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NEWSLETTER



National Pensioners Federation



NATIONAL PENSIONERS FEDERATION

NPF Executive 2018 - 2019



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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 Maria Pinto for her assistance.

National Pensioners' Website
www.nationalpensionersfederation.ca



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Regional Office, 140 Pine Valley Blvd., London, ON





The National Pensioners Federation collaborated with eight other national organizations over the last several months to create a campaign that highlights our key focus areas of interest heading into the 2019 federal election. Together, our combined voice represents more than 2 million seniors and their families. On February 20, we came together under the supporting efforts of NARF and RTO. Their capable staff organized and secured a lobby of more than 20 key Members of Parliament. Our agenda was to highlight important issues for our membership – the need to implement a national seniors’ strategy, make retirement income more secure, and prioritize a national pharmacare plan.

The following nine organizations partnered under the Vibrant Voices Network banner for the Federal Election 2019 Lobby:

National Pensioners Federation | Canadian Association of Retired Teachers (ACER-CART) | Canadian Federation of Pensioners | Canadian Health Coalition | CARP | College and University Retirees Associations of Canada (CURAC) | International Longevity Centre Canada | National Association of Federal Retirees (Federal Retirees) and Retired Teachers of Ontario (RTO/ERO)



Following a full day of lobbying, the delegates attended Question Period and gathered for an evening reception hosted by Minister of Seniors, Filomena Tassi.

“We are grateful for the combined leadership of #VibrantVoices and also to NAFR and RTO who united our cause. On behalf of our collective membership of 2 million seniors, we will continue to speak to our elected officials herein to tell them that Canadians deserve a government that will proudly lead us all together in economic safety and dignity.” Trish McAuliffe, NPF President.

CANADIAN HEALTH COALITION LOBBY, JANUARY 22, 2019 – OTTAWA

Again, this year I was delighted to raise discussion and seniors concerns on behalf of the National Pensioners Federation in meetings with the MPs.

The pre-lobby seminars were excellent, and the speakers provided us with up-to-date information. They also provided an update for where we are to date with the implementation report to possibly be released in April. Approximately 140 delegates attended, and 112 meetings took place. In the Debrief, it appeared most MPs were onside - however the majority of Conservative MPs would not commit to signing the pledge nor promote the priorities of the Liberals due to the costing question unresolved for them. It appears that the economic factors on the average savings due in bulk purchasing pharmaceuticals do not resonate with them. We must beware of the big Pharma lobby that often outnumbers our voice. **YOU can help** counter that by contacting your MP and putting pressure on them through constituents' meetings. Plan one soon!

Naturally the NDP MPs were more than supportive and hosted an evening wine and cheese event on the final evening. Don Davies is quite the champion and I would advise following his social media and other internet sites to keep abreast of what's in store. He is keeping the fire stoked!



Trish McAuliffe met with her community MP Celina Caesar-Chavannes and she signed the Pharmacare pledge! Pictured with Betty Palmieri, OPSEU and Jason Deneault, Unifor

President's Report

There has been no sitting back on our laurels for the first part of the new year and convention planning is well underway. I hope you are all planning to join us at this special occasion, in celebrating the NPF 75th Anniversary. All details are in this news edition.

Thank you to all the affiliate leadership representatives for joining the executive conference calls and keeping one another abreast of the provincial agendas and opportunities to work together on campaigns. This will be an interesting year with the Federal Election looming and seniors issues on the priority list. Let's get loud!



NPF Meeting With Minister of Seniors, Filomena Tassi

I was able to secure a lengthy meeting with the Minister and her policy advisors on January 21. The focus of my meeting was to urge the federal government to take a lead in the implementation of a National Seniors Strategy; including taking action on improving senior-focused home and community care, implementing national standards for Long Term care, increasing support for caregivers; developing and promoting age-friendly community principles. The minister seemed sharply focused on hearing our experiences in the roll out of the National Housing Strategy. I have shared her requests with our affiliates and the NPF housing committee with hope that they can bring forth information in the coming months. It would be ideal to get a snap shot of our coast to coast to coast experience, especially as it relates to investments in seniors housing.

I also had the opportunity to key in on retirement income security; highlighting the need for super priority of pensions in the wake for the Sears bankruptcy, and request that Bill C-27 be withdrawn outright. Noting that defined benefit pension plans should be protected as they are the back bone in Canadian investment equities, real estate and infrastructure such as railways, bridges, airports, utilities and pipelines. Understanding that "protected" defined benefit pension plans indeed are the most effective way of ensuring retirement security.

I ask all our members and supporters to continue to email and meet with their local Members of Parliament, share your stories and concerns, as the minister confirmed that it is through that channel that they do take notice and respond. **Your voice is your vote!**

With the next election scheduled to happen in less than a year, now is the time to stand up and speak up. Together, we can ensure that the needs of seniors and retirees are given the consideration they deserve.

Trish McAuliffe



Pension Protection Campaign

Over the past several months, I joined in many conference conversations and co-ordinations with like-minded partners on securing workers pensions in super priority legislation in the event of a company’s bankruptcy and or insolvency. The House of Commons Committee struck the consultations tour in a quick manner on the eve of Christmas break with the deadline of December 21.

The full submission document can be found on our web site under the “Campaigns tab”, “Pensions”. Also, an NPF petition remains on our home page.

The NPF joined with the Canadian Federation of Pensioners in a submission calling for:

1. Extending super-priority to the unfunded pension liability would provide good protection to all pensions threatened in insolvency.
2. Establishing a pension insurance program that guaranteed coverage of 100% of any pension loss due to insolvency would provide excellent protection to pensions threatened in insolvency, but only those federally regulated. This would be a best practice example that, hopefully, the other jurisdictions in Canada would follow.
3. A recurring annual refundable tax credit equal to the pension loss. If the result of this process are protections such that pensioners receive 100% of their pension funded by the company and the commercial interests around it (our preference) the tax credit would be 0. It then falls on the federal government to choose how aggressively they pursue options that require the commercial interest to make good on their pension commitments.

Another pertinent point is that pensioners have no control over how their pensions are funded, managed or ultimately disbursed in insolvency. All control is in the government’s hands through legislation.



Mike Powell, Canadian Federation of Pensioners, Minister of Seniors, Filomena Tassi, and Trish McAuliffe, NPF President



MP Guy Caron, NDP Paul Brazeau, Jean Souliere, NAFR/ Kathy Wright, CARP/ Sayward Montegue, and Chris Ford NAFR/ Trish McAuliffe NPF

PIAC MEDIA RELEASES

CRTC Report on Telecom Sales Practices Vindicates Consumer Concerns

OTTAWA – The Canadian Radio-television and Telecommunications Commission (CRTC) today released its [Telecom Sales Practices Report to the Federal Cabinet](#), vindicating the public's concerns that too many Canadians have suffered misleading, aggressive and unsuitable telecom sales practices at the hands of major telecommunications providers and firmly stating that such practices are unacceptable and must change.

The Fair Communications Sales Coalition, whose members include the Public Interest Advocacy Centre (PIAC), ACORN Canada (ACORN), National Pensioners Federation (NPF) and Canadian Association of Retired Persons (CARP) today heralded the Report as a milestone for consumer protection in Internet, home phone, television and wireless sales that should improve Canadians interactions with companies

“Consumers told us that they were being misled, oversold and treated aggressively when they interacted with their telecom and TV service providers, whether at the door, on the phone, in a store or online,” said John Lawford, Co-Counsel to the FCSC. “We are extremely pleased that the CRTC believed those consumers and mapped out how to help,” he added.

The Public Interest Advocacy Centre (PIAC) had [earlier requested for a public inquiry](#) into reported inappropriate, aggressive and potentially misleading sales of telecommunications and related services. An inquiry was [eventually conducted](#) as a result of the intervention of the Federal Cabinet. The CRTC issued a [“Notice of consultation – Report regarding the retail sales practices of Canada’s large telecommunications carriers”](#) over the summer of 2018, asking for public’s input on their experiences with telecom sales. An online survey was also conducted, followed by a [public hearing](#) in October 2018.

John Lawford
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Tell us your story!

Please contact us with your stories and questions.

Treasurer's Report

Prime Minister Justin Trudeau, in a wave of popularity, rode to a majority government in 2015. However, since then, his popularity is now at an all time low. The following contributions have all lead to Trudeau's dip in popularity; his carbon pricing plan, trip to India, vacations on a millionaires' island, and NAFTA negotiations, all took part in the ballooning of the Liberal government deficits. Added to this list is his growing spat with China and the list of many broken promises.

"Democracy – make every vote count", "Climate Change", "Transparency – lack of Trans Pacific Partnership", "Water protection" – which introduced Bill C-69 (and did not fully protect our waters), and "Health – promised to negotiate a new Health Accord but reneged on that promise. The list is many.

Premiere Doug Ford – cuts, cuts and more cuts; that is all he knows. He'll take away anything to help the ordinary working people. A \$15 an hour of fair wage is no longer, and review of fair workplace and better jobs act. Doug is also looking into the privatization of health services, which could mean a 2-tier health system. Those who can afford, get. Those who cannot, do without. Premiere Ford has also rolled back sex-ed curriculum, cut free tuition for low income students, lowered the income eligibility for OSAP, and added interest charges to OSAP. Now, there is a six-month grace period for payback and College and University fees have increased.

In terms of housing, Doug has cancelled rent control in new buildings and the basic income project which helped low income people. Rather than restrict sales to an initial 40 government-owned outlets, Premiere Doug Ford, along with Toronto's Mayor John Tory, have opened marijuana sales up to as many as 1,000 privately run stores. That should give them a few bucks enough to pay for some of their many cuts.

Doug Ford's Conservatives are no friends of workers, or the ordinary working people as proven by the many cuts and changes to legislation to benefit corporations. These changes make it easier for corporations to fire workers in precarious work and limits the rights of workers. It is going to be a hard 3 years.

Mary Forbes

REMINDER: 2019 Membership dues are now due. Please see Individual and Clubs and Groups Registration Forms in this issue for dues information or visit our website nationalpensionersfederation.ca to register online.



Women Seniors and Work-place Pensions: The Untold Story

Since the Canadian Finance Minister, Bill Morneau, introduced Bill-27 targeting defined pension plans in October 2016, seniors' organizations have focused a great deal of their resources on ensuring that this Bill does not go on to become law. So far, Bill-C-27 has not gone on to a second reading, however, it remains in place.

In October 2018, Sears filed for bankruptcy; leaving its Canadian retirees in the lurch. This is when better protection for retirees in the event of a company's insolvency became another major concern for seniors and unions.

What seems to be missing at this crucial moment in time is that nearly 60 percent of Canadians have no employment-related pension whatsoever, far less a defined benefits pension plan. In the 2016 report, "An Analysis of the Economic Circumstances of Canadian Seniors" prepared by Richard Shillington for the Broadbent Institute, "The difference in incomes between seniors with and without a pension income is stark." The report also notes that employer pension plan coverage of the paid labour force has been falling for some time and that most people have little in the way of savings for retirement.

These retirees will be reliant on OAS and CPP which, even with recent necessary but modest improvements, will not be enough to allow future seniors with no work-related pension to live with dignity and economic security even if the current average CPP allowance of \$660 per month is doubled.

Women are twice as likely as men to struggle financially, according to the last Census (2016). Older women are less likely to have had paid employment and may be reliant on OAS and in deep poverty.

Daphne Branham, who used a gender-lens analysis of the 2016 Census statistics by Andy Yan of Simon Fraser University notes, "Women face economic disadvantage throughout their life times, but it is near the end of their lives that it is most acute."

Kathleen Jamieson



Election 2019 Priorities

PRIORITIZE PHARMACARE



KEY MESSAGE



All Canadians should have access to the medications they need. A universal, public, comprehensive, accessible and portable national pharmacare program would cut costs and lead to a healthier population. It would also allow for better monitoring of medications and reduce the burden on other parts of the health care system.

THE ISSUE

Canada is the only country in the world with universal health care that does not also provide universal drug coverage. Canadians consistently pay among the highest prices for prescription drugs. Ten per cent of Canadians do not have adequate coverage to meet their needs. One in four households in Canada can't afford to fill their prescriptions.

A universal, public pharmacare program would help Canadians better manage their health, lead to reduced medication costs and allow for better monitoring of the effectiveness and safety of medications. It would also reduce the burden on other parts of the health care system.

THE CHALLENGES

Access

- Drug coverage should not depend on where you work or live.

Costs, But With Advantages

- Studies estimate that a coordinated, national drug plan would save between \$4 and \$11-billion annually.

Quality and Safety

- A universal, public plan could improve methods to monitor and evaluate drugs, and could support quality, evidence-based drug coverage. One in six hospitalizations could be avoided if prescription drugs were used more appropriately.

Coverage

- A national formulary should be based on scientific evidence and best value for money, and must help Canadians uphold their health and wellbeing.

THE QUESTIONS

- 1 How will your party implement a universal, public, comprehensive, accessible and portable pharmacare program?
- 2 What timeline does your party propose for the implementation of a universal, public pharmacare program?
- 3 How will your party ensure that federal and provincial governments work together effectively to implement universal, public pharmacare?
- 4 How will your party ensure a comprehensive, quality, evidence-based formulary, so that Canadian's can access the medications they need to maintain and improve their health?

MORE INFORMATION

Canadian Health Coalition
<http://healthcoalition.ca/wp-content/uploads/2017/02/Policy-Brief-NPDP.pdf>
Advisory Council on the Implementation of National Pharmacare
www.canada.ca/en/health-canada/corporate/about-health-canada/public-engagement/external-advisory-bodies/implementation-national-pharmacare.html

Election 2019 Priorities

MAKE RETIREMENT INCOME MORE SECURE



KEY MESSAGE

Canadians deserve a secure and dignified retirement, with a guaranteed and sufficient source of income.

THE ISSUE

Statistics Canada estimates that 12% of senior families are considered low income and that 28.5% of single seniors qualify as low income — that's 600,000 Canadian seniors living in poverty. While recent increases to the Canada Pension Plan (CPP), Old Age Security program (OAS) and Guaranteed Income Supplement (GIS) are a step in the right direction, more needs to be done to ensure that older Canadians can afford to enjoy a healthy, active and dignified retirement.

A defined benefit pension is a pension as we traditionally think of it. Employers and employees contribute to a pension fund which is pooled and invested. Retirees are paid a specific amount, for the rest of their lives, using a formula that usually considers years of employment and salary. The rate of individuals covered by a defined-benefit pension continues to decline across the country, from 70% in 2005 to 42% in 2015 for those covered by a registered retirement plan in the private sector, even though, when properly managed, this pension option is the best way to ensure retirement income security. Defined benefits pensions are proven to make retirement secure and to enable Canadians to continue to contribute meaningfully to local and national economies and communities. Up to 80% of all pension dollars spent come from investment returns, which are then pumped right back into local economies.

But we have only to look at the recent Sears example to know that defined benefit pensions are not always guaranteed. More work is needed to ensure employees and retirees aren't left out in the cold when their employers go bankrupt, and that pensions are protected during insolvencies.

THE CHALLENGES

Protect Accrued Benefits

- No employer, in either the public or private sector, should be allowed to change the compensation promised to employees once they have retired. A pension is a commitment. Employees provide their service while making contributions into a pension plan, and employers compensate them in retirement with deferred wages. Employees and pensioners trust their employers to honour their pension promises.

Protect Employees and Retirees in Corporate Insolvencies

- Governments must commit to better public policy to ensure employees and retirees receive their pensions, including if companies become insolvent.

Strengthen Defined Benefits

- Defined Benefits plans deliver the same retirement income at half the cost of defined contribution plans. Government policy and legislation must support the protection and expansion of defined benefits plans.

THE QUESTIONS

- 1 What is your party's retirement income security plan for seniors now and for future generations?
- 2 How will you ensure employees and retirees with defined benefit pensions are protected if their employer goes bankrupt?
- 3 How will your party support defined benefit pension plans?
- 4 In 2016, the federal government introduced Bill C-27, legislation that would allow employers to cut accrued or earned defined benefit pensions. What is your party's position on this legislation and this approach?

MORE INFORMATION

Ontario Securities Commission <https://www.getsmarteraboutmoney.ca/plan-manage/retirement-planning/pension-savings-plans/>



Election 2019 Priorities

IMPLEMENT A NATIONAL SENIORS STRATEGY



KEY MESSAGE

Canada needs a National Seniors Strategy that optimizes health, financial security and social inclusion so all Canadians can age with dignity.

THE ISSUE

Older Canadians are the fastest growing segment of our population, but gaps in Canada's healthcare and social policies are creating barriers to seniors' independence and the essential role they play in vibrant, healthy communities and economies.

Tackling these issues independently will not give us the results we need. A coordinated National Seniors Strategy, with dedicated funding and accountable goals will ensure we meet the evolving needs of seniors.

THE CHALLENGES

Staying healthy and active for as long as possible

- Canadians are living longer, and our health care system is not keeping up with shifting demographics.
- The right care, at the right time, in the right place, at all stages of aging, requires stable funding. We need a quality, accessible health care system that helps address the social determinants of health.

Quality of Care

- Standards of care are inconsistent across the country. Many Canadians do not have access to a primary care giver and with one geriatrician per 15,000 adults, Canada is unprepared to meet the current and growing demands for geriatric expertise.
- The need for community care workers and personal support workers is growing. Adequate staffing levels, better training and education and safe working conditions are needed to improve care.

Care closer to home

- Shortfalls in long-term and home care force seniors to stay in hospitals longer than they need. A national strategy should encourage the integration of hospital, community and home care services to enable seniors to receive care in comfortable and familiar settings.

Support for Caregivers

- More than 8 million Canadians provide care to a family member or friend, contributing an estimated \$25-billion in unpaid labour. This comes at a cost to their personal finances, and to their physical and mental health.

Independent, productive, engaged citizens

- Social isolation, elder abuse and a lack of age-friendly strategies can deteriorate quality of life, and lead to poor health outcomes, higher social costs and loss of vital economic and social contributions of older populations.

THE QUESTIONS

- 1 How will your party implement a National Seniors Strategy that addresses health care infrastructure, caregiver support, home care, long-term care and age-friendly communities?
- 2 How will your party ensure that quality, safe and adequately funded home, community and long-term care options are available to meet the needs of our aging population?
- 3 How will your party support unpaid caregivers who play a vital role in our health care systems?
- 4 How will your party recognize and support unpaid caregivers who play a vital role in our health care systems?
- 5 How will your party support health care and personal support professionals to better meet the growing need for geriatric expertise in Canada?

MORE INFORMATION

National Seniors Strategy for Canadians: nationalseniorsstrategy.ca

Preamble: A book review of a book/story which is based on a very important time in Canadian history

By Gary Engler depicts Canada's rocky road to Medicare

“The people of Saskatchewan are now awakening,” that particular editorial began, “and finding that their province has been slowly and in recent months much more rapidly transformed from a free democracy into a totalitarian state ruled by men drunk with power.”

So what caused the editors of the Thomson Corporation–owned Times Herald, to go into conniptions? The Co-operative Commonwealth Federation government had just introduced Medicare, which provoked a bitter doctor’s strike. The newspaper was in an uproar over a public-insurance plan which ensured that the provincial government—and not individual residents—would pay physicians’ bills.

“The Year we became Us”, published to coincide with the 50th anniversary of the Saskatchewan Physician’s strike, was one of the most important labour strikes in Canadian history - yet little is known about it.

“What do people say when they’re polled about what makes Canada better or different than the United States?” “The number one thing they say is ‘Medicare’. It’s an overwhelming response. And yet if the doctor’s strike in Saskatchewan had gone the other way, we might not have Medicare in Canada. Strangely, we don’t want to talk about it. And there are some good reasons why we don’t want to talk about it. There are people who don’t want to be reminded that they were on the wrong side of history.”

The book demonstrates how the doctor’s strike polarized the province and attracted outside meddling from the American Medical Association, which opposed socialized medicine. Engler says that people have forgotten that Kennedy made references in the 1960 presidential campaign to creating Medicare in the United States, which generated intense hostility from the U.S. medical industry.

“They very much viewed Saskatchewan as a test case,” Engler believes that if the doctors had forced the government to back down, and there had been no Medicare in Saskatchewan in the early 1960s, it probably never would have spread to the rest of Canada.

“It was a difficult task to achieve Medicare,” “It wasn’t simply a question of passing legislation. It required, essentially, the efforts of tens of thousands of people in a province of a million people...to resist the will of some very powerful forces in society.”

Without Medicare many of us would not be able to afford the care we need. The tens of thousands of people are needed again to stop privatization and a double tier medical system.

Submitted by G. Langolf edited by M. Forbes



Arthur Kube January 09, 1935 – February 10, 2019

Art Kube died this morning – February 10, 2019

The Council of Senior Citizens' Organizations of BC – COSCO acknowledges Art Kube's contributions and celebrates his service with and for seniors in the Province.

We have much to be thankful for!

Following his retirement in 1995, Art's volunteer work with seniors spanned almost 30 years! A remarkable record that included presidency of the New Vista Society, Seniors On Guard for Medicare and various executive positions culminating in his presidency of COSCO.

In all of Art did, he worked in collaboration with others, both in his own organization and other organizations. His capacity for seeing the larger context - the big picture was an essential quality.

Seniors housing, health care, transportation, pensions and advocacy were all issues of concern to Art and the object of his work. Principles of equality and fairness guided his work.

He was pivotal in helping to develop COSCO's Health and Wellness Society, the organization that delivers workshops to/with seniors all over the province, free of charge.

In 2015 Art received the **Order of Canada** in recognition his many good works.



March 2, 2019

The Honourable Ginette Petipas Taylor
Minister of Health
House of Commons
Ottawa, Ontario
Canada, K1A 0A6

Dear Minister Petipas Taylor:

Re: Pharmaceutical Corporations Secret Kickbacks to Pharmacies

Members of the National Pensioners Federation, which represents some 800,000 Canadian seniors, were shocked to learn from a recent CBC Fifth Estate program that many if not all pharmaceutical corporations in Ontario are driving up the costs of generic drugs by paying pharmacists kickbacks of 50% to 70% over the actual cost of a drug. The new inflated cost of the drug is then passed on to us, older adults and taxpayers.

The CBC investigation, which secretly filmed several pharmacy owners requesting a “rebate” from a CBC representative that they believed was representing a drug company, is irrefutable. And although the practice is illegal in Ontario, it is thriving and likely flourishing unchecked across Canada. The 2019 conviction of COSTCO and the payment of a fine of \$7.25 million for demanding rebates for their 29 Ontario Pharmacies may be a partial deterrent but it is very unusual.

We know that 10 percent or more of Canadians cannot afford to buy the prescription drugs they need to keep well. By demanding and accepting kickbacks that increase the cost of drugs, pharmacists as well as pharmaceutical corporations contribute to ill-health and the cost of health care in general.

We wonder why the Ontario College of Pharmacists, the mandate of which is “to serve and protect the public” has so clearly failed to protect the public from such widespread, illegal and harmful practices. These secret dealings are fraudulent

and also undermine the trust that many seniors have in their pharmacists' integrity and in any advice they provide.

We wonder why, the federal regulatory agency, the Competition Bureau of Canada conducted an investigation into kickbacks to pharmacists and then cancelled it.

In July 2018, as two provinces prepared to force more transparency, ten of the largest Canadian pharmaceutical companies disclosed that they paid almost \$75 million to doctors and health care organizations in the previous year. That they "incentivize" doctors is not new but now we are finding out that these companies are also providing operational funding and other incentives to orphan disease patient groups and also to other non-profit health associations, including seniors organizations, so they will promote these companies' drugs and as well as lobby with governments for the addition of their drugs to provincial formularies.

As Minister of Health, you are responsible for the health and well being of all Canadians. These drug companies' practices that drive up health care costs and succeed in corrupting pharmacists, doctors, and non-profit citizen groups in order to increase profits need to be stopped immediately.

We therefore request that you act immediately to establish a public Inquiry into these drug company practices that add to health care costs and that are debasing many health professionals and otherwise decent members of our society.

On behalf of our membership we await your reply.

Yours sincerely,

Trish McAuliffe

President,
National Pensioners Federation
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National Pensioners Federation

The National Pensioners Federation (NPF) is a national, not-for-profit, non partisan, non-sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees devoted entirely to the welfare and best interests of ageing Canadians.

The NPF strives to work with our members and like minded organizations to promote positive change for ageing Canadians. We recognize the importance of communicating with our members and supporters regarding current issues that affect them. As ageing Canadians, we need a clear, unified, national voice to influence government policy and legislation. When we work together, we can accomplish our goals for a better life for all ageing Canadians.

When we focus on a vision, differences will not divide us...

Affiliation does not require an affiliate to change or compromise the policies or principles which may or may not reflect the policies of NPF. Most organizations memberships develop policies through a process of discussion and decision about who they are and the beliefs they represent. As affiliated organizations we must respect that process that we each use to create our autonomy.

We respect affiliates autonomy while we unit together in advocacy, education, and networking to produce a clear and sound message for direction and change. Lobbying our Federal Government ministers and developing campaigns to advance our purpose and improvements for ageing citizens from coast to coast to coast creates even stronger voices for our provincial affiliates.

Our joint affiliate and NPF executive conference calls ensure up-to-date communication and input by all provincial leadership. NPF policies reflect the support of motions and discussions at our annual National Convention where resolutions are submitted and debated to provide us our foundation for advocacy. We take pride in our selection of expert speakers at all of our conventions to tackle issues such as income insecurity, national seniors health care strategy, equitable access to information and promoting national standards for seniors across many spectrums.

JOIN US! <https://nationalpensionersfederation.ca>

We are excited to be calling on you and or your organization to be a part of our family of activists and participate in our advocacy initiatives. NPF receives no government funding and depends on membership and donations to support our activities. Organizations that register as a “Club or Group” then are entitled to extend an NPF membership to all of their members through that annual affiliation fee. Each member who signs in to our membership link on our web site will enjoy the membership benefits:

- Annual Membership Card
- 1 year subscription to The National Newsletter (3 issues/year)
- Important mailings or email blasts
- Information postings to our website, Facebook page, and Twitter
- Affiliate/Member invitation to the NPF Annual Convention
- Special discounted rates from sponsoring affinity programs



**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

Individual Registration

Includes:

- Supporter Card
- 1-year subscription to the National Newsletter (3 issues published per year)
- Important mailings
- Invitation to annual convention
- Special insurance rates for member

NPF CLUB NO. (if applicable)

Full Name:

Address: -----

City: -----

Postal Code: -----

Province: -----

Email address: -----

Phone #: -----

Individual Membership Rate: **\$25.00** -----

Family Membership Rate: **\$35.00** -----

Donations gratefully accepted **\$**

Total amount of cheque **\$**

Please register online at: nationalpensionersfederation.ca
(Online registration is less expensive and very convenient)

Registration forms and cheques can also be forwarded to:

National Pensioners Federation
c/o Mary Forbes, Treasurer
2186 Stanfield Road, Mississauga, ON, L4Y 1R5
Email: mary.forbes@npfmail.ca Phone#: 905-306-1830



75TH ANNUAL NPF CONVENTION

MISSISSAUGA, ONTARIO SEPTEMBER 10 - 12, 2019

DOUBLE TREE BY HILTON - TORONTO AIRPORT WEST

5444 DIXIE ROAD, MISSISSAUGA, ON L4W 2L2

1-905-624-1144 Reservations: **1-800-560-7753**

Hotel Reservation Deadline: August 8th, 2019

Rate: \$149.00 + tax (includes shuttle from airport/or parking)

To register online: NFP - Book My Room <https://bit.ly/2T5bQIN>

*must request the discount group rate if needed for 3 days before and after convention

Delegate Registration:

Convention Delegate Registration Deadline: August 16, 2019

Registration Fee \$145.00 per delegate and visitor

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

[Convention Delegate Registration](https://nationalpensionersfederation.ca/75th-convention-registration-members/)

<https://nationalpensionersfederation.ca/75th-convention-registration-members/>

RESOLUTION DUE DATE: AUGUST 1, 2018

MAIL TO: carol.rogers@npfmail.ca

Convention Registration: September 10, 2019 (afternoon) Meet & Greet: September 10, 2019 (evening) Convention: September 11 & 12, 2019 Banquet: September 11, 2019 (evening)

Delegate registration forms available in the NPF newsletter. For more information, please visit our website at: www.nationalpensionersfederation.ca/2019convention



National Pensioners
Federation



Fédération Nationale
des Retraités

Clubs and Group Registration

Includes:

- Membership Certificate
- 1-year subscription to the National Newsletter (3 issues published per year)
- Important mailings
- Invitation to annual convention
- Special insurance rates for members

Club Name: _____

Address: _____

City: _____

Postal Code: _____

Province: _____

Contact: _____ Email: _____ Phone#: _____

Number of Club/Group Members: _____

Annual Club/Group Membership Dues:

Under 100 Members	\$35.00	\$ _____
101 to 500 Members	\$75.00	\$ _____
501 to 1,000 Members	\$125.00	\$ _____
1,001 Members and over	\$350.00	\$ _____
Donations gratefully accepted	\$	\$ _____
Total amount of cheque	\$	

Please register online at: nationalpensionersfederation.ca
(Online registration is less expensive and very convenient)

NPF c/o Mary Forbes, Treasurer - 2186 Stanfield Road, Mississauga, ON, L4Y 1R5

Email: mary.forbes@npfmail.ca Phone#: 905-306-1830

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75th ANNUAL NPF CONVENTION

Sept. 10th to 12th, 2019

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5444 DIXIE ROAD, MISSISSAUGA, ON L4W 2L2

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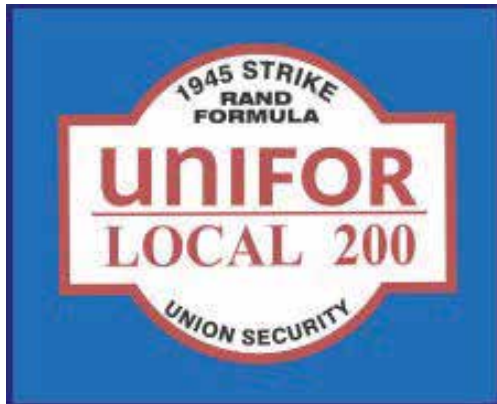
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Representing Retired Workers from

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Saluting the National Pensioners Federation

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