

NEWSLETTER

Summer

Volume 7, Issue 2, 2007

The opinions expressed in this publication are those of contributors and not necessarily those of the N.P.S.C.F newsletter

National Pensioners and Senior Citizens

Website: www.npscf.org

Toll Free: 1-877-251-7042



Table of Contents

| | |
|--------------------------------------|-------|
| National Executive | 1 |
| History of N.P.S.C.F. | 2 |
| Presidents' Message | 3,4 |
| 1 st V.P. Don Holloway | 5,6 |
| 2 nd V.P. Edda Ferguson | 7 |
| 3 rd V.P. Lorraine Foster | 8 |
| Fraud Prevention | 8 |
| Treasurer's Message | 9 |
| Secretary's Message | 10 |
| Jim Keon President of CGPA | 11 |
| Seniors' Assoc. Give Their Support | 12,13 |
| Art Field – letter to RCMP | 14 |
| RCMP – reply letter to Art Field | 15 |
| Len Fallows – Elder Abuse | 16 |
| Tips for Living Longer | 17 |
| A Corny Meal | 18 |
| Advertising – Johnson Insurance | 18 |
| Advertising – CAW Retirees | 19 |
| Advertising – NPSCF | 19 |
| Advertising – CAW Local 222 | 20 |

Federation Executive

President

Art Field

Box 92

Little Britain, ON. K0M 2C0

Phone: 705-786-2778

Fax: 705-786-0350

Email: afield1@sympatico.ca

1st Vice President

Don Holloway

Box 900.

Marystown, Nfld, A0E 2M6

Phone/Fax: 709-279-3546

Email: donholl@excite.com

2nd Vice President

Edda Ferguson

Apt. 201-25 Windsor Way

Truro, NS. B2N 6Z5

Phone: 902-893-1561

Fax: 902-893-2292

Email: edda@ns.sympatico.ca

3rd Vice President

Lorraine Foster

Box 63, 251 Main St.

Clarke's Beach, NL A0A 1W0

Phone/Fax: 709-786-2206

Email: 1foster@nf.aibn.com

Secretary

Fern Haight

Box 393

Hanley, SK. S0G 2E0

Phone: 306-544-2737

Fax: 306-544-2757

Email: fern.h@sasktel.net

Treasurer

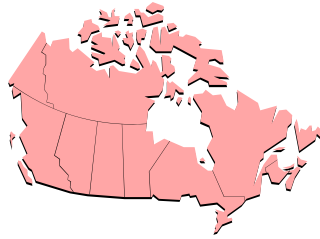
Joyce E. Mitchell

44-2nd Avenue

Trenton, ON. K8V 5M6

Phone: 613-394-0739

Email: mitchell2@sympatico.ca



Our History

The National Pensioners and Senior Citizens Federation (NPSCF) is a democratic, non-political, non-sectarian organization.

Our mission has remained the same for fifty years. The issues are as important today as when we started.

The NPSCF was started in Saskatoon, Saskatchewan, by provincial organizations from British Columbia, Alberta, and Saskatchewan. Groups from other provinces have since joined.

It is made up of provincial affiliates, groups, clubs, and individuals.

Objectives

The National Pensioners and Senior Citizens Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

1. To promote and establish and foster, Seniors' Centres (called Clubs or Groups) and Regional and Provincial Seniors' groups throughout Canada.
2. To provide education for persons in the retired and senior citizens age group and other individuals interested in aging, and the status and well being of seniors.
3. to reach out to seniors who are lonely, or isolated, or at risk..
4. To provide programs, which promote healthy active lifestyles for seniors, thus sustaining mental and physical health.
5. To assist in developing the knowledge that seniors should learn during their aging process, through promotion of educational experiences.

6. To research the aging process, and any problems and benefits pertaining to the aged that might be of interest to the Federation, and to use the knowledge gained from that research to educate seniors and any other party or parties who are or might become interested in these concerns.
7. To provide opportunities for seniors to utilize their volunteer and leadership skills for the benefit of all persons.
8. To consult with other private and public organizations which offer similar services in order to gather any education information that will add to knowledge and be of use in seniors and the public.



Message from President Art Field

Some of my activities since last newsletter, and things for seniors to watch out for. I went to a seminar sponsored by Ontario Bar Association, held in their offices or building in downtown Toronto. Also in attendance was Marie Smith, President of United Senior citizens of Ontario, and the head of Small Investors Protection Association, Stan Buell. I missed the minister of Justice Hon. Rob Nicholson, Hon. Heather Forester Smith, Chief Justice of the Superior Court of Justice Ontario, and Andre Maven, Ombudsman of Ontario, I missed Sunday because I was cooking hot dogs for an Irish Wish Foundation, which is a charity for Cancer in our community. This event was held to honour a teenager who died from cancer a couple of years ago.

At the Ontario Bar Association seminar there were many high profile people, such as lawyers, etc,. One thing we learned if you suffer white collar crime, such as bad advice from your broker, inaccurate information about income trust, mutual funds etc, you can never recoup all your loses. When you do win, which doesn't happen very often, you sign a gag order so you can't tell anyone about your victory or how much you lost. This is why we are asking for a single regulator for financial industry across Canada, so White Collar Crime can be regulated. The problem with the R.C.M.P. was that they would not prosecute some of the institutions and now the R.C.M.P. are having problems in their own system.

How many of our seniors lost their savings in the Bre x scandal. Seven years to get to court, and the person charged gets off and he did not even have to show up for court. There are two laws in Canada, one for the rich and one for ordinary Canadians, and the ordinary Canadians generally loses.

I attended 3 seminars for seniors in our riding put on by my M.P.P. Lori Scott a Tory member for Haliburton, Kawartha Lakes, Brock and our M.P. Barry Devolin our Tory member for Haliburton, Kawartha Lakes, Brock. These seminars were held in Royal Canadian Legion halls in Lindsay, Beaverton and Haliburton. These seminars were held in co-operation with the United Senior Citizens of Ontario. Past President, Judy Muzzi, chaired the meetings. At the seminar I had a table with our brochures for membership, I sold a membership. I also had copies of our newsletter, and our brief that was presented to Federal Government. I also addressed the crowd and explained what the National Pensioners and Senior Citizens objectives are and our past history.

There were groups from Provincial, Federal and Municipal governments, Fire Dept, OPP Community Core and other volunteer groups explaining what they do for the communities. Ontario Senior Secretariat, Meals on Wheels, New Horizon grants, Revenue Canada, and other groups who are interested in helping Seniors made presentations. These seminars were in the morning, 9 AM – 12 Noon, with coffee and donuts in the morning and a free lunch was supplied by the member of parliament and Ontario's Queen's Park MPP.

As I told you before I am working with our Financial Consultant, who is a member of NPSCF, on White Collar Crime, and asking for a regulator that is not on the payroll of a financial institution like they are now.

We are still working on reconstruction of our Web page; you can still use the old page if you want to buy a membership. I am trying to interest clubs and chapters in buying ads in our newsletter.

President' Message continued

CPP Investment Board was created in 1997 to help sustain pensions of retirees and seniors who paid into it all their working lives, so we could have a decent pension. I want to let you know what these people who manage the CPP Investment Board get in salaries and benefit, and perks.

Davis F. Denison CEO – has a salary for 2007 - \$460,000.00, annual bonus \$1,840,000.00, pension contributions \$12,765.00, S.P.P. contributions \$51,334.00, don't know what that is. Other benefits \$10,013.00 for a total cost of \$2,374,122.00. There is a severance after 2 years of employment of \$1,073,333.00. Not Bad!

Benefits and other Compensation. Non-pension benefits offered by CPP Investment Board are competitive with industry, and include life insurance, disability benefits, health and dental benefits, time off policies and an employee assistance program.

The CPP Investment Boards comprising contributions to a defined contribution registered pension plan and a defined contribution supplementary pension plan, and its prerequisites including fitness and club dues paid parking or transit passes, and other remunerations are all conservative relative to comparables. These offices are in downtown Toronto, where the rent is not cheap. It bothers me that we paid (them) CEO over 2 million a year and then we have to pay for his parking, TTC passes, and his club dues (golf) and fitness. Can these people not pay something for themselves? You must realize that this money was what we paid as a worker and our company matched it. There are some of our seniors in Canada having a hard time surviving and these people get millions to look after our money.

This information is just what the CEO gets, the other people who are in management positions are also over paid.

I wrote a letter with the help of our Financial Consultant to the R.C.M.P. in March 30/07 about white collar crime, asking for security regulations. I got an answer on July 31st to my letter saying they will look into our complaint. My letter and their answer will be in this issue of our newsletter.

I want to remind you that our Convention is in Saskatoon on Oct 24,25,26,27/07 at the Travelodge Hotel. Our secretary, Fern Haight, is chair of the host group running the convention. The Convention Call was sent out in individual letters to all Chapters and Clubs about a month ago, so check it out and hope you can make it to Saskatoon.

In closing hope to see you all at our Convention.

Thought of the Day.

“Never look down on anybody unless you're helping him up.”

First Vice-President's Message

by Don Holloway

A POX on a TAX on FUNERALS!!!

At first when Seniors complained to me about having to pay an unexpected tax on the funeral of a loved one, I must admit that it did not strike me very hard. Like every one else, because it had never happened to me, I shrugged it off. That is until now. Lately, I receive calls almost daily from bereaved persons who have to pay an unexpected tax on a funeral out of their meager fixed income and are crying about it. It's a shocker.

What! You did not know? Well, you know now. For over 500 years, no one in Newfoundland nor Labrador ever dreamed that some day Governments would put a tax on **your** funeral. A tax just because you died. What's next – tax on your birth? Now, don't laugh and say that no one would do something that ridiculous. You said that about funerals – yet it happened. So don't be too sure and smug that your government won't ask your new-born grand-child for a birth tax.

When the HST (Harmonized Sales Tax) came into being, civil servants simply lumped all items where a transaction occurred (except some food, not all) into one large melting pot. No one went over transactions item by item. As a result, the catch-all included funerals without even thinking about it. A Legislative oversight.

Now that dear little 76 year old lady whose husband of 79 just passed away, was glad that they both had the foresight to save up over twenty five years for that unthinkable day when they would pass. The five thousand dollars they each had saved through depriving themselves, here and there, would now come in handy to pay the undertaker. Being a prudent and frugal person, as she always said "The Lord takes care of those who take care of themselves". The day after the funeral she went to the parlour to pay up, holding tight onto her purse because she kept her cash where she could get at it handily.

As she slipped the money across the desk, the kindly gentleman counted it and in quiet tones asked for the rest of it. Meekly, she whispered "But that's what we agreed upon years ago when I asked how much it would be". "Ho, you are exactly right my dear. It is not for me. You see, the governments have put HST on it now and that's 15% more, you must understand, I need another \$750 from you, **for them**". She breathed out silently with dismay, "Seven hundred and fifty dollars more!" Slumping back, she drooped her shoulders.

A proud woman, she screwed up her courage, and holding back the tears and went quietly home. There from her own funeral money she counted out the \$750 and returned to the parlour where she was given a receipt with a big red stamp on it, marked – PAID IN FULL.

1st VP message continued

That night, she cried. After dipping into her own savings, at 76 years of age, where was she to get enough money for her own funeral? She had only just over \$4000 left, not the whole \$5000 any more. What's more knowing the HST would apply she could spend no more than maybe \$3500 for her own interment. What a disgrace? What would her family think? How could she face the world as an independent upright person anymore? What was the undertaker going to say when her time came? "O the Shame of it" went through her mind. All that night and for months afterwards she pined away. Today, she still cries a lot. A broken woman.

This unconscionable and dreadful tax on funerals must go. No member of the House of Assembly, nor the House of Commons, nor the Senate would ever think, in their right mind, of imposing a tax on anybody's burial. In fact it has never occurred to most of them that such a tax even exists. The legislation says that everything to do with disposal of humans must be done in a certain approved way. No cutting corners like having your friend put you in canvas bag and dropping you into a hole in the ground, or at sea. That day is gone. To day, all is arranged so that money is involved in order to follow all government imposed procedures. If a government imposed costly procedures, then it should not make money through tax out of their own imposed procedures. It is not just and right to impose a cash cow grab on some poor person's bereavement.

You see, because bereavement happens to us singly, and not by the thousands, but only one family at a time, we never talk about how much the final procedures cost. It never comes out that you paid a tax on the funeral. It is sort of a hidden unspoken thing. That is, until the dam bursts and someone is caught in the evil snare of an oppressed reprehensible and shameful tax grab on the most heart-rendering day of their lives.

Think of this for a moment. Of course you have attended many funerals. Did you ever ask how much it cost? If you did anyone ever volunteer to you that they had to pay TAX on it? That is why the "Hue and Cry" has not gone out. It's a hidden thing. **Now that it is out in the open, let's fix it.**

Don't let anyone con you into thinking that the provincial government and the Feds cannot get together and amend this "Legislation oversight" and get rid of that obnoxious and odious tax. OK? MHA's and MP's and Senators, do your thing. End this miserable and inhuman tax travesty. Your constituents will applaud you for it. Fix it! Be the first to put the matter on the order paper. It is the right thing to do. Don't let others beat you to it. You do it yourself. Now! And – in your own heart – you will feel light, right, and free again.

And you! Contact your member and put it up to him/her face to face. Do your thing.

Don Holloway, 1st VP

A NOTE FROM
EDDA FERGUSON
2ND Vice President

Well, here it is time for the summer newsletter again and we are enjoying beautiful weather here in Nova Scotia.

Our Federation of Senior Citizens & Pensioners of NS are now preparing for our 34th annual Convention that was postponed from May to September due to renovations at the Hotel. This has made a lot of changes for the executive and we are planning a good convention, with good speakers also.

We have a number of resolutions to bring to this convention and later a brief will be made from these resolutions to be presented to the Government Ministers responsible for Seniors issues in Nova Scotia, to let them know some of the problems that many Seniors have.

We are also very honored to have as our Banquet Speaker, the Honourable Mayanne E. Francis, Lieutenant Governor of Nova Scotia. Our Delegates and Visitors are very anxious to meet with her.

I have been in touch with the gentleman that is putting NPSCF information on the internet, and this is going well.

We are looking forward to attending the NPSCF Convention in Saskatoon, Sask. in October, and meeting many of our friends again.

Edda Ferguson

3rd Vice President
- Lorraine Foster

Hi Everyone,

I will tell you what some of us have been doing recently in my province. Our 50+ Group toured the Baccalieu Trail, where we enjoyed a picnic at Northern Bay Sands, stopped for ice cream and toured Trinity Bay, then were served a delicious meal at Monty's in Whitbourne.

Just this week I organized a Woody Island Tour, which anyone visiting the Avalon Peninsula must experience. You need to read this: When we got on the ferry at Garden Cove, we were offered tea or coffee and fresh homemade tea buns. About one and one half hours later we reached Woody Island. Lunch was steaming bowls of pea soup, fresh homemade bread, toutons smothered in molasses etc. One can walk; take a wagon ride, kayaking, speedboat rides, and fish for cod or mackerel. Dinner was pan fried cod, baked vegetables, homemade bread, grandmother's cottage pudding & sauce, complete with a complimentary glass of wine. In the evening, it was time for music. A guitar & accordion set shoes to tapping and voices to song. In the morning, we were served juice, bacon, eggs, big slices of homemade toast (as much as one's wishes) with homemade jam. Before lunch we were given a ferry ride around Woody Island and then on to another resettled community, Bollard's Town. The fire was lit, kettle boiling, the picnic lunch was laid out and it was time to eat. Our lunch was chowder or barley and meat soup, turkey, ham, etc. sandwiches (always homemade bread), homemade squares, muffins or tea buns with tea, coffee or cold drink. (No! I will not receive commission for this). By the way, while browsing through the photo album, we noticed a snapshot of Martha Stewart.

Our clubs visit each other. Among others, the Daffodil Club from the Goulds, where our own Alfred Sullivan is President, visited our local club and we plan to visit them in October, the Lord willing.

Gotta go. I need to finish typing our Resolutions and put them in booklet form for our Provincial Convention, which will be held in Gander, September 4-7.

Does life get better than this? Hoping to see you in Saskatoon, October 24. Say "Hi" & make yourself known to me.

Having fun,
Lorraine

FRAUD PREVENTION

- **Do Not** sign a cheque until you are in the bank to cash it.
- **Do Not** sign a blank cheque and carry it around with you.
- **Do Not** leave identification, cheque book or credit cards in your car.
- **Do Not** lend your identification or credit cards to anyone.
- **Do Not** give your P.I.N. number to anyone and be private about entering it to make a purchase, or at an Automatic Teller Machine.
- **Do Not** send money in order to claim a prize that some company claims you have won.
- **Do Not** give information about your financial situation over the phone unless you know the caller.
- **Do Not** allow a door-to-door sales person to pressure you into buying a service or an article, even at a big discount, if you feel unsure about the transaction.

**From the Treasurer's Desk
- Joyce Mitchell**

I hope everyone has had a great summer. I know I have, isn't it wonderful to spend time with our grandchildren and then return to your own peaceful home.

Now I have something very important I wish to share with all our individual member.

When you receive your newsletter look at the left hand corner of your label and it will have a date on it. That is the day your membership is up for renewal. Your membership card has the date, but this is another reminder for you. Hope it works. Please make a note of that date in your diary.

I do hope that a lot of our clubs have submitted a request for club project to be funded by The New Horizon Grant. The call went out and they are being evaluated in September and October. Good Luck to all who did.

The executive, as you are aware are busy gearing up for the upcoming convention in Saskatoon.

For our members in Ontario who are insulin dependent diabetics, do you know that you can get a form from your Pharmacist and submit it to Health Ontario, and by doing so you receive a yearly sum to help you with your purchase of needles, lancets, etc. I do not know if other provinces have the same plan, but it is worth a phone call.

YOURS FOR THE BETTERMENT OF SENIORS

Joyce Mitchell
NPSCF Treasurer

From My House to Yours

Secretary

“Happy Holidays” to you all.

Summer is slipping by so quickly. Here in Saskatchewan we’ve had some extreme heat with high humidity, so those hot days were pretty unbearable. I am fortunate to have an air conditioner which I really appreciated.

I have been busy with the convention, preparing and sending out the convention call and making the arrangements. Finding a venue and getting speakers has kept me on the run. Now it is time for the summer newsletter to go out.

These mail outs are getting to be a huge task with all the individual members we are getting. We are nearing the 575 mark at the present time.

Saskatchewan’s economy is improving. This is great, but it is also creating a serious problem. Owners of apartment buildings are raising the price of the monthly rent or they are evicting all tenants so they can turn their apartment building into condominiums. Tenants must buy a condo in order to live there. Many seniors are finding themselves in a real financial bind. On their fixed income they cannot afford to pay the high rent for their apartment nor can they afford to buy a condo. What are these people going to do? A lot of these people are seniors, and a lot are students. People will open their homes and take a “boarder” or two which will help the students but where will the homeless seniors go?

Governments need to get their heads out of the sand and accept this as a serious problem in today’s society and become more responsible, taking the necessary steps to ensure that there is affordable housing for all seniors in our country. No senior should be forced out of their home, with no where to go.

Hope to see a lot of you in Saskatoon.

Till then.

Fern from Saskatchewan.

Jim Keon
is
President
of
the
Canadian
Generic
Pharmaceutical
Association

Please visit

www.canadiangenerics.ca

SENIORS' ASSOCIATIONS GIVE THEIR SUPPORT

The National Pensioners & Senior Citizens Federation (450 clubs and chapters with 1,000,000 members), the United Senior citizens of Ontario (1000 clubs with 300,00 members) and the Small Investors Protection Association support the call for Federal Government reform of Canada's investor protection laws and white collar crime enforcement system.

In an Ottawa media conference on April 26, 2007, our three associations jointly requested a national inquiry on the malfunctioning of Canada's securities and accounting regulation and white collar crime enforcement system. We support the campaign to tackle investor protection and unchecked white collar crime in Canada launched on May 24, 2007 by Judy Wasylycia-Leis, Federal NDP Finance Critic and Member of Parliament for Winnipeg North. We ask that all federal parties support immediate work on the creation of new federal legislation and agencies to protect investors and employee whistleblowers.

The retirement security of our members is at stake.

- Investor losses caused by white collar securities crime, egregious management compensation and excessive mutual fund fees are estimated to be close to \$20 billion annually.

A national inquiry on investor protection will ensure that seniors, both pensioners and investors, have a say in how Canada's malfunctioning investor protection system needs to be reformed.

- Senior executives of the SRO's provincial securities commissions and the RCMP provide rhetoric on strong white collar crime enforcement, but weak enforcement records and recent corruption investigations and audits speak volumes about their intent to be lenient.
- The enforcement agencies are not accountable to the public or subject to regular independent audit on the thoroughness or integrity of their white collar crime investigations. Their political bosses say they operate on a hands off basis, espousing the impropriety of political interference.

Canada must not be the only industrialized country in the world without a national securities commission and with an accounting standards board that is self-regulated.

- The national inquiry would enable an open reform process where the Canadian government is not relying exclusively upon the advice of the same inner group of securities lawyers, investment bankers and executives of the regulators and self-regulators who designed the current malfunctioning investor protection system and who presently control what white collar crime enforcement gets done in Canada.

Seniors' Association continued

While the many details of reform need to be worked out, our three associations support the thrust of Judy Wasylycia-Leis's campaign:

- A new Canada Securities Commission that ensures investor protection.
- A new accounting standards agency that provides for consistent and honest financial reporting that is useful to pension beneficiaries and investors concerned about their retirement income security.
- An increased independent mandate for the RCMP in white collar crime policing.

For further information contact:

Art Field

President

National Pensioners & Senior Citizens Federation

Telephone: (705) 786-2778

Cell: (705) 879-1310

E-mail: afield1@sympatico.ca

www.npscf.org

Marie Smith

President

United Senior citizens of Ontario

Telephone: (416) 252-2021

E-mail: office@uscont.ca

www.uscont.ca

Stan Buell

President

Small Investors Protection Association

Telephone: (905) 471-2342

Cell: (416) 356-5194

E-mail: stanbuell@rogers.com

www.sipa.ca

Diane Urquhart

Consulting Analyst

Telephone: (905) 822-7618

Cell: (416) 505-4832

E-mail: urquhart@rogers.com

Email: afield1@sym12atigo.ca

March 30, 2007

Beverly Busson
Acting Commissioner
Royal Canadian Mounted Police RCMP Headquarters
1200 Vanier Parkway
Ottawa, Ontario, KIAOR2

Dear Beverly Busson:

I am the President of the National Pensioners and Senior Citizens Federation. Our membership is approximately one million seniors in about 450 clubs and chapters throughout Canada. Imagine if you were a senior and you were sold an investment on the basis of an 8% yield, when the true income yield was only 4%. Income Trusts were sold this way. We rely on our consultants for expertise on how seniors are being subject to financial abuse. Our experts are Diane Urquhart, a respected financial analyst, and Dr. Al Rosen, a respected forensic accountant. Both reported to the House of Commons Standing Committee of Finance on the deceptive yields in the marketing materials for Income Trusts.

The deceptive marketing materials are alleged to be fraud under the Criminal Code. Our consultants have informed us that the capital losses to date from this fraud are already close to \$10 billion. Anticipated capital losses may reach \$40 billion.

The securities regulators and self regulators are conflicted and have turned a blind eye to the deceptive marketing materials used to sell Income Trusts to seniors. Could you please authorize the RCMP IMET Unit to initiate an independent criminal investigation into the deceptive yields in the marketing materials used to sell Income Trusts to seniors?

Yours sincerely,

Art Field



Royal
Canadian
Mounted
Police

1200 Vanier Parkway
Ottawa, Ontario
K1A 0R2

Gendarmerie
royale
du
Canada

1200, promenade Vanier
Ottawa (Ontario)
K1A 0R2

July 31, 2007

Mr. Art Field
President
National Pensioners & Senior Citizens Federation
28 Matilda
Little Britain, ON
K0M 2C0

Dear Mr. Field,

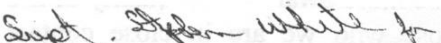
Thank you for your correspondence dated March 30, 2007, addressed to Commissioner Busson in which you make reference to the deceptive marketing materials that are used to sell Income trusts to seniors.

The RCMP has in fact received correspondence from other complainants requesting a criminal investigation into the activities of those involved in the marketing and sale of Income Trusts. I can assure you that your correspondence will receive the full attention of the unit whose mandate it is to receive and evaluate such complaints, namely, the Integrated Market Enforcement Branch (IMEB).

In your correspondence you also make reference to matters of concern to regulatory authorities. As a matter of public policy, the RCMP is obliged to refer regulatory matters to the appropriate authorities.

If you have any questions concerning this correspondence, you may contact Insp. Buzza, Officer in Charge of Policy and Program Management, IMEB at (613) 949-2813.

Sincerely,


Chief Superintendent Denis Constant,
Director General, Financial Crimes
Royal Canadian Mounted Police

Canada

ELDER ABUSE

Just recently the topic of 'Elder Abuse' has been front and foremost in the minds of a lot of people in the Prince Albert area. A young man by the name of Chad Nilson who works with the Prince Albert Housing Authority in the area of Communities against Family Violence and is probably responsible for a lot of good research on this topic, has been giving seminars and presentations to various groups in the community. In this letter I want to refer directly to his comments in his paper entitled "the Aging Silent: A Preliminary Analysis into the Kinds, Consequences and Causes of Elderly Abuse." Since the 1960's Governments have addressed the problems of child abuse, and in the 1970's developed programs to deal with the abuse of women. It was not until the 1980's that abuse of the elderly was recognized. What is Elder Abuse? Some say it is intentional harm caused to seniors and others say it can be intentional or unintentional harm caused to seniors. Other people have other views. However it is generally agreed that first and foremost "Elderly" means those people over the age of 65. Abuse is defined as any action or inaction which jeopardizes the health, well being, or assets of an adult. Knowing the definition of what constitutes elder abuse does not bring answers, as there are more components that make it different from any other abuse. Elderly abuse comes in many shapes and forms and so varied are they that the perpetrators of elder abuse do not realize they are doing it. The very fact of being old and vulnerable makes the elderly easy targets of abuse. The definition of abuse states that it is something done or not done that may prove to be harmful and it is important to remember this. Chad states that the abuser

comes from a position of trust that they have with the victim, that is, family or friends or trusted advisers, and in the majority of cases this proves to be so true. For who else is in that position to know how vulnerable and open to abuse that elderly person is? How many of those elderly who suffer abuse are going to be reporting their family member or friends to any one in authority? There is a great deal of shame and embarrassment along with any physical pain that victims suffer. The after-effects of abuse are long and lasting with pre physical ailments becoming worse and depression being a common complaint as a result of isolation, loneliness and neglect.

As older persons, we have a double jeopardy strike against us to start with. Not only our age but the very fact we grew up in a time where it was the norm to trust those close to us. An age where doors were not locked tight, windows were not shuttered and blinds not drawn in case some one saw you alone and an age where neighbors were actually friends and not just people living next to you. Living that kind of 'normal' life has made us vulnerable to all kinds of abuse and in consequence we are rapidly learning not to trust anyone. What a sad state of affairs.

It underlines the need to be our brother's keeper, as it were so that we may become more aware of the quality of life of those who we are in close contact with on a day to day basis and be available to assist in whatever way we can.

Len Fallaws
2nd Vice Pres., SSAI
SSAI's Newspaper correspondent

TIPS FOR LIVING LONGER

- 1. Live in the moment. Constant worrying impairs the immune system.**
- 2. Stay connected. People with strong family and social connections suffer less depression and recover from illness more quickly.**
- 3. Make new friends. Seniors with many friends outlive those with few by 22 percent.**
- 4. Get in touch with your spiritual side. In one survey, 23 per cent of respondents listed spirituality as a key longevity factor.**
- 5. Eat fresh, local fruit and vegetables where possible.**
- 6. Eat until you're hara hachi bu (Japanese for "80 per cent full").**
- 7. Get involved. Volunteers have lower premature death rates and less risk for heart disease.**
- 8. Keep active. Walk, use stairs and get moderate exercise every day.**

A Corny Meal

It may not sound elegant but it's simple, fast and delicious

Makes: 2 to 4 servings

| | |
|--------------------|--|
| 2 tbsp. (25 ml) | Margarine, Butter or Oil |
| 12 oz (340g) | Luncheon Meat or Cooked Ham, chopped. |
| 2 | Eggs |
| 14 oz can (398 ml) | Creamed Corn |
| | Salt and Pepper |

1. In a large frying pan over medium heat, melt margarine. Brown the meat.
2. In a medium bowl, mix eggs and creamed corn. Season with salt and pepper.
3. Pour the egg mixture into the frying pan with the meat and cover.
4. Turn the heat to low and cook until eggs are firm, stirring occasionally.

Serve with toast and sliced tomatoes or a green salad



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