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NEWSLETTER



National Pensioners Federation



74th Annual Convention
Regina, Saskatchewan
September 25-27, 2018

NATIONAL PENSIONERS FEDERATION

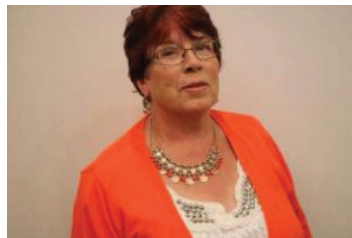
NPF Executive 2017 - 2018



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To the Readers,

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

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

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

Please send your articles to the publication's editor, Mary Forbes at mary.forbes@npfmail.ca.

Thank you Jean Simpson and Maria Pinto for their assistance.

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www.nationalpensionersfederation.ca



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Interim President's Report

GREETINGS AND THANKS

As we sail into the summer season and dream of some glorious days ahead with family, we shall keep those who work tirelessly, volunteering for us in pursuit of change in our collective gratitude. The NPF members, Executive members, and affiliates work throughout the year to keep abreast of the changing politics and pressures that surround aging Canadians every day. I have come to meet and work with some of the most dedicated people from coast to coast to coast that are connected to the National Pensioners Federation and I want to shout out to each of you, THANK YOU!

As our 2018 convention draws closer, we are steadfast at securing the fine details to make this engagement one that will spark all of us to network on the important tasks at hand. Whether it be our national concerns on affordable senior housing, healthcare, or economic and social inclusion, you can be assured there are many among us that are trying to make a difference. We hope to hear from you at this year's convention! I welcome your suggestions and urge your early submissions of resolutions to help us build a successful two-day event.

This also brings me to highlight the hard work that our current Executive delivers throughout the year and send our deepest appreciation for taking the time to organize and develop action plans that come out of our annual conventions. In each alternating year, we hold elections of Officers, and this year we have FOUR to elect. I understand that many of our current Executive would like to retire, yet continue to support our endeavours. This is a difficult choice for some and I certainly appreciate that. It is all of our hope that we can encourage our membership to do some outreach and encourage others to step up to Executive positions if able to do so. You will find the Notice of Election of Officers in this newsletter. Please help with sharing and informing others of the potential to help us reach out a little farther to those that may be interested in participating with NPF.

Today, the political climate is one that people are finding quite terrifying. Here in the Ontario provincial election, the current political divide between the three parties are fighting it out on polar opposite platforms (if one truly exists), and one party in particular reaching into the scrum of US-style politics. I understand citizens' contempt completely. With families falling further and further behind and the widening economic gap, the politics of fighting for the crumbs is saddening. There is no better time to support social infrastructure than now, so let's all hope and work through education and activism to ensure this becomes a reality, even more so across the political divide. Political pressure power—good luck Ontarians!

Outreach and Communications

The past few months I have immersed myself in a steep learning curve of the current fight for pension protection, reform, and the overreaching government bureaucracy. It took only one board meeting conference call with our new affiliate, the Canadian Federation of Pensioners, to prove to me our organization should strike a Pension Committee. The hard work of the pension advocates across Canada is making a difference, and with the looming federal election in 2019, we should prepare to join them as a leading voice. I hope you will find the articles in this newsletter on this particular topic both informing and alerting. There is much to be done and I hope some of you will heed in our call to action. Our website and social media will be filling up with advocacy in the coming months. Please join in.

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It is our hope that everyone is checking out our Facebook and Twitter page to keep up with communications and interests. You're also encouraged to visit our website and see what's happening from time to time. This is where you will find our recent work in support of PIAC, the Public Interest Advocacy Centre, on some recent challenges to the CRTC regarding Pay As You Go mobility services. These designed affordable services are under threat by big telecoms for more costly plans that we know will impact some of our most vulnerable seniors who solely keep mobile phones for emergency. PIAC is asking for our input, and information can be found on the NPF website and on the PIAC site.

This edition of our newsletter contains some valuable articles and information that continue to prove our members work hard to keep you informed and lobby hard on your behalf. I have received many compliments on our recent newsletters and I am sure this one rises to the expectations as well. My sincere appreciation goes out to Mary Forbes and the staff at Union Strategies for keeping up with the task and creating a great newsletter for all of us to enjoy.

In closing, I wish you all a pleasant summer and I'm looking forward to seeing you at the September Convention, in the beautiful city of Regina, Saskatchewan.

Enjoy the newsletter, then pass it on!

Trish McAuliffe
Interim President/1st Vice President

Congrats to SSAI on a Successful 2018 Convention - Saskatchewan Seniors Association Inc.

It was a great honour to be a guest speaker at this year's convention in Saskatoon, our founding organization's homestead. The two-day event "The Older I Get..." hosted many great speakers who shed light on current issues related to health and aging. I was able to bring a political message to the group on NPF's current campaigns and highlight the need for all to get involved. Not only was the SSAI Convention a grand success for the delegates, but for NPF as well, as they have committed to send their full delegation to our September Convention in Regina! Thank you to all!



Guest speakers included: Scott Livingston, CEO, Saskatchewan Health Authority and Dr. Micheal Howard-Tripp, the Deputy Registrar of the College of Physicians and Surgeons. Topics of general interest and health were also covered by several local community service providers.

SSAI is represented by seven regional clubs across the province with a membership base of 5,000 strong. Their primary goal is older adult advocacy; ensuring an organized forum is available for all seniors' voice in matters of pensions, health care, housing, transportation, leadership in programs and representation at all levels of government. Their website is saskseniors.com. Serving as President is Pat Trask.

PIAC and NPF Join in Advocacy

Digital-first communications are becoming the norm, but offering only e-billing could have negative effects on vulnerable and low-income consumers. That's the argument being made by Public Interest Advocacy Centre (PIAC) and National Pensioners Federation (NPF). The two public advocacy groups have joined together to file an application with the Canadian Radio-Television and Telecommunications Commission (CRTC) requesting the Commission clarify that wireless providers must offer paper billing upon request. The request comes following complaints received by both organizations from Koodo customers who note that the Telus-owned brand has discontinued paper billing.

Section 24 of the Telecommunications Act requires all telecom service providers to provide paper billing upon request. PIAC and NPF stated concerns about how the lack of paper billing would affect groups including people with disabilities, senior citizens, low-income consumers and "those who do not have the resources to take advantage of e-billing."

In August 2014, the CRTC settled on an agreement with Canadian telecoms that certain groups of customers not be charged a paper billing fee that generally amounted to an additional \$2 to \$6 per month. In October of that year, the government eliminated fees for telecom paper bills in the 2014 Federal Budget.

For further information, click here:

piac.ca/piac-and-npf-file-application-regarding-paper-billing/

PIAC and NPF file Application Regarding Paper Billing. Electronic-only billing is concerning because of its negative effects on vulnerable and low-income consumers. For more, see here: <https://bit.ly/2sL4MWz>





Treasurer's Report

Taxable Receipts and Registration

Have you checked out our affinity programs? They offer discounts on services and NPF receives credit for everyone who signs up or travels. Johnson Insurance has been our affinity partner for many years, and have been very supportive of our annual conventions. Check them out—they

offer special membership insurance rates on home, health, auto, and travel insurance. The Hill Times offers not only print subscriptions, but access to their website, archives, and daily news alerts from politics.

Simply Connect is constantly updating their offers that include a wide range of phones and smartphones starting at \$0 and Canada/US plans for Snowbirds. See their updated offers.

Our latest affinity addition is Collette Travel; a very colourful addition to our website. (nationalpensionersfederation.ca/collette-travel-registration/)

Click on the group travel of your choice and you will be taken to a landing page, which connects you directly to their customer service. They offer up to \$600 in discounts per person and will notify us of flash sales. We will notify our members of flash sales by email. Do we have your email? If not, make sure you let us know. You don't want to miss this. We will also post to our website. The landing page will be up and running early June.

Check out this site: ourcommons.ca/DocumentViewer/en/42-1/HUMA/report-8

There, you will find House of Commons Standing Committee Reports and be able to keep up to date with what is going on in Parliament. You may subscribe to reports of particular interest to you.

Access to Elevators in Seniors' Residences

Friend number 1 has been in a continuing care facility for almost two years. This facility has four floors and 120 beds, of which 21 are interim long care beds. These patients are bedridden, in comas, in wheelchairs, and unable to get around without the use of a walker due to mobility problems which slow them down. There are two elevators in this facility; many times when I have visited, only one has been working.



My other friend is in a retirement home with four floors and one elevator, and again people with mobility issues. I see them all the time getting on or off the elevator all with walkers and moving very slowly. My friend tells me that very often, this one elevator is out of order.

Ontario's plan on elevator availability addresses situations where elevators break down, but does not address the number of elevators required in all buildings. Many facilities for seniors are in older buildings, which will cause this very dangerous situation. I shudder to think what would happen if people who are unable to walk have to be evacuated and there is no elevator, or only one working in a facility. Why are seniors' concerns and the infirm ignored once again?

Mary Forbes
Treasurer



URGENT! POSITIONS TO BE FILLED

Amidst the euphoria that has greeted recent announcements of improvements in health care by the B.C. NDP The National Pensioners Federation has a long-standing history of dealing with seniors' issues. Next year will be our 75th anniversary. Trish and Herb had met the grandson of the founder of NPF at a convention and we would really like to invite him to the 75th convention. He has many stories to tell.

In order to attend the Convention with full voice, vote, and to run for election, affiliation dues must be up to date.

To continue our advocacy on behalf of all seniors, we need to have a full Executive Committee. The following positions need to be filled:

- President
- Secretary
- 2nd Vice-President
- Member at Large

We need to fill these positions if we are to remain a strong, functioning committee able to continue our advocacy.

Thank you,
Mary Forbes

The National Pensioners Federation (NPF) relies on your membership and financial support in order to continue our advocacy efforts. If you have not paid your 2018 Membership dues, we would really appreciate if you would do so now.

Please visit the NPF website to view our activities and to submit your dues:
<https://nationalpensionersfederation.ca/>

We thank you for your ongoing support. If you have already submitted your dues, we thank you and please ignore this reminder.

National Pensioners Federation
c/o Mary Forbes, Treasurer
2186 Stanfield Road
Mississauga, ON, L4Y 1R5



Past President's Message

Something happened for the first time in Canada. The OECD Social Policy Forum, held in Montreal, Quebec on May 14–15, 2018, was held outside of Paris, France, for the first time. The forum was hosted by Canada and chaired by Jean-Yves Duclos, Canadian Minister of Families, Children and Social Development which includes Seniors.

The Vice-Chairs were Ms. Effie Achtsioglou, Minister of Labour, Social Security and Social Solidarity of Greece; Mr. José António Vieira da Silva, Minister of Labour, Solidarity and Social Security of Portugal; and Ms. Annika Strandhäll, Minister for Health and Social Affairs of Sweden.

The Organisation for Economic Co-operation and Development is an intergovernmental economic organisation with 35 member countries, founded in 1961 to stimulate economic progress and world trade. It is a forum of countries describing themselves as committed to democracy and the market economy, providing a platform to compare policy experiences, seeking answers to common problems, identify good practices and coordinate domestic and international policies of its members. Most OECD members are high-income economies with a very high Human Development Index (HDI) and are regarded as developed countries. OECD is an official United Nations observer.[1] (Wikipedia)

National Pensioners Federation received an invitation to participate at this policy forum and the Executive Board believed that the opportunity for input from aging Canadians at this level was an excellent opportunity to represent our members.

It was interesting to note that there was a consensus that improving supportive social policies was not only being requested by people in every country, but that implementing them would also improve the national economic performance. Sweden has been a part of the Scandinavian countries' direction to do this for over 50 years, so they speak from many years of positive experience. Greece and Portugal have been going through some of the most unsettling economic turmoil that advanced countries have seen. As they struggle to recover they also know from new experience that providing social support is not only a benefit to individuals that need them, but also benefits the national economy.

Why, then, would any politician run for office based on slashing social supports, public services and jobs? Even more puzzling is why would anyone listen to them let alone vote for them.

There was also agreement that people do not trust governments and there was a commitment to change that. Even though the cause was not determined, I would suggest that the reason for this lack of trust is at least, in part, a result of the dominance of the corporate agenda and the maximizing of profits regardless of the consequences. There are numerous negative consequences in many areas such as human health and ecosystem health. Minister Effie Achtsioglou said that we need to focus on redistributing wealth as opposed to creating it. If we do not restructure the way wealth is not distributed we will continue to repeat the past inequalities, which affects everything we value as members of the human community.

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Please read the Ministerial Policy Statement:

Social Policy for Shared Prosperity: Embracing the Future

The link to the concluding statement of the OECD Ministers and Representatives responsible for Social Policy is oecd.org/social/ministerial/ministerial-statement-2018.pdf

Ministers representing the OECD countries made many commitments in this Ministerial Policy Statement including the following;

Building on the insights of the OECD's Inclusive Growth Initiative, we are convinced that social policies can promote more cohesive societies and sustainable and inclusive growth. Equal access to opportunities will improve positive outcomes across the population and improve the strength and sustainability of economic growth. Social protection can contribute to reducing inequalities for more prosperous societies.

In this document the social issues we constantly raise have been clearly identified and an implementation path laid out. The challenge as always will be to convince our federal, provincial and territorial governments to apply these commitments through legislation, funding and action. The commitments in this Ministerial Policy Statement are an excellent way to remind politicians that their actions will be reviewed in the context of these commitments which were made on an international level by our federal government in cooperation with all OECD governments.

Herb John
Past President





Thank you to the current Executive members of the National Pensioners Federation. Your volunteer time, expertise and commitment to our organization is truly appreciated!

As outlined in the NPF Constitution

- Section 27. Terms of Office of Directors
- Section 23. Executive Elections

Election of Officers shall be conducted at the 2018 Convention on

Thursday, September 27, 2018, day two of the agenda

Please see the website nationalpensionersfederation.ca/ (About Us tab)

Notice of Election of Officers

President / 2nd Vice-President / Secretary / Member at Large (1)

- Section 33. Description of Directors' Positions

Additionally, there are various tasks/roles carried out by Executive Board Officers. Currently, the 2nd Vice-President is the Executive liaison to the Health Committee and the Member at Large is the Executive liaison for the Resolutions Committee, and takes care of the website postings and updates. The newly-formed Executive Board may restructure assignments of elected officers according to their skills and interests.

- The Executive Board members are delegates to the annual convention by virtue of office.
- The Executive shall carry on the business of the National Pensioners Federation between conventions.

Report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities

The Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA or the Committee) agreed on 4 May 2017 to undertake a study of how the government can support vulnerable seniors today while preparing for the diverse and growing seniors' population of tomorrow. At that time, the Committee also agreed that the study would be divided into three major themes as follows:

- How the government can improve income security for vulnerable seniors;
- How the government can improve the overall quality of life and well-being for seniors including community programming, social inclusivity, and social determinants of health; and
- How the government can improve access to housing for seniors, including aging in place and affordable and accessible housing.

The inspiration for this study was Motion-106 which requested a study on seniors be undertaken by HUMA. The specific text of M-106, which was authored by Marc Serré (Member of Parliament for Nickel Belt).

For the full document titled:

Advancing Inclusion and Quality of Life for Canadian Seniors

ourcommons.ca/DocumentViewer/en/42-1/HUMA/report-8

Conclusions and Recommendations can be found at:

ourcommons.ca/DocumentViewer/en/42-1/HUMA/report-8/page-273

Throughout its study the Committee heard how our aging society presents both challenges and opportunities. The Committee gained insight into the current state of income insecurity and social isolation, the measures currently used to address these issues, and recommendations on how all levels of government can do better. A wide range of views were presented during this study, from government officials, community advocates, provincial and municipal leaders, researchers, academics, front-line service providers. Most importantly, the Committee also heard from seniors and older adults themselves.



2nd Vice-President's Report

SENIORS' VOICE IN SOCIAL SERVICES

As seniors and grandparents, we all enjoy spending time with grandchildren—holding them, hugging, holding hands, talking, and yes, playing games; some that we even know how to play. This communication environment is very effective. By this method, we are able to be sensitive to the needs of the ones we are working with or taking care of. Instant feedback is likely the key factor in ensuring the quality of our relationship.

To suggest governments are like grandparents is being a bit too generous. However, the need to have effective, sensitive communications to address our needs and concerns is important. This also implies a need for face-to-face interactions, two-way communications, a need to be sensitive to the issues raised, and a need for appropriate, and timely responses.

Governments across Canada, including the federal government, have developed a new approach. They all—regardless of political colour—promise programs with massive spending over the course of terms beyond the length of their mandates just to win support. The delivery of these programs then hangs in limbo until many of them are forgotten. Massive debt accumulates under the guise of saving the environment while jeopardizing the futures of all our grandchildren.

Practice of this funding approach is evident in Saskatchewan and many other provinces. Centralization of administration through integration of district/regional boards is supposed to make the delivery of services more effective and efficient. Does it? What happens to the loss of direct communications? How sensitive are policy and programming decisions with respect to meeting the needs of the people being served? What is happening to the timeliness of the responses?

The new strategies for administering the massive debts are emerging, but at a tremendous cost. The selling-off of government services is the main revenue generator in place in Saskatchewan—e.g. Saskatchewan Transportation company, liquor stores, etc. is the simplified first step. In British Columbia, nursing homes were sold off and now some are owned by the government of China. The voice of the affected users of the service has been silenced.

However, the cash flow from the sale of these assets is insufficient to fund government programs. Variations of 3P funding have and are being used as the mechanism going forward. The public—private—partnerships have many forms. In all cases, we have to remember that private investment is done for one of two reasons: maximizing a return on financial objectives or meeting social objectives. The latter being made by philanthropic investors.

Now a new variation of 3P funding is emerging. The use of Social Impact Bonds (SIB) is being promoted as the best idea going forward. Whether the SIB is used to fund a school or other facility that is a public facility is beyond the realm of taxpayer input. Investors and the government make this decision without much, if any, input from the users of the service or the taxpayer. Saskatchewan is getting more involved in this funding process.

There are significant technical challenges to overcome in setting up and operating SIBs, which even advocates acknowledge. More substantively, SIBs fundamentally change the nature of public and social services, effectively reducing citizens to commodities.

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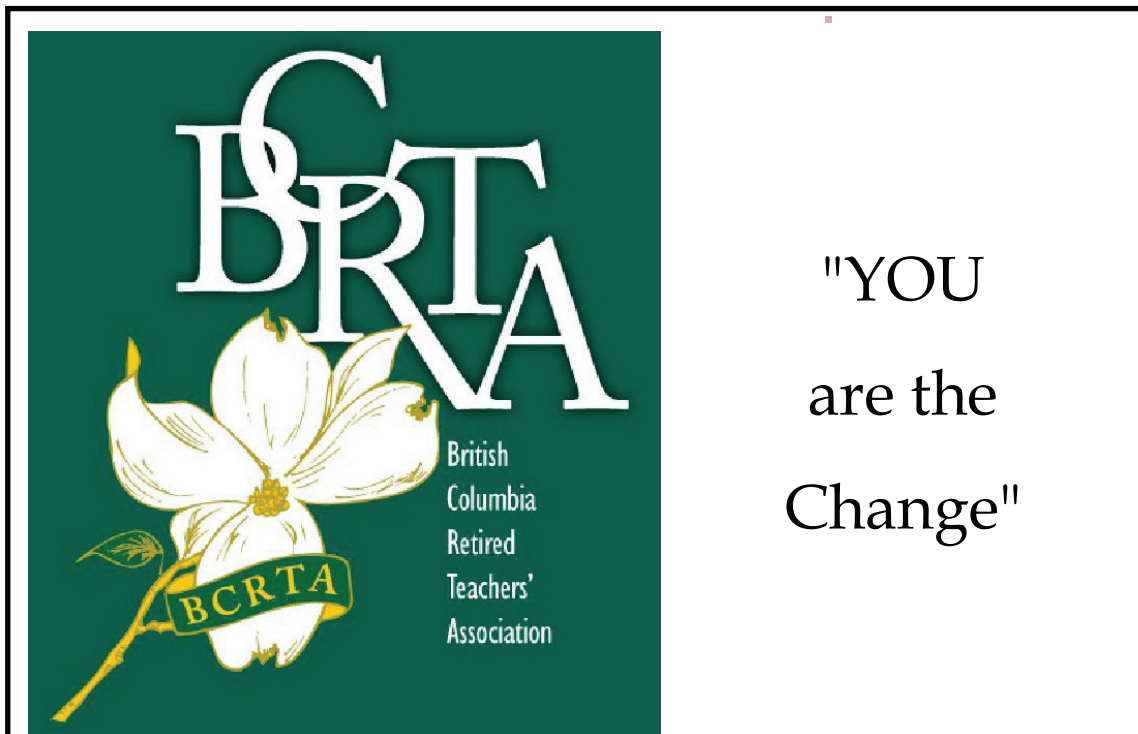
The stakeholders who commission SIBs—funders and intermediaries—often assume a major role in service design and delivery. As a result, service providers have reported that they have less scope for flexibility than before, and are facing increased oversight and a significantly increased administrative burden.

“The complex nature of stakeholders’ contracting arrangements generate considerable transaction costs. In addition, SIBs are technically difficult to commission and require considerable expert input often by the very same experts pushing the model. The scale of operations required to justify these costs means that SIBs tend to be beyond the capacity of many third-sector organizations, such as social enterprises, which tend to operate on a relatively small scale. Few such organizations possess the financial skills or systems required to manage and monitor such investments.”

The introduction of a profit incentive alters the relationship between the service provider and user. The principle client and dominant stakeholder of any given SIB is its investor, not those who receive the services it finances and whose voice rarely figures into any discussion. In addition to their technical problems, SIBs constitute an ideological shift in welfare service provisions. SIBs are both a “solution looking for a problem” and an “illustration of the cultural supremacy of market principles” into all aspects of everyday life, including politics and policy.

Where has public access and input gone? How public are taxpayer funded facilities that are sold off to private firms or controlled through an investment arrangement? How, when, and where do taxpayers become engaged in providing input in regards to their needs and services?

Mike Kaminski
2nd Vice-President



The Traffic in Seniors: Should Seniors in Residential Care be Traded as Commodities?

Amidst the euphoria that has greeted recent announcements of improvements in health care by the B.C. NDP government, a major blind spot remains: a refusal to stop or at least slow down the privatization of senior's care in B.C.

Among many examples of the ongoing trend to hand over the care of B.C.'s most fragile seniors to the free market is the situation confronting seniors living on the Sunshine Coast of B.C.

Seniors' groups on the Sunshine Coast have been protesting the plan of the previous B.C. Liberal government to replace two publicly owned long-term care residences in Sechelt with a single privately built and operated long-term care residence for more than two years.

The contract to build and operate the new private long-term care facility was awarded in 2016 to a private company, Trellis Seniors Services. It was done without public consultation by Vancouver Coastal Health Authority, the arm of the government responsible for the delivery of public health care on the Sunshine Coast, according to the local media and concerned seniors living on the Sunshine Coast.

Health authorities implement the health policies of the government in power. In 2017, the NDP became the government in power in BC. The new NDP government has begun to implement health policies changes, many of which benefit seniors, and has appointed three new members to the Board of the Vancouver Coastal Health Authority to help to ensure the implementation of the new policies.

Sunshine Coast senior's groups are demanding with increasing urgency that the contract with the private company, Trellis Seniors Services, be cancelled, and for a publicly owned and operated facility built instead.

Trellis Seniors Services is described by one local newspaper, Coast Clarion, on January 14, 2018, as being part of "a web of companies with different names" operating private long-term care facilities in B.C.

The Coast Clarion also notes that the principal of Trellis Seniors Services, Mary MacDougall, had a long and close relationship with the former B.C. Liberal government and that she acted as a member of the Liberal government board that vetted individuals for coveted political appointments to commissions, councils, boards, and authorities. Mary McDougall is also the former Chief Operating Officer of Retirement Concepts, a chain of long-term care facilities in B.C.

Retirement Concepts was traded twice in recent years. The second time, in 2017, it was traded to Anbang, a large China-based insurance company with a murky history. Anbang has since been taken over by the Chinese government. The fate of the seniors' facilities in B.C., now owned by the Chinese government, is unclear. What is clear is that fragile seniors who need extensive care become pawns in these transactions.

Since the cost of providing care for seniors in long-term care is covered by the provincial government, which pays a fixed amount per resident to the operator, it is a prized source of guaranteed income for investors. Indeed, Trellis has announced that it is planning to build more private long-term care homes in B.C.

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Hopes were high that the new NDP government would reject the privatization agenda that seemed to increasingly permeate seniors' care and that it would cancel the contract with Trellis.

However, when NDP Health Minister Adrian Dix and NDP MLA Nicholas Simons met with local groups on Monday, March 20, in Sechelt, to discuss the issue, the groups were stunned to learn from Minister Dix that despite NDP support for their cause prior to the election, he was now refusing to cancel the contract with Trellis and would not commit to ensuring that the new facility would be publicly-owned as before.

According to the March 20 Coast Reporter newspaper and members of the local groups, Minister Dix was unapologetic and said: "I am proud" of the decision. He also said that he was involved with Trellis in negotiating with First Nations for land on which Trellis Senior Services could build the new private Sunshine Coast facility. Minister Dix further argued that the contract with Trellis was "perfectly legal" and could not be cancelled.

However, the cancellation of the Liberal "legacy" bridge in 2017 to replace the Massey Tunnel immediately after the NDP election win shows that where there is a will, there is very clearly a way. B.C. had already spent at least \$70 million (according to a B.C. Hydro estimate mentioned in the October 30 Vancouver Sun) preparing access roads, moving hydro lines, and putting other infrastructure in place. In Sechelt, there is not even a hole in the ground for the proposed new building.

A member of the audience at the March 20 meeting called this action an example of privatization by stealth. In a recent phone call with the National Pensioners Federation, he said that he felt "betrayed." He said that their MLA Nicholas Simons had supported the community opposition to the plan prior to the election but now, only a few months later, was opposed to it. He said that he had voted NDP for 50 years and worked in many elections to help the NDP get elected but would do so no more.

This situation on the Sunshine Coast raises an important question for all seniors in B.C: Is the publicly-paid provision of health care for B.C.'s frailest seniors going to continue to be turned over to private operators that can buy and sell these facilities complete with occupants?

From the Sunshine Coast groups' experience we can conclude that:

1. The decision by the current B.C. Minister of Health in favour of a privately built and operated corporation (replacing two publicly-owned facilities) ignores the evidence that the quality of care in for-profit seniors' long-term care is inferior to publicly-owned care, and that these residences can be traded among large corporations based in other countries;
2. The privatization of seniors' health care services and thus unequal access to quality care for seniors that was practiced by the former B.C. Liberal government is being continued by the new B.C. NDP government;
3. The community does not have to be consulted by B.C. health authorities about the privatization of long-term care;
4. The voices of many concerned seniors living on the B.C. Sunshine Coast are being ignored.

There is a larger question that needs to be considered: it is the out-of- hospital, out-of-home care of fragile seniors in facilities considered a necessary part of a publicly-funded, publicly-accountable, quality health care system, or not? How has it come about that our oldest citizens can now be traded as commodities that earn profits for big corporations?

Kathleen Jamieson, Chairperson
NPF Health Committee



3rd Vice-President's Report

The NPF has responded well from the news of the medical advice delivered to Past President Herb John. His continued involvement, although at a reduced pace, has been good for him and the NPF. The Executive, under Interim President/1st Vice-President Trish McAuliffe, have put their shoulder to the wheel to continue the activities of the NPF. Her report will outline in better detail the action related to the direction from our members as well as to requests and involvement from

government and other senior organizations.

As 3rd Vice-President, one of my responsibilities is as Liaison Officer with the Housing Committee. Under Housing for Seniors, the topic of homelessness is one for which the Committee will be formulating recommendations. Such topics are a result of direction from the Convention. The development of a presentation requires support for the submissions to government. Without respected research on the topic, the need for corrective action is limited. I want to thank Housing Committee Chair Barb Mikulec for her energy, experience and passion in doing such work in support of the Housing Committee. With the federal government proposal for Housing to be available after the next Federal Election, the Housing Committee will be looking for assistance in determining how such funds are to be delivered.

I recently attended the Federation of Senior Citizens & Pensioners of Nova Scotia Annual General Meeting, commonly referred to as "Convention". Although short on the number of resolutions (five), it wasn't true of the quality. In fact, the resolutions, like our speakers, mirrored the action the senior community of Canada wants put in place.

Bill Berryman, Chair Senior Advisory Committee of Nova Scotia, aka the Group of IX (9), gave an overview of the five (5) priorities that have been presented to the provincial government. The Senior Advisory Committee, aka Group of IX (9), has been in place for over 25 years. It was formulated by bringing the nine most senior organizations in Nova Scotia together to replace one that had its members appointed by government. The Group of IX (9) representatives would be the two most senior executive members (President and Treasurer) so decisions could be made. The Committee expenses are covered by the government, Department of Seniors. The Deputy Minister of Seniors is always in attendance. This way, he ensures that government departments are notified of the issues that they need to deal with and follow up on.

Besides the five (5) priorities, Bill also spoke on the Committees' support for a National Pharmacare Program and a National Minister of Seniors. In the handout, Convention delegates received a 14-page response to all of last year's resolutions with thanks to the Deputy.

Nancy MacCready-Williams' (CEO Doctors Nova Scotia) presentation related to how their 3,500 physicians are working, being paid, as well as making recommendations on improvements in delivering health care to Nova Scotians.

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John Malone, a person recovering from mental illness, spoke passionately about the need for such health care as well as the need for education. He spoke about his own journey and how these presentations are helping him with his recovery.

“The Ivany Report” circulated a number of months ago. It looked at the financial difficulties relating to Nova Scotia and, of course, some recommendations. The report was not well received by the Group of IX as there wasn’t any mention of the senior community, good or bad. It was brought to the attention of the higher authority and I have never seen such a response. Deputy Ministers and Directors were not invited, but TOLD to put together a document, which was not only directed towards, but would engage the senior aging community in its development. It happened, and the document produced was called “Shift”—Nova Scotia’s Action Plan for an Aging Population. It can be viewed on novascotia.ca/shift.

Elizabeth Haggard, Senior Policy Analyst, Department of Seniors, addressed the Convention on the “Shift” document relating to where the government is and where it will be going in support of the document. An observation, things are being done. Of course, the need to maintain a watchful eye, as well as a dialogue, to maintain the lines of communication must be continued.

Similar to many senior communities across Canada, the topic of a National Pharmacare program is high on the list. The Federal Committee charged with the responsibility of making a recommendation to the Federal government has endorsed the concept. A new committee has been formed to recommend how such a program could be put in place. Many seniors in Canada and Nova Scotia never had a drug plan until they qualified for a provincial program, usually at age 65—a long time to be waiting.

Over the coming months, senior organizations across Canada will be promoting these and other issues. It is easy to sit around and talk about improvements, but if the opportunity to speak to a federal Member of Parliament (MP) or a provincial Member of the Legislative Assembly (MLA) arises, have your list ready to ask what their government’s views are, and don’t forget to ask for their support.

Looking forward to the NPF Convention in Regina on September 25-27.

Bernie LaRusic
3rd Vice-President



"The only thing I don't like about retirement, is you never get a day off!"



Member at Large Report

Your Personal Legacy

One of the major components of the NPF annual convention is to receive and process the resolutions submitted by our member groups. The guidelines for submitting a resolution are posted on the NPF website under POLICIES, right at the top of the page before the list of categories.

Timing

A member group may submit a resolution to the NPF secretary at any time. Those resolutions received by August 1 of any year will be presented and processed at the fall convention of that year. Individual groups need not wait until their resolution has been passed by a larger, parent organization. Indeed, that larger, umbrella group may want to submit a similar resolution subsequently on behalf of all its members.

Format

The basic structure of presenting some ‘whereas’ statements (rationale) leading to the ‘therefore’ statement (action) has evolved over the years and has led to resolutions that are specifically focused. The essential aspect of a resolution is that it directs the NPF to take action, usually in regard to the federal government. The action statement needs to stand alone without its rationale.

Scope

Resolutions that are submitted to the annual NPF convention should address a topic that is of concern to all provinces and territories, and not limited to one specific area. The action requested in the ‘therefore’ statement has to be something that the NPF can do. For example, the NPF can urge the federal government to take action. The NPF can call upon its member groups to participate in a campaign to implement an existing policy. The NPF can support and advertise campaigns of other national organizations.

Another essential aspect of the NPF’s operation is its website. The NPF website is constantly being revised to maintain its mandate to ensure it is appropriate, accurate and accessible. Information that is relevant to member groups includes Campaigns, Convention 2018, News, Benefits: Travel, Cell Phone Plans, and Insurance Rates. Soon, those groups that publish a newsletter may post their newsletter on the NPF website if they wish. Links to other organizations’ websites exist now via Resources. Visit – Canadian Health Coalition, Stats Can., McMaster Optimal Aging Portal.

Be informed. Be involved.

Doug Edgar
Member at Large

Bill C-27

Bill C-27, as it is, affects everyone in Canada. At the end of October 2017, a motion by Jagmeet Singh (NDP) to remove this bill was denied by the Liberals.

This is not a new problem: workers in NORTEL, STELCO, and many other plants have had their retirement savings LEGALLY stolen from them.

Sears Canada has now joined this list—their retirement savings are also stolen. What happened to Sears is immoral. Who’s next? In bankruptcy laws, workers are the last to be paid after the banks and creditors.

Former Sears Holdings CEO Eddie Lampert, who made his first billion as a Wall Street Hedge Fund Manager has his \$130 million and his 14- bedroom yacht. And Sears Canada Executives were offered \$7.6 million in bonuses. At the end of October 2017, they were offered \$2.8 million more.

Owners buy yachts, bosses get bonuses, but 16,000 Canadian Workers are stuck paying the bill—Sears Pension Plan was “\$270 million “underfunded.

Minister Navdeep Bains says there are no plans to change the bankruptcy law. Liberals are more concerned with protecting Minister of Finance, Bill Morneau, than Canadian pensions. Before entering politics, Morneau advocated legislation to allow defined benefit pensions to be converted to “Target Plans”.

Target Plans are riskier for workers, but profitable for actuarial companies like Morneau-Shepell, who have been contracted to take over the administration of the pension plan—getting paid from workers savings. A company run pension fund is a juicy target to the vultures who loot and burn. Canadian pensions need to be beyond their reach. Under Bill C-27 conversion is RETROACTIVE. Canadians in “company-run” pensions are afraid they may be next.

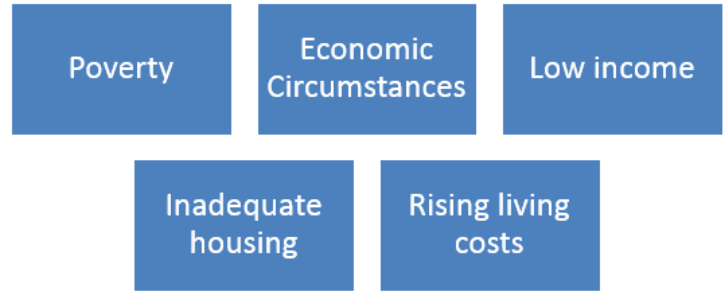
There are many secure and very financially successful private sector pension plans—jointly run by the company and workers representatives. It is usually bargained by the Unions. However, laws could expand that arrangement to ALL Canadians’ retirement savings. Protection of Canadian Retirement Security is the only way to go, not the target Plans of Morneau’s Bill C-27.

I understand that Bill C-27 has had its second reading—if this is correct we are in the “danger zone”. Time is of the essence. We must stop the stealing of workers’ savings in the best interest of all Canadians. Let’s stand together, advocate, and protect our Canadian Pension Plans.

Pauline Tapping
 Chair
 Region 3 Retirees OPSEU



National Concerns: Homelessness and Its Impact on Seniors



Priorities and NPF Action Plan

Over the last 35 years, Canadians benefitted from the Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Security (GIS), resulting in poverty among seniors to decline. However, according to our census information, seniors’ poverty is now on the rise. Poverty rates are especially high among senior women who live alone, indigenous seniors, immigrant seniors, seniors with disabilities, and gay and lesbian seniors. One in three single senior women and one in four single senior men live in poverty. Average life expectancy of a chronically homeless person in Canada is 39 years (www.homelesshub.ca).

The **National Seniors Strategy** for Canada reports over 600,000 seniors living in ‘low income’ status. If seniors do not have employer pensions or contributed to CPP, they rely on benefits provided by OAS and GIS to meet their daily needs. Some seniors who rely on these programs are women who carried the burden of unpaid labour such as caregiving, but now have longer life expectancies. The OAS and GIS income assistance programs have not risen at the same rate as the incomes of Canadian households as a whole.

Causes of Homelessness: poverty, economic circumstances, loss of spouse/partner, unstable job issues, pensions that are not keeping up with rent increases, inadequate housing due to rodents, fleeing violence or rising living costs.

Priorities to Address Homelessness: governments should recognize adequate housing as a basic right so each person can live with dignity. Services need to be expanded for Indigenous people, with plans to tackle poverty issues and expand homecare for people with chronic health issues or mental illness and addictions. Seniors may be in shelters for longer than what is optimal as there are few choices for them to be housed in age-friendly communities close to transportation and medical services.

Dramatic increases in numbers of homeless persons, at-risk populations, and unsheltered seniors are raising concern in Canada. Preventative action is needed now. The federal government in their consultation for the National Housing Strategy state “all Canadians deserve access to housing that meets their needs and that they can afford.” A commitment to ending homelessness should be implemented through their strategic plans, including creating supportive and affordable housing both in urban and rural parts of Canada.

It is estimated that 3.2 million Canadians live in poverty who could benefit from social assistance, housing improvements, and low-cost housing. Homeless in Canada report (www.CharityIntelligence.ca) the prevalence of shelter users by province per million population in highest ranks: Alberta, Yukon, Nunavut, and Ontario lead the prevalence statistics, with the lowest prevalence in P.E.I.

Reasons for concern: homeless persons may have inadequate housing, unstable environments to live with inadequate sanitation, access to health services, food and nutrition, and mental distress. Absolute homelessness is estimated to be 157,000 in Canada, including 125,000 in transitional housing and 32,000 chronically homeless.



...continued from page 19

Economic costs to Canada: estimates include 15 per cent of the prison population were homeless in the year before incarceration. The cost for provincial emergency services, social assistance, income support, child protection, and drug and alcohol treatment to homeless Canadians in 2006 was \$285 million. The longer people remain homeless, the worse their health becomes. Mental health is the top reason for emergency visits and hospitalization, accounting for 52 per cent of all homeless hospital treatments. The costs incurred by the homeless: jails, ambulances, social services, health care, and hospital admittance could be better spent on securing adequate housing with services to decrease/prevent homelessness. Shelter count is highest in Ontario, followed by Quebec, Alberta and B.C., the provinces with the greatest population.

One in five of all rental households in Canada spend more than 50 per cent of their income on rent. Two hundred and thirty-five thousand Canadians experience homelessness each year. The number of older adults and seniors over 65 years who are experiencing homelessness is growing. 28-34 per cent of shelter population is Indigenous, although they constitute 4.3 per cent of Canadians, as stated by the State of Homelessness in Canada in a 2016 report.

Action Plan: Endorse efforts to have a Poverty Reduction Plan in all jurisdictions. The national Homelessness Partnering Strategy supports community-based solutions, with preventative measures to reduce homelessness:

- by building community capacity by coordinating all governments and sharing resources
- by fostering partnerships and investments that contribute to raising awareness and understanding of the many issues in reducing homelessness in Canada
- by investing in transitional and supportive housing through a 'Housing First' approach to support community-based efforts with an emphasis on prevention to reduce homelessness

Funding: The Federal Homelessness Partnering Strategy has a plan for five years (2014-19) to help communities adopt a 'Housing First' approach which gives homeless persons a permanent place to live and provide them with necessary supports to help stabilize their lives.

Progressive Models: Saskatoon's Action Plan combines housing and creation of action teams to improve service coordination, boost housing placement and support programs, focus on prevention, and ensure a supply of appropriate housing with dignity. To prevent homelessness, the Plan is developing discharge protocols with hospitals, child and family services and corrections, with the creation of a 'rent or utility bank' to help people supplement their income to pay rent in a crisis. They are focusing on the rising numbers of people in shelters or on the street and note that 45 per cent are aboriginal. Rising rent costs and lower incomes due to the economy may add to the stress of trauma or abuse.

B.C.'s housing minister states that 'homeless counts' in 12 areas of the province are necessary as homelessness is no longer an urban issue. Smaller communities have seen increases in the number of people at risk of homelessness due to high housing costs and lack of affordable housing. B.C. will fund modular housing for people struggling with homelessness, with needed services and counselling. Also, new supportive housing units for people at risk of homelessness will be built, for a total of 4,500 units.

Are you interested in being on the Housing Committee to study and report on housing issues within Canada? We need several members for the Committee. Contact Bernie LaRusic: bernielarusic_392@hotmail.com

Barb Mikulec
Housing Chair

Bernie LaRusic
3rd Vice President

Letter to the Minister

April 9, 2018

Honourable Adrian Dix
Minister of Health
Parliament Buildings
Victoria, B.C. V8V 1X4



CC: Honourable Anne Kang
Parliamentary Secretary for Seniors

Dear Honourable Minister Adrian Dix,

BC Health Coalition concerns re: the recent takeover of Anbang Insurance by the Chinese government regulator

The BC Health Coalition wishes to express our concern over the recent takeover of Anbang Insurance, the China Insurance Regulatory Commission (CIRC). Anbang Insurance owns a controlling interest in Retirement Concepts, BC's largest retirement home chain, through Cedar Tree Investments.

We applaud the recent announcement that the BC government will launch a review of the sale of the retirement home operator, Retirements Concepts, to Anbang Insurance. We are writing to urge you to take a number of additional steps to protect seniors in BC.^[1]

While we understand the federal government is responsible for the sale, the BC government also has a critical role in protecting seniors care from the possible negative impacts of this takeover.

In 2016, the BC Health Coalition strongly urged Honourable Minister Navdeep Bains to reject the proposed acquisition because it is not a net benefit to Canada and poses significant risk to the BC health care system and Canadian Medicare. Allowing a foreign private equity firm's takeover of seniors' care services and entrenching its high-risk profit-making model in Canada's health care system was --and is-- alarming and unprecedented.

The BC Health Coalition was instrumental in starting an online petition asking the federal government to reject the attempt by Anbang Insurance to purchase a majority share in B.C.'s Retirement Concepts senior care chain. The petition garnered over 24,000 signatories.^[2]

However, the petition fell on deaf ears. The federal government and the previous BC government proceeded to approve the sale of Retirement Concepts to Anbang Insurance.

As you know, the sale has huge implications for seniors health care delivery in BC. Retirement Concepts' 20 sites includes 1,900 nursing home beds and 750 assisted living spaces. One of every 10 nursing home beds outside those provided directly by health authorities is now controlled by Anbang, a multinational corporation. Anbang/Retirement Concepts was contracted by the BC government and paid nearly \$100 million for services at 20 sites.

And now with the recent takeover of Anbang, officials from the CIRC, China's central bank and other key financial regulators and government bodies are making decisions that will impact a large segment of B.C.'s resident care homes.

While there is uncertainty about how the Chinese government regulator will reign in or dispose of Anbang's assets, the BC government can take proactive measures in order ensure seniors and care workers are protected.

The BC Health Coalition echoes the Hospital Employees' Union's recommendations to implement an action plan over the next 12 to 24 months in order to ensure continuity and quality of care. Recommendations are threefold:

- Implement more frequent and comprehensive staffing and financial audits of retirement concepts facilities
- Implement a moratorium on contracting out/contract flipping in the broader residential care sector
- Investigate business case for purchasing Anbang's assets^[3]

Our request is that the quality of care provided is maintained and strengthened.

The BC Health Coalition's concerns are rooted in international solidarity with seniors and care workers in a global struggle against privatization of seniors care and health care. The turn towards market-based solutions and the privatization of seniors care (and the wider health care sector) isn't solely a Canadian phenomenon and is, at the root, a problem of global capital.

Neoliberalism as a doctrine became dominant in Canadian policy-making since the 1980's (along with the US, UK, China and other countries) and has resulted in an assault on essential public services such as schools, transportation, and health care.

One of the most catastrophic examples of how seniors' care was bought and sold to global private equity firms was the collapse of UK's largest seniors' care provider, Southern Cross. As a result, over 30,000 elders and vulnerable people were in jeopardy of losing proper care.^[4]

In one prominent example, a case review of Orchid View, a Southern Cross care home in Copthorne, West Sussex, found that the financial collapse of the company directly led to the deaths of five elderly residents due to "institutional abuse". The inquiry highlighted "a lack of respect for the dignity of residents, poor nutrition and hydration, mismanagement of medication and inadequate staff numbers."^[5]

In the 1980s and 1990s, China's own turn to neoliberalism moved its state run system towards a market-based health care model.^[6] Already, China is opening channels to allow foreign companies into hospital and medical device industries. Ironically, a 2017 article in the Canadian newspaper, Globe and Mail, highlights ways Canadian companies can profit off China's massive aging population and rapidly expanding seniors care market.^[7]



While foreign private investment in BC's senior care system should certainly be subject to democratic controls and transparency, any private investment, including Canadian companies, should be held to the same standard. On principle, the commercialization and privatization of seniors care and health care—regardless of nationality—should be opposed.

Therefore, we urge the federal and BC governments to take an approach that rejects austerity measures in the face of global capitalism and to implement the recommendations by the Hospital Employees' Union to ensure seniors and care workers are protected.

Sources:

[1] <https://www.theglobeandmail.com/canada/british-columbia/article-bc-reviewing-sale-of-retirement-home-operator-to-anbang-insurance/>

[2] <https://actions.sumofus.org/a/trudeau-don-t-sell-out-seniors-health-care>

[3] <https://www.heu.org/news-media/news-releases/action-plan-needed-protect-seniors-care-chinese-regulator-takes-charge-bcs>

[4] <https://www.theguardian.com/business/2011/jun/01/rise-and-fall-of-southern-cross>

[5] <https://www.theguardian.com/society/2014/jun/09/financial-strategy-southern-cross-care-homes-blamed-deaths-old-people>

[6] Wang, Shaoguang. 2010. "China's Double Movement in Health Care."

[7] <https://www.theglobeandmail.com/report-on-business/rob-commentary/how-canadian-companies-can-win-with-chinese-seniors/article36148196/>



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Don't Plan for Seniors ...

Plan with Seniors



Protecting the Pensions of Canadians Cannot Be Both Insignificant and Catastrophic

For the tens of thousands of Canadians who have suffered personal losses due to insolvency or bankruptcy, the long-time lack of pension protection in Canada is painfully obvious. But if you haven't been directly affected, it took the recent Sears insolvency to make it top of mind, not to mention front page news. This is why: previous insolvencies happened to lesser known companies, in most cases, to people you likely didn't know. Sears cut through this fog. Everyone had a Sears store nearby. Everyone worked for Sears at some time in their lives or had a relative, friend or neighbour who did. Many of us were regular customers. Concern was widespread and personal.

On top of that, pensions are complex and hard to understand. Pensions are surrounded by strange, confusing technical terms and trade jargon. It was easy to simply agree with the "experts" who said that while these insolvencies resulted at times in pensioners losing a significant portion of their deferred wages, it was necessary to maintain "balance and fairness". However, the basis of this "balance and fairness" was murky, never quite explained.

This time, the confusing technical terms and trade jargon were not enough to deter every day, ordinary people from looking closely at what was happening to their friends and neighbours. What they saw shocked them. Details emerged of the special dividends paid and executive bonuses awarded while the pension was allowed to be underfunded. Public consensus was that this was obviously not just, balanced, or fair.

When all was said to be in accordance with Canadian rules, the public got angry and vocal, and support grew for a change to the laws to better protect pensions in insolvency. This theme was, and is, being repeated by Canadians from coast to coast. Articles, op-eds, opinion pieces have surfaced across all media. Organizations such as CARP, Leadnow, the Canadian Labour Congress, and the Canadian Federation of Pensioners have rallied their members to bring pressure to bear on MPs. Two opposition parties have submitted Private Members' Bills with proposed solutions.

This energy, released by the apparent fundamental wrongness of the treatment of Sears pensioners, has not only led to a widespread understanding that insolvency legislation must change to protect pensions, but it has finally led pensioners, the public and politicians to challenge long-standing "truths" used in the past to maintain the status quo.

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There is a clear contradiction between arguments raised against requiring full solvency funding and those raised against extending super-priority status to the unfunded pension liability in insolvency.

When we approach regulators and argue that 100% solvency funding should be required, the sponsors, financial community experts, and bureaucrats argue that this would be unreasonably onerous. Unfortunately, today, not one of the eleven regulatory jurisdictions in Canada requires 100% solvency funding. Their argument is that the only time 100% solvency is important is when a company becomes insolvent, and very few companies actually do file for insolvency protection. They claim “making all sponsors fully fund their pensions” would “unnecessarily tie up capital that could be better utilized elsewhere”. In other words, pension protection is a small problem, has little impact, and is insignificant to the point that it really isn't worth addressing. In the past, the policy makers, the public and politicians nodded and agreed with the “experts”.

When we address insolvency legislation and argue that super-priority status should be extended to unfunded pension liabilities we get quite a different response from, often, the same sponsors, financial community experts, and bureaucrats. They now argue that pension protection is a huge issue. Protecting pensions would be “disastrous”, cause more companies to collapse, threaten commercial lending in Canada, and significantly constrain growth. In the past, the policy makers, the public, and politicians nodded and agreed with the “experts”. In short, relying on the same sponsors, financial community experts, and bureaucrats pension regulators say that the problem is so small it's not worth addressing; and insolvency regulators say that if addressed, it will have too great an impact and cause companies to collapse. So which is it?

As Sears has opened the eyes of the public and politicians to high-level fundamental moral issues of balance and fairness in current Canadian insolvency legislation, they are also looking at and challenging these past “truths”. Pension protection cannot, at the same time, be both insignificant and an Armageddon-like threat to the Canadian economy. It is easy to see why sponsors and the financial industry have supported these conflicting positions – it is in their financial best interests. Lower funding at one end and no financial responsibility at the other. Today the policy makers, the public and politicians are not simply nodding and agreeing.

The Canadian Federation of Pensioners believes the best, most practical solution is to extend super-priority to the unfunded pension liability. It is the best of the potential solutions because:

- it is entirely within federal jurisdiction;
- it does not involve taxpayer funding;
- it does not directly intrude or impose on business management;
- it takes pensions, one of the most contentious issues in insolvency. off the table resulting in faster, lower-cost process; and
- it does not require additional bureaucracy.

Policy makers and politicians ignore this grassroots concern at their own peril.

Michael Powell, President
Canadian Federation of Pensioners



Greetings:

October 1 is the International Day established by the United Nations to recognize Older Persons. Each year, Seniors' Voice-which is a collaboration of seniors' organizations-seeks to have this day recognized by governments and publicly celebrated in a way appropriate in each community. We focus on four general areas of concern: Housing, Health, Pensions, and Inequality. This year, we are adding a specific demand that the federal government appoint a minister for seniors.

We hope that your organization would be an active participant in the celebration this year. If you have not already done so, the first step would be to add the name of your organization to the list of collaborating organizations on the website: seniorsvoice.org

The second step would be to post on the website any events your group plans to hold. There is a guideline on the website to assist you. Where an event is already planned in your community, we would hope that you would participate in it. If none is yet organized and you want assistance to organize one, please feel free to email a member of the Steering Committee and we will endeavour to put you in contact with other people interested in an event.

Some provinces have recognized October 1 as the International Day of Older Persons. If your province has not done so, we would appreciate your efforts to help make that happen.

We would appreciate hearing back from you about your plans.

Sincerely,

The Steering Committee for Seniors' Voice:

Lucienne Bahuaud: lucienneseniorsvoice@gmail.com

Herb John: herb.john@npfmail.ca

Pat Kerwin: patjkerwin@gmail.com

JoAnn Lauber: jlauber@shaw.ca

Sayward Montague: smontague@federalretirees.ca



Postal Banking System

Bill M166, proposed by Irene Mathysen, calls for a committee to be made to study and propose a plan for postal banking under the Canada Post Corporation in order for citizens to have the option to go to a regulated payday lender without immense fees.

M-166 Private Members Bill has been delayed in the House as a result of changes in the Private Members Business Calendar. The second hour of debate on M166 has been moved to Monday, June 18 at 5:30 p.m.

There has been wonderful support in the form of petitions and post cards sent in from the campaign and having extra time to garner support should be a plus. At this point, we are expecting the vote to take place in the days following Monday, June 18, 2018. Copies of the petition are available at: irenemathysen.ndp.ca/postal-banking-petition

Why is it the provincial and federal governments do not support legislation to put disabled and pensioners at the top of the list in a bankruptcy to ensure their funds are fully funded? Please see the latest media report below.

ici.radio-canada.ca/tele/enquete/site/episodes/403652/enquete-sears-faillite-fonds-pension

Income trusts were a fraudulent product. It was a \$200 billion product with \$70 billion in losses. Diane Urquhart, financial expert, has another major case against CIBC for failing to disclose its over-exposure to subprime.

The political party that starts the trend for dealing with and prosecuting major financial frauds and financial deceit will be the party to truly save Ontarians billions of dollars. Will you consider being that political party that truly represents Ontarians' financial interests?

Please see the full article on our website: ismymoneysafe.org

Hugh Urquhart on the work of his wife, Diane.



B.C. OLD AGE PENSIONERS' ORGANIZATION

Our organization has a long and interesting history. We are the oldest seniors' organization in Canada.

The early years of the 1900s were a very changeable time: the First World War, high prices, followed by a recession and a depression. It was a difficult time for all, but particularly so for the seniors who had been the pioneers of the country. The federal government eventually recognized the difficulties experienced by seniors and enacted legislation on mandatory retirement; also, Old Age Pension legislation based on a means test and a minimum age of 70 years.

The pension was a cost-shared program and a matter of provincial jurisdiction. B.C. had been the most assertive province for the program and was the first province to join the new program in 1927. The first cheque issued on September 1, 1927 went to William Henry Derby of Port Alberni. The cheque, for the maximum monthly allowance of \$20, was presented by A.W. Neil, MP, who then purchased the cheque back from Mr. Derby and framed it.

The qualifications for eligibility were quite stringent: must be a British subject, 70 years of age, 20 years' residence in Canada, five years in the province, not an Indian under the Indian Act, not in receipt of an income of as much as \$365 a year, etc.

E.R. Vipond was the co-founder and the first president of the BCOAPO. He had applied for a pension and his application was rejected on the grounds that his several sons were capable of supporting him. The pension would only be awarded if he took his sons to court under the Parent Maintenance Act and the court decreed his sons could not support him. Angry, he consulted a lawyer, Gerald V. Pelton, and after some discussion they arranged a meeting of interested persons to establish the Old Age Pensioners' Organization of British Columbia.

The aim was to

- Protect the rights and interests of Old Age Pensioners or prospective pensioners over 60, to prevent discrimination, avoid technicalities and undue delay in the consideration of applications for pensions;
- Endeavour to secure and maintain fair and just legislation and executive action at all times in the best interest of old age pensioners; and,
- Preserve their status as citizens, entitled to pensions, as a social and legal right and not by way of relief or charity, and enable them to maintain their dignity and self-respect as pioneer citizens of Canada.

The story goes that, while Gerald Pelton was not paid directly by the BCOAPO for his legal advice, he helped many individuals with their applications for the Old Age Pension and, when asked what his charge was, he would say "Oh you just give me a dollar when you get your first cheque!"

In 1932, the BCOAPO organized its first provincial legislative petition. The petition was aimed at federal regulations under the Act and called for an end to the calculation of fictive income from adult children. Copies were sent to all towns in B.C. and the target was 20,000 signatures. We are not sure if that target was met.

...continued from page 28

As an organization, we continue to advocate on behalf of seniors in British Columbia through our resolutions discussed and passed at the convention.

This year, our convention will be held from June 12 to 14 in Nanaimo, where Branch No. 4 is celebrating 80 years of existence.

Our branches continue to contribute to the social lives of seniors in their communities in many ways.

Over the years, there has been much discussion about removing the words 'Old Age' from our organization's name. My personal opinion is that we should REMEMBER OUR ROOTS.

Betty Bolton



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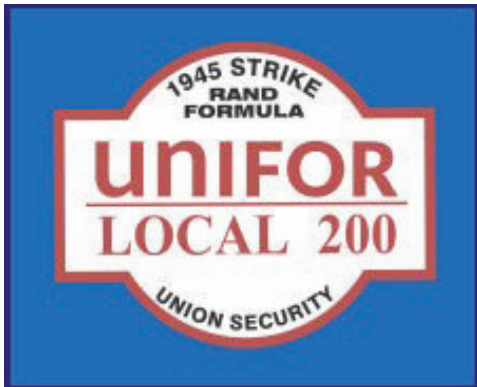
0069-0218

STOP DREAMING AND start doing

Walk the romance-filled streets of Rome. Peer out the window of a moving train as it travels through the Canadian Rockies. Spot elephants from an open-topped Jeep in Kenya. If you have been waiting, then it's time to go. Each of the seven continents has wonders to behold. Time never slows down - so why should you?

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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 2098	UNIFOR Local 2458



National Pensioners
Federation



Fédération Nationale
des Retraités

Clubs and Group Registration

Includes:

- Membership Certificate
- 1 Year Subscription to The National Newsletter (3 issues published per year)
- Important Mailings
- Invitation to Annual Convention
- Special insurance rates for members

Club Name: _____

Address: _____

City: _____ Postal Code: _____

Province: _____

Contact: _____ Email: _____ Phone# _____

Number of Club/Group Members: _____

Annual Club/Group Membership Dues:

Under 100 Members	\$35.00	\$ _____
101 to 500 Members	\$75.00	\$ _____
501 to 1,000 Members	\$125.00	\$ _____
1,001 Members and over	\$350.00	\$ _____
Donations gratefully accepted	\$	\$ _____
Total amount of cheque	\$	

Please register online at : <http://www.nationalpensionersfederation.ca>
(Online registration is less expensive and very convenient)

NPF c/o Mary Forbes, Treasurer - 2186 Stanfield Road, Mississauga ON L4Y 1R5

mary.forbes@npfmail.ca Phone# 905-306-1830

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

Secretary - Wendy Rolfe

Sergeant at Arms - Mike Saunders

Female Member at Large - Debbie Korson

Member at Large - Lance Livingstone

Trustees - Don Campbell

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

www.local222retirees.ca



National Pensioners
Federation



Fédération Nationale
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Individual Registration

Includes:

- Supporter Card
- 1 Year Subscription to The National Newsletter (3 issues published per year)
- Important Mailings
- Invitation to Annual Convention
- Special insurance rates for member

NPF CLUB NO (if applicable)

Full Name:

Address: _____

City: _____

Postal Code: _____

Province: _____

email address: _____

Phone no# _____

Individual Membership Rate: \$25.00 _____

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Donations gratefully accepted \$

Total amount of cheque \$

Please register online at : <http://www.nationalpensionersfederation.ca>

(Online registration is less expensive and very convenient)

Registration forms and cheques can also be forwarded to:

National Pensioners Federation
c/o Mary Forbes, Treasurer
2186 Stanfield Road, Mississauga ON L4Y 1R5
mary.forbes@npfmail.ca phone# 905-306-1830



RETIREES AREA COUNCIL

AJAX, OSHAWA &
PETERBOROUGH

UNIFOR LOCALS 1090, 222 & 524

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