

# NEWSLETTER

National Pensioners Federation



*75 Years of Seniors Working for Seniors*

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

# NATIONAL PENSIONERS FEDERATION

## NPF Executive 2018 - 2019



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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](mailto:mary.forbes@npfmail.ca).**

Thank you Maria Pinto for her assistance.

**National Pensioners' Website**  
[www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)



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## Trish McAuliffe, President's Report



Photo Credit: Arnie De Vaan

**Trish McAuliffe recipient of the 2018 CURC (Congress of Union Retirees of Canada) Recognition Award for Service In the Community, Union, and Political Activism Nationally, Regionally and Locally.**

Here in Ontario, June is Senior's month, marking 2019 as the 35th Annual Proclamation as themed "Now's the time to start something new." Senior's contribute to our communities continuously with their experience, wisdom, and valuable life learning. However, the challenge becomes more tiresome as struggles seem to repeat themselves. Today, not unlike years past, we fight to protect gains made in all areas of public services, government programs, and specifically health care more. Throughout June let us redeclare and share our history of these struggles and give this generation our optimism to win.

As we lead into the summer months, keep in mind that our MPs will be touring home ridings and looking for voters. This is the perfect time to review the Vibrant Voices coalition documents in the NPF March newsletter. Help make your MP pledge do better for seniors across Canada and use our guiding document for recommendations. A National Pharmacare Plan is a top priority for many but the facts remain stark when it comes to income insecurity and the housing crisis for seniors. The studies were completed, and the recommendations have been presented to the Parliamentary Standing Committee. It's time for Canada to adopt and deliver on a National Seniors Strategy.

For the last six months, NPF has joined with coalition partners to catapult the Pension Protection campaign to a priority national discussion. I have sent emails to leadership affiliates outlining our campaign material, media releases, and articles. Our website also hosts the Pension Protection Lobby "[Tool Kit](#)" for each advocate willing to visit their MP and discuss our resolve. We implore the Federal government to resolve with a fair and balanced approach to make this right. Canadians have turned their employees to hold their pensions in secure hands. They deserve what they have worked hard to earn. Legislation must now be improved to protect us from the failures of Sears and Nortel pension fund loopholes.

I wish to send out our full gratitude to our affiliate Canadian Federation of Pensioners and the tireless work of Mike Powell, our resident expert. The final submission to Bill C-97, the Budget Implementation Bill, should be reviewed by all our members. This is the ammunition you will need when approached by an MP or a Federal candidate this summer. All the material that our coalitions have delivered on and circulated are available on the NPF website under the Campaigns tab, titled Pension. Here you will find the material you will need to act as your guide in our fight to secure pension priority. Your help and your affiliates support would be appreciated. Just keep us posted on the results.

I could go on about the terrific work we are doing on all the files that are important to us and our affiliates, but I will leave that for you to see in this newsletter. Our committees are doing a fabulous job and are using all of their skills and hours in a day to work hard for the benefits of seniors across Canada. I am looking forward to their full reports at our 75th Convention this year and I hope each of you are putting plans in place to attend.

Please keep in mind that the NPF Executive Board elections will be taking place and we need serious volunteers to help us over the coming term. The role and responsibilities of 1st Vice President, 3rd Vice President, and Treasurer are listed in the newsletter for you to review. Also the notice of the Constitutional Amendment, is presented here for delegates to review and voted on at the convention.

Our 75th Anniversary celebration is teaming up to be a great kick off for seniors to get attention leading into the Federal election. Your thoughts and participation in previous conventions have helped us plan an even more exciting event this year. Please be sure we hear from your affiliated groups on ideas and/or plans you want to see in place. We won't be able to accommodate them all, but it gives us some opinions. Especially when it applies to our direction in reestablishing the Affiliate/Member award. This award will be presented with thanks, to the founding Nathan Medd family. We are looking forward to hosting a super convention with you all there!

## Our Pension Protection Campaign Needs YOU!

We must continue to call for super-priority for defined benefit pensions in the event of corporate insolvency and for the creation of a pension insurance fund. Pensioners have paid into their pension funds and deserve to have their pensions protected.

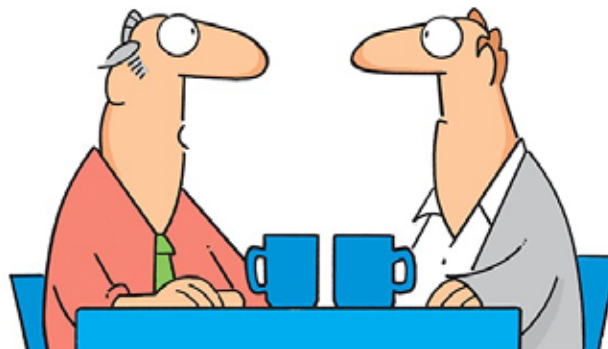
How can you help?

- Contact your MP and candidates for the 2019 federal election.
- Share our information by email or in person.
- Get them to commit to protecting defined benefit pensioners!

There is a Lobby tool kit to help you on the NPF web site:

<https://nationalpensionersfederation.ca/pension-protection-lobby-tool-kit>

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**"At age 65, I'm having my age legally changed to 22 so I can start saving for my retirement."**





# CANADIAN PENSIONERS DESERVE REAL PROTECTION

Canadian pensioners have worked hard all their lives and deserve to have their pensions protected. The Canadian Federation of Pensioners and the National Pensioners Federation are calling on all MPs to support changes that will safeguard defined benefit pensions.

**Our more than 1 million members are counting on you to protect their pensions.**

National Pensioners Federation  Fédération Nationale des Retraités

CANADIAN FEDERATION OF PENSIONERS  FÉDÉRATION CANADIENNE DES RETRAITÉS  
ADVOCATING FOR PENSIONERS POUR LES RETRAITÉS

## CURRENT LAWS DO NOT PROTECT PENSIONERS

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### There are no real protections for defined benefit pensions when a company goes bankrupt.

- The risk to defined benefit pensions occurs when a company becomes insolvent and its pension is underfunded.
- When companies are in trouble but haven't yet become insolvent, pensioners are powerless to intervene and secure their pensions. All other creditors can negotiate terms to protect their interests.
- Insolvency law does not treat pensioners fairly. Unlike creditors, pensioners are not automatically able to negotiate their terms when assets are divided. They aren't even allocated a seat at the table, unless the court grants them one.
- According to the Financial Services Commission of Ontario (FSCO), 78% of defined benefit pension plans in Ontario are under-funded. In the event of an insolvency, those pensioners will not receive their full pension. **This puts an estimated 850,000 pensioners at risk.**

## THE FEDERAL GOVERNMENT MUST ACT NOW TO PROTECT PENSIONERS

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- 1.** Create a **pension insurance program** that insures 100% of the pension liability. This should be fully funded by the plan sponsors. While this would impact only federally regulated pensions, it would create a model for similar plans at the provincial level.
- 2.** Amend insolvency legislation to extend **super-priority** to the unfunded pension liability. While this would not guarantee pensioners would receive 100% of their pensions, it is an action the federal government should take to provide increased pension security to all pensioners of companies entering insolvency.
- 3.** Establish a **recurring refundable tax** credit equal to the annual pension loss experienced by a pensioner. If legislation is amended to ensure pensioners receive their full pension or if a pension insurance program is created, this credit will serve as a backstop to ensure these changes work to protect pensioners.

# CANADA LAGS BEHIND THE US AND UK IN PENSION PROTECTION

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The insolvency of Sears highlights the disparity between American and Canadian pension protections.

In Canada, Sears pensioners have lost their health and dental benefits, and, outside of Ontario, 20% of their pensions

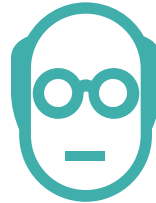
In the U.S., 90,000 Sears pensioners will receive their full pensions through the Pension Benefit Guaranty Corporation.

**CANADIANS EXPECT  
THEIR GOVERNMENT  
TO PROTECT THEM.**

**THE FEDERAL  
GOVERNMENT MUST  
PROTECT PENSIONERS NOW.**

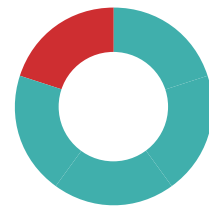
## Case Study: A Sears Retiree

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A **63-year-old** retiree with **47 years of service** at Sears was promised a **monthly pension of \$3,500** through the company's defined benefit pension plan.

When Sears became insolvent, its pension was **80% funded** on wind up. This left an **unfunded pension liability of 20%**.



**Depending on where they live,  
here is what the pensioner would receive:**



**U.S. \$3,500** - Fully protected by Pension Benefit Guaranty Corporation



**U.K. \$3,150** - At least 90% protected by the Pension Protection Fund



**ONTARIO \$3,100** - Only partially protected by the Ontario Pension Benefits Guarantee Fund



**Rest of Canada \$2,800** - No protection!!

# WHAT ARE DEFINED BENEFIT PENSIONS?

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- Over 1.3 million Canadian retirees and their spouses rely on defined benefit pension plans.
- Defined benefit pension plans are a part of an employee's total compensation package and are legally considered deferred compensation.
- The annual pension amount is calculated using a formula that reflects an employee's salary, length of service and age.
- Pensioners have planned their retirement based on their defined pension income.
- Pension income is taxable in the hands of pensioners.

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## About the Canadian Federation of Pensioners

The Canadian Federation of Pensioners (CFP) advocates on behalf of defined benefit pension plans and their members. Founded in 2005, the CFP is the united voice of 20 retiree groups who work together to improve pension security across Canada. CFP is a member of the National Pensioners Federation.

### Contact:

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www.pensioners.ca

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## About the National Pensioners Federation

The National Pensioners Federation (NPF) is a national, non-profit, non-partisan umbrella organization of more than 350 seniors chapters, clubs, and groups across Canada. We work together to influence government policy and legislation to support a better life for all ageing Canadians. With over one million collective members, the NPF is a clear, unified voice for older Canadians and the issues that matter most to us.

### Contact:

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# Mary Forbes, Treasurer's Report

Greetings Everyone,

Arrangements for our 75th Anniversary Convention are well under way. We hope to make this a very special occasion and would be happy to accept donations.

If you are having trouble logging onto our website to register, there appears to be an ongoing intermittent problem, sometimes it works immediately others not. All I can say is try, try again. If you are still having a problem, please contact me.

Only in Ontario has the Ford government continued their agenda of cutting and slashing. Through Health Care, real dollar cuts to Hospitals, amalgamation of health care agencies and privatization of services. Education spending is also frozen, and the average size of classes will increase causing the layoff of teachers and education workers. There are also cuts to tuition fees for students and the tying of funding into performance outcome. There are cuts in Child and Social Services, as well as reductions in legal aid spending. Cuts to dementia, autism, mental health funding, and much more. Families with sick children will be forced to seek private health care, pay deductibles and co-payments. Provincial funding has been cut by almost one third and public health units have been cut from 35 to 10.

The Provincial Government introduced Bill 74, which gives sweeping new powers to the Health Minister and the super agency who can now force restructuring of the entire health system. There have been \$22 billion cuts in funding for public services under the Ford regime, which is worse than what we had under the Harris regime.

They have failed miserably to keep jobs in Ontario and to represent the people of Ontario. The statement "For the People," is certainly not the working people.

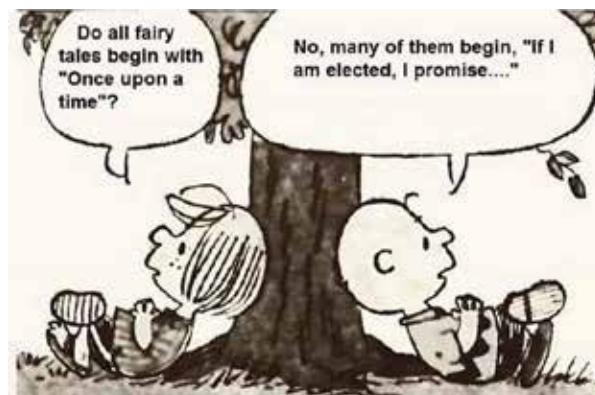
"First, they came for the socialists, and I did not speak out—because I was not a socialist.

Then they came for the trade unionists, and I did not speak out— because I was not a trade unionist.

Then they came for the Jews, and I did not speak out—because I was not a Jew.

Then they came for me—and there was no one left to speak for me". Pastor Martin Niemöller

We are positioned to make our voices heard and we must do that at every opportunity.



## Mike Kaminski, First Vice-President's Report

Canada 2019, what exciting developments are in store for us as Canadians? There is always a lot in the news. More about the United States than Canada, but that seems to be how our media works. Yes, we should be mindful that there will be a Federal Election this fall. The election platforms are starting to roll out and these will highlight some of the issues we should be concerned with. NPF is also looking forward to celebrating its 75th Anniversary at the AGM in September in Mississauga.

For seniors, there are many challenges that need to be addressed, but will this occur? NPF, in collaboration with other, like-minded organizations, has been putting together a lot of research in regard to senior's issues, past experiences, and a strategy which best addresses them. Nationally, Primary Care, Pharmacare, Pension Protection, Housing, Social Inclusion and Financial Viability are the main areas that need addressing.

In the process of developing a co-ordinated National Seniors' Strategy, the above areas are ones which need to be focused on. However, in this country with bilateral funding for health care, these areas also need to be addressed provincially. A provincial Senior's Strategy needs to be developed in concert with the national organizations to best reflect the policies that will best address the evolving needs of seniors across Canada.

To achieve these goals in 2019, the Seniors of Canada needs to unite so that their voice is heard and understood by political candidates. Seniors across this land need to get more involved, more engaged with provincial organizations like the Saskatchewan Seniors Association Incorporated, and nationally with the National Pensioners Federation. With the increasing number of seniors in this country, the Strength of Seniors should be instrumental in achieving good policies with whichever party forms the next government. 2019 can be a year of celebrations, not just for NPF, but also for seniors in Canada.



Pictured is left to right, Trish McAuliffe, Pres NPF; Pat Trask, Pres SSA and Mike Kaminski, 1st VP NPF

# Patrick Brady, 3rd Vice President PENSION PLAN CANADA

At the National Pensioners Federation Convention in 2016, the delegates approved the following resolution:

***“That the NPF and its affiliates lobby the provincial Finance Ministers to support the Canadian Labour Congress’s proposal for an enhanced Canada Pension Plan and Quebec Pension Plan.”***

In the months that followed, representations to both provincial and federal governments were made by the NPF, the CLC, and other like-minded individuals and organizations urging improvements in the CPP.

Our efforts were met with some success! Highlights of recently announced changes can be seen below.

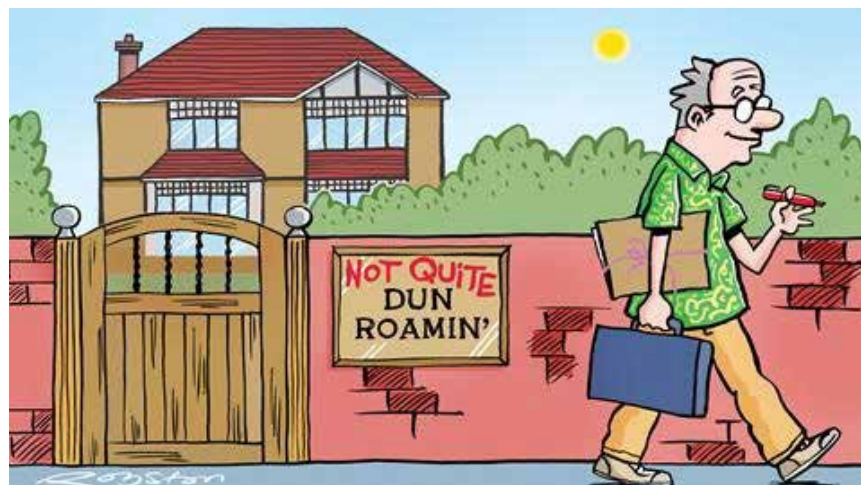
Under changes being phased in by 2025, the pension benefit will rise to 33.33 per cent of earnings on which contributions were made. The maximum amount of income covered by CPP will rise by 14 per cent from the projected 2025 limit of \$69,700 to \$79,400. The additional CPP contributions amount to 2 per cent.

This means that a Canadian with 40 years of \$50,000 in consistent pensionable earnings would receive \$4,000 per year in CPP benefits.

For every dollar of new CPP benefits a worker earns, approximately 62 cents will make it into the worker’s pockets. So, of the \$4,000 extra CPP benefit, a senior will receive approximately \$2,500.

NOTE: Taxes, employment patterns, earning levels, OAS, GIS, spousal income, and many other factors will interact to affect how much of the CPP benefits will make their way into workers’ pockets. What has been noted in the preceding paragraphs is an overview. Individual benefits will be calculated under specifics provided through the Canadian tax laws.

That being said, the NPF is pleased to see changes being made and is proud to have been part of the lobbying efforts which led to those changes.



## Kathleen Jamieson, Member at Large & Health Care Committee Liaison

### READING THE TEA LEAVES: WILL WE EVER GET UNIVERSAL PHARMACARE?

It looks like full implementation of a single payer. Universal pharmacare plan will not happen any time soon, according to two experts on the issue, B.C. MP, Don Davies and UBC Professor, Steve Morgan. There are a few other ominous signs as well.

Speaking at a recent COSCO meeting, MP Davies said he expects the Liberal government will offer only a “piece-meal” approach to pharmacare intended to fill in the gaps in insurance coverage for some Canadians. He argues that full implementation could occur immediately, but he sees a lack of the political will needed to do so.

Davies was co-chair of the House of Commons Standing Committee on Health, and after that, two years of studies issued the report titled Pharmacare Now: Prescription Medicine Coverage for all Canadians on April 18, 2018.

According to the conclusions of that 2018 report, a universal single-payer pharmacare program would save lives, lead to improvements in everyone’s health and save Canada billions of dollars. It would also close a decades-long major gap in Canada’s public Health Care system bringing it into line with other developed countries. The Parliamentary Budget Officer calculated separately that there were major savings to be gained.

The report recommended that Canada implements a universal prescription drug program that would provide coverage for all Canadians and control drug prices that are the third highest of 29 OECD countries. The report, and its 18 recommendations, were fully supported by both the Liberal government and the NDP.

At another recent COSCO event, Dr Steve Morgan, said “he is consulted on Pharmacare issues by unions and by governments of all stripes. He was careful not to be prescriptive but said that he expects the current government will decide to take a “staged” or incremental approach.”

Morgan believes extensive lobbying in Ottawa by big pharmaceutical drugs and insurance companies, which stand to have their profits decimated by a single payer public model, are a major factor behind the Liberal government’s reluctance to adopt the full implementation of universal pharmacare. According to a May 2019 CBC report, the Canadian Life and Health Insurance Association and Innovative Medicines representing big drug companies alone lobbied the federal government 160 times in the last 12 months.

On May 18, 2019, the Minister of Health, Ginette Petipas-Taylor, was the keynote speaker at an industry event (insurance and drug companies) organized by the non-profit Canada 2020 enterprise. They have close ties to the Liberal government (Macleans, October 12, 2017) has drug company and industry backing.

Academics knowledgeable about the issues were not invited, according to a May 19, 2019 CBC report of the event by Vic Adhopia “One striking feature of this forum --- the shared opposition to a national pharmacare plan.”

One tentative agreement that titled government announced in the 2018 Budget was the appointment of a federal advisory council led by Dr Eric Hoskins to consult the public, the provinces, and the territories on the implementation of a universal pharmacare system This was a step towards Universal Pharmacare.

In April 2019, Dr. Hoskins released a very brief interim report. Some call it an encouraging first step, others find it lacking in substance. The final report of Hoskins' Advisory Council is due out in June.

It is expected to indicate the direction that the Liberals will take on universal pharmacare in the lead up to a federal election that they may just lose.

Then what happens?



Photo credit, Dave Ottewell

COSCO Executive members and NDP MP Don Davies.

Diane Wood is holding Don's petition for a Universal Dental Plan with signatures received at Council of Senior Citizen Organizations of BC (COSCO) Delegates meeting on May 10. Pictured with Leslie Gaudette and Kathleen Jamieson holding the CLC Pharmacare fan, COSCO Executive members

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Don't Plan for Seniors ...

Plan with Seniors



## Access to Care Alone Isn't Enough

While new long-term care beds announced by the provincial government today are badly needed, CUPE Ontario is calling for long-overdue investments to increase resident quality of life and care levels which are dismally low compared to other provinces.

Failing to do that, says Candace Rennick, CUPE Ontario secretary-treasurer, “means our government will continue to fail the 80,000 frail long-term care residents whose care needs are much higher than the province is providing funding for. Levels of care are simply too low in Ontario for the increased complexity of residents. So, it’s not enough to just pay for the bricks and mortar to create new long-term care beds. All that gets us, is more vulnerable residents in long-term care beds with inadequate care levels.”

Long-term care residents today have a much higher acuity and require much more care than they did 20 years ago. Residents with heart disease are growing at a rate of 4.5% per year, those with renal failure are growing at a rate of 3.7% per year. Residents with six, or more, formal diagnoses are growing at a rate of 4.8% per year. Growth in care that is labour-intensive is growing at an alarming annual rate: 5.2% for oxygen therapy, 9.7% for the administration of IV medications, 8.3% for the monitoring on input and output.

As the complexity and heaviness of the care needs of the residents in long-term care homes have risen dramatically, government data shows that the amounts of care provided have actually declined “while residents are increasingly sicker,” says Heather Duff, chair of CUPE Ontario’s health care workers’ committee. “There is a grievous shortfall of resident care in Ontario long-term homes. Yes, we do need more beds, but access alone isn’t enough. Increased care must come with those beds.”

An additional thirty thousand long-term care beds by 2028 will only partially offset the rapid growth in the 85+ population. The ministry of finance projects 42.5% growth in the most relevant population (85 and over) between 2018 and 2028. That growth would require an addition of 33,300 long-term care beds.

“In other words, even the 30,000 new beds the provincial government has committed to bringing on stream will not entirely offset aging and would require either more patients to be treated in home care or hospital. It will definitely not solve the hospital capacity problem,” says CUPE’s Ontario Council of Hospital Unions president Michael Hurley.

Submitted by K. Jamieson



# Response Letter from the Minister of Health, Re: Pharmacy drug sales kick backs

Dear Trish McAuliffe,

Thank you for your letter, dated March 21, 2019, to the Honourable Ginette Petitpas Taylor, Minister of Health. This response is being sent on her behalf. We would like to thank you for taking the time to express your concerns about the cost of drugs. It is critical for Canadian seniors to have affordable access to prescription drugs.

The management of prescription drugs is a shared responsibility in Canada. The federal government is responsible for assessing the safety, efficacy and quality of drugs before approving them for sale in Canada. It also regulates the price of patented drugs in Canada through the Patented Medicine Prices Review Board (PMPRB) while the prices of generic drugs are set by the provinces and territories.

Each province and territory is also responsible for the oversight of pharmacies, including the enforcement of pharmaceutical standards and regulations. The oversight of health professionals including pharmacists falls under the jurisdiction of provincial and territorial governments. As you have noted, the body that manages public complaints related to the practice of pharmacies in Ontario is the Ontario College of Pharmacists; therefore, if you have not already done so, we would encourage you to submit your concerns to them at: [concerns@ocpinfo.com](mailto:concerns@ocpinfo.com)

The Government of Canada recognizes the difficulty high costs create for Canadians trying to access necessary medications. We are working with provinces and territories as an active member of the pan-Canadian Pharmaceutical Alliance (pCPA) to combine the governments' collective buying power to set the price point for many generic drugs, as well as negotiate lower prices on brand name drugs for all public plans. It is estimated that the pCPA's collaborative efforts achieved approximately \$1.98 billion in annual cost savings for government drug plans.

Additionally, the federal government is working to modernize the PMPRB to ensure that it has the correct tools and information to fulfill its mandate to protect Canadian consumers from excessive patented drug prices. You can find more information on this initiative at: <http://www.gazette.gc.ca/rp-pr/p1/2017/2017-12-02/html/reg2-eng.html>.

Health Canada will continue to work with provinces, territories and other partners to lower the costs of prescription drugs and improve access. In the meantime, letters like yours from the National Pensioners' Federation help us to better understand the concerns of Canadians.

**Thank you for taking the time to write.**

Sincerely,

**Strategic Policy Branch  
Health Canada**

# Jerry Gosling, President, BC-Old Age Pensioners Org.

The Canadian Deprescribing Network (CADEN) BC Deprescribing Conference May 17th, 2019

Hyatt Hotel and Conference centre, Richmond BC

COSCO (Council of Senior Citizens Org.) partnered with CADEN to present this Conference and seniors from across the Province were invited to attend. The Conference was filled to capacity as a variety of organizations and cultures were represented.

Speakers from across Canada presented a wide range of topics which were all related to seniors and medication that they currently take.

Isobel Mackenzie spoke of informed consent: one safeguard to medication misuse; Why do I need this drug? What am I taking this drug for? When do I take this drug? When do I stop taking this drug? What are the side effects of this drug?

Isobel also stated that boredom is very prevalent in Residential Care Facilities.

Gina Gaspard, clinical nurse specialist, spoke on medications and the First Nations of whom 3% of First Nations take nearly 20 medications a day.

Alan Cassels spoke on communicating health policy and saying “NO” to drugs.

Steve Morgan spoke on safe and appropriate medication and the national pharmacare plan.

Jamie Falk spoke on making safe medication part of the fabric.

Doug Danforth, a retired pharmacist, and myself gave a short presentation on deprescribing which we present to organizations. This is the 3rd CADEN Conference that Doug and I have attended and we have given a presentation in two of them.

Cara Tannenbaum, MD, co-director CADEN, spoke on a wide range of deprescribing topics throughout the day long Conference.

The CADEN staff I talked with following the Conference felt that the BC Conference went very well.

## Barb Mikulec, Chair Person Housing Committee Report

### Housing relating to the National Housing Strategy (NHS) 10 year \$40 billion strategy

The NHS was announced by the Canada Housing and Mortgage Corporation in 2017 as a 10 year plan that sets a renewed role for CMHC to engage with provinces and territories as they deliver affordable housing solutions. The goal is to reduce the number of Canadians in core housing need or experiencing chronic homelessness.

Objectives:

- Construction of 100,000 new affordable housing units
- Repair 300,000 affordable housing units
- Cut chronic homelessness by 50%
- Protect 385,000 households from losing an affordable home
- Remove 530,000 households from housing need

**The National Housing Strategy** will target housing needs, including shelters, community housing to affordable rental and homeownership. The goal is only 30 per cent of household income to be used for housing.

**National Housing Strategy** hopes to strengthen the middle class, and lift more Canadians out of poverty. The Strategy-funded through new and existing programs, includes a **National Housing Co-Investment Fund**, the **Canada Housing Benefit**, and community housing initiatives.

**National Housing Co-Investment Fund** will provide \$15.9 billion including \$4.7 billion in contributions and \$11.2 billion in low interest loans, to repair existing rental housing and develop new affordable housing. This Fund is expected to create up to 60,000 new homes and repair up to 240,000 existing community homes. The Fund will partner with provinces, territories, municipalities, non-profits, co-operatives and private-sector.

**Canada Housing Benefit** will help 300,000 families by providing an average rent subsidy of \$2,500 annually, beginning in 2020 and ending in 2028. This jointly funded **Benefit** of \$4 billion will provide support to families and individuals in housing need, including those currently on a social housing wait list and those in the private market.

For Barb Mikulac's FULL REPORT visit:

<https://nationalpensionersfederation.ca/housing>

See <https://www.placetocallhome.ca/> for more information





The Public Interest Advocacy Centre will be representing the National Pensioners Federation in the CRTC 2020 public consultations specifically looking at:

- the state of competition in the retail wireless service market;
- regulation of wholesale mobile wireless service and the provision and competition implications of the Mobile Virtual Network Operator (MVNO) access; and
- the future of mobile wireless services in Canada- 5G technology and other developments.

Once again we have a chance to share our experiences and ideas with the CRTC; enabling them to better understand your wireless concerns, and accordingly, plan to take the required measures. PIAC encourages us to participate, and share views regarding the available choices within the retail wireless industry, issues we may have faced with mobile wireless services, and any measures needed for improvement. The deadline for additional comments and stories to support our call as intervener is mid October 2019.

**Helpful Links:**

- CRTC Notice of Consultation: <https://crtc.gc.ca/eng/archive/2019/2019-57.htm>
- Contact the CRTC: <https://crtc.gc.ca/eng/contact/>
- To contact PIAC: <https://www.piac.ca/contact-us/>





## Shared housing arrangements should be encouraged – not tolerated

Toronto Star February 2019

I thought this was a rather interesting concept for Seniors' who are left on their own and are finding it hard to make ends meet.

A story related to the economics of today about sharing and it feels as if it may become a trend. "The Golden Girls of Port Perry" who bought a house together and renovated it so that they could all live in it together. At first this living arrangement was opposed by their local municipality which almost passed a bylaw to forbid their co-ownership of this type of communal living. The Human Rights Commission stepped in and this led to the creation of a private member's bill "The Golden Girls Act" to amend the planning act to prevent municipalities from banning this type of living.

The Golden Girl's residents talk about the obvious benefits of this way of living. They have their own private suites, shared living and dining areas, companionship, friendship, safety, financial benefits and care during illness.

This is not a new concept, students and young adults have been sharing rental homes with roommates for generations. What may be new is the number of people who may find some kind of shared accommodation and especially shared ownership accommodations, attractive.

The Governments need to build more social housing and they need to encourage the construction of a lot more rental housing. Governments, Authorities and Financial Institutions need to be making it easier for people to get together to find places to live and more arrangements that allow people to share current homes of various kinds and to allow them to renovate to meet their needs would help the housing situation.

Submitted by Mary Forbes



# National Pensioners Federation Members SAVE \$100\* per person on any tour!

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\*restrictions apply Visit [collette.com/npf](http://collette.com/npf) for more details (use above link to redirect)



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**EXCLUSIVE**  
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**NPF MEMBERS**

**10% OFF** Talk & Text plans\*  
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Call **1-877-935-2266** or visit [simplyconnect.ca/national-pensioners-federation](http://simplyconnect.ca/national-pensioners-federation)



*Donation made to NPF for each activation*

*\*Some conditions apply, call for details.*



# Scholarship Program 2018

OPEN: APRIL 2, 2018

Johnson Inc. is proud to offer **50 scholarships, valued at \$1000 each**, to students completing high school in 2018 and starting post-secondary education in the fall.

**Application Deadline: August 31, 2018**

For eligibility criteria visit [johnson.ca/scholarship](http://johnson.ca/scholarship)

[scholarshipfund@johnson.ca](mailto:scholarshipfund@johnson.ca)  
1-866-544-2673

**JOHNSON** 

Johnson has awarded over 1500 scholarships valued at more than \$1 million to support young Canadians across Canada in pursuit of their post-secondary education.

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### When we focus on a vision, differences will not divide us...

Affiliation does not require an affiliate to change or compromise the policies or principles which may or may not reflect the policies of NPF. Most organizations memberships develop policies through a process of discussion and decision about who they are and the beliefs they represent. As affiliated organizations we must respect that process that we each use to create our autonomy.

We respect affiliates autonomy while we unit together in advocacy, education, and networking to produce a clear and sound message for direction and change. Lobbying our Federal Government ministers and developing campaigns to advance our purpose and improvements for ageing citizens from coast to coast to coast creates even stronger voices for our provincial affiliates.

Our joint affiliate and NPF executive conference calls ensure up-to-date communication and input by all provincial leadership. NPF policies reflect the support of motions and discussions at our annual National Convention where resolutions are submitted and debated to provide us our foundation for advocacy. We take pride in our selection of expert speakers at all of our conventions to tackle issues such as income insecurity, national seniors health care strategy, equitable access to information and promoting national standards for seniors across many spectrums.

**JOIN US!** <https://nationalpensionersfederation.ca>

We are excited to be calling on you and or your organization to be a part of our family of activists and participate in our advocacy initiatives. NPF receives no government funding and depends on membership and donations to support our activities. Organizations that register as a “Club or Group” then are entitled to extend an NPF membership to all of their members through that annual affiliation fee. Each member who signs in to our membership link on our web site will enjoy the membership benefits:

- Annual Membership Card
- 1 year subscription to The National Newsletter (3 issues/year)
- Important mailings or email blasts
- Information postings to our website, Facebook page, and Twitter
- Affiliate/Member invitation to the NPF Annual Convention
- Special discounted rates from sponsoring affinity programs



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## 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: [nationalpensionersfederation.ca](http://nationalpensionersfederation.ca)  
(Online registration is less expensive and very convenient)

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

Email: [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca) Phone#: 905-306-1830



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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 #: -----

Individual Membership Rate:      \$25.00      -----

Family Membership Rate:      \$35.00      -----

Donations gratefully accepted      \$

Total amount of cheque      \$

Please register online at: [nationalpensionersfederation.ca](http://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  
Email: [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca) Phone#: 905-306-1830

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## 75TH ANNUAL NPF CONVENTION

MISSISSAUGA, ONTARIO      SEPTEMBER 10 - 12, 2019

DOUBLE TREE BY HILTON - TORONTO AIRPORT WEST

5444 DIXIE ROAD, MISSISSAUGA, ON L4W 2L2      Reservations: **1-800-560-7753**

Rate: \$149.00 + tax (includes shuttle from airport/or parking)

To register room online: NFP - Book My Room      <https://bit.ly/18PzUHS>

Hotel Reservation Deadline: August 8<sup>th</sup>, 2019

RESOLUTION DUE DATE: AUGUST 1, 2018      MAIL TO: [carol.rogers@npfmail.ca](mailto:carol.rogers@npfmail.ca)

**CONVENTION DELEGATE REGISTRATION DEADLINE: AUGUST 16, 2019**

Registration Fee \$145.00 per delegate and visitor

Register on web site or send form below to:

M. Forbes, 2186 Stanfield Road, Mississauga, Ontario, L4Y 1R5

-----

DELEGATE : \_\_\_\_\_

ADDRESS: \_\_\_\_\_

NAME OF CLUB/GROUP: \_\_\_\_\_

SECRETARY: \_\_\_\_\_ EMAIL: \_\_\_\_\_

DELEGATE REGISTRATION FEE: \$145.00 (PER DELEGATE)

PLEASE MAKE CHEQUES PAYABLE TO: NATIONAL PENSIONERS FEDERATION

Delegate registration forms available in the NPF newsletter. For more information, please visit our website at: [www.nationalpensionersfederation.ca/2019convention](http://www.nationalpensionersfederation.ca/2019convention)

# NOTICE

## 2019 ELECTION CALL FOR NPF EXECUTIVE BOARD

THE FOLLOWING POSITIONS ARE OPENING AT CONVENTION FOR OUR MEMBERS TO STEP UP AND RUN IF WE ARE TO REMAIN AN INFORMED AND INCLUSIVE CROSS CANADA FEDERATION. (2 YEAR TERMS)

### 1st Vice President

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

### 3rd Vice President

1. Shall assist the President and the Second Vice President and, in the absence of the Second Vice President,
2. Shall undertake the responsibilities and duties of that Executive member's office.

### Treasurer

1. The Treasurer shall keep the accounts of the National Pensioners organization including the receipt and disbursement of all monies.
2. Shall place all monies in the account of the organization.
3. Shall be responsible for the disbursement of funds for the payment of bills and accounts accrued by the organization.
4. Shall provide monthly statements of all accounts to the President and, upon request, to the Executive.
5. Shall submit to the annual Convention a duly audited financial statement outlining the financial operations of the organization.

For more information see : <https://nationalpensionersfederation.ca/>

Tab: About us: Constitution and Bylaws. Chapter 23



**NATIONAL PENSIONERS FEDERATION CONVENTION**

**Resolution Submission Deadline: August 1<sup>st</sup>, 2019**

**Submit to: [carol.rogers@npfmail.ca](mailto:carol.rogers@npfmail.ca) NPF Secretary**

**NOTICE OF MOTION FOR CONSTITUTIONAL AMENDMENT**

WHEREAS it important that National Pensioners be able to plan and take action on resolutions adopted by Convention, and

WHEREAS moving to a two-year convention will allow more time and resources to be focused on this follow-up, planning campaigns and lobby initiatives

THEREFORE BE IT RESOLVED that the Constitution be amended in the following sections:

- Section 1. Point 12 to read; “federation meetings” includes a biennial meeting of members or a special meeting of members; Special Federation meeting includes a meeting of any class or classes of members and a special meeting of all members entitled to vote at a biennial meeting of members;
- Section 10 first paragraph to read: “Notice of the time and place of the biennial convention and any other meeting of members shall be given to each member entitled to vote at the meeting by the following means:”
- Section 12 Point 1 to read: “Proposed amendments to the Constitution and/or Bylaws must be submitted in writing to the Secretary of the National Pensioners Federation at least sixty (60) days prior to the date of the biennial Convention.”
- Section 16 to read “Proposals Nominating Directors at Biennial Members’ Meetings – The nomination and election of Executive officers shall take place at the biennial convention. Delegates in good standing will elect the Executive offices.”
- Section 17 title to read “Cost of Publishing Proposals for Biennial Members’ Meetings.”

- Section 18 Section 4 to read: “The biennial convention shall be held in September or October.”
- Section 18 Section 5 to read: “At least four (4) months’ notice will be given to all affiliates of the date, time and location of the biennial Convention.”
- Sections 18 have its three subsections relabelled as 1, 2 and 3
- Section 21 to read: “The quorum of the Biennial Members Convention shall be one third of registered delegates. “Meetings of the National Pensioners Federation shall be governed by rules of order adopted at the biennial Conventions. Where the National Pensioners Federation rules of order are silent on an issue, Roberts Rules of Order shall prevail.”
- Section 22 Point 2 to read: “Affiliate groups shall be entitled to designate five (5) voting delegates to the biennial convention”
- Sections 22 Point 3 to read: “Individual affiliated clubs in good standing shall be entitled to have two (2) delegates attend the biennial Convention.”
- Section 23 Point 1 to read: “Elections for membership on the National Pensioners Federation Executive shall be conducted at the biennial convention.”
- Section 27 to read: “Term of Office of Directors – The Executive members shall be elected for a two-year term. For those Executive members whose term expires in 2020 shall have that term extended to the Convention in 2021.”
- Section 33 -- amend the opening paragraphs to read: “The Executive shall be delegates to the biennial convention by virtue of office. “The Executive shall carry on the business of the organization between biennial conventions”

--amend Treasurer, 5. to read “Shall submit to the biennial convention, a duly audited financial statement outlining the financial operations of the organization.”

**SUBMITTED BY NPF EXECUTIVE BOARD**





## RETIRES AREA COUNCIL

AJAX, OSHAWA &  
PETERBOROUGH

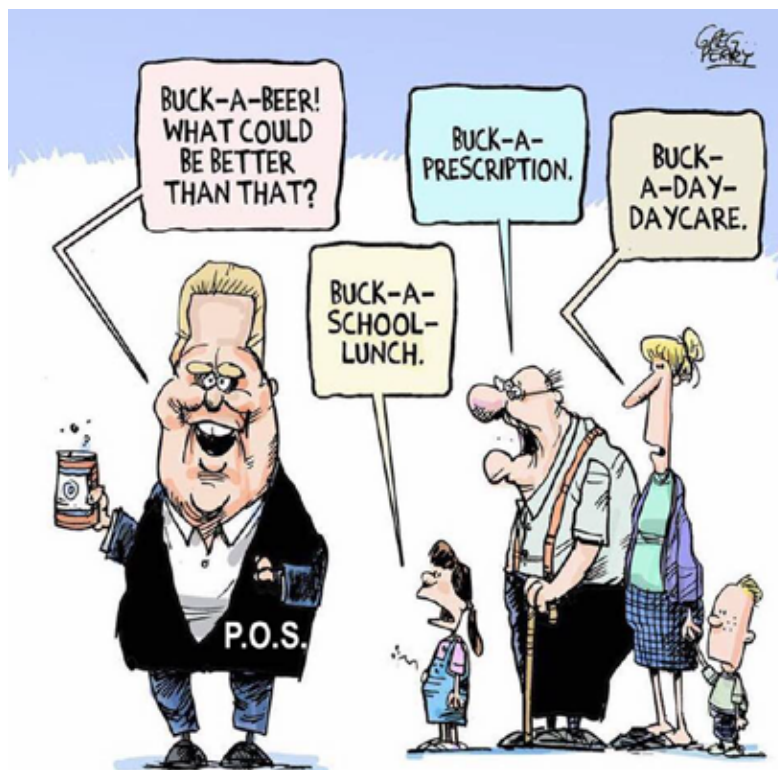
**UNIFOR LOCALS 1090, 222 & 524**

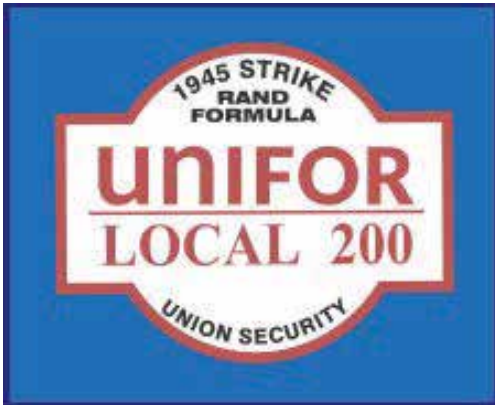
Bill Woodbeck - Chairperson  
Lyle Hargrove - Vice Chair  
Sandy Carricato - Financial Secretary

Paul Herrington  
Lance Livingstone  
Gord Terry

Armando Vieira  
John Gatens

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

**Serving Ford Windsor Retired Workers since 1966**

**Chairperson: Jim Mitchell**  
**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 2098	UNIFOR Local 2458

# ***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***

***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)**



National Pensioners  
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Fédération Nationale  
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The National Pensioners Federation (NPF) is a national, not-for-profit, non partisan, non-sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees devoted entirely to the welfare and best interests of ageing Canadians.

The NPF strives to work with our members and like minded organizations to promote positive change for ageing Canadians. We recognize the importance of communicating with our members and supporters regarding current issues that affect them. As ageing Canadians, we need a clear, unified, national voice to influence government policy and legislation. When we work together, we can accomplish our goals for a better life for all ageing Canadians.

**If Not Delivered, Please Return to:**

**Mary Forbes**

2186 Stanfield Road

Mississauga, ON

L4Y 1R5