

# NEWSLETTER

National Pensioners Federation



Photo credit:  
Arnie DeVann, President of Retired Workers UNIFOR local 707

# National Pensioners Federation

## NPF Executive - 2021-2023



**Trish McAuliffe**

President

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



**Mary Forbes**

Treasurer

647-688-6249  
mary.forbes@npfmail.ca



**Barb Mikulec**

1st Vice-President

(H) 604-261-6887  
(C) 604-346-5991  
barb.mikulec@npfmail.ca



**Annette O'Connor**

Recording Secretary

604-882-8203  
annette.oconnor@npfmail.ca



**Bernie LaRusic**

2nd Vice-President

902-561-6500  
bernielarusic\_392@hotmail.com



**Kathleen Jamieson**

Member at Large

604-943-8596  
kathleen.jamieson@npfmail.ca



**Barry Thorsteinson**

3rd Vice-President

613-293-4775  
barry.thorsteinson@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](mailto:mary.forbes@npfmail.ca).**

Thank you Maria Pinto for her assistance.

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## NPF PRESIDENT'S REPORT - Trish McAuliffe

Greetings NPF members and happy springtime to all!

I hope this seasonal time of renewal and energy gives similar means to our advancement in all projects/concerns we are currently working on. I have so much hope that the time for change is upon us. We can hardly stand more economic pressure and gloomy forecasts from economists. As much as we hold on for a little slice of sunshine, we must hold on for HOPE & CHANGE.

Despite the barriers that faced us during the global pandemic we continued to present federal government position papers, make recommendations and committee appearances virtually and raise important issues based on the resolutions adopted from our 2022 Virtual Biennial National Convention. We continue to initiate new efforts to grow our national profile, our social media exposure, and our membership / financial base. We have made great strides in improving our communications with our affiliate leadership and membership via Zoom meetings and webinars. COVID19 and its variants have forced us to carry on business with new technical demands placed on us, while also adding to our financial hardship.

As with most organizations impacted during COVID19 we experienced a decrease in financial/membership support, via dues payments and access to affordable technical services. While we work through these financial constraints, we have placed an important goal on ourselves to host an "in person" Convention this fall. It is our hope to bring together all of our national affiliates in order to further raise our advocacy in

seniors' health care services, Long Term and Home Care supports, isolation concerns, elder abuse, and financial scams to mention a few. Therefore, we have plans in place to host an MP Lobby Day on the Hill. Our affiliate leaders are thrilled about this opportunity as they share our common concerns for seniors' future in a changing world.

This opportunity will allow us to grow our national profile, our media support and to educate our members, but our financial position needs your support to be successful. We hope many of you will sign up or renew membership to NPF. Engage with us on the social media platforms and send in your concerns/resolutions for our convention. Together we can make a difference!

**Our 2023 Biennial Convention will be hosted in Ottawa, September 26th, 27th and a lobby date set for the 28th. We will be posting information on our web site etc. as we prepare. Please consider joining us and or send a representative from your organization should you desire to participate in the lobby effort.**

### **NPF Initiatives update.**

As Ontario represents a large membership base for us, we continue to endorse the actions of the Ontario Health Coalition in a Province wide fight- back on health services privatization. The campaign "Be a Medicare Defender" petitioned on the OHC web site has all related information to become involved and is calling on a million signatures to protect our single tier Medicare. Please consider helping in the campaign.

## NPF PRESIDENT'S REPORT - Trish McAuliffe

Continued

Our recent activities to support the Global call for a United Nations convention on the Rights of Older Persons, the national coalition CCAA, Canadian Coalition Against Ageism will spear head membership outreach once our final terms of agreements are affirmed. We hope that you will participate fully with us. The CCAA has issued a call to action of all participating sponsors, to go to New York for the UN Open Ended Working Group Session, April 3rd - 6th, 2023. We are pleased to receive confirmation that the Minister of seniors, Kamal Kera has confirmed her attendance in person. We will be calling on the Canadian government's full support.

To date we have submitted 3 grant / funding proposals and have one successful project to report so far. We have been awarded the New Horizons grant in Ontario to help us engage with our members and the broader public on the topic of Ageism. We will be attempting to incorporate the efforts of the CCAA in our province wide workshop. We have selected 4 sites to host our informational sessions "Ageism and Intergenerational Solidarity" in the Ottawa, Hamilton/Branford, Chatham, and Sudbury regions. We are asking for volunteers to help us in each location. The project will be reported on as we move along with planning. Please contact me if you are interested.

Lastly, Bill C228, Pension Protection has reached the Senate and is awaiting its final passage. With decades of advocacy work by pensioners and little action by policy makers, we must give ourselves incredible praise for keeping up the pressure to date. We remain hopeful that it moves along to Royal Assent without any amendments. My hope is that by the time of this publication arriving to you the Bill will once again receive unanimous support. (See NPF Pension and Income Report.)

### AGE WITH RIGHTS



## NPF TREASURER'S REPORT – Mary Forbes

Today February 20th is Family Day in Ontario. During the provincial election in 2007 Dalton McGuinty Liberal promised that if elected he would declare a provincial holiday in February. In October the provincial government established Family Day on the third Monday in February. One election promise kept by the Liberals and a very welcome holiday in the middle of winter.

I trust everyone is keeping well. Affiliation dues reminders have now been mailed and I thank those of you who have already paid. NPF is doing quite well financially, and we are in the process of organizing our 77th Convention (in person) in Ottawa, Ontario. As one can see on their visits to the grocery store etc. prices have risen drastically, hotel prices especially in Ottawa are no different. Our Convention committee is looking for the best deals. Registration will begin on Monday 25th September and the meet and greet will commence at 7 pm that evening. We hope to be able to arrange lobbying and to meet the Politicians on Sept. 28th. The convention will convene on Thursday 28th September at 5 pm. Any donations monetary or in kind would be much appreciated.

As Seniors we are all ageing, and the next day is not promised to anyone. As Treasurer of Senior's Organizations recent developments have taught me that financial information should be shared with at least one other Person on the Executive Committee. Passwords, access to websites and software used for Financial Statements anything needed to carry on the business of the Organization under any circumstances.

Recent news stories have highlighted the dangers of real-estate title fraud, which take place when fraudsters or scam artists steal ownership of a home to benefit from its value. Title fraud takes place when a person uses fake identification or forged documents to steal the identity of a homeowner and take away their "title," or legal ownership of a property. Once the fraudsters have the property they can sell it, obtain a loan or re- mortgage, anything to extract money. The Homeowner has no idea what has happened until they receive a notification of missed payments or they try to sell their home. "It can take considerable time, money and effort to deal with having to restore your title and/or remove any fraudulently registered mortgages.

Stealing a person's identity is the first step: you can protect your identity by wary of who you share your personal information with, by checking credit reports and credit card and bank statements. Shred documents containing personal information prior to throwing out and by picking up your mail regularly and notifying the Post Office, Financial Institutions and Service Providers of your change of address.

There is Title Insurance which will protect property owners and their lenders against losses related to the property's title or ownership. While it cannot prevent one from becoming a victim of fraud, it will offer protection from fraudulent claims and will pay legal expenses to re-establish title rights.

*"Little girls with dreams become women with vision." –Unknown.*

*"The most beautiful thing a woman can wear is confidence." –Blake Lively*

*"Nothing can dim the light which shines from within." –Maya Angelou*

## 1ST VICE PRESIDENT'S REPORT – Barb Mikulec

### National concerns about elder care are a crucial worry for many Canadians:

Canadian seniors are living longer and wish to live with dignity. Please note the National Pensioners Federation is sponsoring a webinar on Aging with Dignity and Affordable Housing on April 4th. More information to follow.

I serve on the 'Council of Advisors' for our BC's Senior Advocate, Isobel Mackenzie. She urges improving home service models and reducing home care fees. Ms. Mackenzie reports that lower income recipients making \$29,000 a year are now charged \$9,000 a year for one hour health support visits daily. This is a huge burden for an elder who has housing costs, medications, and food, so some persons opt to enter long-term care facilities.

Ms. Mackenzie says better home care would maintain seniors' independence at home so she suggests the government would wisely put funds into improved services for home support. Respite care is also needed for caregivers who shoulder much of the care. Fewer than 30% of caregivers of home support clients were provided in-home respite in the last 3 years.

Across Canada most provinces do not charge for home support services, and of the provinces which charge fees, BC is the most expensive. This may be a reason why the rate of admission to long term care in BC for those with low-care needs is twice as high as Alberta and Ontario who do not charge for home support services.

Ms. Mackenzie released a report *We Must Do Better: Home Support Services for BC*

Seniors after her team surveyed over 6,000 seniors receiving home support and found people receiving service have high regard for the staff who provide care, however nearly 1/3 of home support clients need additional support services, such as housekeeping, meal preparation and laundry which are no longer provided as routine support services. She notes that the hours of home support delivered has only increased 5% however as more seniors age they will need support to live with dignity.

Isobel Mackenzie urges five recommendations for the provincial government to consider:

- Eliminate the financial barrier for accessing home support
- Increase respite care
- Standardize and set targets for all aspects of service-delivery
- Modernize care plans
- Measure, monitor and report on performance.

The cost savings may be substantial: but considering the cost of a long-term bed for a senior with an annual income of \$29,000 would be \$60,000 compared to providing one hour of home support daily to that senior would cost \$14,000, and the senior would be in familiar surroundings. This is a critical juncture, and we hope these recommendations take traction with the planning for our seniors living with dignity. Further information is available: [www.info@seniorsadvocatebc.ca](mailto:www.info@seniorsadvocatebc.ca)

## 1ST VICE PRESIDENT’S REPORT – Barb Mikulec

Continued

Other pressing issues for elders include Emergency Preparedness and Affordable Housing. President of the King’s Privy Council for Canada and the Minister of Emergency Preparedness the Hon. Bill Blair, met with representatives in Vancouver recently to discuss the concerns about several measures the federal government is addressing such as climatic concerns: earthquakes, flooding, wildfires, and avalanches. He suggested getting prepared locally with direct contact to ethnic communities for their input and dissemination of “cooling zones” and safety resources available to all seniors is important.

Emergency Preparedness the Hon. Bill Blair, met with representatives in Vancouver recently to discuss the concerns about several measures the federal government is addressing such as climatic concerns: earthquakes, flooding, wildfires, and avalanches. He suggested getting prepared locally with direct contact to ethnic communities for their input and dissemination of “cooling zones” and safety resources available to all seniors is important. The heat dome in July two years ago resulted in 619 BC people dying, mostly seniors.

Prevention and planning for safety measures is essential. Hon. Bill Blair also spoke of his policing background and safety concerns for seniors, including racism threats. He expressed the need for affordable housing measures, and tightening rules about renovations where a family is forced from their home and the landlord then raises the rent.

Another uplifting meeting was hearing the new Parliamentary Secretary for Seniors in BC Hon. Harwinder Sandhu who expressed her concern for lengthy waits at hospitals emergency services, and the lack of family physicians. She is exploring ways to engage with senior groups to learn of conditions and best practices. The federal finding for greater health transfers is welcome news to provinces and territories.

*Below: Hon. Bill Blair, Barb. Mikulec and Hon. Taleeb Noormohamed MP (Vancouver Granville)*



*Barb Mikulec & Isabel Mackenzie*



## 2ND VICE PRESIDENT'S REPORT – Bernie La'Rusic

Spring is about to spring forth as many Provinces will have that extra hour transferred to enjoy beautiful and longer evenings with the Atlantic Provinces taking part. Presently, Federal & Provincial jurisdictions have acknowledged the removal of regulations relating to COVID-19. Many in the senior community are looking forward to a return to some normalcy following a two-year period of required health restrictions. In Nova Scotia, the Senior Advisory Council (SAC) aka Group of IX supported the government's Health Authority recommendation of maintaining the three basic rules: Masks, Hand Washing & Distancing. The one most easily recognized is the mask and many in the senior community are following as observed when shopping in grocery stores and malls. Although the number of passings from COVID-19 are diminishing, monthly reports continue to be in the double digits and the senior community remains the leader.

Nova Scotia & Prince Edward Island have had health care enlarged with Cape Breton University and University in Charlottetown being named to include programmes for the training of more Doctors & Nurses. This is well received, and designed to assist in the shortage of those professions in their Provinces. In addition, regulations are being developed that upon graduation, they must work in rural areas of the province for a certain period. Regulations are also being developed to permit a better method to allow "Specialists" to move between Provinces. Collaborating on policies allowing specialists, having offices in more than one Province by reducing/removing the requalify

for each Province is close to being actioned. My basic assessment, like a "Red Seal" Journey person, accepted across Canada, allows a trade's person with that qualification to be employed without requalifying for each Province.

Another focus is housing and both Federal & Provincial governments have allotted significant funds to encourage the building of Affordable Housing, all good, but not in (CBRM)Cape Breton Regional Municipality. CBRM's Council decided not to utilize their 5 million offered in the recent announcement for RHI- Rapid Housing Initiatives. Needless to say there has been an immediate reaction and response from the community resulting in a Special CBRM Council meeting in mid-March. Stay Tuned

Nova Scotia government will be presenting their budget at the end of March. Besides housing, the cost of living associated with food & transportation has been another major concern. During the pandemic, Senior Clubs, with kitchen facilities, continued to operate, with clients picking their food up at side doors or windows. Hurricane Fiona did not help as power disruptions in many locations lasted from one week to months. In fact there are areas still on limited power. SAC has brought forward a recommendation to government, Senior Clubs with kitchen facilities, have access to grants to assist such clubs to purchase and set up generators in their facilities.

Looking forward to seeing people although operating in the tech world has become a required norm.



## 3RD VICE PRESIDENT'S REPORT – Barry Thorsteinson

### New Threat for Alberta Pensioners (from their own Government)

You may have heard somewhere in the news that the Alberta government is considering the replacement of the Canada Pension Plan with a new Alberta Pension Plan instead. All Albertans, especially current workers, should be watching this carefully. Danger ahead!

Back in 2020, the United Conservative Party commenced this ill-advised charade in a desperate attempt to distract from their sinking popularity. So, they created the Fair Deal Panel to look at the idea and recommend just such a predictable outcome. The panel included the head of the right wing drenched Fraser Institute: Niels Veldhuis. The discussion has been going on ever since the pre-ordained conclusion of the panel, with gaping research omissions, was made public.

First problem: If this came about, the Alberta Pension Plan would be accountable to only one Provincial Government. This creates the ever-present likelihood of political interference into otherwise expert only investment decisions. The Canada Pension Plan (CPP) is accountable to a minimum of 7 Provincial governments as well as the Federal Government. The CPP remains legally independent of Government intervention.

Second problem: Pension security. The CPP is actuarially sound for the next 75 years. It is a guaranteed Defined Benefit Plan. A new Alberta plan could face contributions increases or benefit reductions or both if/when the actuarial calculations disclose a deficit in the plan. This simply will not happen with the current CPP benefits for generations to come.

Third problem: proven Performance results. Why go with a new investment management

regime? There is a comparable example: The Alberta Investment Management Corporation (AIMCO). This Plan manages various Alberta assets of municipal, hospital, education, and provincial workers pension funds. AIMCO has posted an average of 8.6% annual return over the past 10 years ending 31/12/2021. (2022, a poor year in the markets, is not reported yet). The CPP has a 10.8% average return over the past 10 years, despite ending 2022 with a one-year dip to 6.8%.

Fourth problem: Investment bias. A new Alberta Pension Plan would be structured to invest in Alberta more heavily. To Albertans, this may sound good on the surface, but the key to successful long-term results is diversification in many asset categories. Investment managers know this, but if they are mandated or influenced by government masters to go overweight on Alberta based companies, they will most likely not produce optimum outcomes. We can look to Alberta's historic volatile resource sector for the lessons that follow for such adventures.

So: are Albertans prepared to roll the dice with their CPP protected benefits? An informed debate is key to a sound decision. Election rhetoric and false pride shapes many voters' decisions at the ballot box. Will facts prevail or vague slogans about the Alberta "advantage"? Judgement day will be soon: an election, likely in May, is coming. Time for voters to take a good look at that <gold brick> that Premier Danielle Smith is peddling. Don't eat it Elmer, it's horse manure.

For a fair, two-sided reading on this important topic see Alberta Review: "Should Alberta have Its Own Pension Plan" by Niels Veldhuis and Ellen Nygaard.

## MEMBER AT LARGE REPORT – Kathleen Jamieson

### Is BC a haven for seniors?

In the middle of a long, cold Ontario winter, BC with its balmy climate and progressive NDP government may look like the promised land, a little bit of heaven in Canada.

Unfortunately, if you have ongoing health issues as most seniors do and if you are not affluent, you might be safer and better off staying where you are. Here is the view from BC: “In B.C., we have some of the highest costs in the country, yet our seniors do not receive the same level of overall support offered in other provinces concludes the BC Seniors Advocate, Isobel Mackenzie, in a 2022 systematic review of BC seniors’ incomes, housing and health care.

The report titled “BC Seniors Falling Further Behind” includes a table comparing coverage on vision, dental and hearing aid coverage for seniors and home support (without co-pay) in BC with other provinces and territories. The table and the report show that BC is far behind other provinces in health care support for seniors.

On health supports, the report recommends that the BC government: eliminate the daily rate for publicly funded home support services; provide an extended health benefit for seniors [as do some other provinces] that includes eyeglasses, hearing aids, mobility aids and necessary medical equipment and that BC work with the federal government to ensure dental coverage for seniors.

A December 2022 report from the BC Seniors Advocate titled “Monitoring Seniors Services” notes that the BC population aged between 65 and 74 years had increased 17 percent while the rate of BC publicly funded long-term care (LTC) beds per 1,000 of the

population had fallen by 12%; the use of antipsychotic medication [harmful chemical restraints] in long-term care without a diagnosis of psychosis increased 5% to its highest level in 5 years.

In “We Must Do Better: Home Support for BC Seniors” released in February 2023, the Advocate found that there has been a 42% decrease in BC’s spending on home support in the last 5 years. The Advocate links this decrease in funding for home support, despite the increase in the seniors ‘population, to the high rate of new admissions to publicly funded LTC of seniors with low care needs --- 34% higher than the national average. The Advocate believes these BC seniors might have been able to remain in their own homes, as most seniors wish, with adequate home support.

The Senior’s Advocate is currently conducting a survey of LTC residents’ and families’ opinions on their experience of living in long-term care. This 2023 survey is intended to update the Advocate’s 2017 report “Every Voice Counts: Provincial Residential Care Survey Results” for which over 22,000 residents in 292 residential care facilities were interviewed. Although there is a lengthy list of specific answers that point to experiences of neglect and loneliness at that time, the LTC residents and families interviewed, gave overall good ratings to many of the general questions in the survey.

Unfortunately, and incomprehensibly, these many carefully researched reports on seniors’ care with their well-considered recommendations for needed change prepared by the BC Seniors Advocate since 2015 are almost entirely ignored by the

## MEMBER AT LARGE REPORT - Kathleen Jamieson

Continued

current NDP government just as they were by the previous BC Liberal government.

Not surprisingly then, the March 2023 BC budget barely mentions seniors and totally ignores the 2022 and 2023 BC Seniors Advocate's recommendations. The BC 2023 Budget does say that more long-term care facilities will be built --- likely not what most seniors were hoping for. According to opinion polls, most seniors want to live out their last years in their own homes.

The BC Ministry for Health Service Plan, released with the 2023 budget, is supposed to provide more detail but it is quite vague on services for seniors and indeed appears to be a recycled version of the previous service plan. One minor modification indicates an intention to aim for a reduction in the use of anti-psychotic medications given without a diagnosis of psychosis. The need for more home support or reform of LTC and an acknowledgement of the existence of or the need for new Provincial and National Standards for LTC are missing.

In BC, as elsewhere in Canada, the Pandemic has left BC with a badly broken health care system. Many seniors in BC do not have a primary care doctor and have suffered long waits in emergency departments to see a Doctor in person and then may experience long delays in getting urgent medical treatment. At the same time, privatization of health care has flourished in BC and seniors have become prime targets for private pay by big health corporations like Telus Health, seemingly with the government's acquiescence.

Despite the crises in health care and the needless suffering of so many seniors across Canada the BC government and a few other provinces have announced a huge surplus for the 2022-23 budget year. Now the BC government is spending that surplus like the proverbial drunken sailor before the fiscal year-end of March 31, 2023. No last-minute spending to improve seniors' services has been reported.

## National Pharmacare and the PMPRB: Two Dead Ducks? Not if MP Don Davies can help it.

One month ago, NDP Health critic, MP Don Davies, called for a public inquiry into the influence of pharmaceutical companies on the federal Minister of Health, Jean-Yves Duclos. At issue is the lack of implementation of the Patented Medicines Process Review Board (PMPRB) guidelines that have been developed to rein in rising drug prices – prices that are higher in Canada than in they are in most other developed countries.

The ability to control rising drug prices is considered by many experts to be a prerequisite for a sustainable national Pharmacare program that will ensure all Canadians are able to get the prescription drugs they need to maintain their health – currently at least 10-20 percent of Canadians, depending on the poll, say they cannot afford to pay for their medications. However over 40 Pharmaceutical companies in Canada banded together as Innovative Medicines Canada

## MEMBER AT LARGE REPORT - Kathleen Jamieson

Continued

(IMC) to prevent the PMPRB guidelines from ever being implemented. The federal government has apparently been influenced by IMC lobbyists and has stopped the PMPRB changes from being implemented at the last moment several times since 2017 without any real explanation being offered to the Canadian public.

In recent months, senior PMPRB staff members and two board members have resigned. One of the former Board members, Mathew Harder, has pointed to the Ministry of Health as responsible for the situation by giving in to “corporate lobbyists.”

The good news is that House of Commons Standing Committee on Health has unanimously agreed to study the situation beginning in April and will call the recently resigned staff and Board members of the PMPRB to testify.

## CANADIAN COALITION AGAINST AGEISM See article on page 19



## **NPF INCOME AND PENSION COMMITTEE - Submission to the Senate of Canada on Bill C-228, Pension Protection** **Barry Thorsteinson, Trish McAuliffe**

Bill C-228 is now before you for final judgment. It is rare that you review a Bill with unanimous, all-party support from the House of Commons. What stronger consensus can there be that an overdue injustice has finally been addressed? Further, your Senate Leaders have also spoken in support of the Bill. Finally, your Senate Committee on Banking, Commerce and the Economy also gave unanimous support to the Bill very recently. They did so after the due diligence of receiving witnesses' detailed input as is their responsibility at Committee.

This Bill addresses long standing deficiencies in The Companies' Creditors Arrangement Act (CCAA) and the Bankruptcy and Insolvency Act (BIA). Specifically: unfunded liability in Defined Benefit (DB) Pension Plans during insolvency proceedings has tragically left seniors with significantly reduced pensions. This is because they are not given priority in the distribution of the assets of an insolvent company.

In short, a company can deliberately avoid funding their pension promise to their employees; often despite signed contracts that they proceeded to neglect. In the case of Sears Canada, the Company Executive gave themselves lucrative bonuses for their magnificent performance, driving into bankruptcy, directly reducing the amounts available to pensioners. This amounts to financial elder abuse: an objective for elimination by both the Harper and Trudeau regimes and has no place in Canada in any longer.

The main reason for Parliament to have avoided taking action in recent decades was that the financial services industry repeatedly claimed that the cost of credit would be negatively affected, and economic activity would decline accordingly. This has proven to be not credible. (See: The Canadian Federation of Pensioners submission debunking this myth). Our organization presented a thoroughly researched financial analysis in January 2011 to Industry Canada that demonstrates that the London Corporate Bond Market was not impacted significantly in the United Kingdom after Judge Briggs ruled (UK Pension, December 10th, 2010), in favour of priority status for pension benefits as a legal right.

We can now present a 2022/2023 update on the cost of credit equals doom and gloom hysteria. The cost of credit soared many times over the past 12 months. The Bank of Canada's overnight lending rate has risen from 0.25% to 4.50%, a 1,700% increase in the cost of credit. Did the sky fall in? No, economic growth (GDP) was up 3.4% in 2022 (Source: The Economist). Today's unemployment rate in Canada remains just above record lows and some of our largest employers / companies are recording record profits and further growing. All while, our most vulnerable are falling behind and relying on our social safety net.

With a reported 150,000 (January 2023) increase in the latest job numbers reported earlier this month, the fallacy of the financial services' nonsense is proven beyond any reasonable doubt. In fact, they can now look forward to interest rates to decline as the

## NPF INCOME AND PENSION COMMITTEE

Continued

Bank of Canada's interest rate policy is having an effect, most recent CPI figures continue a downward trend at 5.9%. The cost of credit is likely to decline later in 2023 and into 2024.

Another logical reason for ongoing investment activity, as always, is that the decision to invest in any enterprise is an overall assessment of the viability of the business in question. It is laughable that with all the important variables in a well-developed business plan that a negative investment decision would be made solely on the existence of a Defined Benefit Pension Plan in the compensation offered to its workforce. More realistically, in this era of labour shortages, a DB plan would be a retention and recruitment positive factor for a successful business.

A short mention on Pension Investment firms speaking against C-228 has to be made. The pensioners that expect their pensions to be enhanced and protected are the very beneficiaries that these companies exist to serve. They should be aligned in support of C-228 as per their obligations to deliver results for pension plan members

utilizing their services.

It remains; the future of retirees impacted by the next bankruptcy is in your hands. The NPF shares concerns and commitments of many organizations and their members who live with pension failure uncertainties. Any financial cut to their private pension income is a step closer to entering the lines of food banks, inaccessible pharmaceutical needs, inability to meet rent payments and loss of dignity. Please do not allow the overwhelming hardships continued to be placed on pensioners victimized to date by the letdown of being left behind any further. On behalf of nearly 4 million retirees impacted by such fear, we ask for your commitment to pass Bill C 228. Keep the Parliamentary consensus intact, without dissent, and absent any amendments. Please make the vote for C-228 unanimous in the Senate on this historic Bill.

“Just be good and kind to your children. Not only are they the future of the world, they're the ones who can sign you into a home.” —Dennis Miller (Reader's Digest Quotable Quotes, 2013)

## THE POWER OF THE PEOPLE SCORES A WIN

### Sam Wiese, BC FORUM President

If ever you felt that the “power of the people” and the effects of lobbying were insignificant, you need only look to the path taken by Bill C-228 to set those doubts to rest. On February 3, 2022 during the first session of the 44th Parliament, Conservative MP Marilyn Gladu introduced a private members' bill, Bill C-228-An Act to amend the Bankruptcy and Insolvency Act, the Companies' Creditors Arrangement Act and the Pension Benefits Standards Act, 1985 Short title: Pension Protection Act Bill. During a period in which private members' bills rarely get past second reading in the House of Commons, Bill c-228 not only did so, but did swiftly and by a vote of 323 to 1 (with the individual voting nay later said he was mistaken) at second reading on June 22, 2022. The bill then spent a few weeks under committee where it and its proposed amendments were studied. Once returned to the House of Commons (with no amendments) the third reading resulted in a unanimous vote of support on November 23, 2022. From its elevation to the Senate, holiday break, to its study by the Senate Banking, Commerce and Economy Committee (BANC), where it was passed unanimously, it was returned to the Senate

on February 16, 2023. Less than a year from its original introduction in the House this bill which is so important to the security of pensions is well on its way to receiving royal assent and to becoming law. All this would not have happened without the constant pressure being maintained by seniors and their advocates. It has been the voices of millions of elder Canadians and affiliates such as the Canadian Labour Congress (CLC), National Pensioners Federation (NPF), the Canadian Federation of Pensioners (CFP), BC FORUM and thousands of senior serving community organizations diligently lobbying government that has brought Bill C-228 this far. While we all deserve accolades, the fight is not over. We must maintain the pressure to ensure that those loud voices of the financial institutions; who forecast the doom of pensions should all the money therein be protected; do not overtake those of all who have paid into and now fight for the security of said pensions. Bill C-228 has crossed over parliamentary party lines. Let's continue to show our senators and members of Parliament that we too shall always forego political leanings and biases to ensure Canadians deserve to retire with dignity and financial security.

## ONTARIO FEDERATION OF UNION RETIREES (OFUR) S. Clancy President

Ontario is currently in the throes of several critical decisions and actions that will impact the quality of life of its citizens, good or bad, well into the future. OFUR Council members, and its many affiliates, are responding with boots on the ground, flags in the air and countless email campaigns. Premier Doug Ford and Health Minister Sylvia Jones have introduced Bill 60, Private Clinics Act that would expand private, for-profit clinics allowing them to perform OHIP covered surgeries and diagnostic testing. OFUR has been working closely with the Ontario Health Coalition in its efforts to defeat Bill 60 and the privatization of health care in Ontario. This remains an uphill battle, given the current conservative majority in the Ford government. See OHC website, <https://www.ontariohealthcoalition.ca> for comprehensive coverage and expert analysis of the Ford government's attack on public health care and universal access to that care for Ontarians.

In the coming weeks OFUR, and its affiliates, will be actively involved in the Ontario Federation of Labour, "Enough is Enough Campaign". The five major demands are real wage increases, keep schools and health care public, affordable groceries, gas, and basic goods, rent controls and affordable housing and make banks and corporations pay. This campaign brings back memories of the general strike in the 1990's and many of our retirees are suggesting we repeat this action once again.

Campaign information and details can be found on the OFL website, <https://ofl.ca> New York City Retirees Fight to Save Health Insurance. Courtesy of M. MacIsaac OFUR Council and President of Congress of Union Retirees.  
<https://portside.org/2023-03-11/new-york-city-retirees-fight-save-health-insurance>



**A PICTURE IS WORTH A THOUSAND WORDS**  
Lance Livingstone, OFUR Council Member at Health Care Rally at Queens Park on March 3rd, 2023





## OBITUARIES

The members of **Saskatchewan Seniors Association Inc.** are saddened to announce the passing of our former President **Pat Trask**. She had always been an active member of her community. Pat served as the SSAI president from 2016 – 2019. She had strong ties to the Harris-Tessier New Horizons Centre even after moving to Saskatoon. She travelled all over the province to visit many of the rural seniors clubs in her role as leader of the organization. She also attended many of the annual conventions and provincial bowling tournaments. Pat had established connections with so many people. She will be missed by all who knew her. May we find comfort in the memories of our shared experiences with our dear friend Pat.

- **Shannon Wright** Secretary/Treasurer SSAI

Pat Trask was a real spark for me in the early days of taking the leadership of NPF and she will always be a shining star that guides. May she rest in peace knowing her legacy remains with us in all the work we accomplish together for seniors.

- **Trish McAuliffe** President National Pensioners Federation

The **National Pensioners Federation** are deeply saddened by the sudden passing of **Manfred Merkel**, the Housing Committee chairman. Manfred was an excellent communicator and he served his community in the insurance business in Alberta. He often travelled to Europe and had many business contacts across Canada.

Manfred was working diligently on the NPF April 4th Housing Webinar, and arranging the speakers. Everything he did was with great enthusiasm and pride in representing our Organization and all Seniors. We share our sympathy with his family. We will miss Manfred's enthusiastic participation in discussions at the National Pensioners Federation meetings.



## SENIORS CHECK IN AND CANADA POST

### Submitted by M. Forbes

A follow up to an article submitted by Marion Pollack in the September 2022 edition of our newsletter is a new report issued by the National Institute on ageing - Special Delivery: How Canadian Postal Workers Could Better Enable Ageing in the Right Place – where they look at postal workers offering home supports for older adults and consider why and how this kind of service could be implemented in Canada.

Supporting Canada’s growing population of older adults looking to live in their own homes and communities for as long as possible will require new ways of thinking about how to efficiently deliver home and community care services. One option Canada should further consider is turning to an organization that already knows a thing or two about making home visits: Canada Post.

The policy report is part of the ground-breaking Ageing in the Right Place research series. Supporting Canada’s growing population of older adults looking to live in their own homes and communities for as long as possible will require new ways of thinking about how to efficiently deliver home and community care services. For almost a decade, postal workers in Japan, France and the UK Channel Island of Jersey have been offering home support for older adults.

As Marion says in her report “For a senior to successfully age in place we need a range of programmes and services. A senior check in service provided by Canada Post would be a new and innovate way to support seniors”. Thank you to Marion for bringing this to our attention hopefully this will become a reality.

### **DID YOU KNOW:**

if you text 686868 when you're feeling down, depressed, or suicidal, a crisis worker will text you back immediately and will continue to text with you until you feel okay. Many people don't like talking and feel more comfortable texting

This is free, from Service Canada.

Join me in raising awareness.

## CANADIAN COALITION AGAINST AGEISM

*The Canadian Coalition Against Ageism (CCAA) is a nation-wide social change movement to combat ageism against older people while protecting and strengthening their human rights.*

### **Our Vision - A Canada free of ageism against older persons**

**BACKGROUND/CONTEXT** The World Health Organization defines ageism as “the stereotypes (how we think), prejudice (how we feel) and discrimination (how we act) towards others or oneself based on age.” Globally, one in two people are ageist against older people. While other forms of discrimination such as racism and sexism are widely condemned, ageism disappointingly remains accepted and unchallenged in many situations. Ageist attitudes and beliefs held towards older persons, and the actions resulting from them, along with a general lack of social awareness of ageism, have negative health, social, societal, and economic impacts, many of which are outlined in the 2022 publication *An Examination of the Social and Economic Impacts of Ageism*. Ageism is a complex and a pervasive social issue, taking many forms. Whether subtle or overt, the damaging effects are real and can have serious consequences, such as poor health outcomes, reduced longevity, abuse and neglect, financial insecurity, stigma, loss of confidence and self-esteem, and intergenerational conflict. For some older people, ageism intersects with the effects of disability, poverty, sexism and racism to compound these negative effects and increase marginalization and exclusion. Ageism violates human rights, and yet the laws, policies, structures, and practices to address these infractions are not applied, or do not exist. In fact, ageism is a barrier to the development of quality programs and policies that can apply a prevention lens to help safeguard against future harm. Political will and visionary leadership are required to bring about any significant social change regarding ageism.

**RATIONALE** The stereotyping and treatment of older people during the COVID-19 pandemic provided a stark wake-up call that society faces an urgent ethical, moral, and legal imperative to establish effective ways to address ageism and enhance and protect the human rights of older persons. More inclusive and equitable laws, policies, structures, and services are fundamental to eliminating ageism in healthcare, social services, workplaces, and media, and will also help to significantly reduce ageism in general – in businesses, communities, and families, as well as self-ageism. The CCAA will forge a National Engagement Strategy of collaboration and communication aimed at creating a paradigm shift around age and aging narratives. This Pan-Canadian coalition of like-minded stakeholders will raise awareness of ageism and activate the adoption of laws, policies, and practices that support the human rights and social inclusion of older persons, ensuring this fast-growing demographic receives due profile and consideration. The CCAA will also engage Canadian NGOs to work toward achieving a UN convention on the rights of older persons.

**GOALS** To reduce the impact of ageism against older people in Canada by: **1.** Positioning Canada as a nation that values the contributions of older persons in society **2.** Making Canada a world leader and partner in this movement for social change and global change efforts. Engaging with diverse sectors, communities, and stakeholders to create a national movement to combat ageism and a paradigm shift around age and aging narratives. **3.** Engaging policy and law makers’ participation and political commitment to eliminate ageism in Canada. Engaging Canadians to support a United Nations convention on the rights of older persons, for creating a tool for a legally binding mechanism to ensure the protection, enforcement, and redress of human rights of older persons as well as promote awareness, education, and other activities to counter ageism.

## NATIONAL PENSIONERS FEDERATION JOIN - All Welcome

**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 the processes that we each use to create our autonomy. We respect affiliates autonomy while we unite 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 biennial 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 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 to 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 their members through that annual affiliation fee. Each member who signs into 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
- 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    \$ \_\_\_\_\_

Registration online at: <http://www.nationalpensionersfederation.ca/membership>

Registration forms and payment can also 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!



# **77TH NPF BIENNIAL CONVENTION**

**September 25th , 26th, 27th, 28th, 2023**

**Hilton Garden Inn & Homewood Suites Ottawa**  
**361 Queen Street, Ottawa, ON 613-234-6363**  
Hotel Reservation deadline: 25th August 2023

**Rate: \$219.00 plus tax (There are a limited no. of King Suites  
at \$249.00 plus tax) Buffet breakfast is included.**

<https://www.hilton.com/en/book/reservation/flexibledates>

**Convention Registration \$155.00 per Delegate**  
Deadline for Registration: 8th Sept. 2023

Delegate registration form in newsletter or on our website  
[www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)

E transfer payment to [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca)  
or mail **NPF 3085 Osbourne Rd. Mississauga ON L5L3W3**  
Delegate registration form must be completed.

**ALL RESOLUTIONS MUST BE SUBMITTED AND RECEIVED BY: AUGUST 1, 2023**  
Email to [trish.mcauliffe@npfmail.ca](mailto:trish.mcauliffe@npfmail.ca)

Convention Registration: Monday Sept. 25th at 2 pm Meet and Greet in the evening.  
Convention Registration: Tuesday Sept. 26th at 8 am Convention Sept. 26th and 27th  
September 28th Lobby Day evening debrief and refreshments.



# 77TH NPF BIENNIAL CONVENTION

## DELEGATE REGISTRATION FORM

September 25th , 26th, 27th, 28th, 2023

Delegate Name: \_\_\_\_\_

Group/Club Name: \_\_\_\_\_

Delegate Address: \_\_\_\_\_

Group/Club Secretary Name: \_\_\_\_\_

Delegate email address: \_\_\_\_\_

Group/Club Email Contact: \_\_\_\_\_

Would the Delegate be willing to participate in Lobbying on Sept. 28th, 2023.

YES       NO

Delegate status and affiliation dues must be up to date to participate in the Convention.

Dues can be paid through our website: [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)

By e-transfer [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca)

or by cheque c/o NPF 3085 Osbourne Rd. Mississauga, On L5L 3W3

*As per our Constitution and By-Laws – National Pensioners Federation*

*Section 22.2. **Affiliate groups** shall be entitled to designate five (5) voting delegates to the Biennial Convention.*

*Section 22.3. **Individual affiliated clubs** in good standing shall be entitled to have two (2) delegates attend the Biennial Convention.*

*Section 22.4 **Affiliate members** which have paid the annual dues shall be considered to be in good standing.*

- Clarification an Affiliate Group is a Group to which affiliated Clubs pay yearly dues.
- Individual Affiliated Clubs would be a Club without yearly dues other than from Individuals.

## 2023 CONVENTION ELECTION OF OFFICERS

### **President / 1st Vice President / 2nd Vice President / 3rd Vice President Treasurer / Secretary/ Member at Large (1)**

#### **As per outlined in the NPF Constitution (SECTION 27. TERMS OF OFFICE OF DIRECTORS)**

**SECTION 23. EXECUTIVE ELECTIONS** 1. Elections for membership on the National Pensioners Federation Executive shall be conducted at the Biennial Convention. 2. Only delegates in good standing to the convention shall be eligible to stand for election. “Individual Supporters” are not eligible to stand for election. 3. To be nominated for election, the delegate must be present at the meeting or have signified, in writing to the Secretary, a declaration that he/she will stand for office. 4. Nominations shall take place at the convention. 5. The President shall appoint an “elections committee” of three or more delegates. The elections committee shall be chaired by the Immediate Past President, or, in his/her absence, a delegate selected by the Executive. 6. The elections committee shall ensure that elections to the Executive are conducted by secret ballot. 7. Each Convention delegate shall carry one (1) ballot. 8. Each “individual supporter” shall also carry (1) ballot but will be restricted from voting on financial matters, executive board positions and appointment of an auditor if required. 9. The individual receiving the highest number of votes will be declared elected. 10. The elections committee chairperson will announce the result of each vote.

**SECTION 33. DESCRIPTION OF DIRECTORS POSITIONS** The Executive shall be delegates to the annual convention by virtue of office. The Executive shall carry on the business of the organization between Conventions.

**THE PRESIDENT** 1. Shall preside at all regular, special meetings and conference calls of the organization, including the meetings of the Executive and meetings of the Advisory Board. 2. Shall be an ex-officio member of all committees of the organization. 3. Shall decide all questions of order in accordance with the rules of order of the organization. In case of a tie vote, the President may cast a vote. 4. Shall make all appointments not otherwise provided for in the Constitution or Bylaws. Such appointments shall be subject to the approval of the Executive. 5. Shall fill vacancies in the Executive by appointment. Such appointments shall be subject to the approval of the executive. 6. Shall perform such other duties as are required by the organization consistent with the office and provisions of the Constitution, Objectives and Bylaws. 7. The President, on direction from the Executive, may hire a contract staff member or consultant for the purpose of expanding the functions of the organization. 8. The President and Treasurer shall negotiate contracts on behalf of the National Pensioners Federation, such contracts requiring approval of the Executive before coming into force. 9. The President shall appoint an “elections committee” of three or more delegates. The elections committee shall be chaired by the Immediate Past President or, in his/her absence, a delegate selected by the Executive.

**FIRST VICE PRESIDENT** 1. shall assist the President; 2. shall assume the duties of the President in his/her absence; 3. shall perform such other duties as are required of the office, by the President or Executive, provided those duties are consistent with the Constitution, Objectives and Bylaws of the organization.



## 2023 CONVENTION ELECTION OF OFFICERS

Continued

**THE SECOND VICE PRESIDENT** 1. Shall assist the President and, in the absence of the First Vice President, 2. shall undertake the duties and responsibilities of that Executive member's office.

**THE THIRD VICE PRESIDENT** 1. shall assist the President and the Second Vice President and, in the absence of the 2nd VP, 2. shall undertake the responsibilities and duties of that Executive member's office. Treasurer 1. The Treasurer shall keep the accounts of the National Pensioners organization including the receipt and disbursement of all monies. 2. shall place all monies in the account of the organization. 3. shall be responsible for the disbursement of funds for the payment of bills and accounts accrued by the organization. 4. shall provide monthly statements of all accounts to the President and, upon request, to the Executive. 5. shall submit to the Biennial Convention a duly audited financial statement outlining the financial operations of the organization.

**SECRETARY** 1. The Secretary shall have custody of the corporate seal of the National Pensioners and shall certify all documents requiring the use of the seal. 2. Shall keep a true and correct record of all meetings and attend to the correspondence of the organization. 3. Shall assist the President when requested. 4. Shall make available to the Executive the minutes of all meetings and shall, on request of the Executive, make available all records he/she holds on behalf of the organization.

**MEMBER AT LARGE** 1. Shall perform duties assigned by the President and/or Executive consistent with the Constitution, Objectives and Bylaws of the National Pensioners

### EXECUTIVE OF LOCAL 200 CHAPTER RETIREES

JIM MITCHELL – PRESIDENT  
PAM STRONG - VICE CHAIRPERSON  
MIKE LAPINE - TREASURER  
JOHN GRAY - RECORDING SECRETARY  
ROGER LAFRANCOIS - SERGEANT-AT-ARMS  
HEATHER BRUNELLE - GUIDE

Unifor Local 200 Retirees Chapter resumed meetings in this spring. Attendance was low, as people are still exercising caution. We join many other seniors in hoping face to face meetings get back to normal soon. As we look forward to hosting our annual Christmas party, on behalf of the executive we wish everyone a very happy holiday season and good health to all.



RETIREES AREA  
COUNCIL  
AJAX, OSHAWA &  
PETERBOROUGH

UNIFOR LOCALS 1090, 222 & 524

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

Paul Herrington  
Lance Livingstone

John Gatens  
Gord Terry

Buy Canadian, Union-Made Products

Windsor Essex/Chatham  
Kent Area

UNIFOR Retired Workers  
Council



Representing Retired Workers from

UNIFOR Local 127  
UNIFOR Local 444  
UNIFOR Local 1973

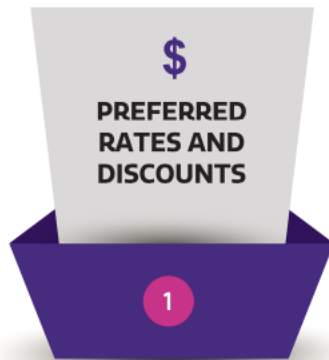
UNIFOR Local 195  
UNIFOR Local 1498  
UNIFOR Local 2027

UNIFOR Local 200  
UNIFOR Local 1941  
UNIFOR Local 2098

UNIFOR Local 240  
UNIFOR Local 1959  
UNIFOR Local 2458

# NPF MEMBERS SAVE BIG ON HOME AND CAR INSURANCE WITH JOHNSON.

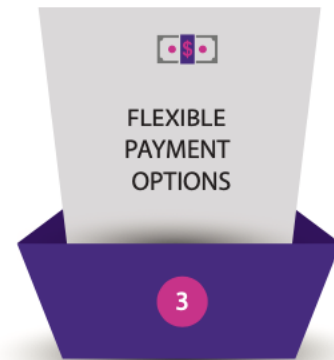
## 6 REASONS TO INSURE YOUR HOME AND CAR WITH JOHNSON INSURANCE.



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1



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**24 /7 EMERGENCY CLAIMS SERVICE**  
2



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**FLEXIBLE PAYMENT OPTIONS**  
3



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**IDENTITY THEFT PROTECTION**  
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**FIRST CLAIM FORGIVENESS**  
5



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Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home and car policies primarily underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by UAC or RSA. Car insurance not available in BC, SK or MB. Home and car insurance not available in NU, JI, RSA and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or may vary by province or territory.

The SimplyConnect logo consists of the word 'SimplyConnect' in a blue, sans-serif font, with a red circular graphic element behind the 'C'.

**“Simple and affordable  
cell phone service.”**

### **Why choose SimplyConnect?**

- As a member of the National Pensioners Federation, you can get 10% OFF talk and text monthly plan fees or 15% OFF smartphone monthly plan fees.
- For every activation from NPF or its affiliates, SimplyConnect will pay NPF \$25 to help fund NPF and its affiliates.
- Plans starting at \$16.20/month
- Wide selection of flip phones and smartphones starting at \$0
- Canada/U.S. plans for Snowbirds
- Friendly Canadian customer service
- Reliable national LTE network coverage
- Monitor your usage with My Account
- 30-day money back guarantee

To learn more call SimplyConnect's dedicated live agents at 1-877-927-2266  
or visit [www.simplyconnect.ca/national-pensioners-federation/](http://www.simplyconnect.ca/national-pensioners-federation/)



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:***

***Mary Forbes***

*3085 Osbourne Road,  
Mississauga ON L5L 3W3*