

National Pensioners and
Senior Citizens Federation



La fédération nationale des
retraités et des citoyens âgés

Summer 2013

NEWSLETTER

Volume 12 Issue 2



Come to Windsor this September

The theme for our Convention this year is "Home Care"

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THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

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Deadline for NPSCF Newsletter

submissions is *August 15*****

To the Readers

Editorial Board - Herb John & Pat Brady

All editorial matter published in this NPSCF newsletter represents the views and opinions of the authors and not necessarily those of the NPSCF or the publication's editor. Statements and opinions expressed do not represent the official policy of NPSCF unless so stated.

Have you got an article you would like to submit for consideration?
Please send your articles to the publication's editor, Jean Simpson npscnews@gmail.com
Printed at CAW Regional Office, 140 Pine Valley Blvd., London ON



How do we get there?

What kind of country do we want to build and leave for our grandchildren?

Many of us have spent a generous portion of our lives working towards a vision of Canada which is fair, just, compassionate, democratic and environmentally sustainable. There is a saying that if you don't know where you are going you will never get there. I believe we know where we want to go. I believe most Canadians know where they want to go. Where we all struggle is "how do we get there?" This is a challenge during the best of times. It is a particularly difficult struggle when we have a right wing government which is driven purely by

ideology. An ideological focus is an indication that facts don't matter. This government is so ideologically driven that facts not only do not matter they become a hindrance to their agenda.

As such facts need to be eliminated from the discussion. Anyone that presents facts must also be eliminated from the discussion. Hence the war on scientists, the silencing of public servants, the strict adherence to party policy, calling environmentalists enemies of the state, eliminating the mandatory census and now the propaganda about the elimination of the Senate. Next will be the elimination of the Monarchy.

However attractive any of these activities might sound and regardless of the issues attached to any of these groups this governments reasoning is clear. With no facts or evidence they can spin their own information; hence the legislation in the last omnibus bill which gives the government of Canada more control over national media, CBC, than any of the G8 countries which in turn gives them more ability to continue to manipulate the thoughts of all Canadians to agree with their agenda. As important as these issues may be this is not the government we want to deal with these issues. They have not and will not make changes that benefit the majority of Canadians!

The Federal Court recently announced how far they will go to accomplish their goals. How far are we willing to go? Federal Court Justice Richard Mosley ruled conclusively that "electoral fraud occurred during the 41st General Election."

Justice Mosley found that:

1. An unprecedented, covert and widespread campaign of voter suppression was perpetrated on Canadian voters in the 2011 federal election.
2. Canadians who indicated they would not be voting for the Conservative Party of Canada (CPC) were specifically targeted.
3. The most likely source of the data used to perpetrate this fraud was the CPC's own database.

... continued from the President

We want this government to deal with the unjustifiably imbalanced distribution of wealth in this country. We want this government to deal with a national housing policy, a national pharmacare program, a national manufacturing policy, a national home care program and all the other initiatives a federal government needs to implement to create the future we want to leave to our grandchildren.

As we work towards our vision we need to remember that we can never think we have won a victory on any issue and then stop working. We need to remember that there are people with a different vision of the future based on self interest and they will never stop working to remove our gains and rights because those rights are contrary to their self interest. We need to talk to our families, friends and neighbours about what their vision of the future is and how they must participate. We need to convince them that politics is not about the nonsense that we get fed from some politicians and right wing think tanks. Politics is really about our rights in a participatory democracy. We must change our patterns as well. We need to think critically about who gets our vote. Vote by issue - NOT by party.

The Federation of Senior Citizens and Pensioners of Nova Scotia and New Brunswick Senior Citizens Federation both had their AGM's in May. **(Pictures on pages 22 & 23)**. It was an honour to attend and address both conventions. Bernie LaRusic president of the Nova Scotia Federation chaired the convention with a steady ease which focused the energetic delegates on a clear course to deal with all their reports and resolutions. President Hermance LeBlanc chaired the New Brunswick meeting in French and English as the convention dealt with constitutional changes in both languages and resolutions. Robea Cormier was elected as the new president. Hermance did not run again for this term. The energy level and commitment to social change was tremendous at both conventions. There is no doubt that when we combine our voices the affect on social change will be immense.

Herb John, President

Bicycle or Bus Wine Tour after the Convention

Depending on how many would be interested in staying overnight for Saturday. A tour can be arranged for a bicycle wine tour weather permitting. Cost is \$55 @ person. Go online to farmdogcycles.com for more information. Or a bus tour depending on how many; a group of 19 - 24 would cost \$65 @ person including dinner at "Meadows By the Lake".

We would have to know by Aug 1, how many will be staying on the Saturday night and would be interested in one of the tours. Please contact Pam at Pamela.strong@sympatico.ca or call 519 -776 -7537.

Did you know, you may advertise in this newsletter?

Business Card \$ 25
One Half Page \$ 75

One Quarter Page \$ 40
One Full Page \$150



Organizing For Change

At our last Convention we passed the following resolution (omitting the 'whereas').

Be It Resolved: That the President convene a "think tank" of a small number of members to begin development of an organization vision and plan how to accomplish this.

And Be It Further Resolved: That this vision and plan be sent to member organizations for discussion/debate and feedback.

This resolution holds great promise for the future of our Federation. It will require the input and wisdom of many seniors around the nation to succeed. At our Federation Executive meeting in February we decided against a broadly attended Conference of various seniors organizations due to lack of financial resources to do so. The "small number of members" became several members of the executive to follow up. We are sharing our results for your feedback.

Organization Vision: To become the foremost recognized Seniors organization in Canada to advance pensioners' interests at the National level with effective results for all of society.

Plan: This has to be a multiple phased approach out of sheer necessity:

A/ Communications Strategy: We have to reach far more members with our communications. We want stronger ties with our Provincial organizations and all affiliates. This is best done electronically as e-mail lists are often limited to internal use by most affiliates. We have to integrate and grow our networks. Our website can also be utilized more strongly if affiliates would promote and contribute to it. In the meantime our executive will move to a monthly Conference Call with periodic expansion to provincial presidents.

One of our Vice-presidents could be assigned specific responsibility for communications.

B/ Financial Strength: It is no secret that we have a problem here. For several years now, we have had deficits in our annual operations. (These has been offset by a large contribution 4 years back). We need to do far better on raising our revenue. One area is an increase in the annual fees for our affiliates. This will be addressed at Convention through a resolution already received. Another possibility to to engage the services of a professional fundraiser on a contingency or commission basis.

C/ Outreach Strategy for New Affiliations: We need to ask all members to encourage other clubs and organizations to join directly as a delegate entitled affiliate and participate in the policy setting of our Federation.

D/ Review Lobbying Techniques: We can make this more efficient and more effective. We can utilize smaller numbers when in Ottawa with federal Members of Parliament. Other members can lobby the appropriate M.P.s and Cabinet Ministers in their home ridings; bringing a more direct resident to elected official impact. We can apply to be on the formal Finance Committee hearings schedule for pre-Budget Consultations rather than a narrow window of opportunity when the executive happens to be in Ottawa. Finally, we can invite like-minded organizations to join with us in a joint presentation.

...continued Past President

E/ Seniors Unite: Take the lead on organizing a “Seniors Unite” Conference. This would be a broadly attended forum, possibly in conjunction with our 70th Annual Convention in 2014. Other representative organizations would be invited to attend. The objective would be to identify common issues and strategies to mobilize seniors everywhere on those identified priorities.

F/ Two Year Conventions: Look at the possibility of going to Bi-Annual Conventions. Having a Convention every year is expensive. Could our financial resources be better directed to events such as a Conference on common issues or better research and communications? One observation is that our annual conventions have repetitive resolutions from year to year on the usual priorities. Our policies are sound. Is it not important for us to be more effectively pursuing progress instead?

G/ Your Idea Here: It is easy to overlook an area that could address your constructive suggestion.

Please give this discussion document your best thoughts. Let us know your recommendation(s) on how we can achieve a better Federation. Change takes wisdom, experience and many hands making work lighter. Even if you want to comment on only one area, with your input we will add to our strengths.

Now it is over to the members and affiliates for discussion, debate and feedback. Please forward your comments by August 20th to: executive@npSCF.org

This way your views will reach the full executive for consideration.

We will then expand on the quality of our report in time for our September newsletter and in order for you to review it prior to Convention.

On behalf of the “*small think tank of members*”.

Barry Thorsteinson, Past President

New Logo Suggestions and Name Change: As we move towards becoming a more influential national voice for seniors we have had issues with our logo being too large to fit into a digital format. Usually just the center of the logo shows up and even if it can be reduced to a size that would fit it is unreadable. We would like suggestions about what a new logo should look like.

It needs to be simple and recognizable in a small version. This needs to be done in conjunction with looking at a shorter name for our organization. The reason our logo is too large is that our name is too long.

This issue was also part of our discussions regarding our potential merger with Canadian Pensioners Concerned. We anticipate having good news to report at our convention regarding the merger. A name which was agreeable to both executive boards and resolves the logo issue is “National Pensioners.” We hope this will meet the approval of the Convention and are planning our timing of these proposed changes so that we minimize any questions about who we are as we take large steps which will make us more visible to all Canadians. Please forward suggestions to Herb John president@npSCF.org

Your Executive Board will be recommending a Constitutional change which will set the term of the “past president” at 2 years.

All Clubs “CAW Retired Workers Chapters” are asked to send resolutions directly to this convention. In the past they have gone to the National Retired Workers Convention and then to the NPSCF convention. Please send to Pat Brady - patbrady@uniserve.com

National Pensioners and
Senior Citizens Federation



La fédération nationale des
retraités et des citoyens âgés

69th Annual NPSCF Convention

Where: Windsor, Ontario

When: September 25-27

Venue: Caesars Windsor, 377 Riverside Drive East

Hotel reservations (800) 991-8888 Ask for NPSCF block of rooms and use Group Code **CCA0929**. Room rate: \$110.00 plus tax. Hotel registration deadline is September 9.

Registration fee is \$100 for each delegate and visitor.

Pre-registration cut-off date is September 9

Registration Wednesday afternoon, 1:30 p.m. to 4:30 p.m., September 25 with final registration Thursday, September 26, 8:00 a.m. to 8:30 a.m.

Meet and Greet: Will be announced

The Convention commences at 9 a.m. on Thursday, September 26 and ends Friday afternoon, September 27. A banquet is scheduled for the evening of Friday, September 27. There will be a band performing at both the “meet and greet” and the banquet – the costs for the band will be covered by Green Shield Canada.

Registration forms will be mailed, in this Newsletter and on the NPSCF website.

Please check the website for additional details www.npscfc.org

Resolutions to Convention: Deadline for receipt of resolutions is August 1.

Submit resolutions to the NPSCF Secretary (Pat Brady) via email

patbrady@uniserve.com

or regular mail 27681 – 56 Avenue, Abbotsford, BC V4X 1J9



1st Vice President

Trade Union Movement

Greetings; as I originally confessed my background is from the Trade Union movement specifically the UAW/CAW. I make no apologies for my background in fact I am very proud and grateful that belonging to a union and working in an organized auto plant provided me with decent wages and working conditions, excellent paid vacation time, a decent pension, and benefits that were and are, the envy of thousands of hard working men and women in this country. Thus was the power of my union. Sad to say too few have enjoyed the same opportunity and

unfortunately even fewer can look forward to finding a well paying job with decent pensions and benefits that will last for thirty or forty years such as we did in the sixties, seventies and even somewhat in the eighties.

Today we witness the demise of the Auto industry in North America and Canada at least in regards to the number of employees currently employed directly or indirectly by the auto industry. Each year for the last ten, we have watched the numbers dwindle to a mere fraction of those at the height of the industry. It is a sad sight to drive through Detroit and Oshawa that were both known as Motor cities to see only the shells or remains of great buildings that once housed thousands of well paid men and women, who in turn provided their families with a decent standard of living and who in turn made their communities a decent place to live because of the wealth they spread.

History and statistics prove that workers who decide to join a union enjoy better wages, and safer working conditions than those who do not belong to a union. It is recognized that unions were good for the economy in that it did bring the non union workers improvements to their wages and conditions from the employer if only to keep them from joining unions.

Unions are born out of necessity. When employers refuse to pay decent wages and practice favouritism and disregard the needs of their employees, in short get too greedy so that no matter how hard or how long the hours one works there is no hope of improving the conditions of the family, then and not before will people stand up and fight collectively, that becomes a union. Companies and corporations know this and use their very real political influence to pressure the government to do all in its power to prevent Unions from being formed.

Well obviously we are not there yet! However some smart Union leaders recognised the destructive trend being quietly yet increasingly applied to workers in Canada. Not only by the ever greedy employers but aided and abetted by the Conservative government of the day. So in their wisdom two of the most progressive unions in Canada decided about two years ago to try to combat this movement. Those two unions are The Canadian Auto Workers, (CAW) and the Communications, Energy, and Paper workers (CEP) union Canada. The leadership of these two unions has been working together for the last two years to formulate the necessary rules, terms and constitution acceptable to both their current members, and finally to form a new exciting union that reflects the principles, and goals and social consciences of both these proud unions.

On Labour Day we will realize the culmination of the work and effort that went into this exciting venture and welcome the largest private sector union in Canada whose numbers should be well over three hundred thousand strong.

This was done primarily for strength in numbers and also the fact that union membership has been

...continued from 1st Vice President

dwindling and that for both these unions who have had a stronger presence in different provinces and influences in different sectors, it makes sense in uniting a large union presence all across our country. It was also done as I said previously to combat the drive by this conservative government to rid the country of trade unions thus diminishing the power of working men and women, and preventing them the earned right to collective bargaining.

This government wants to set the clock back to the 1940s when Ford workers were on strike for the right of union recognition and where after a 99 day strike Supreme Court of Canada Justice Ivan Rand arbitrated an end to the strike, by imposing a decision known as the “ Rand Formula” in which it stated : Individual workers in a certified workplace do not have to join the union , but they do have to pay union dues: It reflects the benefits every member of the bargaining unit receives from the union.

Prime Minister Steven Harper wants to enact legislation to get rid of the Rand Formula thus, as I have said setting us back to the forties and in essence preventing Unions from functioning. As an aside I would like to remind our readers that Unions don't just happen they are formed only when more than 50% of workers in any given working environment decide to join, or form their own Union. It is perhaps the most democratic of events, and yet our government and many other governments do all in their power to make this extremely difficult to conduct. Unions are still very important. They pursue fairness for all regardless of race gender creed or colour and speak for those who cannot or are sometimes afraid to speak for themselves. It is recognised that the standard of living is improved for everyone through unions. Most unions have a social conscience that reaches the communities around them and society as a whole wishing for all the benefits they negotiate for their members. Check the records there are no greater advocates for change in our society than trade unions, not only for their members but for all working men and women and also those who are homeless and out of work through no fault of their own. Unions for the most part are kind and generous to those in needs, and are front and centre when funds and aid are required here and abroad.

WE must preserve and promote the Right to Collective Bargaining through Unions. If we fail then we are doomed to a far less democratic, just and decent society and subsequently to country we will not recognize as the one to which many of us came as immigrants, in order to improve the lives and future for our children and our children's children.

John Gatens, 1st Vice President

**21 ACTIVE YEARS
1991 – 2012**

**SOUTHWEST MARGAREE
SENIOR CITIZENS CLUB**



2nd Vice-President

Workers Beware

After a long and cold winter here in Saskatchewan, Spring has arrived. With the frogs chirping and the birds singing, the new green leaves on the trees, it makes you feel alive and it's so uplifting to the human spirit.

It only takes the "Controversial Bill 85" here in the Province to dampen your spirits. This has been the focus of court battles for years. It passed its third and final reading Monday May 13, 2013. This bill will make it harder for workers to form unions, erode weekends and the standardized work week. It takes workers back many years. Bill 85 will sever on middle class employees which is a grave concern in our province.

The "Canada Pension Plan" a joint federal, provincial program is in urgent need of updating. It was implemented as a supplement to employee pensions and provide a minimum benefit of 25% of average earnings.

Now there have been many changes as very few employers offer pensions these days. With the odd hours to work that employees are given, many are not with a company long enough even if they did offer a pension.

People are struggling with insecure jobs and there isn't anything left from there paychecks to put into a retirement fund.

If they are fortunate enough to have a R.R.S.P. or Mutual Funds management fees are so high and deducted from their account every year. The only solution to this would be to improve the Canada Pension Fund, as it has always been well managed. The problem is benefits are too low at \$11,000.00 on average per year.

The National Pensioners and Senior Citizens must keep this as a priority when lobbying the federal government.

1- Gradually double CCP benefits for those who are currently in the work force working enough hours.

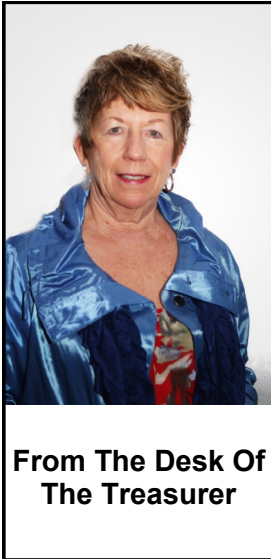
2- To reverse their decision to increase the retirement age to 67 years.

3- Increase the Old Age Security (O.A.S.) and Guaranteed Income Supplement (G.I.S.) to stave off Seniors living in Poverty.

It is sad to think we are regressing in these areas I have mentioned both "Provincial" and "Federally". Our work is not finished until we can see we have made a difference for the generations after us.

Sheila Righi, 2nd Vice President

Seniors are an Asset not a Burden to Society



**From The Desk Of
The Treasurer**

Is this spring?

I'm freezing, my plants are freezing and we have the heat on, there's something wrong with this picture. The good side about this is that we are experiencing spring again; so many good friends and activists have passed over the year and we miss them.

With the spring (warm or cold) we start making plans for the summer. We have had two vacations already with a cruise in the fall, we plan to stay home and enjoy the summer here.

It certainly won't be a hardship. We have an acre of land, a beautiful garden and swimming pool. It's wonderful in the summertime to smell the clean air of the country, inhale the pollen, breaking your back pulling weeds, checking the chemicals, cleaning and caring for the pool. I added the last for a good laugh, truly we are fortunate to be able to carry out these chores, we're still in good health and the exercise keeps our bodies flexible. (at times)

I'm hoping that we get to see many of our members at convention. It is promising to be one to remember. Please get your credentials in early and remember if you misplace any information regarding the convention just go to our website at www.npscfc.org and you will find what you need or call anyone on the executive board listed in this newsletter.

From the many writings in the newsletters from the past, you know that I'm very political. It's hard not to become cynical these days with what is going on in the senate and the city of Toronto.

We have here in the Greater Toronto Area a chief magistrate who breaks almost every law in the book and never gets the **book** thrown at him! He has been seen on his cell phone, reading papers while driving, has had many calls to 911 from his home regarding domestic issues, sexual harassment complaints, and now we see pictures of him smoking crack with his arms around drug dealers.

Mike Duffy is a person that once delivered the news and is now **the news**. A senator is supposed to be a member of the house of sober second thought. I wonder if Duffy ever gave a second thought to double dipping.

We should be very proud of the journalism and the reporters that are bringing these allegations forward. But instead of praising their efforts many are saying it is overkill and that we should get over it. **WHY?**

Would we be a better society, if we became like the (portrayal) monkey with his hand over his ears, mouth and eyes.

Over the last week or so many have called their representatives in Ottawa to voice their objections and wanted the government to stop a clause in the Omnibus Budget bill. This clause would give the Federal Government unprecedented control over the CBC.

Do we really want our journalists to be afraid about their reporting and be accountable to the governments regardless of what level, municipal, provincial or federal?

In a healthy democracy we need independent journalists and reporters to bring us the facts and not be afraid that their jobs would/could be in jeopardy!

In a strong democracy we need an independent public media that is reporting without interference, which will bring unbiased journalistic news, articles and current events, just like **Dick Tracey**.

...continued from the Treasurer

We can only hope that the government heard the citizens of this country, and stop the endeavor to takeover the independence of the CBC.

In the winter newsletter I wrote that you would hear more about the healthcare attack that is going on in Ontario. If it's here it's only time before it gets to your province. Of utmost importance to seniors is our Health, Health Care and how it is administered. Here in Ontario our Health Minister Deb Mathews has put forward a proposal to expand means testing for seniors' drugs and home care.

What is "Means testing"? It is user fees levied on patients based on income levels. In Canada our Health care principle is one that is universal and cares for all. The recommendations included a strategy to have seniors' pay user fees for home care services, based on their incomes and to expand income-based user-fees for seniors' drugs. In theory, this might sound like it's a good idea. Why shouldn't the wealthy pay out of their own pocket and relieve pressure on the health care system?

Our system in Canada is a Universal publicly-funded health care for all! No matter how wealthy or poor one is we should all be treated fairly and the same!

We have to take care of one another in this system. We pay through our taxes for care when we are of working age and healthy – and we share the cost across society – so that the burden for care is not shouldered by the sick, the elderly and the dying.

The Canada Health Act should be safeguarded in hospitals and clinics, but it should also extend to cover home care and drugs to protect equity and reduce suffering as health care is reformed.

Today we see the unraveling of universal public coverage for senior's health care and it is increasingly being eroded.

Twenty years ago wound care, chronic care; physiotherapy, occupational therapy and speech pathology were publicly funded and provided in local hospitals. Every day these services are being moved out of the hospitals thus they are being removed from the protection of the Canada Health Act and the protection against user fees and extra billing.

The user fee for seniors is accumulating at a disturbing pace. Today an elderly person who gets sick or frail has to pay for rehab, home care, respite, long-term care homes, travel, drugs, parking fees, lab tests, medical supplies and equipment.

These cuts in health care are not savings; they are simply being downloaded to those in most need and will add to the burden for care for the most vulnerable.

Home care is a vital service and when we had Mom in the system we could see the need for improvement. The system of integrated home/ community care should be one that enables seniors to age in place and that should be reflected in our public policies.

The National Pensioners and Senior Citizens Federation fought for OAS to be a fundamental right for all seniors and that a means test be abolished. We won the fight!

We must make it known that we are also against means testing in all aspects of Health Care in Canada.
All for one and one for all!

Enjoy your summer and stay healthy and happy.

Sandy Carricato, Treasurer

NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INC (NPSCF)

The NPSCF financial year is from January 1st through December 31st (the calendar year). Club and Group dues are to be paid each year in January and are based on the listing below.

Please complete this Submission Form (Club/Group address and contact) and submit your dues as early as possible.

Annual Club/Group membership dues:	Select	()
Club/Group under 100 members	\$35	()
Club/Group from 100 to 500 members	\$50	()
Club/Group from 501 to 1,000 members	\$75	()
Club/Group with over 1,000 members	\$250	()
Donations would be gratefully accepted.	_____	()

The NPSCF depends on your financial support in order to continue
and expand our advocacy efforts.

TOGETHER SENIORS CAN MAKE A DIFFERENCE!

Should you have any questions or concerns, please feel free
to call or write the Treasurer.

Thank you

continued on next page

**Please print all information clearly and submit
with your payment directly to:**

**Sandy Carricato
NPSCF Treasurer
2389 Head Rd
Port Perry ON L9L 1B4**

**Phone: 905 985 8170
Email: sandy.carricato@gmail.com**

**We need this information in order to keep our records up to date.
The names and phone numbers of your executive board members
would also be appreciated. On occasion this information is helpful.**

CLUB # CLUB NAME

CONTACT ADDRESS

PROV POSTAL CODE

PHONE NUMBER

**Individual/Family membership is \$25/\$35 respectively and
application/payment may be submitted on this form**

If you have any questions please feel free to write or call the TREASURER

THANK YOU FOR YOUR ATTENTION TO THIS ISSUE

Donations

From the desk of the Treasurer

In the fall of 2013, we will be having our annual convention in Windsor, Ontario.

As the elected Treasurer for the National Pensioners and Senior Citizens Federation, part of my duties is the raising of funds for this occasion. The convention is always a drain on our finances and we depend on the clubs/members for their generosity to offset the costs of this major event.

We would appreciate and thank you for any contribution you can make.

Please fill out the form below and send your cheque to the following:

Sandra Carricato
Treasurer,
National Pensioners and Senior Citizens Federation
2389 Head Road
Port Perry, ON L9L 1B4

----- (Please cut along line) -----

Name of club or Member	Donation \$
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Address

City	Province	Postal Code
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Feel free to contact me by phone at (905) 985-8170 or email me at sandy.carricato@gmail.com with any questions or concerns that you may have.

I look forward to hearing from clubs/members



Member at Large

Greetings from P.E.I.

The months of March, April and May have been very busy, an exciting time, attending AGM, conferences and conventions of senior organizations throughout Ontario, New Brunswick and Nova Scotia.

The President of NPSCF Herb John enjoyed the Atlantic Canada experience, witnessing the action and high energy levels of such a diverse group of seniors representing many clubs in Nova Scotia and New Brunswick.

These organizations promote healthy aging friendly communities and quality of life through community development and volunteer actions.

The great collaboration that takes place was very evident from the presentations from Government staff and officials.

The month of May is a very special time for mental health associations across Canada to promote and celebrate, the past present and the future of seniors mental health.

I have just returned from a two day AGM in Toronto as a steering committee member representing Canada Pensioners concerned and NPSCF.

I am including the advisory committee work conference and presentations and the CCSMH stirring committee and Kim Wilsons annual report.

Mental illness should not be associated with the process of aging. All seniors have the right and deserve to receive services and care that promotes their mental health and responds to their mental illness needs.

Winnie Fraser Mackay, Member at Large

Message from the Executive Director - The Year in Review Submitted by Kim Wilson, Executive Director.

This year was extra special for the CCSMH as we celebrated our 10th anniversary. It was fitting timing as we had many major milestones to celebrate these last twelve months, including a growing membership, recognition by the Mental Health Commission of Canada, new strategic initiatives and a joint conference with the Canadian Academy of Geriatric Psychiatry (CAGP). It was wonderful to be in Banff, Alberta with our conference delegates and members to introduce the 10th Anniversary Award for Excellence in the Field of Seniors' Mental Health. In our inaugural year of this award it only seemed fitting to recognize the long-time service and dedication of the two co-chairs of the CCSMH, Drs. David Conn and Ken Le Clair. We look forward to continuing this tradition at future conferences.

This was also an exciting year for the field of mental health. On May 8, 2012 we joined the Mental Health Commission of Canada in Ottawa, Ontario for the release of the first ever national mental health strategy, *Changing Directions, Changing Lives: The Mental Health Strategy for Canada*. Many of the CCSMH members were active with the MHCC and the Seniors Advisory Committee and we congratulate you for your tireless work to ensure the national strategy resonated with the needs of older adults and their caregivers. We need to work together to catalyze the work of the MHCC and advocate for implementation of recommendations in regions across the country.

The CCSMH also represented seniors in another important Federal milestone. On December 10, 2012, we attended the final expert witness meeting with the Senate Committee on Social Affairs, Science and Technology prior to the line-by-line consultation and subsequent passing of Bill C-300. This bill, *An Act respecting a Federal Framework for Suicide Prevention*, received Royal Assent on December 14, 2012. This Framework has the potential to be an important tool to reduce suicide in late life and to raise awareness of risk factors and prevention strategies.

...continued from Kim Wilson, Executive Director

As we look towards 2013 we not only celebrate our successes of the last ten years but also will engage in a crucial priority setting exercise. The landscape of charitable organizations in Canada is changing and we know this is a time that requires collaboration, creativity and innovation. We look forward to continuing our work with CCSMH members and stakeholders across the country to ensure seniors' mental health remains a key Canadian health and wellness issue.

As always, we are grateful for the guidance and leadership of our steering committee and our passionate and dedicated membership.

Advisory Committee Work, Conferences & Presentations: Serving on advisory and project committees helps the CCSMH to meet our mission of "connecting people, ideas and resources to promote seniors' mental health."

Committee work in 2012 included: Seniors Advisory Committee, Mental Health Commission of Canada; Active Living Coalition for Older Adults; Interprofessional Nurse-Led Mental Health Promotion Study (McMaster); Partnerships in Dementia Care (PiDC) Alliance (MAREP); Law Commission of Ontario Project on the Law as it Affects Persons with Disabilities; Quality Palliative Care in Long Term Care Project (Lakehead); Interventions for Neuropsychiatric Symptoms of Dementia in Long-Term Care (Queen's); Enhancing system capacity to improve the quality and continuity of mental health care for seniors in assisted living and long-term care (University of Calgary); Geriatric Education and Recruitment Initiative; Behavioural Supports Ontario - Provincial Resource Team; Canadian Alliance on Mental Health Illness and Mental Health (CAMIMH); Cognitive Impairment in Aging Partnership - Canadian Institutes for Health Research, Institute of Aging; Congress of National Seniors Organizations (until September 2012); City of Guelph Older Adult Strategy.

Additionally, the CCSMH is invited to attend numerous meetings, roundtables and consultations.

Appearances in 2012 included: Quality and Safety for Older People in Canadian Hospitals Round Table Meeting - Quebec City, QC; Council of the Federation - Mental Health Summit 2012 - Winnipeg, MB; Canadian Pensioners Concerned (Ontario) and CMHA, Ontario community forum on seniors and mental health - Toronto, ON; Canadian Federation of Nurses Unions National Discussion on Continuing Care, Ottawa, ON; Public Health Agency of Canada Roundtable on Health Promotion - Toronto, ON; Building Momentum - A Collaborative Approach to Suicide Prevention - Ottawa, ON; MP Breakfast on Mental Health in Canada - Ottawa, ON; McMaster Health Forum: Preventing Suicide in Canada - Hamilton, ON; Expert Witness for the Senate Committee on Social Affairs, Science and Technology, Bill C-300, An Act respecting a Federal Framework for Suicide Prevention - Ottawa, ON.

CCSMH Steering Committee: The CCSMH is governed by a national steering committee. This volunteer committee provides ongoing strategic advice, leadership and direction. Details of steering committee representation are below:

Canadian Academy of Geriatric Psychiatry, Dr. David Conn (co-chair); Canadian Academy of Geriatric Psychiatry, Dr. Ken Le Clair (co-chair); Alzheimer Society of Canada, Ms. Debbie Benczkowski (interim); Canadian Association of Social Workers, Ms. Marlene Chatterson; Canadian Caregiver Coalition, Ms. Esther Roberts; Canadian Geriatrics Society, Dr. Chris Frank; Canadian Healthcare Association, Ms. Lori Amdam; Canadian Mental Health Association, Mr. Lorne Zon (2012); Ms. Gail Gardiner (2013); Canadian Nurses Association, Dr. Sharon Moore; Canadian Pensioners Concerned, Ms. Winnie Fraser-Mackay; Canadian Psychological Association, Dr. Venera Bruto; Canadian Society of Consultant Pharmacists, Ms. Pronica Janikowski; College of Family Physicians of Canada, Dr. Chris Frank; Public Health Agency of Canada - advisory, Ms. Simone Powell; Executive Director, Ms. Kimberley Wilson.

For more information on this - www.ccsmh.ca

Expanding the Canada Pension Plan: It's time to act!

Written by - Kevin Collins; retired Pensions and Benefits staff representative for the CAW. This article will appear in Rabble.

It's been a long wait to see meaningful action on giving the Canada Pension Plan a bigger role in our overall pension system. Some of us have been around long enough to remember the heady days of 1981 when a high profile National Pension Conference was held and raised some hope that meaningful reform was not far away. But here we are in 2013, and basically no progress has been made over more than three decades. In fact, there has been some erosion of Canada Pension Plan provisions -- for example, the penalty for taking an early CPP has been increased.

In hoping for an expansion of the Canada Pension plan now, are we -- borrowing from a Paul Simon song -- "still crazy after all these years"? Federal and provincial finance ministers are meeting in June and hopefully they will coalesce around significant improvements in the CPP, particularly given that the majority of provinces and the majority of Canadians believe that action is required.

Action on the CPP is a priority now given that workplace pensions are under attack -- particularly defined benefit pension plans which put the responsibility for managing investment performance risk on employers. Employers have been successfully shifting the risk to employees through the replacement of defined benefit plans with defined contribution plans. In this climate, even strong unions can come out of collective bargaining on pensions with a two-tier pension system -- defined benefit for existing employees and defined contribution for new employees. Unions are not in a happy place when this is the best deal that can be made.

The difficulties that unions are facing in maintaining good pension plans in the workplace -- however important an issue -- does not capture the whole reality. Only about 35 per cent of the workforce has an employer-sponsored pension plan. Outside the public sector, less than 20 per cent have one. The combination of a low CPP rate and a modest level of OAS cannot provide an income-replacement rate that would forestall a drastic drop in standard of living in retirement.

RRSPs and other personal savings vehicles are touted as the answer to bridge the gap for those without good workplace pensions. But only about one-quarter of those who file tax returns claim an RRSP deduction. And contributors are skewed towards the highest-income groups. There is no mystery why this is the case. Those with the highest marginal tax rates get the biggest benefits given that RRSP contributions are a deduction off taxable income rather than a tax credit. The result is a hugely inequitable system.

Another dark side of RRSPs is the management fee system. In the case of the mutual fund industry particularly, fees are among the highest in the world and result in a significant erosion of the rate of return that ends up in the contributor's hands. The fees aren't particularly visible -- and financial institutions aren't particularly keen to reveal them.

The effect of these fees has received somewhat more attention recently. For example, the Canadian Labour Congress has a very useful **calculator on their website** that allows you to see the dramatic negative impact of the fees. The fee issue has also been highlighted by those who can hardly be accused of having a labour bias, or a bias in favour of expansion of the Canada Pension Plan. A spring 2007 article in the *Canadian Investment Review* by Keith Ambachtsheer and Rob Bauer -- "Losing Ground: Do Canadian mutual funds produce fair value for their customers?" -- concluded:

"The preceding financial analysis suggests that the vast majority of the 60% of the Canadian workforce who are not members of occupational pension plans will have a very difficult time generating adequate pensions by investing their retirement savings through the mutual fund sector. The sales/investment expenses wedge being imposed by Canada's for-profit financial services industry is simply too large."

...expanding the Pension Plan continued

The language of these academics from the Rotman International Centre for Pension Management at the University of Toronto is quite polite -- we believe words such as "skimming" and "exorbitant" are appropriate.

While the Canada Pension Plan is the centrepiece of required improvements in the pension system, additional measures are required as part of an integrated reform of the pension system. The benefits of expansion of the CPP will accrue for the most part to future retirees. An increase in the OAS/GIS combination is required to lift all current retirees and seniors above the poverty line. We have reduced the poverty rate of seniors over time -- but surely that is not good enough. In addition, there is a continuing need for legislative changes to protect workers in the event of plan windups and bankruptcies.

We are cautiously optimistic that meaningful improvements can be achieved -- *it's not just time, it is overtime*. The Canada Pension Plan is simply the best vehicle to improve pension outcomes on a long-run basis -- it is universal, portable, indexed and well managed. The logical arguments for expansion are overwhelming and public support has remained high despite diversionary measures that have been introduced such as Tax Free Savings Accounts and Pooled Retirement Pension Plans. These are not pension plans and are poor substitutes for expansion of the CPP. We also glean hope from the fact that surely most of the provinces attending the June meeting will recognize that pushing decisions off by having more study groups and committees borders on the ridiculous. Moreover, the slogans of the financial industry are hopefully wearing thin. One major bank tells you to come on in because "you are richer than you think." Well, sorry, you're not. Let them try that line on former Nortel employees after their retirement medical benefits have been cancelled and their pensions have been sharply reduced.

But why is our optimism restrained and cautious? Employer groups will scream about the increase in contributions rates that will be required to fund a doubling of the CPP benefit rate -- even though proposals to do so would be implemented on a gradual basis. In addition, the financial services industry is not about to look the other way as they see their "take" from the existing system threatened. Their influence may sometimes be under the radar -- but they have a business-friendly and compliant federal government they believe they can count on. Hopefully, the vested interests won't buy off reform -- but, still, ringing in my ears is the Bob Dylan line: "*Money doesn't talk, it swears.*"

You can learn more about [CUPE's CPP campaign](#) and sign the online petition on the [CURC website](#).

Retiree Matters is a monthly column written by members of the [Congress of Union Retirees of Canada \(CURC\)](#) that explores issues relevant to retirees, senior citizens, their families and their communities. CURC acts as an advocacy organization to ensure that the concerns of union retirees and senior citizens are heard throughout Canada.

You don't always need a plan.
Sometimes you need to breathe,
trust, let go and see what happens.

**Don't Plan for Seniors
Plan with Seniors**



I am pleased to inform you that we now have 135 members in our club.

Our new kitchen is complete and we are enjoying the extra space which makes it so much easier to work when we have a function in the hall.

We have our Executive meetings the first Monday of every month and our potluck dinners the first Thursday of the month followed by the General monthly meeting.

There is a card play every Monday night, Tuesday drop which consists of games, cards, darts, pool etc.

Thursday drop in which consists of mainly cards but members are free to use other facilities as above.

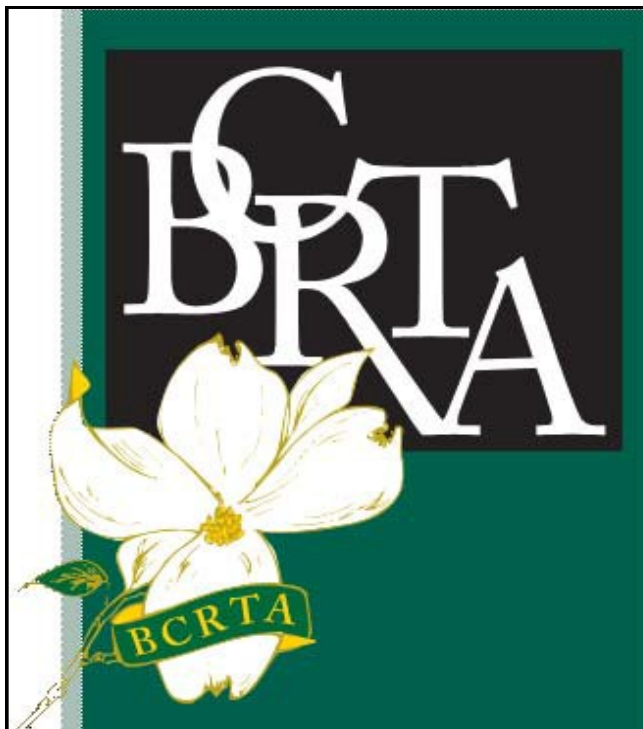
We have a breakfast the last Saturday of every month and a social on the 2nd Saturday of the month.

Several of our members visit the Senior's home once a month and we also have 5 members preparing breakfast at the school the 1st and 3rd Tuesday of each month.

We are presently working on our annual Jigg's Dinner which will take place on March 16th and tickets are going well.

As you can see we are a very active and busy club and enjoy helping our community in any way we can.

Marilyn Mury
Secretary



**The BCRTA
values the
Federation's work
on Pensions,
Pharmacare
& Housing**



Member at Large

THE POWER OF THE WORD

Language has been called the most powerful drug known to humanity. The words we hear and speak can have a distorting effect on our point of view as well as our inner most feelings. Consequently words understood clearly or misunderstood have a greater impact on our lives and relationships than we sometimes want to admit. A second factor to be considered in this equation is the explosion of the use of electronic media where hundreds of billions of words are transmitted worldwide on a daily basis.

Canadians are continually subjected to a barrage of words as each political party strives to influence our thought processes so that we might cast our vote for them. Consequently, to deal with this phenomena, a fundamental understanding of the power of words is absolutely essential. It is crucial in these days that we should consider words carefully if we do not want others to take over minds.

We would do well to remember that political terms are exceptionally tricky. Take the word “democracy”, a key word in the realm of politics, where its expansive use has led to it meaning what anyone wants it to mean. It has been so soiled and debased that we find it in the names of some of the world’s most dictatorial dictatorships such as the Democratic People’s Republic of Korea (North). “Political” words can also mean drastically different things to people according to where they stand. An easily understood example are the words “freedom” and “liberty” which to the Northern abolitionists in the American Civil War meant liberty and freedom for the slaves in the breakaway states of the Confederacy. To the Confederates, they meant the liberty and freedom to secede from the federal union and to maintain slavery.

One thing that is certain in the world of politics, is the manner in which long-term politicians are obviously well coached in the use of euphemisms. Very simply put, in politics euphemisms have always been used to candy-coat unpalatable realities. Shakespeare wrote: “while the words in the mouths of the parties in power are smoother than butter, the language of opposition parties is unadulterated vinegar.” The discerning voter will make allowances for the motives behind words when the government says that a proposed policy will lead to broad new uplands of progress and the opposition says of the same policy that it will bring ruination of the nation and the “democratic way of life.”

Politics, however, is not confined to parliamentary chambers. We think in political terms constantly without being aware of doing so. The power of words starts to influence our political opinions in early childhood. We are all imbued with the prejudices of the particular social group into which we are born, and we receive this indoctrination from the words we hear. It is early in life we “learn” to associate a certain word like the name of an ethnic group with something objectionable to our group and unfortunately except in rare instances the negative associations are likely to stick in our minds when we reach adulthood. This in-cultured indoctrination is mighty strong for it is able to resist the objective evidence we encounter to the contrary. Members of such and such a nationality or religion will always be dirty or lazy, drunken or greedy, stingy or crooked, depending on which stereotype we apply to which particular group. Furthermore, these unconscious prejudices extend to other things such as the role or status of the sexes, job descriptions and political alignments.

Propaganda and word-smithing or as John Kenneth Galbraith called it, “wordfact”, go hand in hand. They are tools which have always served well those who would have the desire to manipulate and control the great masses of common folk. However, they are not without their pitfalls. Time and time again Canadian politicians of all stripes have been shown to be less than above board when dealing in matters of the public purse. Yet they would want us to believe that their behaviours are “innocent misunderstandings or the result of incomplete knowledge!”

As a mere Canadian Senior Citizen, the words I would use are: “cut the B.. S...” and come clean on your “incompetence” or “deceit”.

Paul-Emile Boisvert, Member-at-Large

THE NATIONAL PENSIONERS AND SENIOR CITIZENS FEDERATION INCORPORATED

Website: www.npscf.org
Toll Free: 1-877-251-7042

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 benefits of all persons.
8. To consult with other private and public organizations which offer similar services in order to gather any educational information that will add to knowledge and be of use to seniors and the public.

AGM meetings in Nova Scotia & New Brunswick



Hermance LeBlanc - Past President - New Brunswick Senior Citizens Federation

Herb John - President - National Pensioners and Senior Citizens Federation

Ralph Smith - Treasurer - New Brunswick Senior Citizens Federation

Winnie Fraser-McKay - President - Canadian Pensioners Concerned



Pictures from The Federation of Seniors Citizens & Pensioners of Nova Scotia & New Brunswick Senior Citizens

Winnie Fraser-McKay - President - Canadian Pensioners Concerned

Robea Cormier - President - New Brunswick Senior Citizens Federation

The picture at convention

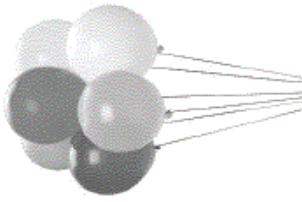
New Brunswick Senior Citizens Federation Convention at the Memramcook Institute outside Moncton NB



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REGISTRATION FORMS

PLEASE RETURN BOTH COPIES. ONE WILL BE RETURNED TO YOU AT THE TIME OF REGISTRATION

**National Pensioners and Senior Citizens' Federation Convention
Caesars Windsor Hotel, Windsor, Ontario
September 25-27, 2013**

*******DELEGATE'S CREDENTIALS*******

DELEGATE _____
ADDRESS _____
AFFILIATE NUMBER _____ AFFILIATION NAME _____
SECRETARY _____
ADDRESS _____

**National Pensioners and Senior Citizens Federation Convention
Caesars Windsor Hotel, Windsor, Ontario
September 25-27, 2013**

*******DELEGATE'S CREDENTIALS*******

DELEGATE _____
ADDRESS _____
AFFILIATE NUMBER _____ AFFILIATION NAME _____
SECRETARY _____
ADDRESS _____

FILL IN BOTH FORMS AND MAIL TO:

**SANDY CARRICATO, 2389 Head Road, Port Perry, ON L9L 1B4
Pre-registration cut-off date is SEPTEMBER 9, 2013**

**REGISTRATION: WEDNESDAY, SEPTEMBER 25, 2013 1:30 pm to 4:30 pm
THURSDAY, SEPTEMBER 26, 2013 8 am to 8:30 am**

Saluting the National Pensioners & Senior Citizens Federation

The Executive & Membership of the Retired Workers
Chapter of Canadian Auto Workers Local 222

President - Les MacDonald

Secretary Treasurer - Art Field

Vice President - Lyle Hargrove

Sergeant at Arms - Mike Saunders

Member at Large - John Redko

Female Member at Large - Wendy Rolfe

Trustees - Paul Herrington

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CAW Local 200 Retired Workers
Salutes The National Pensioners
& Senior Citizens Federation

Serving Ford Windsor Retired Workers since 1966

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Vice Chairperson: Gary Barash
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Recording Secretary: Erine Spickett
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Guide: Pam Strong

Windsor Essex/Chatham Kent
Area

CAW Retired Workers Council



Representing Retired Workers from

CAW Local 127	CAW Local 195	CAW Local 200	CAW Local 240
CAW Local 444	CAW Local 1498	CAW Local 1941	CAW Local 1959
CAW Local 1973	CAW Local 2027	CAW Local 2098	CAW Local 2458



RETIRES AREA COUNCIL

AJAX, OSHAWA, PETERBOROUGH

CAW LOCALS 1090, 222 & 524

Bill Woodbeck - Chairperson

Roger Lathangue - Vice Chair

Sandy Carricato - Financial Secretary

Art Field

Les MacDonald

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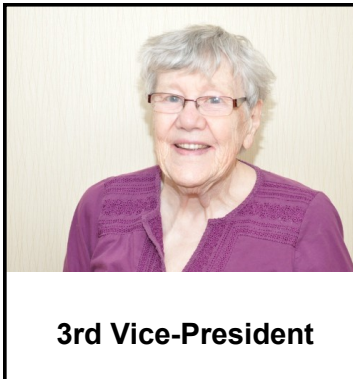
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Phone Call Beware

This year has not been a particularly active one for me, however it has been interesting.

I again, sat on the executive of our National Federation as third vice-president. I missed the Ottawa meeting in February, due to a blizzard in Cape Breton. I couldn't get another flight until the afternoon of the final day, so I had to cancel.

Last November I did attend our, Nova Scotia meeting of executive and directors. Lots of matters raised and lots of discussion. Much had to do with this annual-meeting/convention.

I had several calls from people ,when president Alta and her husband were vacationing. A lot asked about just what does the federation do, that makes it an important factor. There are many functions, but one of the most important is, as with the national, the gathering of RESOLUTIONS! Here we see what is important to senior citizens and pensioners. What is needed, what is desired and what is just a big dream. These are carefully gone over, some may have to have a bit of clarification, in order to get the full message across. They are then presented, personally to the ministers concerned with seniors affairs.

I now will tell you of my experience with a "scam artist". As I was attempting to prepare my supper, about two weeks ago, the phone rang. A man with a very heavy accent asked , "Is this Mary?" I told him no, it wasn't, she was away. (I am 80 years old, widowed, live alone and very cautious with unknown callers.) He proceeded to tell me that he is employed by the federal government, and works with the power company, also that my monthly bill was very high. I then told him that it was me, and he continued. Told me of this wonderful, inexpensive little machine to reduce my power bill by 45% in the first month. It only cost \$50.00 plus a \$110.00 a month . I would be billed , but wouldn't have to pay this monthly bill. I asked his name , he said, "Eddie Jackson" I then asked where he was calling from (His number had come up on my phone and it was a California area code!) He replied that he was calling from Ontario.

As soon as I got him off the phone I called our RCMP who put me through to, what used to be Phone Busters. The lady I spoke with was very helpful and, when finished she made me feel good by saying I have done the right thing by not giving him any personal info, that is credit or debit card numbers, etc. and most important, reporting it immediately.

I posted it on facebook, and several friends seen and shared it with their friends. The next day CBC called and interviewed me. I have said that I want as many as possible of our senior citizens to hear about it so they will be wary and not get caught up in this scam.

As an afterthought . . .the work of this "gadget" was going to re-cycle the electric power which was used, so we could use it again! Please beware!!

Be kind to one another, be particularly kind to other senior citizens and pensioners.

Mary Fleck, 3rd Vice President

Please plan to attend the 69th Annual NPSCF Convention in Windsor