



# *Newsletter*

*National Pensioners Federation*

June 2017

Volume 17 Issue 2



**73rd NPF Convention & Registration - page 12 & 13**

# NATIONAL PENSIONERS FEDERATION

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**Deadline for NPF Newsletter**

**submissions is December 1st**

### Check us out ...



National Pensioners website:  
[www.nationalpensionersfederation.ca/](http://www.nationalpensionersfederation.ca/)



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### To the Readers

*All editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor.*

*Statements and opinions expressed do not represent the official policy of NPF unless so stated.*

***Have you got an article you would like to submit for consideration?***

Please send your articles to the publication's editor, Jean Simpson at [jean.simpson@npfmail.ca](mailto:jean.simpson@npfmail.ca)



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

## President's Message



### Roadblock Government

Numerous articles have been published recently about the number of seniors surpassing the number of < 16 year olds for the first time in Canadian history. This should encourage us to understand the clout of the biggest age cohort in the Canadian electorate and move forward with our agenda of a better Canada for everyone. This is needed today more than ever. Our social ills all have the same roots. As long as corporate power

power continues to increase through free trade agreements and other legislative changes that benefit only the wealthy and unions are reviled by the ill-informed and clearly roadblocked by governments we will continue to move backwards in terms of our standard of living and the strength of our democracy. It is about time we individually and loudly say "That's enough!" Say it to the directors of large corporate boards. They make the policy recommendations that seem to get the most traction and government action. So why do retired politicians so easily find these corporate directorships? Hopefully someday soon, enough of us will understand and act on this so that we can reach the tipping point required for changing this 400 year old corporate system.

On May 31st the House of Commons voted on an NDP motion to support all 12 recommendations of the Special Committee on Electoral Reform. This motion would have forced the debate on a more democratic representation structure to continue in parliament.

146 members mostly from the NDP, Conservative, Bloc Quebecois and Green parties voted in support of the motion. Here are the results so you can see how your MP voted.

<http://www.ourcommons.ca/Parliamentarians/en/votes/42/1/290/>

159 Liberals voted against it, and the motion was defeated. It seems that nothing is surprising in the world of politics but we must speak up when we reach this level of avoidance in our Federal government. It is clear from the presentations made to the Special Committee on Electoral Reform that Most Canadians want change. A change from our current "first past the post" voting system was promised by Trudeau during the election campaign.

Below is recommendation #12 from the Committee and the response from the Honourable Karina Gould, P.C., M.P. Minister of Democratic Institutions.

### ERRE Committee Recommendations-

<http://www.ourcommons.ca/DocumentViewer/en/42-1/ERRE/report-3/page-408>

*...continued from the President*

## **Recommendation 12**

Observation: The Committee acknowledges that, of those who wanted change, the overwhelming majority of testimony was in favour of proportional representation. The Committee recognizes the utility of the Gallagher Index, a tool that has been developed to measure an electoral system's relative disproportionality between votes received and seats allotted in a legislature, as a means of assessing the proportionality of different electoral system options.

The Committee recommends that:

- The Government hold a referendum, in which the current system is on the ballot;
- That the referendum propose a proportional electoral system that achieves a Gallagher Index score of 5 or less; and
- That the Government complete the design of the alternate electoral system that is proposed on the referendum ballot prior to the start of the referendum campaign period.

**Information on the Gallagher Index-**      **[https://en.wikipedia.org/wiki/Gallagher\\_index](https://en.wikipedia.org/wiki/Gallagher_index)**

**<http://www.cpac.ca/en/electoral-reboot-gallagher-index/>**

## **Response from Honourable Karina Gould, P.C. M.P. Minister of Democratic Institutions**

“As stated in my mandate letter released publicly on February 1, 2017, “A clear preference for a new electoral system, let alone a consensus, has not emerged. Furthermore, without a clear preference or a clear question, a referendum would not be in Canada’s interest.” Changing the electoral system is not in my mandate as Minister of Democratic Institutions.”

So the governments conclusion is that because Trudeau’s mandate letter to the Minister did not spell out what Canadians want, the government will oppose what Canadians want and expect after the promises made in the election campaign. This is a perversion of democracy.

As I have said many times I believe this decision by Prime Minister Trudeau to not honour his promise of electoral change will have a major impact on the next election. People always remember when their trust has been betrayed.

British Columbia’s election brought some major changes and will be exiting to watch how this balance of power unfolds. 43 Liberal, 41 NDP and 3 Green seats was the final result.

Nova Scotia’s election had many close races but did not change the overall results much. Liberals returned with a majority with 27 seats, PC with 17 seats and NDP with 7 seats. In 2013 the results were Liberal - 33 seats, PC - 11 seats and NDP - 7 seats.

The Ontario provincial government has been taking some bold steps. Their budget is addressing issues in the right direction but falls short of a complete recovery of years of reduced hospital and health care funding. The pharmacare program for everyone to age 25 is a precedent setter for our national request for pharmacare coverage for everyone. Legislation to increase the minimum wage to \$15 an hour will bring some relief to people that are considered the working poor. This will be a challenge for some small businesses but we should celebrate this progress and then deal with how to make small business thrive. These issues are not in opposition to each other unless we choose to make them so.

*...continued from the President*

Also in their 2016 Budget they announced a review of the solvency funding framework for defined benefit pension plans. Wikipedia definition of solvency: **Solvency**, in **finance** or business, is the degree to which the **current assets** of an individual or entity exceed the **current liabilities** of that individual or entity.<sup>[1]</sup> Solvency can also be described as the ability of a corporation to meet its long-term **fixed expenses** and to accomplish long-term expansion and growth. Ontario is considering dropping the solvency requirement from 100% to 85%. This would mean that if and when a company files for bankruptcy the pension plan wind up would provide a much lower payout to retirees that they get now. Basically what happens now is that companies are required to have pension plans solvency at 100% and with low interest rates that is a challenge. When a company is struggling one thing they do is to short their pensions plan contributions which reduces the solvency. What do you think will happen if the solvency requirement is reduced to 85%? This will be the norm and retirees are guaranteed to get even less on a pension plan wind up. This is definitely not retirement security. So then companies could bargain pensions and make commitments that they now they won't have to live up to. Since it is rare today to be able to bargain a defined benefit pension the real impact will be on current retirees that cannot vote on collective agreements. Try doing this when you apply for a mortgage. The money that the bank is owed in your mortgage agreement is clearly defined and protected with clear consequence for failing to pay. Are retirees not as important as banks?

### **C-27 E-petition Response -**

**[http://www.ourcommons.ca/Content/ePetitions/Responses/421/e-695/421-01268 FIN E.pdf](http://www.ourcommons.ca/Content/ePetitions/Responses/421/e-695/421-01268_FIN_E.pdf)**

There is a new process for submitting petitions to the House of Commons using the internet. This process was launched last fall. This response from Minister of Finance Bill Morneau indicates that despite all the lobbying to raise concerns about Bill c-27 have not changed the government's position at all. C-27 undermines retirement security. NPF submitted a position to scrap the Bill and will continue to promote that position.

Stay up to date with events for International Day of Older Persons - October 1st. Register your event. Order Flags. Print a declaration to take to your province or municipality. **<http://seniorsvoice.org>**

We still ask that all of our members go to our website and register at - **[NPF Membership Registration](#)**

Register your delegates for 2017 Convention in Dartmouth Nova Scotia.

**[2017 NPF Convention Registration](#)**

We have some new affinity programs which can be viewed on our website. During our recent quarterly affiliate conference call the NPF executive announced that any revenues from these affinity programs would be shared with the affiliate organizations which members belong to. So signing up for these will help your affiliate and NPF.

**<https://nationalpensionersfederation.ca>** - One program is for member savings for guided travel with Collette Travel. The second is for the Hill Times which is an Ottawa based news agency with valuable information about all things happening in Parliament. A free 2 week subscription will be generated on sign up. We are working on a third program called Simply Connect which will provide discounted rates for members cell phones.

***Have a safe and enjoyable summer and see you at our annual convention in Dartmouth in October.***

***Herb John***

The Honourable Justin Trudeau,

February 14, 2017

Dear Prime Minister:

On behalf of the National Pensioners Federation of Canada, we congratulate the Liberal government for making Budget 2016 policy statements which will address some of our concerns for seniors needing **Adequate and Affordable Housing**. Federal policy gives opportunities to build a framework for housing to serve our citizens by allocating funds to build and maintain affordable housing, and support vulnerable Canadians. For their working lives seniors have contributed to the economy of Canada but now in retirement they may not have the funds to live a life of dignity in their preferred choice of housing. 'Affordability' should be no more than 30% of household income to be spent on housing costs. We desire the implementation of rent controls in provinces and territories where there are currently none in place.

One and a half million Canadians are unable to find adequate, suitable or affordable housing. 250,000 households are in imminent risk as federal social housing operating agreements expire, and over 150,000 more families are on waitlists for housing. (Federation of Canadian Municipalities, Big Cities Mayors' Caucus. 2016)

Both homeowners and renters face escalating costs and barriers in their search to find affordable housing in their desired community setting. Seniors are living longer, and we commend you on increases to the CPP which will help our children and grandchildren, but people already retired will not receive benefits from the increased funding. Seniors' incomes are stretched for housing, transit, health and wellness, and medical expenses.

**Statistics Canada 2016** reports that many citizens spend more than 50% of their household income on homeowners' costs, or tenants' rents. This does not allow much flexibility to fund other needed expenditures. [www.stat.can.gc.ca/census](http://www.stat.can.gc.ca/census)

Recent changes to housing funding will help with cost sharing for co-operatives renewal, and goals of rent-geared-to-income to enable seniors of modest means to live with dignity. We urge the federal government to assist with financial options allowing seniors to afford to stay in their homes with adequate home-care support.

The federal government should secure the future of affordable housing through a dedicated funding program under the **Social Infrastructure Program**, to protect the existing stock of 600,000 social housing units. With federal operating agreements expiring each year, many citizens face uncertainty and perhaps homelessness. An initiative to increase long-term and significant capital funding would support construction and operation of new social and affordable housing, and protect existing social housing.

Using excess federal land and partnering with local housing providers would reduce costs and build affordability. This includes supporting indigenous social housing providers, recognizing the specific needs of the populations they serve. Specific indigenous housing funds need to be dedicated for adequate reserve and off - reserve housing needs, to eliminate poor housing conditions. Decision making must allow collaboration with the indigenous communities. In Toronto alone, there are some 1,000 indigenous families, couples and individuals waiting for affordable housing. Northern residents need to be consulted with planning for their specific housing needs.

... Housing con't

Policies to '**End Homelessness**' must include prevention and reduction of the causes. The average occupancy rate at Canada's emergency shelters rose to over 90% in 2014, an increase of almost 10% since 2005. The Homelessness Partnering Strategy is an example of federal investment effectively enabling local innovation to address this complex issue, with funding directed to areas of greatest need. Local communities may decide to endorse programs that use a 'Housing First' approach; then tackle mental health and addictions issues.

In some major cities of Canada, the rental vacancy rate is less than 1% and there is core housing need. Seniors are competing with young people, a mobile labour market and new immigrants for available housing. A National Housing Strategy should include incentives to preserve and expand rental housing for moderate-income earners, such as tax credits for selling assets to non-profit providers who hold rents at average market prices for a set period. The Affordable Rental Housing Financing Initiative, established in Budget 2016 should include new construction as well as rental housing repairs. Innovative housing investment should include incentives for secondary suites, removal of the GST from developing new rental housing, co-housing options and local land trusts.

The federal government should review the mandate of the Canada Mortgage and Housing Corporation to determine how the **National Housing Strategy** can deliver housing projects, with accountability and specific timelines for completion. This renewed partnership with all levels of government is needed to address the serious housing crisis, which is due to long-term underinvestment in affordable housing. We hope that the federal and provincial government partnerships create more low-income and affordable housing units across Canada.

**National Pensioners Federation (NPF)** is a national, non-partisan, non-sectarian organization of 350 senior chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees developed entirely to the welfare and best interests of aging Canadians.

**Submitted by National Pensioners Federation**

*Herb John, NPF President*      [herb.john@npfmail.ca](mailto:herb.john@npfmail.ca)

*Bernie LaRusic, Executive Liaison*      [bernielarusic\\_392@hotmail.com](mailto:bernielarusic_392@hotmail.com)

*Barb Mikulec, Housing Portfolio Chair*      [mikulec@telus.net](mailto:mikulec@telus.net)

**Did you know you may  
advertise in  
this newsletter?**

Business card - \$25  
One quarter page - \$40  
One half page - \$75  
One full page - \$150

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

...

***Plan with Seniors***

**Housing Committee Portfolio Report 2017**

**The NPF motto is - One Vision, One Voice, One Victory.**

**Action:** In 2017 the Housing Committee prepared a policy statement and letter, which was endorsed by the NPF Executive and sent to our **Prime Minister Justin Trudeau**, asking for action on housing initiatives. Our **Vision** to raise awareness, our **Voice** to articulate the needs of Canadians for affordable housing and our ultimate **Victory** is having the Prime Minister respond with affirmative recognition that housing policy needs will be a key focus for the coming term in federal policy.

The federal government began consultation on the **National Housing Strategy** including provinces and territories and key stakeholders to develop housing policy.

In **2017** the Housing Committee prepared a report for the NPF to present to the federal government with requests to focus on urgent issues: regional policy which reflects specific rural and urban housing needs, to address growing homelessness and to restore the hope of citizens for affordable housing, both in homeowner and rental markets.

**Action:** In 2017 the NPF executive endorsed the Housing Committee report which was then presented to the **National Housing Strategy** consultation, and included in the submissions to Federal Minister Jean-Yves Duclos. The goal is to implement a 'national strategy' to ensure secure, adequate, accessible and affordable housing for Canadians in partnership with provinces, municipalities, Aboriginal communities, non-profit and private sector housing providers and civil society organizations, including those that represent groups in need of adequate housing. The goals also encompass an Affordable Rental Innovation Fund through the CMHC to build accessibility features to retrofit homes so seniors can age in place.

The federal government proposed policy of '**Budget 2016**' aligns with some of the NPF proposals. The federal government announced their investment in social infrastructure to expand affordable housing for seniors, also shelters for victims of violence in the Budget 2016.

Federal funds allocated for 2016-18 include doubling the investment in **Affordable Housing Initiative** (\$503 million dollars), which will impact the serious lack of choices of housing, and could help some areas with chronic vacancy shortages. Provinces and territories have the flexibility to design and deliver programs that are tailored to address local housing needs and pressures.

Federal funds will be used for social infrastructure including \$739 million for Aboriginal, Inuit and northern housing, in 2016 - 18.

Existing social housing will have funds to support energy and water efficiency retrofits and renovations. The federal government also promised support for tackling homelessness with over \$100 million dollars.

The **NPF** will continue to work with provincial and territorial agencies on concerns for seniors issues, to follow proposed initiatives and achieve policy which enables our seniors to live with dignity.

*Submitted by **Barb Mikulec**, Chairperson of the NPF Housing Committee*

**Two new affinity programs .... *Check it out***

**<https://nationalpensionersfederation.ca/hill-times-registration/>**

**<https://nationalpensionersfederation.ca/collette-travel-registration/>**





Ottawa, Canada K1A 0J9

APR 26 2017

Mr. Herb John  
President  
National Pensioner Federation  
[Herb.john@npfmail.ca](mailto:Herb.john@npfmail.ca)

Dear Mr. John:

On behalf of the Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development, I wish to thank you for your letter of February 14, 2017, in which you detail the National Pensioner Federation's various recommendations for the National Housing Strategy.

I appreciate you taking the time to share your views.

Housing is the single largest commitment included in Budget 2017. The Government proposes to invest \$11.2 billion over 10 years, starting in 2018/19, in a variety of initiatives designed to build, renew and repair Canada's stock of affordable housing.

These investments will be made as part of the National Housing Strategy, which will be released later in 2017. Specifically, the National Housing Strategy will include a National Housing Fund that will receive an investment of \$5 billion over the next 10 years and will include:

- A new co-investment fund to encourage greater collaboration and investment among many housing partners, including governments, the private sector and community organizations;
- Up-front capital contributions to encourage innovative approaches to housing development, including energy efficiency retrofits and accessibility modifications to expand the range of housing options available to Canadians living with disabilities;
- Temporary funding for social housing providers to maintain rent-geared-to-income units when long-term operating agreements expire; and,
- A new Sector Transformation Fund and Technical Resource Centre to support a strong and sustainable social housing sector.

The National Housing Strategy will ensure that more Canadians have access to housing that meets their needs and that they can afford. This will help to reduce core housing need and lift more Canadians out of homelessness, contributing to strong, more inclusive communities.

.../2

Canada

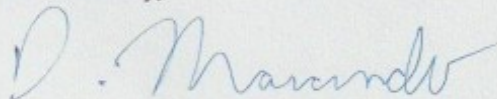
We are also proposing to expand and extend funding for the Homelessness Partnering Strategy, with a total investment of \$2.1 billion over 10 years. Over the coming year, we will consult Canadians on how the Strategy can be redesigned to reduce and prevent homelessness, which is a challenge for every Canadian community.

Budget 2017 also includes an additional \$4 billion over 10 years, starting in 2018/19, to build and improve housing, water treatment systems, health facilities and other community infrastructure in Indigenous communities. This builds on the \$554 million provided in last year's budget to address urgent housing needs on-reserve and the more than \$10 million we are investing in new shelters for First Nations families affected by domestic violence. We will be working with First Nations, Inuit and Métis partners in the coming months to determine how the Budget 2017 funding will be allocated.

In the meantime, the Government has also taken action to immediately address the most pressing housing challenges. This is why Budget 2016 included \$2.3 billion over two years (2016/17 and 2017/18) in new housing investments, which included initiatives to support seniors, housing affordability and the rental and social housing sectors, all areas identified in your recommendations.

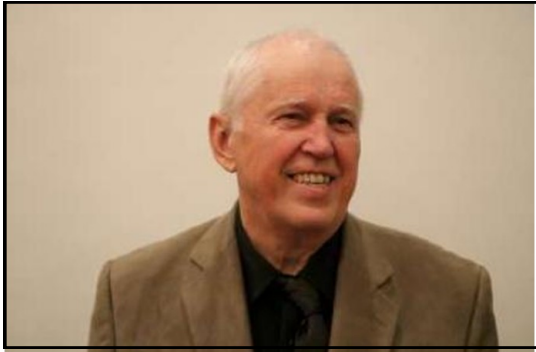
We are proud of the progress we are making on housing, and proud of the partnerships we are developing. I hope this note has provided some clarity on the path ahead. Please do not hesitate to contact me if you have any questions by telephone at 819-654-5546 or by email at [dylan.marando@hrsdc-rhdcc.gc.ca](mailto:dylan.marando@hrsdc-rhdcc.gc.ca)

Yours sincerely,

A handwritten signature in blue ink that reads "D. Marando". The signature is written in a cursive style.

Dylan Marando  
Senior Policy Advisor, Housing and Homelessness

## 2nd Vice-President



### MAiD FOR US??

Now that Medically Assistance in Dying (MAiD) has become law in Canada, and has been in place for over one year, we need to learn about what MAiD is, and how it may or has affected our families.

Bill C – 14 provides for Exemption to Criminal Code from offence of culpable homicide for medical or nurse practitioner for the purposes of providing MAiD. And, it provides permission for pharmacists and other persons (RN, SW, family) to assist in the provision of MAiD. In addition,

it provides amendments to related legislation (*Pension Act, Corrections and Conditional Release Act, and Canadian Forces Members and Veterans Re-establishment and Compensation*) . Of interest, note that this last provision is part of the whole program consideration.

The provisions of Bill C include exemption from criminal prosecution for healthcare providers participating in MAiD. This includes the administration of a substance to a person, at their request, to cause their death; and the prescription or provision of a substance to a person, at their request, so that they may self-administer the substance. In addition, providing objective information is not prohibited by the *Criminal Code*. The Bill also includes a clarification that permits HC professionals to provide information about the lawful provision of MAiD to a patient. However, it remains a criminal offence to “counsel” a person to commit suicide.

It is with a great deal of interest to learn more about Medical Assistance in Dying from a broad perspective. Canada now is recognizing one year of experience of this program and the related statistics that are evolving from this new practice. Of the approximate 1340 individuals who participated in this program the average age was 77. Of interest, the average life span of seniors is 80. This information is important when we start looking at government’s programs.

First of all, we must recognize that the demographics of our population are changing. Since the “Baby Boomers” have become seniors, Canada now has more Seniors than Juniors in its population. Beyond the numbers, there are financial implications with respect to programs and services – ones provided and others that are required. Much has been said in the past number of years by both governments – the previous one and the current one – with respect to affordability of programs and the solvency of the pension program for seniors. The previous government, and the current one have both toyed with the idea of “pushing back” the pensionable age from 65 to 67. Currently, there is a bill that is being discussed with making the amount of pension benefits tied to the stock market, and not set as a standard, predictable amount. While this discussion is occurring, it was reported that the Old Age Pension program was sustainable in its current, predictable form. I wonder why? Is it because after one year of MAiD, the government has saved \$9 million dollars (1340 x 6878 = \$9,216,820).

Ageism is the 'stereotyping or discrimination of a person or group of people.' 79% of Canadians agree that seniors 75 & over are seen as less important.' ---and from the Medical dictionary-an attitude that discriminates, separates, stigmatizes, or otherwise disadvantages older adults on the basis of chronological age'. Isn't it a bit ironic that the federal government has appointed a Minister of Youth, and that there is no such dedicated effort for seniors? Provincially, there is no Seniors' Advocate or even a Bill of Seniors Rights, yet the majority of the population is seniors.

The measure of a caring society is in terms of how we protect our most vulnerable, needy, helpless. Yes, we do try to assist the juniors who have somehow lost the Dignity of Living and take drugs, overdoses and try to commit suicide. In doing so, have our governments lost the understanding that seniors are also very vulnerable and do require some care, some programs, some assistance – not just a program to terminate a life because the Dignity has been lost and money can be saved?

**Mike Kaminski**

## **73rd Annual NPF Convention**

**October 3 - 5, 2017**

### **“DoubleTree by Hilton Dartmouth”**

**Hotel Registration Deadline: September 3rd**

(to qualify for discount group rate)

101 Wyse Road, Dartmouth, Nova Scotia, B3A 1L9

**Hotel Reservations 902-463-1100**

*(Only Use the Number above)*

**Rate: \$139.00 CAD/plus tax**

**E-mail [reservations@higarbourview.ca](mailto:reservations@higarbourview.ca)**

Use Block code **FSP** or under booking name **National Pensioners' Federation**  
(When the online registration information becomes available it will be on NPF website)

**Delegate Registration Deadline: August 31**

(Registration Fee \$125.00 each per delegate and visitors)

**Resolutions Due Date: August 1**

**Convention Registration: October 3 (afternoon)**

**Meet & Greet: October 3 (evening)**

**Convention: October 4 & 5**

**Banquet: October 4 (evening)**

Registration forms will be mailed and are on the website.

For more details, please check our website at

**[www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)**

**73rd CONVENTION**

October 3 - 5, 2017

“DoubleTree by Hilton Dartmouth” Nova Scotia

**CREDENTIAL**

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

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

Group/Club#: N \_\_\_\_\_ Group/Club Name: \_\_\_\_\_

Secretary: \_\_\_\_\_

PRESENT TO THE CONVENTION CREDENTIALS COMMITTEE

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**NATIONAL PENSIONERS FEDERATION**

**73rd CONVENTION**

October 3 - 5, 2017

“DoubleTree by Hilton Dartmouth” Nova Scotia

**DELEGATE REGISTRATION**

FEE: \$125.00

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

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

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

Secretary: \_\_\_\_\_ E mail \_\_\_\_\_

**PLEASE NOTE:** If your Group/Club is sending an additional delegate(s), please photocopy this form as needed. Cut and return the registration portion (bottom) with a cheque (\$125.00 per delegate) payable to “National Pensioners Federation”. Mail to: **NPF TREASURER**, 2186 Stanfield Road, Mississauga, ON L4Y 1R5, **Att’n: Mary Forbes**

**HAVE YOUR DELEGATE(S) BRING THE CREDENTIAL (TOP PORTION) TO THE CONVENTION**

Convention Registration is available on the website -  
<https://nationalpensionersfederation.ca/2017-convention-resources/>

## Treasurer's Report



### Income Tax

Looks as if it's going to be the summer of the rain again. Strange weather somewhat like tropical weather down-pour and then the sun shines. I have been hard at work, membership records have been successfully uploaded into CIVIcrm and after much data input and output the receipts are just the way I need them. I am in the process of inputting payments into the new system and when there is an email address receipts will be mailed to you electronically. If you have not given us your email address could you please do so as soon as possible.

With the high cost of postage electronic mail certainly helps to cut down on costs.

Wow, is there a Provincial election on the horizon in Ontario. The Liberal Government has just announced sweeping changes to the labour laws and a \$15.00 minimum wage by January 2019. Election is in June 2018. They didn't do this without lobbying by the Unions. I see this in terms of a 40 hour week at \$15.00 an hour that is \$600.00 - \$2,400.00 a month less deductions. A family still needs two pay cheques coming in what with the cost of rent, child care and everything else.

Part time and seasonal workers will earn the same as full time workers and there is language regarding personal emergency leave, sick leave, shift hours and vacation. Small business owners are blindsided by this and say they won't be able to absorb the cost. I completed our 2016 income tax return. I don't know who sat up all night and figured that one out you look as if you are receiving an age amount tax deduction but by the time you take a %age of this and a %age of that you can claim hardly anything. Anyway getting back to my original point I look at the Ontario tax on taxable income tax if you earn more than \$41,536 and less than \$83,075 pay up or else - the Federal Tax reads if you earn more than \$45,282.00 but less than \$90,563 again pay up or else. Perhaps the wage increments should be less. eg \$40Thou to \$60Thou and so on. But what really gets my goat is the final item tax payable. Ontario Tax \$220,000 multiply by 13.16% and then add on \$21.879. Federal Tax \$200,000 multiply by 33% add on \$46,317.00 and some executives earn millions plus freebies? If a Senior should happen to hold a job and she or he earns more than \$73,756 including pensions the Government claws back a portion of OAS. Methinks Fair Taxation is the way to go. As always Federal and Provincial budgets promises, promises somewhere down the road.

**Mary Forbes**

### NOTICE OF MOTION for the 2017 Convention

The NPF Executive Board would like the membership to review the stated Objectives of the NPF, but the Objectives of the NPF are listed in the NPF's Constitution and By Laws, and a motion to amend the constitution requires giving sixty days' notice to the general membership prior to a general meeting and then requires that the motion receive a 2/3 majority vote for it to succeed, therefore the Executive publishes this notice:

The Executive of the NPF will propose this motion at the NPF AGM in Dartmouth, Nova Scotia, in October, 2017,

"That the Constitution and By Laws of the National Pensioners Federation be amended by removing the section on Objectives and that any references to 'Objectives' in the Constitution also be removed."

Passing this motion will not immediately alter the content or importance of these "Objectives".

Removing them from the Constitution and Bylaws will simplify the process for future additions and changes which may be necessary as we grow as an organization.

# NATIONAL PENSIONERS FEDERATION GROUPS & CLUBS

The NPF financial year is from January 1<sup>st</sup> through December 31<sup>st</sup> (the calendar year). Club/Group dues listed below are based on the calendar year and are to be paid each year in January.

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

<b>Annual Club/Group membership dues:</b>	<b>Select</b>	<b>( )</b>
Club/Group under 100 members	\$35	( )
Club/Group from 100 to 500 members	\$75	( )
Club/Group from 501 to 1,000 members	\$125	( )
Club/Group with over 1,000 members	\$350	( )
Donations would be appreciated	\$_____	( )

The NPF depends on your financial support in order to continue our advocacy efforts.  
Should you have any questions or concerns, please feel free to call or write the Treasurer. *Thank you*

**Please print contact information clearly.**

Group/Club Name and Number: \_\_\_\_\_ # \_\_\_\_\_

Club Address: \_\_\_\_\_

City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal code: \_\_\_\_\_

## **Contact person**

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

Address: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal code: \_\_\_\_\_

Email address: \_\_\_\_\_

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Application/payment may be submitted on this form or you can make your payment through PayPal on our site [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca) If you wish to become supporters dues are as follows:  
Individual \$25 – Families \$35 All forms are available on our web site.

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**If payment is made using this form, please mail to:**

**Mary Forbes, NPF Treasurer  
2186 Stanfield Road  
Mississauga, ON L4Y 1R5**

## 3rd Vice-President



### Seniors

The big news in Nova Scotia is the Liberal government has won a second term with a majority. The nail biter was in the Sydney-Whitney Pier constituency. The final count wasn't completed until 1:00 am, five hours after the polls closed. To top it off, it was the advance poll being counted. Premier Elect MacNeil is already talking tough on contracts including government employees and Health Care.

NPF House Committee Chair Barb Mikulec has put together the process utilized by NPF in the development of the Housing Policy. You will note a letter sent to Prime Minister Trudeau relating to the funds to be allocated to the Provinces for projects as well as a response. This can present an opportunity for Provincial Senior Councils & Clubs to not only monitor the process but become involved to ensure it happens.

On the topic of elections, there are winners and losers. The question on my mind, when do seniors win? We are the largest growing population. Throughout Canada, there is an extremely large number of Clubs/Organizations representing seniors. The apparent difficulty is coming together in a united group on issues.

Many senior organizations involvement with their members relates to a variety of activities/programs/trips. Their concern for Health, Housing, Transportation would appear to be of a lesser involvement. Club representatives to Councils, Provincial & National organizations has greatly diminished. As advocates for seniors, looking forward is where are sights are set. I wouldn't compare it to being ahead of the troops but when push comes to shove, seniors appear to be pushed aside. The participation rate of the senior community through their clubs/organizations regarding the above concerns will continue to remain a topic until government understand seniors are united.

Many in the senior community, like fans to a hockey team, remained tied to their team, no matter what. If the message of being tied to the NPF as their community team, the results would be different. NPF continues to reach out to the senior community and calls on our affiliates to assist in developing a stronger voice and partnership

***Bernie LaRusic***

"We won't have a cure for Diseases until we first have a cure for Greed"

... Dr. Sachin Patel





## Member at Large



### 'WHAT'S IN IT FOR ME?'

All across Canada, in cities large and small, people volunteer their time, their knowledge, or their talent in service to their communities. These generous and enabling contributions enhance the quality of life for all citizens and are also extremely beneficial for the volunteer.

A recent study has shown that 44% of Canadians volunteer and that 65% of seniors volunteer. Obviously, seniors who have retired have the time to volunteer whereas

young families are still working. Even so, look at all the parents who serve as coaches and officials for hockey, ringette, or soccer leagues. Seniors donate not only their time but also their knowledge and expertise. Volunteers maintain a sense of commitment and say they volunteer "to give back", to help out in the same way as others before them; "to share", to pass on their skills and abilities; "to provide", to ensure needed services will be available.

Volunteers display one of two attitudes in their volunteering – What can I do for my community? or What's in it for me? Serving the community has always been a universal motivation, and the rewards equally abundant. A volunteer with a narrower focus may be interested in making contacts to expand business opportunities, but even so without seeking it such a volunteer will gain a sense of wellbeing, of belonging, of satisfaction for the service provided.

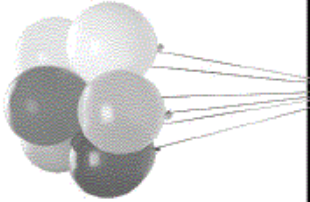
In today's society everyone is looking for a volunteer, usually defined as "a person working of one's own free will and without pay". As a potential volunteer, you might want to define your commitment and include an exit strategy: "Yes, I will serve as the seniors' contact on your board for two years." "Yes, I will donate my time and the materials to revitalize the care-home flower beds this summer." Even when providing care within a family it is helpful to have matching expectations about the volunteer role. "Yes, Mother, I will be here once a week to help with your cleaning and laundry." If, on the other hand, you are doing the recruiting, don't assume every accountant wants to be your treasurer. After dealing with numbers all day an accountant might prefer to work as a volunteer gardener. The basic reward for any volunteer is enjoyment. A sense of accomplishment, of appreciation, of personal growth will help make the 'work' of volunteering enjoyable.

Without these generous donations of time and labour, our communities would have to manage in a different and much reduced manner. To what degree could the many organizations that are providing care or assistance to families and individuals continue to function without their dedicated volunteers? Estimates on the value of these volunteer contributions range from millions to billions of dollars annually in Canada. In times of emergencies and natural disasters, people of any ability willingly volunteer to help. It is this sense of community that, when carried over into everyday life, will provide volunteers for the future. Volunteers embody the sentiment that "The greatest happiness comes from making others happy." That's what's in it for me.

*Doug Edgar*

*Together Seniors can make a Difference!*

*Little things* make a big difference.



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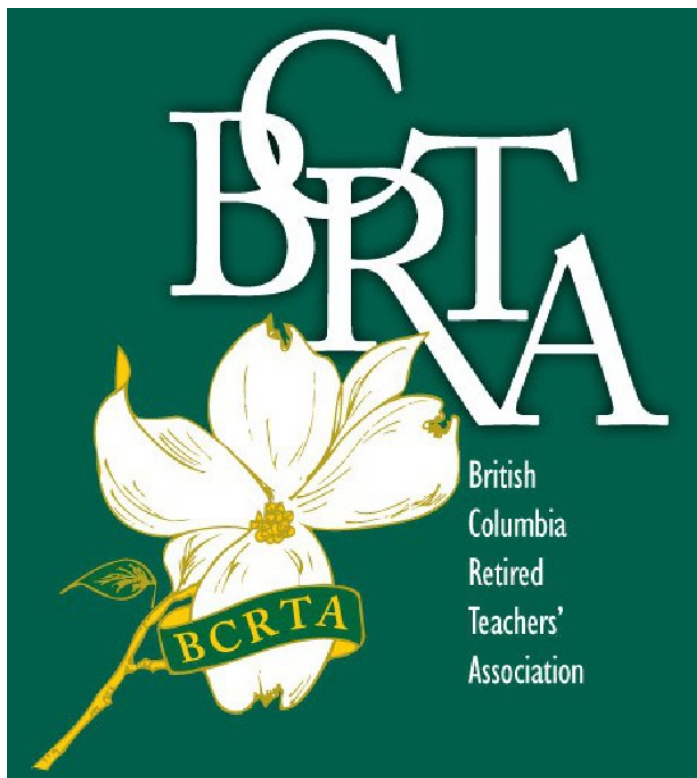


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**OBJECTIVES**

National Pensioners 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.
9. To Lobby the Canadian Federal Government to discuss and enact legislation that will provide a safe, economically just lifestyle, which would include adequate housing, health care, pharmacare, transportation and social inclusion.



"YOU  
are the  
Change"

# ***Saluting the National Pensioners Federation***

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

***President - Les MacDonald***  
***Vice-President - Lyle Hargrove***  
***Treasurer - Art Field***  
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***Sergeant at Arms - Mike Saunders***  
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***Trustees - Don Campbell***  
***Paul Herrington***  
***Don Revoy***



**1425 Phillip Murray Ave., Oshawa, ON L1J 8L4**  
**905-723-1187 1-800-465-5458**

**[www.local222retirees.ca](http://www.local222retirees.ca)**



**UNIFOR** Local 200 Retired  
Workers Salutes The National  
Pensioners Federation

**Serving Ford Windsor Retired Workers since 1966**

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

Windsor Essex/Chatham  
Kent Area

**UNIFOR** Retired Workers  
Council



**Representing Retired Workers from**

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



## RETIREES AREA COUNCIL

AJAX, OSHAWA &  
PETERBOROUGH

### UNIFOR LOCALS 1090, 222 & 524

Bill Woodbeck - Chairperson

Roger Lathangue - Vice Chair

Sandy Carricato - Financial Secretary

Paul Herrington

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