

April 2022
Volume 25 – Issue 1

NEWSLETTER

National Pensioners Federation



Arnie De Vaan

NATIONAL PENSIONERS FEDERATION

NPF Executive 2021 - 2023



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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

Twitter 
twitter.com/npfederation

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Thank you to the staff at Union Strategies
87 Caster Ave., Woodbridge, ON


union strategies

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



President's Report

Trish McAuliffe

In welcoming our readers and members to the NPF Spring Issue Newsletter, I hope to find you perched and ready like our cover page Robin to rise and seize the bounties of our nation and call for the political will to match it. We all must unite and act together for the safety and security of ourselves and of our most vulnerable across all borders of this globe. This past year's struggles and uncertainties have truly tested our resiliency! Our hearts and minds are with the people faced by a deadly war, a pandemic that ravaged families near and far and unbearable soul wrenching amid rising racism and anti democratic divisiveness here in Canada.

Our collective struggles have grown to higher heights than I could have ever imagined our position to be in in this century. The world has faced an unrelenting pandemic coupled with its dreadful social impacts in ageism that continually creep in the cracks and crevasses of our social safety net. Notably, seniors' issues have been left silent in most recent election promises, platforms, and budget announcements even though we have been most affected by the consequences of the pandemic fall out.

Our advocacy on a National Pharma Care Plan that called for federal policy actions after the Hoskins report had us stymied as to whether we should redirect to the Provincial/Territorial jurisdictions for our demands. Such political pin ball exhausts all our energies and hope to get real traction in our lifetime. Now, in the new Liberal and New Democratic Party agreement we will call for quick actions towards:

- * The implementation of a national universal pharmacare, including the establishment of a Canada Drug Agency and implementation of a national formulary to serve Canadians with affordable prescription drugs.
- * Protection of the Canada Health Act in the emerging privatization of health services and on the Bilateral Health funding agreements with the provinces and territories
- * A national seniors' housing plan and prioritizing access to care for seniors in their own homes and in safe LTC facilities that meet the needs of acuity and dignity of the resident. "Teeth" in federal regulations governing Long-Term Care with "strings attached" funding.

Yet, it is time we call on all provincial legislatures to establish an independent office of a Seniors Advocate with the necessary autonomy to conduct investigations of complaints, to advocate for increased transparency and accountability in policy making and to garner public support for improvements in seniors' lives. There are models from across Canada that we could draw on of what a properly empowered seniors advocate can do. As our resiliency continues to be tested, this may prove to be our only chance to get our work done.

#AgeEquality – GLOBAL RALLY ON THE RIGHTS OF OLDER PEOPLE



Following the NPF's attendance at the 15th Global Conference "Rights Matter" that took place in November, 2021 we have signaled to all our affiliates to join in the IFA, (International Federation on Ageism) initiatives calling for an international campaign on "Ageism" that leads to the call for a UN Convention of the Rights of Older Persons.

The well attended conference brought together NGO's from around the world, both in person and virtually. The workshops and plenary discussions revolved around the themes of : **Age-friendly Cities and Communities | Primary Health Care | Long-term Care | Ageism | Older people and Pandemics.**

The **#AgeEquality** initiative aims to break down stereotypes and highlight the glimmer of hope in the dreary world by representing positive stories from around the world to help you reinstate your faith in humanity. The platform also aims to break down stereotypes of older people by showing their resilience, strength and tenacity throughout COVID-19 and beyond.

In these unprecedented pandemic times, ageism in a variety of forms has become a matter of life and death.

Join with us in the global awareness campaign to combat ageism as we work towards a United Nations convention on the rights of older persons.

International Federation on Ageing
<https://ifa.ngo/news-and-resources/agequality/>

HelpAge International
<https://www.helpage.org/what-we-do/older-people-in-ukraine/>

Global Alliance on the Rights of Older People (GAROP)
<https://rightsofolderpeople.org/age-with-rights/>

Older persons are among the most at risk during humanitarian crises and conflicts; the situation in **Ukraine** exemplifies this terrible reality.

Older persons must be able to
#AgeWithRights and **#AgeInPeace**



Greg Shaw, Director, International and Corp. Relations, IFA; Mary Forbes, NPF; Jane Barratt, Secretary General, IFA; Trish McAuliffe, NPF



Leslie Gaudette, Pres. COSCO
Trish McAuliffe, Pres. NPF

Mary Forbes – Treasurer’s Report

Spring is slowly approaching, and the pandemic restrictions are slowly lifting but not all is well in the World. Our thoughts and prayers are with the People of Ukraine may this senseless war be over soon and peace prevailing.

At NPF we are expecting our website to be moved over to a new platform provided by Union Strategies Inc, YOUunified, and in the meantime, I am working with Excel to keep our records up to date. It is important that I be advised of any changes in your Leadership or contact information, address, email etc. If I forget to send a receipt or something, please let me know. Our finances remain in fairly good standing and we were able to make donations to the Canadian Federation of Pensioners who are very active in defending our Pensions and to the Public Advocacy Centre who were forefront in obtaining paper billing on request from the telecom Companies. Our President Trish McAuliffe was and still is, very involved in those and other issues.

Could it possibly be election time in Ontario? The election is in June and the PC’s have started early with a pre-election gift to voters; they are scrapping license plate stickers for more than 7 million drivers and they are giving refunds of one year to issued date.

I wonder what service they will be cutting back on to facilitate that. ??

My gift to voters is: PLEASE read the Ford Tracker <https://ofl.ca/ford-tracker/> where you are reminded of what Ford has done during his term of office. The PC’s have frozen wages, cut sick days, made cuts to health care and cuts to education. Front line Workers kept the Province alive during the pandemic yet PC would not raise their wages yet they raised the wage of the new WSIB CEO to \$440k a year. Just imagine how many Families could live on that? An MPP bill “We are all in this Together” calling for cuts to MPP’s wages to \$2000.00 a month until most emergency orders were over did not go anywhere.

There were more deaths in private long term care homes than in publicly owned homes, yet PC extended substantial funding to places where profit over People was more important and to places where People died. Bill 37 which was rushed through paves the way for billions of tax-payers dollars to be given to privately owned for profit long term care homes. PC are now scheming to privatize parts of the health care system, such as contracting private facilities to perform publicly funded surgeries. They blame the pandemic for the backlog in surgery and see private facilities as a way out, yet it is a fact that our public health system is underfunded and understaffed. Why not put the money into fixing the public system. I don’t know about you but I can’t afford thousands of dollars for a medical procedure and that is what could happen under privatization.

The PC’s refused to acknowledge Truth and Reconciliation Day as a Provincial statutory holiday. In his speech he encouraged everyone to attend an event to learn about the impact of residential schools. He did say that this was being done at the request of the National Centre for Truth and Reconciliation. Give me a bone.

TIME TO RENEW YOUR AFFILIATION

Memberships can be renewed online at: <http://nationalpensionersfederation/membership>
Cheques should be mailed to National Pensioners Federation, c/o M. Forbes, 3085 Osbourne-Rd. Mississauga ON L5L 3W3 or etransfer mary.forbes@npfmail.ca : Please use the annual membership form in this newsletter or on our website.

Barb Mikulec – 1st Vice President

NDP and Liberals join forces for Federal supply votes

The National Pensioners Federation advocate for the needs of seniors in Canada. Measures which protect their health, income security and wellbeing are areas to watch. This recent agreement between two political parties means that these priorities will be considered.

Dental Care

Low-income Canadians would begin having coverage, beginning with children under the age of 12, then expanding to children under the age of 18, seniors and persons with disabilities in 2023. Full implementation of dental care would be made by 2025. As many seniors may not be covered by dental plans, this is indeed welcome news. Income limits will be part of the regulations.

Affordable Housing

The Rapid Housing Initiative will be extended for an additional year, with implementation of a Homebuyer's Bill of Rights. This would mean that more affordable homes would be built across Canada, as many seniors are in core housing need.

Better Healthcare

Prescriptions and their cost are a major concern for seniors. Progress towards universal Pharmacare would enable those Canadians to have access to bulk purchasing and support for essential medications. Much planning will be taken to ensure that low-income individuals have access to needed medications.

Shared Goals

The NPF will continue to bring news of actions which will enable Canadians especially seniors to live with dignity and age in place. Hopefully the policies of our elected officials will bring changes which will help to 'plan with seniors, not for seniors' and help these key issues of dental care, affordable housing, and better healthcare.

Please Note change of address:

M. Forbes,
Treasurer,
3085 Osbourne Road,
MISSISSAUGA, ON L5L 3W3

Housing Options

Barb Mikulec



The movement for single senior women to have housemates is taking off: Finding compatible home mates through an online platform provides all the information and tools needed to find persons you want to live with. Many senior women struggle to find safe, secure, and affordable housing. As we age, our social interaction and support may shrink and being lonely is not appealing. This solution solves the issues by sharing rental units, senior women have social interaction and support, with money left over at the end of the month. You maintain your independence, autonomy, and dignity.

Senior Women Living Together SWLT can help you, check their website <mailto:https://swlt.ca/> for women who are **55+** interested in living with compatible home mates. They will help you to find a compatible home mate and will help you to find suitable rental accommodation together. Pat Dunn is CEO of Senior Women Living Together and their motto is “shared hopes, shared dreams, shared living”. Will this help to delay moving into a retirement home? This may be another option, shared rental living. Membership in ‘Senior Women Living Together’ is free and donations are welcome.

The Canadian Seniors Directory allows you to peruse provincial listings of services both to remain in your own home with services or home adaptations or to live in congregate societies.

<mailto:https://www.canadianseniorsdirectory.ca/>

SENIOR WOMEN

LIVING TOGETHER

Shared Hopes Shared Dreams
Shared Living

We are a non-profit organization that helps senior women find compatible homemates and create successful shared living arrangements in rental housing.

You get to choose where you live, what kind of rental home you live in and who you live with.

Calling all single, senior women living in Ontario!!

Are you tired of struggling to make ends meet?

Do you get lonely sometimes?

WE HAVE A SOLUTION

Our shared living option allows you to:

- ★ decrease your housing costs significantly,
- ★ increase your social support and interaction,
- ★ plus helps you avoid needing a nursing home for as long as possible.

To learn more, visit our website: <https://swlt.ca/npf>

Bernie La Rusic - 2nd Vice President

A major battle has been waged over the last two (2) years against a mean enemy. Now, in the Spring of 2022, will be the beginning of the NEW NORM. Those who followed the health protocols relating to masks, distance, hand washing and vaccination will be like those who didn't follow the protocols, somewhat relieved. Provinces will be leaving it up to individuals to observe the three protocols: masks, distancing, and hand washing. As noted in the November Newsletter, the promotion of such protocols may be something Senior Organizations could discuss with their members to reduce the fall-out influence.

Federal funds are being provided for many projects to assist Provinces as a result of the pandemic. All good, for those who meet the guidelines. These funds assisted employers and employees to survive the pandemic. During that two (2) year period, Seniors' Clubs operating halls, the backbone for large numbers in the senior's community, also suffered, financially. Although as mentioned in our November issue the manner grants have been designed, have not addressed this situation. Congratulations and thank you to those Club Executives and all Senior Organization Executives who remained active during the pandemic even although there were no general or annual membership meetings being held.

It is a challenge to re-establish Senior Councils, after a two-year hiatus. As expected, Seniors' Clubs operating halls have its continuance as their priority. In the Cape Breton County, meetings with Club Executives are moving from the development to action stage. Snail mail has been sent to be followed up with knocks on their door to have a face-to-face meeting to determine next steps. Email will be for discussions. Another item in my last report included an account of a blind widow (89) and her difficulties with the landlord and moving to a Guest Home. All went well until, the apartment being offered wasn't the one she had visited with her daughter. No contract was signed. Her landlord likely would not extend her lease, which was expiring in two weeks because of reporting the continued growth of mold not being corrected. Previous Guest Homes' applications were revisited, and an apartment was located that met her needs. Nova Scotia newly elected Premier had a change of position on Affordable Housing & Homelessness and is moving programs forward. I could have said, "change of heart" but he is a Politician.

Nova Scotia Senior Advisory Council (SAC) aka Group of IX, Housing Committee, will be meeting with the Director from housing. All good, as the Deputy Minister of seniors was also Deputy Minister of Housing. The millions of dollars coming from the Federal government on Affordable Housing & Homelessness to our Province will be a discussion that the SAC Housing Committee is to have shortly with the Director of Housing relating to "shovels in the ground" and "timelines".

With restrictions being removed, Nova Scotia Federation of Seniors is planning an AGM in mid-May. Similar to many organizations, NSFS has not held an AGM since Sept, 2019. During this period unfortunately our President Alma Johnson Tynes passed as did other members. Our Executive is expecting to see old friends and remember others, in a familiar location of Forty-five years Truro, N S.

Barry Thorsteinson - 3rd Vice President

M-45: Much Ado About Nothing

One way to do nothing for a while would be to claim that a study must occur first to at least have a factual foundation prior to making recommendations and decision(s).

In our Parliament, another way exists: pass a motion instead of a Bill (which becomes implemented law with results). Over 30 years ago Ed Broadbent presented a motion, supported by all, to eliminate child poverty. We are still waiting any meaningful progress.

In Motion "M-45 Retirement Income" we get the worst of both do nothing strategies.

What sounds friendly and helpful is anything but. Honourable Kirsty Duncan (Lib - Etobicoke North) has presented M-45 as follows MOTION TEXT

That (a) The House recognize that

(i) seniors deserve a dignified retirement free from financial worry,

(ii) many seniors are worried about their retirement savings running out,

(iii) many seniors are concerned about being able to live independently in their own homes;

and (b) In the opinion of the House, the government should undertake a study examining population, aging, longevity, interest rates, and registered retirement income funds, and report its findings and recommendations to the House within 12 months of the adoption of the motion.

This study is mostly unnecessary. The Ministry of Finance as well as Social Development has all the demographic information on aging, population, etc. at their fingertips.

Statistics Canada can produce the computerized reports even faster. Simply put, this information, with projected increases, is already known. Kirsty Duncan, as a well-educated and veteran M.P., already knows this as well.

Longevity statistics are well refined and under constant fine tuning by actuaries.

The resulting Mortuary Tables enable the government to calculate the number of years, on average, that seniors will require income. Interest rates are likely to remain relatively low into the future, with some further modest increases likely during the next 12 to 18 months.

(Economists project another 1 or 1 1/2% above the current Bank of Canada 0.5%).

Finally, the mention of RRIFs here is curious at best. As written, it appears that this is the only area being studied; possibly due to recently expressed concerns that the drawdown provisions (minimum annual mandatory payout after age 71) are too steep and should be more relaxed over the years, thus preserving savings longer if one can wait until later.

However, a majority of seniors have ZERO savings in RRSPs (converting to RRIFs after age 71).

If M.P. Duncan was genuinely concerned about retirement security she would have had a serious look at the other pillars of retirement income, namely: Pension Plans

(aka. deferred wages: both C.P.P. and companies') where seniors have saved therein to draw benefits from; as well as the very important OAS/GIS available to all seniors. I

f anything is a priority, it is to raise the GIS for the lowest income citizens in retirement especially in these days of rising prices. Stats Canada has all the numbers that she needs.

Now. No study just results to present to the Minister of Finance and in time for this year's budget. Action or do nothing? M.P. Duncan has made her choice, for whatever reason.

Parliament, one way or another, will take the predictable easy route with M-45.

NPF HEALTH COMMITTEE REPORT

Kathleen Jamieson – Chairperson

SO, LTC REFORM...FINALLY?

On behalf of the National Pensioners Federation and the Council of Senior Citizens Organization of BC, I would like to thank our membership for their advocacy on Long-term care (LTC) reform across Canada. Decades of underfunding, a lack of emergency preparedness and the lack of national standards on quality care have resulted in many deaths of seniors in care homes during the rapid transmission of COVID 19.

Our jointly hosted webinar on March 3rd, 2022 drew in 300 participants to a virtual discussion on the draft National LTC standards prepared by the Health Standards Organisation (HSO) and Canadian Standards Association (CSA) Technical Committee.

We appreciate the contributions made by Dr. Penny McCourt, Natalie Mehra (Ontario Health Coalition) and Isobel McKenzie (BC Seniors Advocate) and our event moderator, Steven Staples (Canadian Health Coalition) for facilitating such a rich and passionate discussion. The interest based on the sheer numbers in attendance and the questions asked of the presenters indicates how important this topic is and that much work still needs to be done. Both the NPF and COSCO will be providing our own response to the HSO Technical Committee as requested in the public review.

We also welcome your feedback / comments discussed by our presenters at the March 3rd webinar. info@npfmail.ca

Link to the recorded webinar to watch or share:

<https://coscobc.org/cosco-npf-national-standards-in-long-term-care-webinar/>

National Standards of Canada HSO Long-Term Care Services recording of the HSO Technical Committee webinar: <https://vimeo.com/679219632/9b4d375d4d>

For more information about the standard and the standard development process, please visit <https://longtermcarestandards.ca/about>.



March 3rd 2022, Zoom Webinar
LTC Service Standards Review Feedback

HOUSING COMMITTEE REPORT

Manfred Merkel - Chairperson



We have repeatedly reported on the dangerous increases on the cost of accommodation across the country and also around the globe, that make it unaffordable for a reasonable roof over your ones head for many in the groups of the Retired, the Disabled, our Veterans, our Indigenous Groups, the presently Unemployed, and many more vulnerable groups, many who made tremendous contributions to our society over the decades, helping with the growth of our economy and now are standing in front of nothing. It shows the roof does not have to down and you could still easily find yourself standing out in the cold. This is a total disgrace and an absolute shame for a wealthy country like Canada.

Reports are coming in from members and associates of massive negative changes also from Saskatchewan and the Maritimes:

When the details of the Saskatchewan Income Support program came down in June of 2019, we predicted right off the bat this was going to cause incredible hardship for people and a growth in homelessness. And two years later that's exactly what we're seeing."

"In 2019, the Ministry of Social Services announced the creation of the Saskatchewan Income Support (SIS) program, which would replace the Saskatchewan Assistance Program (SAP) and Transitional Employment Allowance (TEA)".

Global News, how arrogant anti poverty advocates slam Saskatchewan income support program <https://tinyurl.com/2dza8nd4>

cbc.ca/Saskatchewan_income_support_program_homelessness

<https://tinyurl.com/3m6kcj44>

[Regina.ctvnews.ca/advocates](https://regina.ctvnews.ca/advocates) call on sask government to reverse income support changes

<https://tinyurl.com/mr2hhzjd>

An issue that is hitting many seniors is the cost and availability of rental housing, a problem exacerbated by the current rapid rise in food costs. There are almost 4.5 million renters in Canada and about one-fifth are aged 65 and older with a median income of \$29,517. Half of those spend more than 30% of their income on rent and utilities and 16% spend more than half their income on those costs.

Clifford Hayes, New Brunswick, and PEI chapter rep for the CUPE Staff

Retirees Association, tells us this is a real problem in NB where there are no rent controls, and some seniors are seeing rent increases of 30% to 50%.

More information can be found at

<https://www.nbtenants.ca/en/home> or <https://www.nbtenants.ca/fr/accueil/>.

Windsor Essex/Chatham
Kent Area

UNIFOR Retired Workers
Council



Representing Retired Workers from

UNIFOR Local 127

UNIFOR Local 195

UNIFOR Local 200

UNIFOR Local 240

UNIFOR Local 444

UNIFOR Local 1498

UNIFOR Local 1941

UNIFOR Local 1959

UNIFOR Local 1973

UNIFOR Local 2027

UNIFOR Local 2098

UNIFOR Local 2458

From **COSCO** comes this report now slightly abbreviated with reference on housing for this issue of our newsletter :

One of the essential parts of our lives is stable housing, and the Government of Canada states every Canadian deserves a safe and affordable place to call home. Too many new builds are luxury units, replacing affordable housing.

The National Housing Strategy promised \$72 billion over 10 years, to help build and repair housing. The news of the appointment of Marie-Josée Houle as Canada's Federal Housing Advocate for a three-year term, effective February 2022 will protect housing rights in Canada, and she will work with vulnerable groups on systemic housing issues, including those with lived experience of homelessness. This office will focus on women and children fleeing domestic violence, seniors, Indigenous people, the homeless, people with disabilities, and those dealing with mental health and addiction issues, veterans, young adults, racialized groups, and newcomers to have access to adequate, affordable, and safe housing. More info arevig.afarian@infc.gc.ca

In the responses from our members, we know the housing crisis is persistent and evasive all over Canada. There has been so much input from our members and affiliates alike, we then give them the credit they deserve and welcome the opportunities to bring this all to a federal discussion.

The NPF hereby strongly requests: That Marie-Josée Houle as Canada's new Federal Housing Advocate without delay draft a framework for Canada, to eliminate homelessness for Canadians within 5 years' time.

As Canada has the resources, it is just a matter of commitment. The flames are starting to lick at many groups who are being affected, many of them may be homeless soon, if you look at the strong increase of our cost of living.

Let us unite and work towards the most important goal that it will not come to this.



RETIRES AREA COUNCIL

**AJAX, OSHAWA &
PETERBOROUGH**

UNIFOR LOCALS 1090, 222 & 524

Lyle Hargrove - Chair
Armando Viera - Vice Chair
Sandy Carricato - Financial Secretary

Paul Herrington
Lance Livingstone

John Gatens
Gord Terry

Buy Canadian, Union-Made Products



Media Release:

Seniors, persons with disabilities, customers without home Internet get free paper bills for communications services.

OTTAWA – 10 February 2022 – The Public Interest Advocacy Centre (PIAC) and the National Pensioners Federation (NPF) today hailed today's Canadian Radio-television and Telecommunications Commission (CRTC) [decision](#) that requires all communications service providers (Internet, wireless, home phone and TV companies) to provide seniors, persons with disabilities and certain customers without home Internet to get free paper bills from their CSPs.

“This is the best result we could get after an unnecessary five year battle with telecom and TV providers in Canada to do the right thing and provide Canadians who said they rely on paper bills to continue to receive them, free,” said John Lawford, Executive Director and General Counsel of PIAC. “We are pleased the CRTC ordered, effective today, that many customers will get free paper bills, but disappointed that all customers will not get this choice and may have to adapt to electronic bills.”

Trish McAuliffe, President of NPF, claimed the [decision](#) as a clear victory for seniors rights to important services: “Seniors told us they need paper bills to make sure they understand and pay their bill on time. They rightly said they should not have to pay more for a paper copy of a bill that they then must pay. They are responsible people and now can demand their TV and Internet providers treat them responsibly too.”

PIAC and NPF originally [fought for a requirement to provide paper bills in 2018](#). The CRTC denied this initial application.

“We will continue to argue for consumer rights in telecommunications and broadcasting services for as long as it takes to convince the regulator of the need to vindicate the public interest. We are pleased the CRTC finally put consumers first today,” added Lawford.

**John Lawford, Public Interest Advocacy Centre (PIAC)
Executive Director and General Counsel**

**Trish McAuliffe, National Pensioners Federation (NPF)
President**

NPF INCOME AND PENSION COMMITTEE REPORT

Mike Powell & Trish McAuliffe

Pension protection is sadly lacking and much needed in Canada. Since 1982, more than 250,000 Canadian vulnerable seniors have suffered the loss of pension income for the rest of their lives due to corporate insolvency. There are still over 4 million Canadians counting on their defined benefit pensions. There has been some recent progress, in the last Parliament, thanks in part to the efforts of all our affiliate members.

- The Bloc's Pension Protection Bill C-253 in the 43rd Parliament passed both second reading and Committee review, much further than any pension protection measure in the past. This was with the support of the Bloc, NDP and CPC; with a few (12) Liberal backbenchers. The election was called and it died on the order paper. This is much further than any similar bill in the past, one step away from being passed into law by the House of Commons.
- There are, currently, two pension protection private members bills before the house. The CPC has C-228 (based largely on the Bloc's C-253 that will need plenty of amendments) and NDP have C-225 (based on Scott Duvall's bill) so once again we are engaged and hope to make more ground this time around.
- A recent E Petition 3893 in the House of Commons provides significant leverage on the (minority) Liberal government as it is being presented by Ryan Turnbull, MP, Whitby. <https://petitions.ourcommons.ca/en/Petition/Details?Petition=e-3893>
Closing date to sign is June 5th so we hope you will share this link widely with your support to sign on!
Undoubtedly the government has not acted decisively to protect pensions, due to outdated thinking and inaccurate information. To refute the common arguments raised by government in opposition to pension protection, the Canadian Federation of Pensioners has authored a document that deals with these myths. The full document can be found on the website <https://www.pensioners.ca/> under the Advocacy tab.

The document will provide you with information to enable you to bring the discussion up with your MP and others to help our campaigns. Below is an example of what you will find in the tool kit;

- * If super-priority was in place previous successful restructuring deals would have failed
- * Argument: Previous successful restructurings, Stelco for example, would have failed if the new owner had to deal with the pension deficit. CFP Reality Check:
The fundamental assumption here is that corporate behavior is immutable. That the company would make the same decisions regardless of changes in the regulatory environment. Clearly, this is false logic. If true, no progress would ever be made. If the test of 2050 emissions standards was the impact if they were imposed today, they would never happen. The Air Canada history is that a change in the rules lead to a change in corporate behaviour and elimination of the pension deficit.



NPF AFFILIATE'S ANNOUNCEMENTS

The Saskatchewan Seniors Association Inc. (SSAI)

"Supporting one another in the community" 2022 Convention Saskatoon - Heritage Inn on **June 8 & 9 /22** . Speakers and presentations will be recorded.

Information available see: saskseniors.com



ONTARIO FEDERATION OF UNION RETIREES (OFUR)

14th Biennial Virtual Convention, "Seniors' Role in a Changing World"
Keynote speaker, Sister Bea Bruske, President of the Canadian Labour Congress.

June 14 - June 16/22

9.30 AM – 12PM. EST.

For further info see <http://ofurontario.ca/>



VIRTUAL CONVENTION, June 22 & June 23

Time: 12PM to 4PM EST.



NEW BOARD OF DIRECTORS:

COUNCIL OF SENIOR CITIZENS ORGANIZATION, BC.

Leslie Gaudette (President) Barb Mikulec (1st VP) Annette O'Connor (2nd VP) Al Lemonnier (Secretary), Treasurer (vacant).



Wishing **Diane Wood** a happy retirement and thank you for your passionate service to seniors everywhere. Welcome to Interim President Sam Weise.



Board elections to take place **May 2022**.

*"I want to share with you my belief in your power
To change this country and this world"
- Jack Layton*

National Pensioners Federation JOIN - All welcome!

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



ANNUAL MEMBERSHIP SUBSCRIPTION

Individual OR Clubs / Group Includes:

- Membership Card or Membership Certificate
- 1 Yr Subscription to The National Newsletter (3 issues per year)
- Biennial Convention invitation
- Discounted Affinity programs available for members

Please complete full application for Club Membership and or Individual Membership

Name of Club OR Individual:

Contact Person (for Club Membership):

Address:

City:

Postal Code:

Province:

Email address:

Phone Number:

ANNUAL DUES STRUCTURE

Individual Membership Rate: \$25.00

Family Membership Rate: \$35.00

Club Membership Rates

Number of Club/Group Members: _____

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

Total amount payable \$ _____

Donations gratefully accepted \$ _____

PLEASE NOTE CHANGE OF ADDRESS

Registration forms and payment to be forwarded to:

NPF c/o Mary Forbes, Treasurer - 3085 Osbourne Road, Mississauga ON L5L 3W3

E transfer mary.forbes@npfmail.ca

Phone # 647-688-6249

Thank you!



Keep an eye out for our new website! Coming soon through Union Strategies Inc!

Please be sure to keep an eye out in the following months for our new website! Your executives at the National Pensioners Federation are pleased to announce we will be moving over to a new platform created by our service provider.

For the last five years, Union Strategies Inc. has been managing our website, updating our social platforms and ensuring all of our members are receiving updates and important information as needed. Union Strategies Inc. will continue to provide these services through a brand-new user-friendly website.

Our new website will allow us to keep all our members as informed and engaged as possible. You will be able to connect directly with your Executive Board, receive updates and notifications so you don't miss any of the latest news and sign into a member's only exclusive section.

Your executives at the National Pensioners Federation will continue to provide the same services and information we have previously. We remain focused on the welfare and best interests of ageing Canadians through educating both our members and the public on varying issues faced by senior and retired Canadians. We are pleased to be able to offer you this information on this platform and look forward to seeing your interactions and hearing your feedback.

Keep an eye out in the Summer Newsletter for more information about the switch to our new website so we can continue to provide you with information that will directly impact Canada's elderly.



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OF UNION RETIREES**

*This Federation will pursue the
cause of peace, freedom, and security
for all Retirees present and future*

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Are you one of the many Canadians living with hearing loss?

Many Canadians may not even be aware they have hearing loss. While 38 per cent of Canadians aged 40 – 59 years had an audiometrically measured hearing loss, only four per cent self-reported a loss. Similarly, 75 per cent of Canadians aged 60 – 69 years had a measured loss, with seven per cent self-reporting, and 93 per cent of Canadians aged 70-79 years had a measured loss, while only 19 per cent self-reported a hearing loss.¹

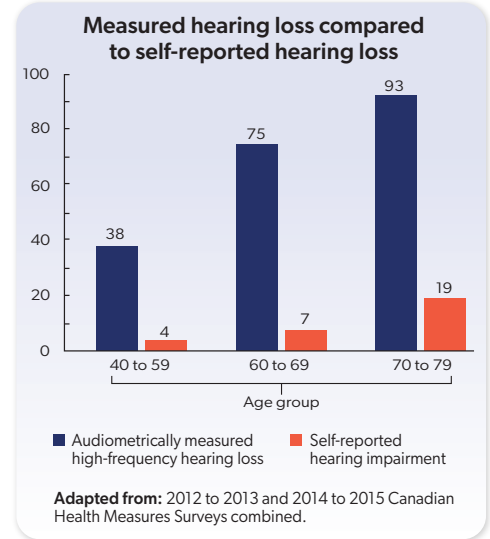
Are you noticing that your hearing is not as good as it used to be?



To help gauge your hearing health, consider the following questions:

- Do you have difficulty following conversations in a restaurant, a large group situation, or when there is background noise?
- Do you often ask others to repeat themselves?
- Have people ever told you that you listen to the television or radio too loudly?
- Have you been told that you speak too loudly?
- Do you find it difficult to communicate using a telephone?

If you answer 'yes' to any of these questions, you may benefit from a hearing consultation



How is hearing loss diagnosed?

A hearing care professional is best equipped to assess your hearing and determine if you have hearing loss. During your hearing consultation you can expect:

- ✓ A discussion about your current symptoms and your overall health history.
- ✓ A non-invasive physical examination of your ear with an instrument called an otoscope.
- ✓ An audiometric test which is performed in a soundproof booth, during which you wear headphones and listen to sounds and words directed to each ear.
- ✓ A speech test asking you to repeat a list of words given at different volumes.
- ✓ The results of these tests are recorded on an audiogram. The entire testing process takes approximately 40 minutes. Once the tests are complete, your hearing care professional will review the results with you and answer any questions you may have.



CALL **1-866-351-4940**

OR VISIT US AT

[care.lifestylehearingcorp.ca/npf](https://www.care.lifestylehearingcorp.ca/npf)

to request a complimentary hearing consultation* at one of our local clinics.

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Source:

1. Ramage-Morin, Pamela L., Rex Banks, Dany Pineault and Maha Atrach. "Unperceived hearing loss among Canadians aged 40 to 79." Statistics Canada. August 21, 2019. Accessed March 4, 2022. <https://www150.statcan.gc.ca/n1/pub/82-003-x/2019008/article/00002-eng.htm>

* Valid for purchases made between March 1, 2022 and December 31, 2022. Special pricing available for purchase of select binaural hearing aids of premium technology (WIDEX 440 and Signia level 7) while supplies last. Cannot be combined with any other offer promotion and is not redeemable for cash. Smart technology and/or Wi-Fi required for certain accessories. Not applicable on third party claims. Offer available only at participating Lifestyle Hearing Corporation clinics in Canada. Other restrictions may apply, please see clinic for details.



UNIFOR local 200 Retired Workers Salutes The National Pensioners Federation

Serving Food Windsor Retired Workers since 1966

Chairperson: Jim Mitchell
Vice Chairperson: Pam Strong
Treasurer: Mike Lepine
Recording Secretary: John Gray
Sergeant-at-arms: Roger Lafrancois
Guide: Heather Brunelle

A brief history of Unifor Local 200

Unifor local 200 began as United Auto Workers local 200 and we chartered in 1941 to represent Ford of Canada hourly workers in Windsor, Ontario. There was a strike in that year that resulted in the company recognizing local 200 as the bargaining agent.

In 1945 Local 200 struck the company and that strike resulted in the Rand formula which provided union security.

In 1952 the Union struck again for health benefits through Windsor Medical, a local health insurance company.

Windsor Medical was used as a template for Medicare which was implemented Canada wide in 1966.

Today Unifor Local 200 is an amalgamated local representing 7 diverse units.

*“My friends, love is better than anger.
Hope is better than fear. Optimism is better
than despair. So let us be loving, hopeful and
optimistic. And we'll change the world.”*

— Jack Layton

CANADIAN DEPRESCRIBING NETWORK



What is a prescribing cascade?

By Camille Gagnon, Janet Currie and Johanna Trimble

A **prescribing cascade** can happen when you and/or your health providers do not realize that **new** symptoms are the side effects of one of your medications. When this happens, you may be diagnosed with a new medical condition. As a result, often your health provider will prescribe a new medication to treat the side effects of the first medication.

Your new medication may also have side effects. When you and/or your health provider interpret these side effects as another new health condition, this can lead to more prescriptions. What happens next? Too often, you can end up taking a cascade of new medications which are not needed, and which can cause harm.

Whenever you take a medication, there is a risk you will experience a side effect. The more medications you take, the greater your risk of side effects. Whenever you experience new symptoms, you and your health providers should always first consider whether they could be caused by medications you are currently taking. This will help avoid a common preventable problem called a “prescribing cascade”.

Here are five things you can do to help prevent prescribing cascades:

1. **Ask questions.** Have you noticed a new symptom? Ask a health provider this question: “Could this symptom be a side effect of one of my medications?” Do not assume your doctor, pharmacist or nurse is always looking out for side effects of the medications you are taking. If you have a doubt about a medication, ask about it.
2. **Don’t forget your non-prescription medications.** Non-prescription medications (also known as over-the-counter or OTC medications) and natural health products can also cause side effects and prescribing cascades. Be sure to include all non-prescription medications on your list, and share this information with your health provider(s).
3. **Stay informed.** Educate yourself about the possible side effects of your medications. New side effects can appear months or even years after taking the same medication. Remember that even if your medications or dosage hasn’t changed, over time your body, life situation and health change. Be sure to review all your medications with a health provider at least once a year. Each time you add a new prescription, ask for a full review of your medications to ensure it won’t interact with those you already take.
4. **Consider deprescribing.** When you and your health provider identify a prescribing cascade, it’s important to discuss whether stopping a medication or reducing the dose would be a good option for you. You may decide to put a tapering plan in place.
5. **Are there alternatives?** Could other, safer treatments (medication or non-medication) help with this health condition?

Link to full article: <https://www.deprescribingnetwork.ca/blog/prescribing-cascade>

Association ending efforts to oppose N.B. pension's move away from DB model

An eight-year legal effort to reverse a law that transformed New Brunswick's public sector pension plan away from an indexed defined benefits model is being scrapped. Pension Coalition NB, an association that represents 13,000 public sector retirees in the province, will end its legal efforts to oppose a 2013 bill that transformed N.B.'s public sector pensions from a DB model to a shared-risk model. The announcement follows a recent decision by the Court of Queen's Bench Chief Justice Tracey DeWare. The ruling, reached in December, ended a lawsuit brought by a member of the association against the government.

While another legal avenue — to sue the government on the basis that the transformation of the pension plans violated the Charter rights of DB plan members — remains open, the association has decided it won't pursue it. In a statement to members, the association said its previous efforts had been hampered by endless motions and briefs submitted by the provincial government's legal team.

"We can only imagine what the province, the trustees and certain unions spent from the public purse to ensure that our case would never be brought before the courts. Your executive was never able to access, via right to information, the actual details of the costs incurred by opposing counsels, as transparency in this province is nowhere to be seen". Clifford Kennedy, spokesperson for Pension Coalition NB, says the association is extremely disappointed. "After a long weekend filled with conversations with our members and our lawyers, we have decided not to move forward. After years of having legal technicalities used against us, we feel our voice has not been heard."

According to Kennedy, the government's legal team didn't understand his association's concerns about the transfer away from a DB model, with lawyers frequently pointing out that pensioners were actually receiving 1.6 per cent more money than they would have under the previous model. While he doesn't contest this point, he says these increases come at a cost since the gains can be reversed.

"If the market goes bad, we could see the annual increases we have accumulated since 2014 stripped away. According to our own research, that could cost each of us up to \$155,000 over 20 years."

Full article: <https://www.benefitscanada.com/pensions/governance-law/association-ending-efforts-to-oppose-n-b-pensions-move-away-from-db-model/>

*"Strength does not come from winning,
Your struggles develop your strengths,
When you go through hardships and
decide not to surrender,
That is strength"*
- Jack Layton



**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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.

If Not Delivered, Please Return to:

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