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NEWSLETTER



National Pensioners Federation



74th Annual Convention

Regina, Saskatchewan

September 25-27, 2018

NATIONAL PENSIONERS FEDERATION

NPF Executive 2017 - 2018



Trish McAuliffe

Interim President

905-706-5806
trish.mcauliffe@npfmail.ca



Mary Forbes

Treasurer

905-306-1830
mary.forbes@npfmail.ca



Patrick Brady

Secretary

604-856-2430
patbrady@uniserve.com



Herb John

Past President

519-350-3221
herb.john@npfmail.ca



Mike Kaminski

2nd Vice-President

aekam@sasktel.net



Bernie LaRusic

3rd Vice-President

902-562-1901
bernielarusic_392@hotmail.com



Doug Edgar

Member at Large

doug.edgar@npfmail.ca

To the Readers,

All editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor.

Statements and opinions expressed do not represent the official policy of NPF unless so stated.

Have you got an article you would like to submit for consideration?

Please send your articles to the publication's editor, Mary Forbes at mary.forbes@npfmail.ca.

Thank you Jean Simpson and Maria Pinto for their assistance.

National Pensioners' Website
www.nationalpensionersfederation.ca



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twitter.com/npfederation



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Printing of the NPF Newsletter courtesy of Unifor Regional Office, 140 Pine Valley Blvd., London, ON





Interim President's Report

Welcome to the Spring NPF newsletter bearing all the reports and discussions that bring us together in interests and common causes. This is perhaps my favourite time of year to use the old catch phrase: springing into action!

The recent announcement that the Federal government will begin to implement a review of the pharmacare plan raises my hope that much is possible. As the national pharmacare plan tours throughout Canada, it is sure to gain

even more traction, attention, and demand for better coverage than this government even thought possible. Let's keep up the pressure and public education to deliver an even stronger message going into the Federal 2019 election. We are interested in hearing back from our affiliate organizations on the Local pharmacare forums and what people are saying.

News Sharing

Please feel free to send us a link to events and reports to follow up on. Our website and social media sites are available to all of you to post and circulate the work you engage in. Simply send us an email with your link and comments to info@npfmail.com and help us all keep connected.

Welcome

We would like to welcome our new affiliate, The Canadian Federation of Pensioners, who fight to protect defined pension plans that are under attack and fail to be upheld in company bankruptcies. Our common work is shared in advocating responsible government protection and legislation to enhance the lives of all aging Canadians. Please support them on the web at www.pensioners.ca and find out more about their work.

Worth Your Dime!

In recent months we have all become aware of the hyper sales patterns of various corporations that prey on vulnerable customers and ethically press on their own employees. The national news has covered some personal stories ranging from banking practices to telecom plans that are far-reaching into the pockets of seniors in particular. The Public Interest Advocacy Centre (PIAC) has been a great voice for those of us who come together to end such ills. We have addressed our concerns and support to end aggressive sales practices by Rogers, Bell, and others in a complaint to the CRTC. Our recent letter sent out to our affiliates highlighted the importance of giving our members the opportunity to speak out and share their story. An ideal opportunity to help redress the harm of upselling to seniors on plans that far surpass the need and expense that is reasonable. We are also acting in defence of mobile phone plans that allow for low-cost, pre-paid plans. The telecoms are interested in ending these "easy pay as you go" plans for the more costly monthly plans that simply don't fit the need of infrequent users. You can help us by contacting PIAC directly by email or phone to share your experiences at SalesStories@piac.ca or call 1-800-835-1979.

Advocacy

I know many of you are working tirelessly to protect our precious public services, delivery of health care, protection of pension plans and all the related threads that weave into them. There does not seem to be an end in sight as the government looks to offload or take a business case for ending government services. The common fight continues that privatization is not the answer, cutting taxes is not the answer; it does lay in accountable government that responds to the economics of the time. Swelling corporate profits and lean business practices are becoming the cruel rule of the day while discounting (pardon the pun) the real inequities that we educate on throughout each of our campaigns, too many to name, from coast to coast to coast. Thank you for taking up the fight and standing ground!

Trish McAuliffe



Treasurer's Report

Taxable Receipts and Registration

After much trial and error, I am happy to report that at last the financial portion of the database is at a stage where payments are entered as received, information changes are made immediately, and receipts are automatically sent to the corresponding email address. Hard copy receipts are formatted and placed in window envelopes rather than

typing labels. If you have not received a receipt (or in the case of individual members, your membership card), please let me know. Please also advise if you are not receiving your newsletters.

Some housekeeping items: if you pay for your club/group through PayPal, please remember to enter the name of the club/group. If you pay for your club/group with your personal cheque, please let me know the name of the club/group. It is also very important to advise me if the contact information changes.

There are a number of entries of individual names and email addresses only on the website. I am assuming that you belong to one of our Affiliates. Please help to keep the database up-to-date by filling in your information and completing your entry. Otherwise, I have no way of knowing who you are.

Please note that there are different forms for individual registration and for club/group registration. Please also note that the schedule of fees for club/group registration has changed. These forms are always included in the newsletter.

Please advise me of your personal or your club/group's email address.

Thank you all for your patience and support.

Mary Forbes

The National Pensioners Federation (NPF) relies on your membership and financial support in order to continue our advocacy efforts. If you have not paid your 2018 Membership dues, we would really appreciate if you would do so now.

Please visit the NPF website to view our activities and to submit your dues:
www.nationalpensionersfederation.ca

We thank you for your ongoing support. If you have already submitted your dues, we thank you and please ignore this reminder.

National Pensioners Federation
c/o Mary Forbes, Treasurer
2186 Stanfield Road
Mississauga, ON, L4Y 1R5

COMMUNICATION AND OUTREACH COMMITTEE REPORT

I would like to take this opportunity to introduce our working committee: Barry Thorsteinson, Jean Simpson, and Lance Livingston in Ontario, Pat Trask, in Saskatchewan, and Linda Forsythe and Sheila Pither in B.C.

In our first conference call we successfully collaborated on each of our individual skills and interests in pursuing NPF outreach goals to new and past clubs or organizations. Our ideas will be further developed once we have our organization's database updated and reviewed province by province with thanks to Mary Forbes. Additionally, we discussed the opportunities that may be available to help us grow by seeking out individual supporters. Increasing our social media presence will definitely help in that way. Having committee members become actively involved in Twitter and Facebook will keep our priorities and concerns in mainstream conversations online. On that note, I would like to encourage all of our affiliate leadership and supporters to link in and share our sites. Currently our traffic is low, but with each person's help, we can change that overnight. Also, invite your contacts to visit our website and learn more about us!

Website: <https://nationalpensionersfederation.ca> - email contact: trish.mcauliffe@npfmail.com

Facebook: <https://www.facebook.com/NPFederation/> - email contact: jean.simpson@npfmail.ca

Twitter: <https://TWITTER.COM/NPFEDERATION> - email contact: koach_14@yahoo.com

We encourage you to communicate with us, share articles to post and tweet anytime.

If you have contacts that we could reach out to include in our supporter outreach plan, please let us know! Our growth and voice are always dependent on participation. Thank you for your support.

Trish McAuliffe
Committee Liaison



NPF Raising Awareness for the Need of a Minister for Seniors

National Pensioners Federation has been very active in raising the issue of the lack of a Minister for Seniors. Please see below a question raised by MP Rachel Blaney:

“Dear friends/Cher(e)s ami(e)s,

Here is NDP Seniors Critic’s question to the government on a Ministry for Seniors on February 27, 2018

Ms. Rachel Blaney (North Island—Powell River, NDP):

Mr. Speaker, Canada has more seniors now than youth age 15 and under. By 2036, one in every four residents will be a senior. Yet when the Liberals came into power, they got rid of the seniors’ minister. Is it not time to have a national seniors strategy to fill the gaps too many seniors fall through? What better than a dedicated minister to work full time on their behalf? Seniors deserve more than a small increase to their GIS. They deserve a full-time advocate. When will the government act?

Mme Rachel Blaney (North Island—Powell River, NPD):

Monsieur le Président, il y a maintenant au Canada plus de personnes âgées que de jeunes de 15 ans et moins. D'ici 2036, un habitant sur quatre sera une personne âgée. Or, à leur arrivée au pouvoir, les libéraux se sont débarrassés du ministre responsable des aînés. Ne serait-il pas temps d'avoir une stratégie nationale pour les aînés afin de remédier aux failles du système? Quoi de mieux qu'un ministre chargé spécialement de se consacrer à plein temps à la question des aînés? Ils méritent mieux qu'une petite augmentation du SRG. Ils méritent que quelqu'un défende leur cause à plein temps. Quand le gouvernement va-t-il agir? ”

Coast Salish, Kwakwaka'wakw and Nuu-chah-nulth Territory
Seniors and affordable housing are a priority for Ms Blaney
Email sent to NPF by Office of Rachel Blaney

Mary Forbes





Past President's Message

Canadian Deprescribing Network: 2018 National Stakeholder Summit on Medication Safety for Older Men and Women

The Canadian Deprescribing Network held their 2018 National Stakeholder Summit on Medication Safety for Older Men and Women in Montreal on February 9. The focus of the summit was to provide information to empower communities, reduce harm by decreasing the use of risky medications like opioids and sleeping pills in seniors by 50% by 2020, and

promote health by increasing access to safer drug and non-drug alternatives. The summit attendees were made up of physicians, nurses, pharmacists, policy developers, researchers, and seniors advocates. Kathleen Jamieson, NPF and COSCO Health Committee Chairperson, participated as a seniors' advocate. I was invited to present information and motivation for seniors' advocacy to the summit.

The need to mobilize a solution is clear. There were more than 5,840 hospitalizations in Canada for harmful effects of opioids in 2016-2017. There were more than 2,800 deaths in Canada from opioid overdoses in 2016. This surpasses yearly car accident deaths by over 50%. Seniors have the highest rate of opioid pain reliever use, and 24% of seniors hospitalized for opioids use were taking them as directed. Sleeping pill use among seniors is associated with memory loss, falls, fractures and car accidents.

What is deprescribing? Deprescribing is the planned process of reducing or stopping medications that may no longer be of benefit or may be causing harm. The goal is to reduce the burden of medication while improving the quality of life. Deprescribing should be done in partnership with a health care provider.

Educating physicians and pharmacists at the same time makes a difference! Dr. Cara Tannenbaum presented the results of two Canadian studies that demonstrated the success rate in a process that involved an evidence-based pharmaceutical opinion from the patient's pharmacist to the patient's physician had high success in deprescribing.

Visit the link below to read about an example of success:

<http://www.cbc.ca/news/canada/north/choosing-wisely-nwt-campaign-1.4529631>

See our website about medication safety

<https://www.deprescribingnetwork.ca/>

Sign up for Canadian Deprescribing Network newsletter

<https://goo.gl/teG1gP>

Herb John



2nd Vice-President's Report

Addressing the Health Concern of Seniors

Saskatchewan has made the news lately, but for all the wrong reasons. While many families are stressed due to the downturn in the business sector, unemployment, rising costs and a variety of changes, the province is still a terrific place to live. Seniors tend to stay rooted in the communities they have lived in for decades. Over 80 percent of our population live in urban centres and the migration from rural to urban continues. Many smaller communities have lost services that are essential to seniors. Access to health care facilities and caregivers is one of the most critical factors they face. The voice of seniors in the province needs to be heard. Saskatchewan Seniors Association Incorporated is the only group that is the voice of all the seniors – both urban and rural.

You may wonder why the voice of seniors, in this province and others, is important. There are changes taking place – the transformation of the health regions into a single health authority, the discontinuance of the public transportation company (STC), a new premier and shuffling of ministerial portfolios, a new leader of the opposition – all of which follows the implementation of a 'transformational budget'. Amid all these restructured agencies, the voice of seniors is needed to help maintain focus, provide awareness of issues, and where enabled, to provide collaborative, consultative communications. Many provinces are going through similar experiences.

Canada has faced a lot of changes and a variety of health issues but, has not focused on improving the provision and access of health services for seniors. Fortunately, the National Pensioners Federation (NPF) has been hard at work in these areas in order to address the health concerns of seniors. Research, advocacy, representation, and a lot of lobbying have been areas the Executive and committees have been working at on behalf of seniors across Canada.

The NPF Executive has established a number of working committees to address the main areas of the organization's mission. As a member of the Executive, I serve as the Executive Liaison for the Health Committee. The Health Committee is comprised of four members: Kathleen Jamieson (chairperson) - BC, JoAnn Lauber - BC, Winnie Fraser-MacKay – PEI, and Alma Tynes Johnston – NS. Their hard work produced three reports which were presented and adopted at the Halifax conference last fall. These included Tough Love – a review of the bilateral agreements (Health Accords) with an analysis of the accomplishments and shortfalls with recommendations for the future, Primary Health Care and recommendations on addressing shortfalls, and Dental Care.

The Committee is hard at work for the members. We were very fortunate to have Donna Bowyer of Saskatchewan (CMHA) join the Committee. With her expertise and knowledge of mental health, she has agreed to research and present a policy paper report on mental health. Executive summaries of Tough Love and Primary Care are being prepared to enable the executive to effectively lobby the respective health issues. The reports provide the information, the summary, the focus, and the recommendations – the talking points for effective presentations. In addition, the Committee is also developing policy papers on home care and increased privatization our public health care system. It is planned that the three papers will be ready for presentation at the AGM and conference to be held in Regina in September.

Mike Kaminski



NPF Health Committee Meeting Notes

February 11, 2018

Present: Mike Kaminski, JoAnn Lauber, Donna Bowyer, Kathleen Jamieson

Donna Bowyer was welcomed to the NPF Health Committee by Mike. Donna brings her extensive knowledge of mental health issues to the Committee and fills a major knowledge gap in our committee.

2018 Convention is September 25-27 in Regina

Doug Edgar of NPF is considering resolutions on dental health, mental health and private health insurance.

Primary Care

JoAnn is completing a summary of the primary care report.

Polypharmacy and Canadian Medication Guide

NPF has agreed to assist /advise the Rational Therapeutics and Medical Polypharmacy Research Group in the production of a Canadian Medication Guide.

Kathleen attended the related Deprescribing Network Summit in Montreal February 8-9 focusing on seniors. MDs and pharmacy professors presented a great deal of information on the dangers of poly-pharmacy for seniors and outlined some studies on deprescribing initiatives. Most presenters seem to rely on counselling and other interventions (for seniors who need to reduce or stop taking a medication) that are not usually publicly funded. It seems like there is a way to go to ensure that all seniors have access to alternatives.

Herb John gave a presentation on behalf of NPF emphasizing the overmedication of seniors in long-term care.

Canadian Health Care Coalition

JoAnn will participate in the annual Canadian Health Care Coalition lobby on Parliament Hill, February 26-27 on behalf of the B.C. RTA. The lobby will focus on stopping the privatization of health care.

Mental Health Issues in Saskatchewan

Donna noted that mental health care is severely underfunded in Saskatchewan and receives 5% not the recommended 9% government mental health funding. There are many gaps in services.

Addressing Indigenous mental health needs is a token effort only. Service providers are parachuted in and out of communities. There is no real response to needs. Seniors suffer too. Language is a barrier. Lack of transportation to services is a barrier.

JoAnn suggested contacting an Indigenous psychiatrist working with the B.C. First Nations Health Authority for some feedback.

Action: Donna agreed to write a short report for NPF on mental health issues in Saskatchewan and their serious impact on First Nations in particular. [We may be able to develop a resolution around this issue.]

New Bilateral Agreements on Home and Mental Health Care

The province of Newfoundland and Labrador (NL) signed a follow-up bi-lateral agreement with the federal government on January 24 this year that provides \$72 million over four years in targeted funding for home and continuing care and mental health and addictions. JoAnn and I briefly reviewed the agreement and noted that the emphasis on transparency and accountability sounds good and that the new NL home and continuing care plan of action sounds promising. The mental health plan seemed vague however, and Donna noted in a later telephone conversation that it does not mention seniors.

This funding, part two of the NL bilateral agreement on the health funding transfer signed in November 2017, comes with strings attached. The “strings” are the need for the province to show improvements in home care and mental health provision by reporting annually using nationally agreed on measures of progress.

The Canadian Institute of Health Information (CIHI) is currently developing indicators that will measure the improvements in home and mental health care. The public has been invited to participate in a Nanos survey that will be used by CIHI in the selection of some 90 indicators that have already been submitted by provincial and territorial ministers of health. NPF has sent out a notice asking members to consider participating in the survey as has COSCO. Some COSCO members have now participated in the survey but it was very short notice. I was asked to participate in a 30-minute interview on access by Nanos, which I did.

This survey was a very small but valuable opportunity to influence the choice of the issues that will be prioritized and measured and used to keep the provinces and territories accountable for this targeted funding.

Action: NL is the first province to sign this agreement for targeted funding. Other provinces can be expected to follow suit shortly and we will be reviewing these documents as they emerge.

Kathleen Jamieson

Chair, NPF Health Committee





3rd Vice-President's Report

The Federal Finance Minister delivered the budget of equality growth. From the senior community, the long-awaited National Pharmacare program has been allocated to having a commission investigate how such a program could function. It's a little different from the National Housing. As reported in the last newsletter, there were lots of proposed expenditures for improvements and development but not until after the next federal election. The National Pharmacare Commission would

appear as another "carrot" to be added to the proposed housing "bunch".

NPF's two standing committees, Housing and Health, have outlined a good deal of information to our members and have made it available so clubs, councils, chapters and individuals are aware of NPF's proposals that are a result of resolutions passed at our conventions. Those in the senior community and NPF's members continue to raise the question "but what are you doing for us?", which is similar to a two-way street. NPF's ability to place ads in the media is extremely limited due to funding. Sending media releases is another avenue where coverage is close to non-existent. This portion of the road is pretty well closed.

NPF has a website as well as email addresses to post the information formulated by the housing and health committees. This information should be copied and made available to the clubs, councils, chapters and individual member who have the ability to further reach down the road to their members and the senior community. In 1938, Prime Minister Neville Chamberlain of England held up a document observing "Peace in our time". The document wasn't worth the paper it was written on. Many in today's senior community have seen such documents or proposals become a stack of paper regulated to the archives.

NPF is doing what the delegates to our conventions have requested. Information has been gathered, put together and made available as best we can. We now experience the old adage "You can lead a horse to water, but you can't make him drink". I believe that our membership and the senior community need to look at the pool of information and spread it around to as many as possible. NPF has done yeoman service in having a pool to drink from, but without assistance in letting people become aware, then the question "what has NPF done for me?" will just do what the governments hope: dry up and go away.

Instead of the question of "what have you done for me?", the response is to take this information and become knowledgeable of NPF's work. This information can be utilized in a variety of ways, so the larger senior community can listen to discussions on these topics and be ready to meet with politicians, either at meetings or on the doorstep.

The street is open, and the water is available. It's your turn to take a drink and go for a drive now.

Bernie LaRusic

Celebrating Our 86th Year in 2018

A Brief History of the Old Age Pensioners Organization

In 1927, the Federal Government enacted legislation establishing the Old Age Pension in Canada. Unfortunately, there were many inequities in the Legislation and the majority of the pensioners were not deemed eligible to receive this benefit which was \$20 per month. This was only paid to Canadian citizens over 70 years of age and only after passing a means test.

Pensioners soon banded together to fight these inequities and thus, the British Columbia Old Age Pensioners Organization was established in 1932 and incorporated in 1937. This was the first organized group of senior citizens in North America.

The organization was declared to be “non-political and non-sectarian”. The aims and objectives were to protect the rights and interests of old age pensioners or prospective pensioners. The organization also endeavoured to secure and maintain fair and just legislation to enable members to maintain their dignity and self respect as senior and pioneer citizens. These concerns were expressed by the members in the form of resolutions submitted at annual conventions.

From the beginning, the OAPO had a solicitor who donated his services and offered to take up cases of members who felt they had been unjustly treated by the pension board. In 1932, the OAPO presented their first petition to the Provincial Legislature. It was directed at the Federal Pension Legislation and called for an end to the calculation of fictive income from adult children. Copies of this petition were sent to towns and cities across the province and the target was 20,000 signatures. This ran into direct conflict with the Provincial Bureaucracy, who wanted to limit it to those who were destitute. The OAPO said that the qualifications for pensions should be Canadian citizenship and residency in Canada.

The OAPO fought for non-pensioners and soon to be pensioners, improving the OAPO Act, reducing the age from 70 to 65, and increasing the monthly benefits. The OAPO vigorously campaigned for a national pension in place of a provincial pension.

In June 2012, the OAPO Convention voted to change the name to B.C. Pensioners and Seniors Organization or BCPSO, for short. The idea was to attract younger retirees. After two years of unsuccessful attempts, members decided to keep OAPO because Ottawa and Victoria had not changed the name to BCPSO.

The OAPO continues to advocate for seniors through resolutions passed at annual conventions.

Jerry Gosling

President, BC-OAPO



Member at Large Report

Your Personal Legacy

As Executive Liaison to the Resolutions/Political Action Committee, I want to report on the expanded mandate of this committee. Historically, the Committee has dealt with receiving and preparing the resolutions submitted by our member groups for the annual NPF convention. The Resolutions Committee will also endeavour to reorganize the resolutions section of the NPF website so that it is accurate, appropriate and accessible for those seeking information there. One task will be to expand the number of headings and organize the listings by categories.

Other political action for the Committee may be to develop background reports for the Executive as they prepare position papers on relevant topics.

The political action aspect of the Committee would be to ensure that the resolutions that were approved at the annual convention were not simply filed and forgotten. To accommodate that end, the Committee will distribute the relevant resolutions to each standing committee for analysis and action. These concerns that are not covered by health, finance, housing or membership, communication committees will be assigned to the executive board. Other political action for the Committee may be to develop background reports for the Executive as they prepare position papers on relevant topics.

While the main focus of the Resolutions/Political Action Committee will be on the receipt and presentation of resolutions, it is logical that this Committee develop follow-up strategies and create a process to carry the concerns of our member groups to the appropriate audiences.

Serving on the Citizen Advisory Council of the McMaster Optimal Aging Portal, I am working towards creating a stronger link between this group and the NPF as they are mutually concerned with improving the future for seniors. We now have a link on our website to the Optimal Aging Portal so our members can access the McMaster information. Add link here.

Doug Edgar

Did you know you may advertise in this newsletter?

Business card - \$25
One quarter page - \$40
One half page - \$75
One full page - \$150

Don't Plan for Seniors ...

Plan with Seniors



74th Annual NPF Convention

September 25 - September 27, 2018

Regina, Saskatchewan

[“DoubleTree by Hilton”](#)

Hotel Reservation Deadline: September 5, 2018

Rate: \$144.00 plus tax.

To register online, click link below:

[NPF - Book My Room](#)

(For the discount group rate that is available for 3 days before and after convention)

1975 Broad St, Regina, SK. S4P 1Y2

(306) 525-6767 · (800) 667-8162

regina.DoubleTree.com

Delegate Registration Deadline: August 25, 2018

(Registration Fee \$125.00 per delegate and visitors)

Register online or print mail in forms. Click link below:

[Convention Delegate Registration](#)

Resolution due date: August 1, 2018

Convention Registration: September 25, 2018 (afternoon)

Meet & Greet: September 25, 2018 (evening)

Convention: September 26 & 27, 2018

Banquet: September 26, 2018 (evening)

Delegate registration forms are also available in the newsletter.

For more information, please visit our website at:

www.nationalpensionersfederation.ca



74th CONVENTION

September 25th – September 27th, 2018

"DoubleTree by Hilton Regina" Regina, Saskatchewan

CREDENTIAL

Delegate: _____

Address: _____

Group/Club#: N _____ Group/Club Name: _____

Secretary: _____

PRESENT TO THE CONVENTION CREDENTIALS COMMITTEE

NATIONAL PENSIONERS FEDERATION

74th CONVENTION

September 25th – September 27th, 2018

DELEGATE REGISTRATION

FEE: \$125.00

Name: _____

Address: _____

Group/Club#: _____ Group/Club Name: _____

Secretary: _____ E mail _____

Convention Registration is available on the website
<https://nationalpensionersfederation.ca/2018-convention-resources/>

PLEASE NOTE: If your Group/Club is sending an additional delegate(s), please photocopy this form as needed. Cut and return the registration portion (bottom) with a cheque (\$125.00 per delegate) payable to "National Pensioners Federation". Mail to: NPF TREASURER, 2186 Stanfield Road, Mississauga, ON L4Y 1R5, Att'n: Mary Forbes

HAVE YOUR DELEGATE(S) BRING THE CREDENTIAL (TOP PORTION) TO THE CONVENTION

STOP DREAMING AND start doing

Walk the romance-filled streets of Rome. Peer out the window of a moving train as it travels through the Canadian Rockies. Spot elephants from an open-topped Jeep in Kenya. If you have been waiting, then it's time to go. Each of the seven continents has wonders to behold. Time never slows down - so why should you?

***National Pensioners Federation
Members save even more!***

Save up to \$600 pp*

Canadian Coalition for Retirement Security Update: Bill C-27

Our Federation is a proud member of the Canadian Coalition for Retirement Security (CCRS) along with 21 other organizations representing pensioners. The CCRS was formed in 2014 to engage in a political fight back against the Harper government's plans to allow employers (banks, telecoms, railways, Crown corporations, and the government itself) to dilute pension plans. Harper backed off when the October 2015 election got too close for comfort. Our victory!

The incoming Trudeau government, however, advanced where the Conservatives had stalled. In October of 2016, Finance Minister Bill Morneau introduced Bill C-27. This would achieve what Harper planned two years earlier: reduce solid defined benefit pension plans into unpredictable Target Benefit Plans (TBPs).

The main feature of the legislation allows employers to transfer existing pension plan risk onto the members of the plan, both active and retired, thus removing pension liabilities off the corporate accounts. This is where the term "target" comes in. The plan will target a benefit, but if the plan has a deficit for any reason, benefits can be reduced to eliminate any such projected shortfall. So the target becomes a moving one, with seniors the victims of the scheme.

The Liberal government has now gone 17 months without bringing C-27 back to the House of Commons for a second reading. Our CCRS has been one reason why. We have lobbied government and opposition MP's to withdraw the Bill. We have alerted hundreds of thousands of pensioners to educate themselves on what is in the Bill and mobilized many to speak to their MP at home in their constituency office. Lobbying works when many join in.

Another reason why the Bill is dormant for the time is because the Finance Minister is in a blatant conflict of interest by sponsoring the Bill in the first place (the advisors in the PMO were snoozing and overlooked this inconvenient fact). Morneau was head of the consulting firm Morneau-Shepell, a firm that specializes in pension benefits consulting. In recent years, both before and after the 2015 election, this firm had a history of promoting TBPs to willing employers and gullible workers. They employ dozens of actuaries that provide such service. I have personally attended a workshop where two of these professionals extolled the perceived virtues of TBPs. The real reason (shifting financial risk to the workforce) for TBPs was never mentioned.

We are still waiting for the new ethics commissioner to rule on this (Morneau) conflict of interest issue. If white-washing occurs, expect C-27 to become before the House for a second reading. If fairness prevails, with Moreau guilty as alleged, expect the Bill to be withdrawn. It may then be re-introduced by another Cabinet Minister with the Finance Minister sitting on the sidelines. Either way we have to be ready to step up the lobby against the legislation. We cannot allow any further erosion of pension plans for middle-class Canadians.

See: www.honouryourpromise.ca for all you need to know to lobby effectively on this Harper inspired treachery and willingly adopted by the Harper Lite crowd.

Barry Thorsteinson

Former NPF President, attending CCRS meetings in Ottawa for NPF

COSCO News

Call for a National Universal Pharmacare Program

On November 17, several COSCO reps met with Anne Kang, Parliamentary Secretary for Seniors and a ministerial assistant to Health Minister Adrian Dix. We stressed the need for BC to participate in the national universal pharmacare program provincial and territorial health ministers have received federal support to explore the feasibility of implementing the program. Further representations have been made to BC Health Minister Adrian Dix.

We pointed out that even with the Fair Pharmacare program in BC, gaps remain. One in 10 Canadians choose not to fill prescriptions because of cost. Fair Pharmacare has deductibles and co-payments, and does not cover all drugs. This means that some people with low to moderate incomes may not be able to afford prescribed medications. On top of that, certain drug-related supplies are not covered (e.g. diabetic strips), so costs add up.

The push for more in-home care means that many drugs and ancillary therapies (e.g. physiotherapy or occupational therapy) that would have been provided in hospital are not covered when care is provided in the community. A universal pharmacare program would help alleviate these extra costs.

Polypharmacy is concerning and expensive: 1 in 3 seniors receive one or more medications that are a risk for older patients, while 1 in 5 hospitalizations are caused by prescription overuse, underuse or misuse. Having the right prescription(s) at the right time in the right amounts is important to ensure good health outcomes for British Columbians.

Recent research by the Canadian Parliamentary Budget Officer along with University of BC professor Dr. Steve Morgan, indicate that single payer pharmacare would save Canadians \$4 to \$7 billion every year. Right now, there is a patchwork of purchasers in Canada. This means that Canadians pay much more for their drugs than any country other than the United States.

We see the following pillars are needed for an effective national pharmacare plan:

First, a **single payer** who could maximize the ability to negotiate low prices with pharmaceutical companies, and take other measures to reduce costs including high dispensing fees and admin costs in private insurance plans.

Second, a **national formulary** based on evidence-based assessments to ensure drugs will provide health benefits to the population. We are glad to see that the current BC government has increased funding to the UBC Therapeutics Initiative which conducts this type of research.

Third, a **drug safety agency** must be put in place to assess long-term adverse drug reactions in the population, and to monitor health impacts of polypharmacy and inappropriate prescribing.

We look forward to learning more about the status of universal pharmacare for our province and nation, and finding out the results of the feasibility study on the national universal pharmacare program that were announced following the Health Ministers' meeting held in Edmonton in October 2017. COSCO will continue to work with many partners, including the BC Health Coalition, to advocate for pharmacare.

...continued from COSCO News

Late Flash

The BC provincial budget released on February 21, 2018 provides \$105 million to reduce prescription drugs costs for those with low income. This includes increasing the income threshold for zero deductible for Fair Pharmacare from \$15,000 to \$30,000 and eliminating the family maximum for out-of-pocket drug costs for very low-income families. These changes will expand coverage for about 240,000 families, including 84,000 families who previously received no benefits.

The federal budget released on February 28, 2018 recognized that “almost one million Canadians give up food and heat to afford medicines.” The budget document outlines several steps the government has taken to improve accessibility and affordability of prescription medications and goes further by “announcing the creation of an Advisory Council on the implementation of National Pharmacare”. Dr. Eric Hoskins, former Minister of Health for Ontario, will chair this initiative. This issue is important to seniors—the Globe and Mail reports that the average out-of-pocket spending on drugs is highest for those aged 65+, at \$646 annually. As seniors we will need to advocate for representation on this Advisory Council to ensure our needs are considered.

Note: An earlier version of this article appeared in the December issue of the COSCO News.

Leslie Gaudette



Why the Federal NDP Needs to Tack Left

The NDP lost the last election in Canada, in part, by running a campaign on points, such as balancing the budget at all costs, that fell to the right of the Liberals. The recent success of the Labour Party in the 2017 United Kingdom elections, where it won 40 per cent, and in recent polls where it now leads or is virtually tied with the Conservative government, shows us that the NDP could benefit from some U.K. lessons.

While the Labour Party's platform under Jeremy Corbyn was new on many levels, one of the most significant points was the return of major planks from the winning 1945 election in which it proposed nationalizing or renationalizing major sectors of the economy. While the Conservatives had privatized the railways, water and energy companies, as well as the major part of the post office, Labour promises to bring these sectors back into public ownership.

As well, the Labour Manifesto promises to "give more people a stake – and a say – in our economy by doubling the size of the co-operative sector" and introducing a "right to own," making employees the buyer of first refusal when the company they work for is up for sale. Today a major chain such as Sears closes down, laying off 15,000 employees, and many owners of firms retire and close their businesses, and yet there is no help moving to employee ownership.

Most public and social ownership planks as found in the 1935 Regina Manifesto of the Co-operative Commonwealth Federation, forerunner of the NDP, have vanished from the federal NDP platform. Now is the time to bring them back if the NDP wants to really distinguish itself from the Liberals. To really fight inequality, we certainly must redress taxation and income, but at the root of these plagues is the terrible pyramid of wealth and ownership. For example, the richest Canadian families own the same wealth as the bottom 30 per cent of the population. This inequality can only be fundamentally redressed when ordinary people own more of their economy and profits go back to the community.

Here are three places to start this transformation to public and social ownership. A first step would be to create a publicly owned post-office bank which could offer better rates and services than the big five banks and would be present in more than 6,000 communities across Canada. A second step would be to radically expand Via Rail and build a publicly owned major passenger service on its own dedicated track using Canadian-made high-speed rail trains. It could offer, like the TGV in France, 320 km/h service, making it two hours from Montreal to Toronto, and one hour from Calgary to Edmonton or Regina to Saskatoon.

A third step would be to get Canada Mortgage and Housing Corporation again building affordable housing as it did after the Second World War, when it built many houses including a large number in Ajax, Regent Park and Benny Farm in Montreal where I was brought up. Many of these projects could be co-operative housing as well as badly needed large-scale new Indigenous housing.

The difference with these new models of ownership from past models has to start with how publicly owned companies are managed: with elections and democratic accountability of boards and worker participation, such as using the German co-determination model, and more community participation such as encouraging co-operatives based on one member, one vote.

The Swedish Social Democrats used to call their economic model, the People's Home. The above suggestions would be a start to having Canadians really owning their homeland.

John Anderson is a former policy director for the federal NDP, former Government Affairs director for the Canadian Co-operative Association and the author of Why Canada Needs Postal Banking. This article was published online on February 12, 2018 at ottawacitizen.com



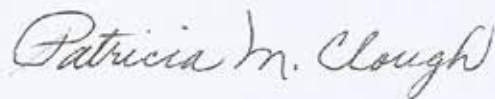
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January 29, 2018

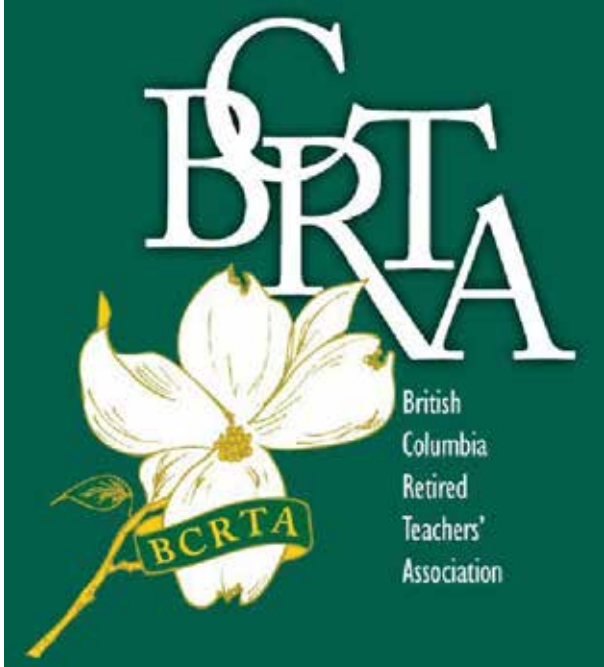
Dear National Pensioners Federation

On behalf of the 16,000 of the British Columbia Retired Teachers Association I am writing to voice our support for your campaign against the aggressive sale practices of wireless, internet, phone and TV providers. They, along with banks, investment firms and other scruple-less businesses prey on the vulnerable elderly and other innocent victims in our population and must be held to account for their behavior.

Sincerely,



Patricia Clough,
President, BC Retired Teachers' Association



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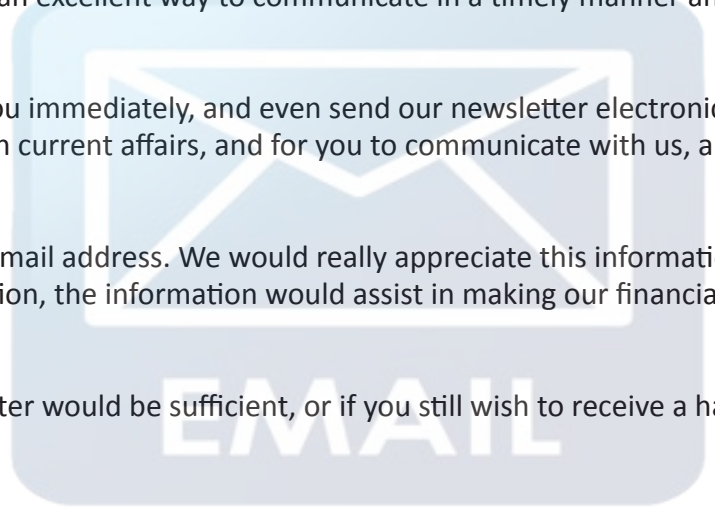
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Mary Forbes



Supporters and Friends of National Pensioners Federation



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Tribute to Sister Lorraine Logan

Lorraine was the President of the Council of Senior Citizens' Organizations of British Columbia from February 2014 until November 2017. Lorraine Logan grew up in Vancouver. Her family was small but supportive, and both her mother and grandmother encouraged her to be strong and independent. She developed a personality that embraced each of these characteristics. She was a gifted athlete and traveled the world representing her country on the Canadian Womens' Field Hockey team during the late 1960s and early 1970s. This was followed by her taking up the position of International Umpire in the sport. Lorraine's field hockey days saw her develop many close friendships, but the sport also taught her teamwork, fairness, comradery and the need to work together.

A BC Government Employees' Union member throughout her 31-year career in government service, Lorraine was first employed at Jericho School for the Deaf. She then she went into the Ministry of Education and finally to the Ministry of Transportation and Highways. Lorraine's sense of fairness, equity and social justice led her to getting involved in her union. She would often credit the BCGEU for helping her develop the skills to organize, advocate, agitate and mentor others. Starting as a shop steward, Lorraine later became active on Local 1203's executive and became a delegate to the District Labour Council, Area Cross Component Committee and to Multi-Union Pride Committee. She was so proud to be designated a Life Member of the BCGEU.

In retirement, Lorraine stayed connected to the BCGEU through her participation on various Fight Back Campaigns, political rallies and activism on LGBTQ+ and other Human Rights. Her advocacy and activism on issues of social justice then took her into the boardrooms and legislative offices. Her focus was now directed towards seniors' issues. She worked tirelessly for many committees and organizations including New Vista Housing Society, Seniors Services Society, TransLink's Access Transit Advisory Committee, BC Government Retired Employees Association and the Council of Senior Citizen's Associations of BC (COSCO). Somehow, she still found time to give to her neighbours (strata council), many different NDP election campaigns, and her family.

Lorraine's confidence, dedication, sense of fairness and perseverance was instilled in her through her family and field hockey, but it was her labour sisters and brothers that helped shape her into the proud social and political activist she became. She was honoured to hold many different positions and titles in various organizations, but she always loved being addressed as "Sister". She will be missed.

Lorraine felt that the strong national voice for seniors is very important and the NPF is a good organization to fulfill that role.

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