 26 & 27

Banquet: Friday Evening September 27

Hotel Reservation (800) 991-8888  
Must use Group Code - CCA0929  
Rate \$110.00 plus tax.

Registration forms will be mailed and are on the website.  
Please check our web site for more details.

[www.npscf.org](http://www.npscf.org)



**1st Vice President - John Gatens**

### Greetings

**We** have just returned from doing battle on the Hill with our Government. As usual your executive board members take our brief to the three parties in parliament, and make a pitch for changes that you have indicated you would like to see through your various delegates to our convention.

There were some changes this year with the absence of our good friend and past president Art Cube, even the government officials missed him, however he has been replaced by a young man who has fire in his belly, tremendous enthusiasm, and a passion to improve the plight of seniors from every part of our

country. His name is Herb John he is our new President and I believe he will make his mark on our organization. Herb is the son of a well known labour leader Eric John from the Windsor area who represented skilled trades for many years within the UAW/CAW he further represented all retirees within the CAW when he was elected to the CAW advisory board of retirees, and served there until his death about two years ago. As you will learn he comes by his leadership roll honestly and through his good old fashioned upbringing. Incidentally Herb also sits on the CAW retiree's advisory board replacing his departed father.

Our delegation was also strengthened this year by the presence of your two new board members; Patrick Brady our new secretary from British Columbia and Paul Boisvert from Alberta who adds the ability to converse with the French speaking members of parliament and our own French speaking members in their own language, this certainly enhances our presence.

As usual we were greeted graciously by the NDP members in their new capacity as the official opposition Thomas Mulcair took time from his busy duties to come and meet with us as did the following officers: Irene Mathysen (Critic for Pensions) Lysane Blanchette – Lamothe (Critic for seniors) Marjolaine Boutin-Sweet (Critic for housing) and Libby Davies (Deputy Leader/ Critic for Health). It must be noted that of the three main parties in Parliament, the NDP are much more responsive to our requests for change to the important issues we discuss with them, and I am sure that if in power we would see those changes taking place.

We also enjoy the reception we get from the Liberals led by our good friend Judy Sgro who greets us every year with grace and patience, and is accompanied by a good number of her colleagues, who listen to us and seem to agree with many of our issues. Minister Sgro also makes arrangements for us to be able to dine in the restaurant in parliament building.

On our second day on the Hill we were scheduled to meet with the Minister of State Alice Wong, but at the last minute our president received notice she was indisposed and could only communicate with us over the phone in her office which we proceeded to do. Minister Wong had a number of her staff meet with us in her office and did hear our presentation over the phone, she made comments as we presented the issues from our Brief, however most of her comments were defensive about what her government had done and how much they had spent on seniors, and how at this time they have no intention of modifying any of their programs they intend to implement. I think it is an understatement to say we were less than satisfied at the outcome of our meeting, however our new president was not to be daunted, and believes that with the proper approach we may be able to squeeze some more from the present government prior to an election.

Through the time in Ottawa we met in committee much longer than is prudent I mean in hours not in days, we met from 8am until 9pm one day, again to say our new president is a hard task master is an understatement. We did have ongoing meetings discussing issues from the last convention and making arrangements for our next convention in Windsor Ontario. We also met with a couple of young men to discuss promoting a higher profile and how to go about fund raising which is a very critical issue facing our organization. We will pursue both these issues in the near future as necessary and hope we can improve our financial situation because we believe this organization must survive as a voice for the average senior not for those who are financially well off. I sign off now hoping this issue finds our members as well as they can be and ready to take on the fight to improve our lot. Thank you for taking the time to read this.





**2nd Vice-President  
Sheila Righi**

### **The Grass Roots History of The National Pensioners and Senior Citizens Federation**

**One** of the Pioneers of the Senior Citizens movement in Saskatchewan was a lady by the name of Agnes Nurse. At the age of 92 in 1981 she recalled how her father used to spend his days playing cards at an old Hotel in Saskatoon, Saskatchewan. This was during the depression years when there were no jobs available especially for seniors, so this was a way to socialize, stay physically and mentally healthy as every one was in the same boat, as the saying goes.

Mrs. Nurse would drop in after work or at lunch time to see how they were doing and there she met Annie Douglas, the mother of the future Premier of Saskatchewan, Tommy Douglas. Mrs. Douglas was there playing cards with the men gathered there.

Mrs. Douglas was a strong person who saw the need for seniors to organize.

In 1939 Annie Douglas became the founding President of Pensioners and Pioneers Number One, the first seniors club in Saskatoon and remained President for 18 years.

She and Mrs. Nurse along with a third Hotel card game visitor, Nathan Medd, worked together to create the "Saskatchewan Old Age pensioners Organization", (OAPO). When it began, that organizations main objective was to get an increase in the Old Age Pension and eliminate the degrading means test. Soon after its formation 32 clubs from across the province joined.

In 1954 the name "Old Age Pensioners Organization" was changed to "Pensioners and Senior Citizens Organization" (PSCO). Annual Conventions were held and the representatives brought resolutions.

Although the pension and the means test continued to be their top priority they did raise other concerns as well. After each convention the organizations leaders would meet with the Provincial Cabinet to present the resolutions and advocate their proposals. Then the National Pensioners and Senior Citizens Federation would also send them to the Federal Government.

After the Saskatchewan federation had three successful years, Nathan Medd initiated the "National Pensioners and Senior Citizens Federation" and to this date Saskatchewan Seniors Association continues to be the number one affiliate of that national body.

**Please note:** I wrote this as my report as not all the members or clubs know the "Grass Roots" of the National Pensioners and Senior Citizens Federation.

#### **INTERESTING**

##### ***From the Sept. edition of Reader's Digest:***

"Ever walk into a room with some purpose in mind, only to completely forget what that purpose was? Turns out, doors themselves are to blame for these strange memory lapses. Psychologists at the University of Notre Dame have discovered that passing through a doorway triggers what's known as an event boundary in the mind, separating one set of thoughts and memories from the next. Your brain files away the thoughts you had in the previous room and prepares a blank slate for the new locale."

It's not aging, it's the door! Whew! Thank goodness for studies!!!



### Here, in the East

**We** had very little unpleasant weather, snow, etc. UNTIL after Christmas. Once it started ... it has not yet stopped; it has worked out that nearly every weekend snow-plows have been out and some roads closed. The grandchildren have had plenty of "snow-days".

Because of the above, I was unable to attend the meeting of the executive, in Ottawa a few weeks ago. For the second time my flight from Nova Scotia was cancelled. This same thing happened two years ago. I was quite discouraged because these meetings are very important.

This is when we meet with politicians involved with Senior Citizen affairs. We meet to let them know what problems occur regarding, involving seniors and what we see as the solution. There are problems unique to the East coast, where I am, others for the west coast, and differing ones to Central Canadian seniors. Our executive consists of people from each area, including the North.

There have been suggestions for changing our Senior Citizens Prayer. I realize the language is somewhat archaic, and perhaps modernizing that would help. Speaking only for myself, I would like to keep it with simple adjustment of language. The lady who wrote it was from this area. Lindon Crowdis-Wildsmith was a very active Senior, a club president, a council president and served on the executive of the Nova Scotia Federation. She was a retired Nurse, served her community and her church. She lived most of her life in Northeast Margaree, later moving to Port Hawkesbury.

There are some clubs who say a silent prayer, some who say the Lords Prayer and others who have adopted a more modern one. It was adopted as Our prayer, that of the National Federation. It is not written in stone that each and every club must say it. I have been told this prayer is based on one in the United Church Prayer Book. If so, it is fine. It refers to "GOD", it does not call him by name, therefore it should be appropriate to all.

For those of you who read my little article on the way, a factory in my home-town was run. Well, in about 1945, when the war ended and the young men came home, there was talk of, dare I say it? A union coming in. The threat was that the factory would close before the owners would allow one of those crazy unions to tell THEM how to run their business. To make a long story short . . . When there was a general "walk-out", the union was allowed to form a group and those saws, the unprotected ones, that nipped off fingers, etc. Well the saws were shut down for about a week for attaching all kinds of safety measures. Wages did increase somewhat. The factory continued making fine maple furniture until the late fifties or early sixties When a fire levelled it.

As an after-thought ... does your club have to cancel meetings during the hard winter months, ever? I belong to two Senior Citizen clubs and we do nearly every year have to cancel or postpone because of bad weather. I wonder why we don't skip the two or three worst winter months and, instead continue through the summer months? With folks coming home to visit in summer, perhaps they would enjoy coming to a meeting, or luncheon, or sale. We might even make a little profit doing it this way.

Enjoy your Springtime. Get outdoors breathe in the fresh air. Call another senior citizen who lives alone and brighten their day!

**21 ACTIVE YEARS**  
**1991 – 2012**

**SOUTHWEST MARGAREE**  
**SENIOR CITIZENS CLUB**



**From The Desk Of  
The Treasurer  
Sandy Carricato**

### Packed Agenda

**When** we were in Ottawa we were so busy, we had a very packed agenda.

We always meet parliamentarians with four priorities. This year they were Affordable Housing, Health Care, Pensions and Poverty. Winnie and I were the last presenters because we covered Poverty/Financial Security. This topic is an umbrella that covers all the others and served as a conclusion to the presentation.

We met with the NDP first. They had received our brief and the MP's who were the Critics covering our priorities were present. Lysane Blanchette-Lamothe (Critic for Seniors) is so impressive, I'm sure most remember her when she addressed our convention in BC.

Later on the Liberals were as usual very pleasant, supportive and acknowledged that Canada was not being very attentive to the needs of seniors.

On Friday afternoon we were to meet with Alice Wong Minister of State. She cancelled at the last minute and we had a conference call with her and her staff.

***If we are to address poverty, we must address what must be done in order to improve those presently living in poverty and prevent others from falling into poverty.***

As we conversed, we told them about our meeting last year with Shelly Glover, her answer to our requests to reduce poverty was that the government didn't have the revenue to pay for all the needs that seniors were asking for because we are an aging population and revenues were low.

At that time we suggested that if revenues were low then the government had to find the means to increase their revenue by creating more good jobs. ■

Shelly Glover stated that the Conservative government created thousands of jobs since becoming the government which had increased the coffers.

When we commented that the jobs created were part time, contract and low paying jobs, and that although they were jobs, they really weren't what the economy needed.

She wanted us to send her the data to support our comments. The next day we sent the supporting documents to her.

The staff for Minister Wong were interested (or so it seemed) in that data and they said they would contact Shelly Glover's office for the information.

Sometimes as seniors we think that the issues facing the general population are not issues that we should be concerned about and **some of those issues would be unemployment, underemployment or contract work.**

As a society what affects one can and will affect all!

Recently the Toronto Star's headline was and I quote: (Sat, Feb 23, 2013)

**“JOB INSECURITY NO BENEFITS, NO GUARANTEES”**

**Sweeping study finds big increase in temporary, contract and casual jobs.**

**Barely half of working adults in the GTA (Greater Toronto Area) have full-time jobs with benefits and expect to be working for their current employer a year from now, according to groundbreaking report on precarious work and household well-being.**

... continued From The Desk Of The Treasurer

It notes that "precarious" or insecure work in the region has increased by 50% in the past 20 years and is impacting everything from people's **decision to form relationships and have children to whether they volunteer in their communities.**

**Across all income groups, the report found "clear indications" that insecure work is causing increasing household stress and limiting people's ability to participate in their communities".**

Who is hurting because of financial insecurity among the workers of Canada? All of us!

If the government revenues are down, they begin to make cuts, which we, as seniors will inevitably be affected by.

What could these cuts be?

- Fewer drugs covered by provincial health benefits
- Less procedures covered under the provincial health benefits
- More closure of hospitals
- Higher costs for public transportation
- Less building of housing for seniors
- Less exercise programs for seniors
- Less social activities for seniors

**And we could go on!**

Who is causing the problem of underpaid/underemployed or contract jobs. The answer is "Corporate Canada"!

Bank of Canada governor Mark Carney said in interview recently that he is disappointed in the pace of investment by business and that it is a risk to the economy.

Carney suggested that businesses are sitting on huge piles of "dead money," This "dead money" he says should be invested by companies in new machinery and equipment and the creation of good paying jobs.

If we have good paying jobs, the government gets more revenue because the taxes the workers pay would be higher increasing the governments pay cheque.

How do we know that these bad economic times are hurting seniors? Many leading economists are saying that people in all regions and age groups (except one) reduced their debt loads in 2012. The exceptions were seniors.

The reasons are endless, but here are some:

- Because many lost their pensions or that they were reduced
- Their adult children moved back home, because they lost their job etc.
- They can't make ends meet because they lost money in the stock market
- Parents couldn't afford the costs of sending their children to university, so the grandparents loaned them the money

**What is the government's solution? Seniors should work longer!**

**For every action there is a reaction. Let's resist going back to work if we can! Leave what jobs there are for the young!**

"Coming together is a beginning, staying together is progress,  
and working together is success."

Quote anonymous

## NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INC (NPSCF)

The NPSCF financial year is from January 1<sup>st</sup> through December 31<sup>st</sup> (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.

<b>Annual Club/Group membership dues:</b>	<b>Select</b>	<b>( )</b>
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

**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 # CLUB NAME

CONTACT ADDRESS

PROV POSTAL CODE

PHONE NUMBER

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

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

**THANK YOU FOR YOUR ATTENTION TO THIS ISSUE**

## Donations

From the desk of the Treasurer

In the fall of 2013, we will be having our annual convention in Windsor, Ontario.

As the elected Treasurer for the National Pensioners and Senior Citizens Federation, part of my duties is the raising of funds for this occasion. The convention is always a drain on our finances and we depend on the clubs/members for their generosity to offset the costs of this major event.

We would appreciate and thank you for any contribution you can make.

Please fill out the form below and send your cheque to the following:

**Sandra Carricato**  
**Treasurer,**  
**National Pensioners and Senior Citizens Federation**  
**2389 Head Road**  
**Port Perry, ON L9L 1B4**

----- (Please cut along line) -----

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<b>Name of club or Member</b>	<b>Donation \$</b>
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**Address**

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<b>City</b>	<b>Province</b>	<b>Postal Code</b>
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*Feel free to contact me by phone at (905) 985-8170 or email me at [sandy.carricato@gmail.com](mailto:sandy.carricato@gmail.com) with any questions or concerns that you may have.*

*I look forward to hearing from clubs/members*



**Member at Large**  
**Winnie Fraser -**  
**Mackay**

### Food Banks

In February the executive members met in Ottawa for a three day meeting and our annual visit to the House of Commons to present the NPSCF and CPC brief to Ministers and Members of Parliament N.O.P. Caucus, Liberal Caucus, and a telephone conference meeting with Minister of State Alice Wong for seniors in the staff board room with four staff members present. Some of our meetings with Senators were cancelled out at the last minute due to their heavy schedules. The time we spent with politicians in the House of Commons is so crucial to continue for the future. In the past few years I have had the honor to be with the NPSCF executives at these meetings. I wear two hats and it has been very productive. This consistency with our Canadian government has been an asset to let them hear our strong voice for seniors across Canada.

I want to share with you the shocking news on Food Banks in Canada. I was introduced to the comprehensive report on Hunger and Food Banks Use in Canada (Hunger Count 2012) by Mary Boyd, who is the international activist, and my great friend in PEI. She assisted Sandra Carricato and myself in our research and reported on the very serious issue of poverty as passed in the Resolutions at the 68th NPSCF Convention in Surrey, B.C. October 3-5, 2012. We both reported in the Brief and in person to the Government of Canada the serious issue of poverty among seniors and how Food Banks play such a crucial role.

**About Food Banks Canada** - Food Banks Canada is the national charitable organization representing and supporting the Food Bank community across Canada. The members and their respective agencies serve approximately 85% of people accessing Food Banks and Food Programs nationwide. Their mission is to help Food Banks meet the short-term need for food, and to find long-term solutions to hunger. Did you know that 882,188 people turned to Food Banks in March 2012. Why??

More than three decades after the founding of Canada's first food bank, hundreds of thousands of people need help putting food on their tables every month. We must ask ourselves why this is so. What are the factors that maintain this unacceptable problem? What actions will cut it down to size? Hunger Count 2012 offers clear, hard data on food bank use, digs beyond the numbers to explore the root causes of hunger in our country, and provides recommendations to bring about real change.

**Who Turns to Food Banks** - Over the past four years, the need for food banks has expanded broadly. Even those who we might least expect to visit a food bank, including working people, two-parent families, seniors, and homeowners, are experiencing a higher risk of needing help than in the past.

There are several distinct groups that experience particularly high levels of need. Children, youth and seniors, though only 21% of the population, make up 38% of those helped by food banks. People on social assistance, single parent families, and those who identify as First Nations, Metis, or Inuit are all at higher risk of needing help. Hunger is toxic for those living through it, and it is harmful to Canada as a whole. No one wants to use a Food Bank. People in Canada are forced to ask for help when they have nowhere else to turn, and when they face the worst imaginable circumstance: Not even having enough to eat. A lack of income, whether in the short, medium, or long term is the key factor that leads Canadians to ask of this most basic form of assistance. The circumstances that cause low income are incredibly diverse, and no single policy change will be able to address all of them. We can, however, focus on a small group of policy areas that influence economic vulnerability, and that have a strong ability to shorten, alleviate, and prevent stretches of poverty in Canadians' lives.

Reducing household food insecurity, and the poverty that underlies it, is a win-win situation. It is a win for people facing low income, and for Canada as a whole. One does not need to look far to find many libraries' worth of evidence that poverty is a key negative influence on the health of the aging population. Reducing low income leads to better health, which leads to higher levels of economic participation and lower costs related to health care and social services.

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Following is the "Detailed National and Provincial Findings/Food Bank Use in Canada By Numbers."



... Continued Member at Large

Please visit <http://www.foodbankscanada.ca/> for more information. This excellent report gives us a clear picture of how serious poverty is in Canada. We are all responsible to provide this information to our politicians, provincial, territorial, local and federal, so we can be a stronger voice in the issue of poverty in Canada.

In closing, I ask the question, how many of you as grandparents know about their rights under the law regarding their grandchildren? This information will be in the next issue of the summer newsletter.

I look forward to meeting with some of you at your annual general meetings held in the spring and fall. Remember especially on a high stressed day:

Yesterday is history  
Tomorrow is a mystery  
Today is a gift  
That's why it's called  
The Present.

### **Detailed National and Provincial Finding**

**Yukon, Northwest Territories, Nunavut** - 2,316 people assisted; 38.5% are children; -4.3% change, 2012 to 2012 ; +72.8% change, 2008 to 2012

**British Columbia** - 96,150 people assisted; 29.5% are children; +6.6% change, 2011 to 2012; +23.1% change, 2008 to 2012

**Alberta** - 63,512 people assisted; 44.1% are children; -8.9% change, 2011 to 2012; +59.4% change, 2008 to 2012

**Saskatchewan** - 24,621 people assisted; 47.5% are children; -3.2% change, 2011 to 2012; +38.7% change, 2008 to 2012

**Manitoba** - 63,482 people assisted; 47.6% are children; +14.2% change, 2011 to 2012; +56.9% change, 2008 to 2012

**Ontario** - 412,998 people assisted; 38.6% are children; +3.2% change, 2011 to 2012; +31.4% change, 2008 to 2012

**Quebec** - 155,574 people assisted; 37.2% are children; -0.5% change, 2011 to 2012; +22.0% change, 2008 to 2012

**New Brunswick** - 19,524 people assisted; 32.0% are children; +5.3% change, 2011 to 2012; +24.8% change to 2008 2012

**Prince Edward Island** - 3,406 people assisted; 34.1% are children; +10.0% change, 2011 to 2012; +17.8% change, 2008 to 2012

**Nova Scotia** - 23,561 people assisted; 32.6% are children; +4.7% change, 2011 to 2012; +39.3% change, 2008 to 20012

**Newfoundland & Labrador** - 27,044 people assisted; 38.8% are children; -5.6% change, 2011 to 2012; -0.8% change, 2008 to 2012

“**Hunger Count 2012**” is a comprehensive report on Hunger & Food Bank use in Canada, and recommendations to change. For more information, check out the website:

<http://www.foodbankscanada.ca/getmedia/3b946e67-fbe2-490e-90dc-4a313dfb97e5/HungerCount2012.pdf.aspx>

**"Conscientious family physicians and polypharmacy"**

***Dr. Christopher Frank is an Assistant Professor in the Department of Medicine at Queen's University in Kingston, Ontario***

One of the traditional goals of internist geriatricians and of family physicians providing care for elderly patients has been to review and reduce the amount of medication patients are taking. This can be one of the great pleasures of geriatric medicine, with obvious and proven benefits for older patients.

Polypharmacy can be defined as the concomitant use of many medications. The more medications older patients take, the greater the risk of drug interactions and hospitalizations due to adverse drug reactions. Medication compliance is a serious issue for older patients and decreases when patients take many medications. In a recent study of a frail elderly population attending a geriatric day hospital, patients were taking in the last month, on average, 10.5 medications, which included over-the-counter medications. For all these reasons, decreasing medications remains an important part of geriatric care.

In the last few years, physicians working with elderly patients have emphasized health promotion and prevention and have attempted to apply evidence-based medicine to geriatric care. These positive strategies have, however, paradoxically affected the relationship between conscientious family physicians and polypharmacy. Two examples of the relationship between health promotion, evidence-based medicine, and medication use can be found in managing osteoporosis and heart disease.

**Osteoporosis** is very common in frail elderly patients, particularly women. The burden of illness with osteoporosis is tremendous, and the effect on patients' lives and independence can be great. Despite the evidence for pharmacologic prevention and treatment of established osteoporosis, family physicians have been shown to under treat it. Conscientious family physicians who appropriately identify and treat patients with osteoporosis are faced with the dilemma of adding more medications to their patients' list in order to follow guidelines and to adequately address a substantial clinical problem.

Canadian guidelines suggest that patients with established osteoporosis take 1000 to 1500 mg of elemental calcium and 400 to 800 IU daily of vitamin D. Bisphosphonates are recommended for established osteoporosis, and estrogen should still be considered for elderly women. Unfortunately, this means that patients, who are typically asymptomatic, must take three large 1250 mg calcium carbonate tablets daily, vitamin D either daily or weekly, and a bisphosphonate (with or without estrogen) daily.

In Ontario, etidronate disodium and calcium carbonate (e.g.: Didrocal) are covered by the Drug Benefit Program. This results in a complicated regimen where patients take one calcium tablet from the package for 2.5 months with two additional 1250 mg tablets to get an adequate intake but limit calcium supplementation for 2 weeks of each cycle when take the etidronate.

It is easy to see why compliance can become a problem for older patients; it would for anyone taking such a complicated regimen. Calcium tablets are often large and difficult to swallow. Nausea is a common side effect of calcium and bisphosphonates. Calcium might interfere with the absorption of antibiotics and bisphosphonates. Educating patients about the proper use of medication and about side effects can be time-consuming, and the effectiveness of educational intervention on compliance is questionable. Although the potential benefit of reducing fractures is important, the effect of treatment on a patient's life is also relevant.

Although a qualitative approach to the definition of polypharmacy might identify inappropriate medication use more effectively, higher absolute numbers of medications taken is still associated with bad outcomes. More drug-related problems at time of admission to acute care has been associated with multiple medication use. In nursing home residents, a higher number of scheduled medications was associated with increased risk of adverse drug events. Medication compliance is inversely correlated with number of medications taken.

**Cardiovascular disease** - Another challenging clinical area with older patients is managing cardiovascular disease using evidence-based strategies. Once again, the burden of disease is substantial, and the amount of evidence for the benefits of treating a variety of cardiac conditions in older patients is growing rapidly. For some patients, however, the resulting polypharmacy might be debilitating. A large proportion of older Canadians fulfil criteria outlined in the Heart Outcomes Prevention Evaluation (HOPE) Study for use of ramipril. Patients being seen by conscientious and up-to-date family physicians or geriatricians now almost automatically end up taking ramipril, enteric-coated

acetylsalicylic acid, and sometimes spironolactone. Angiotensin-converting enzyme (ACE) inhibitors can cause renal failure and hyperkalemia in older patients, as well as more subtle effects, such as cough and postural hypotension. Optimization of cardiac medications once again complicates the medication regimen and adds to the risk of therapeutic misadventure. Are conscientious physicians, who are paying attention to risk factors and prevention, contributing to other problems for patients?

**Outcomes versus negative consequences** - Conscientious family physicians generally attempt to use an evidence-based approach to providing care. This involves the "conscientious, explicit and judicious use of current best evidence in making decisions about the care of individual patients." Applying evidence-based medicine involves integrating evidence from systematic research with a physician's individual clinical expertise and experience. The balance between these factors is particularly relevant for frail elderly patients where outcomes might be less clear and negative consequences of treatment subtle and clinically significant.

When using numbers needed to treat (NNT) for preventative strategies, factors that need to be weighed include severity of outcome, treatment options for the event if it is allowed to happen, potential for adverse events from the intervention, and effectiveness of the intervention. Another factor is whether frail elderly patients will live long enough to get the benefit of risk reduction.

Weighing these factors for elderly patients with osteoporosis is interesting. The outcome of hip and vertebral fractures can be devastating, and treatment is limited to surgery and analgesics. Intervention is relatively effective, with an NNT for calcium and vitamin D between 20 and 40 people treated for 3 years to prevent one hip fracture. The NNT for alendronate is approximately 60 patients treated for 4 years to prevent one vertebral fracture and 37 patients for those with more advanced osteoporosis. Analysis of the cost-effectiveness of using vitamin D and calcium is surprising in that there was a substantial cost to prevention even with a relatively inexpensive intervention. Potential adverse events for frail patients include the risks of polypharmacy; potential effect on quality of life; and common adverse effects, such as nausea and constipation. My own frail elderly patients already taking many medications consider the number of medications as a more important factor than the benefits gained over many months to years.

The NNT in the HOPE trial was 67 patients for 4.4 years to prevent one stroke; to prevent one myocardial infarction, the NNT was 42. The mean age of patients was 66, and almost 75% were men. Twenty-nine percent of subjects discontinued ramipril during the study. Although the NNT for these serious outcomes were quite good, it is hard to know how to generalize them to frail elderly patients, who do not appear to have been well represented. The high rate of discontinuation of treatment might be an even greater problem with older patients taking many medications already.

In a recent study, average doses of ACE inhibitors at time of discharge from a medical unit were below target range. The benefit of lower doses of ramipril is unclear. In my clinical experience, low doses are common in very elderly patients, and a study of adequacy of dosing in this population would be relevant.

**Striking a balance** - Making medical decisions is particularly complex in this population because of the difficulty of successfully striking a balance between "hard-to-sort-through" evidence and clinical judgment. In addition, the effects of personal values and experiences, societal values, and economic considerations could influence decisions to a greater degree than with younger patients. Given the potential for oversimplification of a very complicated process, indiscriminate use of evidence-based approaches is worrisome.

Unfortunately, little research looks at preventive prescribing for the elderly or their views of this approach. A MEDLINE search using the MeSH heading health promotion and prevention/over age 65 discovered few articles other than studies of the effectiveness of interventions. The one study looking at patients' perspectives found that very elderly patients reported having little interest in cancer screening, exercise, and dietary interventions because they felt they have lived a long time and did not wish to prolong life. The lack of literature might reflect the difficulty of doing this research and perhaps the fact that pharmaceutical companies would not be likely to fund such research.

Researchers would face the difficult task of adequately measuring or defining many important clinical outcomes for older patients. How multiple medication use, compliance, and adverse drug events affect quality of life is difficult to measure or define for individual patients. It is difficult to weigh intangible outcomes and values against more easily quantifiable values, such as blood pressure, fracture rates, and cardiovascular events. For many older patients, the burden of multiple medication use could be as important a topic for research as the rate of cardiovascular events. The only evidence family physicians have to use in clinical decision making, however, relates to outcomes in clinical

trials. Studies looking at even more quantifiable outcomes are also of limited value for older patients because many RCTs do not include older patients or they exclude people with any degree of frailty.

**Many still resist** - Despite physicians' best intentions to provide evidence-based medicine, they often find it easier when treating frail, elderly patients to simply provide prescriptions rather than engage in the explanations and collaborative decision making mandated by evidence-based principles. In my experience, decisions about drug therapies are frequently made without older patients' input. Yet even when my patients are fully informed about potential benefits, they still complain about the number of medications they are taking and frequently resist adding a new medication to decrease risk or improve outcomes.

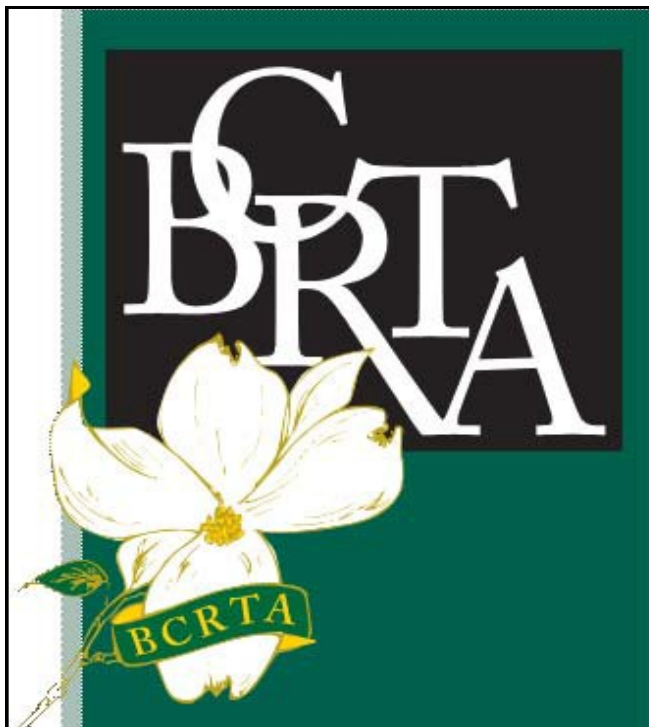
Geriatric medicine is a field where the absence of evidence has done older patients a disservice. Rote application of evidence to frail older patients has some negative outcomes that can be difficult to measure. The burden and risk of multiple medication use and polypharmacy is one such risk. Asking ourselves the question, "Will this treatment lengthen or improve the quality of this patient's life?" might help to strike the necessary balance between evidence and clinical expertise. Emphasis on treating people and not just managing their "outcomes" is one of the strengths of geriatric care by family physicians. Ignoring this puts us at risk of; not seeing the forest for the tree!"



Dr. Christopher Frank

Submitted by Winnie Fraser - MacKay

GERI Committee (National's working with Dr. Frank)



**The BCRTA  
values the  
Federation's work  
on Pensions,  
Pharmacare  
& Housing**



**Member at Large**  
**Paul Boisvert**

### THE POWER OF THE WORD

**Language** has been called the most powerful drug known to humanity. The words we hear and speak can have a distorting effect on our point of view as well as our inner most feelings. Consequently words understood clearly or misunderstood have a greater impact on our lives and relationships than we sometimes want to admit. A second factor to be considered in this equation is the explosion of the use of electronic media where hundreds of billions of words are transmitted worldwide on a daily basis.

Canadians are continually subjected to a barrage of words as each political party strives to influence our thought processes so that we might cast our vote for them. Consequently, to deal with this phenomena, a fundamental understanding of the power of words is absolutely essential. It is crucial in these days that we should consider words carefully if we do not want others to take over our minds.

We would do well to remember that political terms are exceptionally tricky. Take the word “democracy”, a key word in the realm of politics, where its expansive use has led to it meaning what anyone wants it to mean. It has been so soiled and debased that we find it in the names of some of the world’s most dictatorial dictatorships such as the Democratic People’s Republic of Korea (North). “Political” words can also mean drastically different things to people according to where they stand. An easily understood example are the words “freedom” and “liberty” which to the Northern abolitionists in the American Civil War meant liberty and freedom for the slaves in the breakaway states of the Confederacy. To the Confederates, they meant the liberty and freedom to secede from the federal union and to maintain slavery.

One thing that is certain in the world of politics, is the manner in which long-term politicians are obviously well coached in the use of euphemisms. Very simply put, in politics euphemisms have always been used to candy-coat unpalatable realities. Shakespeare wrote: “while the words in the mouths of the parties in power are smoother than butter, the language of opposition parties is unadulterated vinegar.” The discerning voter will make allowances for the motives behind words when the government says that a proposed policy will lead to broad new uplands of progress and the opposition says of the same policy that it will bring ruination of the nation and the “democratic way of life.”

Politics, however, is not confined to parliamentary chambers. We think in political terms constantly without being aware of doing so. The power of words starts to influence our political opinions in early childhood. We are all imbued with the prejudices of the particular social group into which we are born, and we receive this indoctrination from the words we hear. It is early in life we “learn” to associate a certain word like the name of an ethnic group with something objectionable to our group and unfortunately except in rare instances the negative associations are likely to stick in our minds when we reach adulthood. This in-cultured indoctrination is mighty strong for it is able to resist the objective evidence we encounter to the contrary. Members of such and such a nationality or religion will always be dirty or lazy, drunken or greedy, stingy or crooked, depending on which stereotype we apply to which particular group. Furthermore, these unconscious prejudices extend to other things such as the role or status of the sexes, job descriptions and political alignments.

Propaganda and word-smithing or as John Kenneth Galbraith called it, “wordfact”, go hand in hand. They are tools which have always served well those who would have the desire to manipulate and control the great masses of common folk. However, they are not without their pitfalls. Time and time again Canadian politicians of all stripes have been shown to be less than above board when dealing in matters of the public purse. Yet they would want us to believe that their behaviours are “innocent misunderstandings or the result of incomplete knowledge”!

As a mere Canadian Senior Citizen, the words I would use are: “cut the B...S....” and come clean on your “incompetence” or “deceit”.

***Seniors are an Asset not a Burden to Society***

**NPSCF Convention Delegate & Visitor Registration**

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(Please submit 2 copies, one will be returned to you at the  
Convention Registration Desk)

**Please mail to:**

Sandy Carricato, 2389 Head Road, Port Perry ON L9L 1B4

### FINAL Resolutions Report

A number of people remarked on the improved quality of the resolutions at the 2012 convention in Richmond. The Resolution Committee agrees – the resolutions were clearer and more focussed this year. But that is not to say the resolutions were exact and specific. The many speakers at the microphones, through discussion or amendments, brought the needed clarity and specificity of action to the resolutions presented.

Two new actions this year were thought to be beneficial: the submission of resolutions six weeks before the convention and the display of each motion on the big screen in the convention room. (In the future it would be nice to have a dedicated typist to keep the screen display as current as possible.)

It should be noted that the focus of resolutions be on the action the convention is to take. The 'Whereas' statements that you include are valuable as they introduce and provide background information for the actual resolution, but the 'Be it Resolved' portion is where the intended action should be clearly stated.

For certain motherhood and pumpkin pie issues the mover may merely wish the convention to support in principle a motion that has come up at home. But here, too, the resolution should be specific. Having the support of the entire convention behind them these national resolutions should create a sufficient impact on the federal government.

Again this next year the Resolution Committee asks that the mover's contact information accompany each resolution so that the committee is able to work on the clarity and amalgamation of resolutions during the six-week period prior to the convention. **The deadline for resolutions for Windsor is August 1, 2013**, but you do not need to wait till then to submit your resolutions.

Douglas Edgar, Chair



Valerie & her granddaughter, Kate in Ottawa

Dear Mrs. Flannery:

On behalf of His Excellency the Right Honourable David Johnston, Governor General of Canada, I want to take this time to congratulate you for being one of the esteemed recipients of the Queen Elizabeth II Diamond Jubilee Medal.

Your dedication to your community, and your commitment to promoting the Island's historical and cultural attractions are a great inspiration for young Canadians to follow and come to appreciate their heritage.

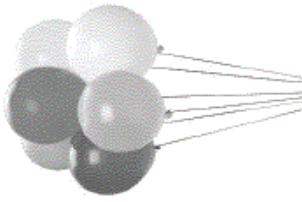
Your devotion to attract both National and International visitors to Prince Edward Island through sport Fishing is very commendable.

It is a great privilege to be able to honour citizens like you- the very people who make Canada such a vibrant and caring place to live.

I want to invite you and those closest to you to a medal presentation ceremony in Ottawa, to be held in Government House on Saturday, December 1, 2012 at 10:00 a.m. The ceremony will allow the country to show their deep appreciation for your continued work. The dress code is business attire with decorations. As a recipient you may invite up to 6 guests to attend.

I want to congratulate you again on this occasion and encourage you to continue being a source of inspiration for all Canadians. I look forward to seeing you, and showing my appreciation for the impact you have made on the lives of Canadians.

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### Travel Insurance 2013 March

"Check our website [www.npscfc.org](http://www.npscfc.org) for more insurance information for NPSCF members."

We'd like to remind NPSCF members that you have access to a comprehensive travel insurance plan. Whatever your travel needs – whether you are a snowbird spending 6 months in the sunny south or a package tour subscriber, the MEDOC® Travel Insurance Plan is right for you.

**MEDOC TRAVEL INSURANCE** provides you with reliable coverage at competitive rates. The MEDOC Travel Insurance plan provides a choice of three plan trip durations:

- \*17 – Day Annual Base plan allows for multiple trips, up to 17 consecutive days each in duration
- \*35 – Day Annual Base plan allows for multiple trips, up to 35 consecutive days each in duration
- \*Supplemental Plan coverage for single trips longer than 35 days

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- \*Emergency Dental Expenses up to \$5,000
- \*Additional expenses for meals and hotel accommodation up to \$150 per day, to a maximum of \$1,500.
- \*Baggage coverage up to \$1500 per person to a maximum of \$3000 per family

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CAW Local 200 Retired Workers  
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