

NEWSLETTER

National Pensioners Federation

77th NPF Biennial Convention

September 25th, 26th, 27th & Lobby date 28th, 2023

HOMWOOD SUITES OTTAWA

Code NPF

361 Queen St., Ottawa, ON 613-234-6363

CONVENTION SCHEDULE

CONVENTION REGISTRATION:

Mon Sept. 25th at 2 pm- 4pm & Tues Sept. 26th at 8 am in Convention Hall

HOSPITALITY DELEGATES MEET & GREET

Mon Sept. 25th Evening TBA

CONVENTION AGENDA

Tues, Sept 26th & Wed, Sept 27th Election of Officers to be held

POLITICAL LOBBY DAY

Sept 28th (delegates must be signed up and registered in advance)
Scheduled evening debrief and refreshments TBA

CONVENTION REGISTRATION

See Full Call Letter

**Full Call Letter Inside*

National Pensioners Federation

NPF Executive - 2021-2023



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Mary Forbes

Treasurer

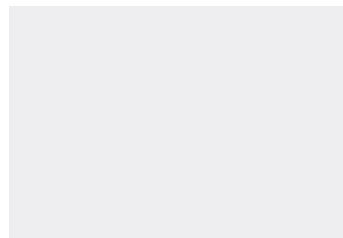
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Twitter
twitter.com/npfederation

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facebook.com/NPFederation

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 Maria Pinto for her assistance.

Thank you to the staff at Union Strategies
Suite 368 – 3120 Rutherford Road Vaughan, ON



Printing of the NPF Newsletter
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140 Pine Valley Blvd., London, ON



NPF PRESIDENT'S REPORT - Trish McAuliffe

I wish to extend my summer greetings to all our members across Canada and thank you for your continued support as we reach our 77th National Convention.

I have recently had the pleasure to attend the Nova Scotia Federation of Seniors conference and the Saskatchewan Seniors Association Inc. Convention to listen and share concerns of lived experiences post COVID 19. As some organizations struggle to get back what they once had in terms of membership and funding they show a dedicated commitment to thrive in difficult circumstances. Each one of us understands the need to keep united and build one voice for actions at each level of government. It is that given strength which we build on to advance our demands in National/Federal representation.

By 2025 1 in 4 Canadians will be over 60 years old.

This September we will host an in-person convention and networking opportunity that has eluded many of us for some years. This exchange is what we all enjoy the most about political advocacy. Our grassroots history and expanded network allow us to celebrate some important milestones and we continue that path as we approach our 80th Anniversary in 2024. As is usual we will be electing our executive members and hope that you have plans to invest in our work with new leadership and committee members. The NPF is not immune to vacancies left on our board due to natural life matters. Please consider reaching out to me to discuss opportunities to share your skills. Also, we are relying on our affiliate's resolution submissions to ignite a deep conversation on important matters and where we go from here. No doubt our

planned Federal Lobby Day will get us geared up for success!

This year we celebrate the Royal Assent of Pension Protection Bill C-228, a struggle that extended several decades.

Furthermore, we have exciting projects on the go thanks to a few funding grants awarded to us. Who knew we could develop such great skills in writing grants. Our first awarded New Horizons fund will give us the opportunity to host three or four community discussions noting "Ageism, Intergenerational Solidarity and Social Inclusion". Our time spent with selected participants aims to bring awareness and education into our communities and through the media as people share their stories to uproot stereotypical interactions with varied impacts in ageist attitudes. Our long goal is to share this project with the newly formed Canadian Coalition against Ageism to advance the need for advocacy in leading to global change. Watch for more news on this development or join us in supporting the project.

National Housing and Affordability Crisis

Upon the success of our April 4th Webinar "Ageing with Dignity with Affordable Housing" we gathered in many supporters that found interest in the information we shared through our panelist discussions. See our YouTube Channel to watch the session <https://www.youtube.com/watch?v=kKlylQ UKRfU>

The NPF executive has taken a great interest and efforts to bring in new volunteer advocates to the Housing Committee as the crisis is impacting every Province and most Canadians. Should you be available to support us and help in building a broader campaign please let us know.

NPF PRESIDENT’S REPORT - Trish McAuliffe

Continued

I wish to thank Barb Mikulec for her leadership as the Housing Committee Liaison and to our new member Anne Landry for her exceptional advocacy placed towards the NPF Submission to HUMA “Age with Dignity, Uphold Human Rights in Housing” The submission was sent to the House of Commons Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities and can be viewed on their web site.

Cost of living dominates concerns.

There are two issues that Canadians’ fret over more so than others: cost of living (62%) and health care (47%). However, for those feeling the tightest pinch on their finances, inflation is a much higher priority. Three-quarters (72%) of the struggling select it as one of the top issues facing the country, nearly double the rate of any other. At the other end of the index, approaching half (45%) of the Thriving are concerned with the rising cost of living, but the issue falls behind health care (55%) among that group: <https://angusreid.org/canada-economy-per-personal-finance-bank-of-canada-inflation-interest-rates/>

Thinking of the various issues and challenges facing Canada, which ones do you personally care about the most? (Up to three chosen; issues with more than 10% overall shown)					
	Total (n=2,808)	Economic Stress Index			
		Struggling (n=865)	Uncomfortable (n=623)	Comfortable (n=738)	Thriving (n=583)
Cost of Living / Inflation	62%	72%	71%	57%	45%
Health Care	47%	37%	48%	50%	55%
Housing affordability	30%	31%	28%	33%	28%
Environment / Climate Change	23%	15%	19%	28%	35%
Crime / Public safety	18%	14%	18%	19%	23%
The Economy	17%	20%	17%	14%	17%
Taxes	17%	23%	17%	14%	11%
Income inequality / Poverty	15%	18%	12%	16%	15%
The Deficit / Government spending	14%	17%	15%	11%	12%
Ethics / Corruption	13%	16%	15%	12%	10%

NPF TREASURER'S REPORT – Mary Forbes

Greetings we made it through another strange winter. I am not only talking about the weather I am talking about the goings on in politics.

At the National Pensioners Federation, we are in the process of making final arrangements for our 77th convention to be held in Ottawa. Please see details, registration forms and related information in this newsletter and on our website. If you click on the link for the Hotel, it will take you to the website, click on special rates and you can see NPF and book from there. If you phone in ask for the Homewood Suites and our code is NPF. We are in good shape financially thanks to membership renewal after COVID and the generosity of Donors. We have received our New Horizons Grant of \$19,334.00 which has enabled us to hire a Project Manager - Amy McQuaid England - to oversee our New Horizons events. Trish will no doubt talk about this in her report. Amy is also assisting in the hiring of 2 Summer Students one to assist Trish with administration duties e.g., arranging lobbying with M.P.'s, preparing documents for the Convention and other duties. The other Student is to assist myself and Amy with outreach and technology.

The Ford government has now announced it is moving forward with plans to “significantly” [their words] expand privatization of surgeries and diagnostics and private hospitals and clinics to for-profit clinics and hospitals. They have brought in new legislation to facilitate this plan. They have used their majority to vote down all amendments to the legislation, and Bill 60, which is in Third Reading debate in the Legislature, is expected to pass this week. They will use their majority to pass the bill, even though Ontarians have never had any say over this plan to privatize our hospitals. The Ontario Health Coalition and its Allies are running a Province-Wide community

referendum on Friday, May 26th and Saturday, May 27th. Voting has already taken place on-line, in workplaces at meetings and there was ballot boxes on these days in Malls, Stores, Stations anywhere there are people who can vote. VOTE NO to privatization.

The following letter was in response to a question from one of our members. “Thank you for contacting the office of Don Davies, Member of Parliament for Vancouver Kingsway. Qualifying seniors, under-18-year-old and persons with disabilities will be eligible for the new Canadian Dental Care Plan. The details are still being worked out and will be announced towards the end of this year. Once it is rolled out, this will be a typical dental plan that has a comprehensive range of services. There will be no cost for those with family incomes under \$70,000, and incremental co-payments up to the \$90,000 limit. Currently, I do not have further details as to how to apply. Once in place, this plan will cover some 9 million Canadians. It will represent the single biggest expansion of our public health system in over 50 years.

Personally, I am still in disbelief that they are talking about no cost for persons with income under \$70,000.00 and I wonder who is a qualifying senior? I am sure the income limit for a Senior will be a lot, lot lower than \$70,000.00.

Enjoy the summer and be safe and I hope to see you in September in Ottawa. There will be elections for President, 1st VP, 2nd VP, 3rd VP, Treasurer, Recording Secretary and Member at Large. There are also many committees to be filled. Please consider getting involved. National Pensioners Federation with the Leadership of Trish McAuliffe and becoming more and more vibrant and there is more work to be done.

1ST VICE PRESIDENT'S REPORT – Barb Mikulec

The **National Pensioners Federation (NPF)** is a non-profit organization which advocates for seniors from coast to coast to coast and is concerned with issues such as income security, health, and housing for seniors. Our actions include presenting a national housing webinar in April which was well attended. Another initiative is the **Age with Dignity, Uphold Housing Human Rights in Canada (HUMA)** submission which was submitted to the federal government in May.

Since Ottawa has declared 'housing is a basic human right' we urge action to support those in need of housing-affordable, appropriate, and accessible especially for our senior population. We are pleased to add our voices to the concerns about the distress of housing financialization issues in Canada and resultant pressure on elders to pay rent beyond their means. As 1st VP I am concerned about seniors in Canada who are finding their choices diminished for acceptable housing. Housing and escalating costs erode the savings of seniors and may push them into inappropriate housing, tent cities or homelessness. Seniors deserve better, and our efforts must raise awareness of how rapidly rising rents erode the buying power of senior citizens. The vast number of seniors rely on their pensions from the government supplemented with private pensions which may be small.

National Pensioners Federation Goals:

-publicize the Canada Mortgage and Housing Corporation (CMHC) rental housing market report noting that the rental market tightened in 2022, with a decrease in overall vacancy, with average asking rent for vacant units much higher than the overall average rents for occupied units. This reality for tenants is strong demand and limited supply (vacancy) resulting in low turnover, and challenges finding affordable accommodation.

www.Cmhc.ca/researchnewsletter

-raise federal funding of the Old Age Security (OAS) which is now raised by 10% for those over

the age of 75, but should it be age 65? Current maximum is indexed to inflation, for those who lived in Canada for a minimum of 40 years between 18 and 65.

-the Guaranteed Income Supplement benefited 90,000 seniors and lifted 45,000 out of poverty.

-require landlords to be limited in their 'rent gouging practices', sometimes asking existing tenants for huge increases or the unit would be sold.

-increase awareness of right to housing, for use, rather than for profits of landlords
(Financialization of Housing)

<https://ourcommons.ca/committees/en/HUMA>

Analysis:

- '**Housing First**' provides housing to all, then delivers the services and interventions necessary to reach vulnerable persons.

-Insurance rates are escalating for housing, with funds to be held for use on needed repairs.

- 'Renovictions' for landlord use, or to do repairs are prevalent and may cause tenants to leave their suites unnecessarily when the repair may be made quite easily with the tenant still living in the premises.

-The federal refundable Multigenerational Home Renovation Tax Credit is available in support for constructing a secondary suite for a senior or an adult with a disability, starting in 2023.

Background:

-The United Nations recognizes housing as an essential part of living. Each nation must provide the basis for reasonable housing to adequately serve its population, with special consideration for those of advanced age.

-The federal government recognizes housing as a right, it should be affordable, available, and adequate housing in their preferred neighborhood, with \$6 billion over ten years to provinces and territories for the delivery of home care services for seniors who want to continue to live at home.

-The Federal Housing Advocate requests a review of the homelessness for women and

1ST VICE PRESIDENT'S REPORT – Barb Mikulec

Continued

gender-diverse people. The effects include sexual and physical violence, health consequences and acute insecurity for gender-diverse people who are denied their human right to housing.

-The federal government stepped away from funding social housing co-ops in the mid-1990's with the resultant end of lease provisions expiring with many of these buildings needing upkeep and repairs. Without more infusion of funding the co-ops are now having to fund their repairs or try to expand housing on the lands by densifying, which needs more funds, but would provide added units.

-Some rental programs are limited by age, or income restrictions with a rent cap. The waiting list for subsidized housing has increased resulting from government policy.

-Aging in Place is a preferred choice, however in Canada there are 35,000 people homeless on a given night. People may be concerned about outliving their funds as seniors are increasingly living longer.

-Priority issues include the rapid rise in persons living 'on the edge' needing adequate shelter and associated services. Living in a tent city without electricity, running water or sanitation, or heating/cooling devices, mean these 'campers' are vulnerable to safety or losing their possessions.

-The Seniors Advocate in BC says the number of emergency department visits are 26% and hospitalizations are 44% for seniors. 20% of renters note that market rents have increased 50% over the last 10 years with pension incomes rising just 25% in the same period. Some renters pay over 60% of their income for rent. 40% of BC seniors do not have a RRIF, even more do not have a private workplace pension.

Recommendations and Conclusions:

1. Urge Minister Ahmed Hussen, Federal Minister of Housing, to curb the use of real estate investment trusts, (REITs) which allow corporations to enjoy preferential tax treatment to raise large amounts of funds, instead their tax rebates should go into social housing.

2. Increase the number of Seniors Subsidized Housing Units with focus on rural areas where the overall supply of rental housing for seniors is most challenging.

3. Construct more seniors-only (age 55 and up) subsidized housing projects or co-operatives as the dignity of seniors who are struggling to maintain their housing is being eroded by the vacancy rate which does not allow much choice in housing.

4. Manage hospital release policies for their plans sending patients directly to shelters when they may need dressings changed, or modifications to their housing for a smooth transition home, with no lag in service, aftercare plans, or they may be re-admitted to the hospital.

5. Provide dignity to seniors struggling to maintain housing as a priority group from shelters to assisted housing.

6. Maintain a registry of seniors wanting shared accommodation and at-risk senior populations.

7. Use a Rent Bank as a help to seniors forced out of housing for one-time expenses, with low repayment terms for these loans.

8. Assure seniors who may lose their partner and be unable to maintain their housing that there will be alternatives and support for them.

9. Ensure landlords are not able to 'financialize housing' to their profit when renters are being gouged.

10. Ensure the National Pensioners Federation policy of protecting our seniors' housing needs is met in order they can 'age with dignity'.

2ND VICE PRESIDENT'S REPORT – Bernie La'Rusic

With the lifting of COVID restrictions on gatherings/meetings the Senior Community in Cape Breton Regional Municipality (CBRM) is returning to a form of normalcy. In 2019 CBRM applied for a small grant to assist in re-establishing its Senior Council. Unfortunately, before and during the pandemic, three Senior Council Executive members passed away (President, Treasurer & Secretary). No sooner had the restrictions been lifted in Nova Scotia, along came Mother Nature's daughter, Hurricane Fiona. Due to extensive damage to many power lines, Seniors' Clubs/Halls were again closed from one to over four weeks. Unfortunately, the Senior Club's priority was not the Senior Council.

Finally, in January 2023 contact with active Clubs was completed and meetings held with Club Executive and Members establishing an agreement to have representatives for the Senior Council. In addition, several Senior Clubs will send Representatives to the meeting of Nova Scotia Federation of Seniors (NSFS) the first since 2019 being held in Truro, May 31, 2023.

Club 55, a Senior Club operating a hall, is a member of the Council and located in downtown Sydney. Recently there was a meeting of the downtown business community and the CBRM Police Department. Agenda related to developing a communication system to establish a quicker method of communication/identification relating to theft/robbery. I accompanied Club 55

Executive to the meeting. Their concerns were like those of others located in the area, such as a group teaching gymnastics to young ladies (8-16), and an art production centre, located in a re-designated large brick church for staged productions. All these centres are in the immediate area of the Alley Centre group who work with clients having mental and drug issues.

Although the focus was on developing a go-forward activity between the Business and Police community, the issue of the interaction between the three above-mentioned participants was up for discussion. There was no issue with the work the Alley Centre provides, but many of their clients remain in the area causing negative interaction between the young ladies going & coming from practices, patrons attending performances and Club 55 members/patrons experiencing similar interaction, when parking and entering or leaving the hall.

Although this was not the reason for the meeting, it became possible to bring it forward. Besides a very good attendance, members of the Business/Police Committee (4) as well as CBRM Councilors (3) were in attendance. The strong suggestion of having Constables on Patrol (COP), patrolling this established "Beat" was well received.

National Pensioners Federation, President Trish McAuliffe will be attending the Nova Scotia Federation of Seniors (NSFS) meeting. More recognition of the important work of the Council & NSFS.

PLAN WITH SENIORS NOT FOR SENIORS

3RD VICE PRESIDENT'S REPORT – Barry Thorsteinson

The Conservative Plan to Strangle Public Health Care Is Out “In” The Open

This is an alarming enough title above, but it is true. A bit of history first: When Tommy Douglas first brought public Health Care to Saskatchewan decades ago the Conservatives fought against it tooth and nail. When the minority Liberal Government of Lester Pearson brought Medicare to the rest of Canada in the 1960's the Conservatives fought another losing battle to prevent it. A big win for Canadians everywhere: Health Care for all based on need, not wealth. Decades of success followed with most health care dollars going to care, not administration and profit. Ontario Premier John Robarts, at the time, called the programme a fraud, despite its solid establishment and record in many democratic countries in Western Europe. The Tories have a long history of opposing social programs that benefit everyone, leaving their wealthy supporters with slightly higher taxes to finance a more egalitarian society.

In many provinces Conservatives began a lengthy policy of cutting back on health care institutions. Smaller rural hospitals closed, some large hospitals closed, Emergency Rooms shut down, clinics' operating hours reduced. Sound familiar in your Province? The inadequate provision of necessary care services to an ever-growing, and aging, population has been undeniably under way for some time now.

Even when more funding is given to the provinces by the Federal government, there is no guarantee that the funds will be spent on health care. And sure, enough Conservatives have cash giveaway policies as a higher priority: witness the recent cancellation of \$2 Billion revenue in Ontario for annual automobile license renewals. To this day Alberta has no sales tax. Lots of beds to be added in both acute care and Long-Term Care would meet our care

priorities. Not with the Conservatives. So why is this happening? It is a matter of record that the Cons never had their heart in a “socialist” policy of public health services. Over the past 2 or 3 decades, depending on the province, decisions were implemented to deny adequate funding for Health Care. 25 years ago, public opinion was solidly against privatized Health Care. So, a year's long decline in the availability of hospital procedures became a reality. Long wait times at ER's became common place. This was the result of a long-term strategy to undermine the public's trust in the system. Now the mood is shifting as people are looking more favourably on the private alternatives. No one wants to wait months upon months for their health needs. So now we have new legislation, such as Bill 60 in Ontario, that opens the door to far more widespread private clinics doing various procedures and operations. There is insufficient uproar these days as too many voters have not seen through this deliberate weakening of our public institutions. This is especially so as the government is paying all the bills from the private care providers.

It matters little to the Conservatives that the costs are higher from the private sector. The plan to privatize - now with public support. - is working. We are paying more for less. The full costs would be better spent on building the hospitals and other care facilities under public ownership. Instead, the current reality will hasten the decline of the public sector as health care professionals are recruited by the private, for profit, enterprises. The Plan to Strangle Public Health Care is much advanced now with too much “onside” public support.

It is time for everyone to see through this tragic and destructive course.

THE POWER OF A PEOPLE'S REFERENDUM

Natalie Mehra, Executive Director

We know that the overwhelming majority of Ontarians do not want our public hospitals privatized to for-profit hospitals and clinics. We know this because we hear it in our families, in our communities. The polls reveal that the opposition to the privatization of our hospital services is deep, it is everywhere, it crosses all political party lines.

So why, then, would we hold a volunteer-run referendum? I think everyone who has volunteered over the last five months now has a deep understanding of the power of a people's referendum. You all know, from the conversations you had in community groups, at the doors as you leafleted, on the streets at the voting stations. You know that the power of this kind of mass public outreach and education is undeniable. From the Ontario Health Coalition central office we distributed 1.5 million leaflets. There are some left over in the hands of volunteers and local coalitions but the vast majority of them have been distributed in communities across Ontario. That is astonishing.

When the Health Minister said, in February 2022 prior to the election, that she was opening Independent Health Facilities (aka private for-profit clinics) and the private for-profit hospitals to do surgeries, I was walking across the living room. The government's press conference was playing on CP24 and I stopped dead in my tracks. I found the clip online and watched it over and over. Since there are only two remaining functioning private for-profit hospitals in Ontario, and very few IHFs that do surgeries, I found it inexplicable that the Minister would specify these sectors in the context of clearing the backlog of surgeries from the pandemic. There was just a tiny amount of capacity in the private clinics and hospitals, in the scheme of things. No Minister historically would have singled out private clinics or hospitals for specific comment. We knew that the Ford government was close to the for-profit health care industry

in long-term care, in the labs and virtual care (and Shoppers Drug Mart and more). By the time the Minister had made that statement, they already had privatized COVID testing, vaccinations, expanded for-profit virtual care and let them extra-bill patients with impunity. But the Minister's statement was very specific, and it meant one thing. They were now coming for the public hospitals. We held twenty press conferences across Ontario. The government sent out a spokesperson from the Ministry who did not mince words. They categorically denied that they were expanding the private clinics and hospitals and that they had any intention of doing so. This was two months before the election. Literally two months after the election they announced that they were moving forward with the exact privatization they had denied prior to the election. They announced plans to expand for-profit clinics, open more for-profit clinics and build new private for-profit outpatient hospitals.

Worse, in the time period in which the Ford government spokesperson was categorically denying that they were expanding private clinics, they actually doubled the funding to the private clinics. They could never have won an election if they told the truth about their intentions. So they did not. When faced with a profoundly undemocratic attack on the foundational public services in our local communities — services that we all paid to build over a century — we could not simply hold a small rally of a few hundred people, or even a few thousands people. In response to that kind of threat we have to build public awareness and power. We have to insist on creating democratic spaces when they take them away. We have to find a way to reach out to the public and make visible the deeply-held belief that our public hospitals should be just that — public. Not owned and operated to take profit out, but owned and operated in the public interest to provide care for our communities.

Natalie Mehra

That is why we held a people's referendum. It set a deadline. It requires massive public outreach. We would have to make it visible, and do the deepest public education that we could. It would bring that massive public opposition to privatization out into the light for everyone to see. It would galvanize the forces of good and the public interest. It would capture the imagination of volunteers.

Could we do more? Yes, of course, always. And we will! But over the past five months, a core of perhaps seventy people organized almost half a million people to vote, recruited

Continued

thousands to volunteer, put out thousands of pieces of communication on social media, built larger networks than we have ever had, got hundreds of businesses to support the campaign, put out thousands of lawn signs....oh, and distributed more than a million leaflets. Anyone responding with contempt or dismissal has no idea of the power of this kind of movement but don't worry. They will see.

Thank you all. I am so proud of us. It is the honour of a lifetime to work with all of you to safeguard our cherished public health care for all.

HEALTH COMMITTEE REPORT – T. McAuliffe President

GROWING CORPORATE INFLUENCE IN ALL LEVELS OF GOVERNMENT CONTINUES TO BE OUR ENEMY AS WORKING-CLASS CANADIANS TRY TO BATTLE THE AFFORDABILITY CRISIS SURROUNDING ALL ASPECTS OF OUR LIVES.

Pharma Care Now

A staggering 3.4 million Canadians (11 per cent!) cannot afford their medications! Almost a quarter of the adult population (7.5 million!) are un- or under-insured. Now more than ever, we need public, universal, single payer pharmacare. The extreme influence that pharmaceutical and insurance lobbyists have in Ottawa has never been more egregious, and the cost of deciding to put food on the table or get the medication you need places the entire social safety net into a crisis. Making prescription medications out of reach for a growing number of people in Canada places a direct strain on our Health Care system.

Canada knowingly pays the third highest drug prices globally and this cost takes billions from our hospitals, at a time when we need to massively re-invest to save public health care. Pharmacare is the antidote to privatization: we must defend and expand our health care system against

growing corporate influence trying to make profit from care.

Public single tier Medicare advocates fight back against For Profiteers

Canadians have placed tremendous pride in their Public Health Care system and continue to staunchly defend it across each province where US style privatization of medical services threatens us. On the heels of the Federal-Provincial Health Funding agreement we continue to stand guard that: new funding must come with strings attached. The health Accord must ensure transparency, and guarantee that federal funding is invested in public health care and is not used for other purposes such as paying down provincial deficits. There must be accountability mechanisms to ensure public funds are not transformed into profits through privatization of our health care services.

Collectively we have advocated for public delivery of medically necessary health care and access to care should be based on need and not on ability to pay. We know from our work on the B.C vs. Cambie that a public pharmacare program would ensure care remains based on need.



77TH NPF BIENNIAL CONVENTION

September 25th , 26th, 27th, 28th, 2023

Homewood Suites Ottawa Code NPF
361 Queen Street, Ottawa, ON 613-234-6363
Hotel Reservation deadline: 25th August 2023

**Rate: \$219.00 plus tax (There are a limited no. of King Suites
at \$249.00 plus tax) Buffet breakfast is included.**

<https://www.hilton.com/en/book/reservation/flexibledates>

Convention Registration \$155.00 per Delegate
Deadline for Registration: 8th Sept. 2023

Delegate registration form in newsletter or on our website
www.nationalpensionersfederation.ca

E transfer payment to mary.forbes@npfmail.ca
or mail **NPF 3085 Osbourne Rd. Mississauga ON L5L3W3**
Delegate registration form must be completed.

ALL RESOLUTIONS MUST BE SUBMITTED AND RECEIVED BY: AUGUST 1, 2023
Email to trish.mcauliffe@npfmail.ca

Convention Registration: Monday Sept. 25th at 2 pm Meet and Greet in the evening.
Convention Registration: Tuesday Sept. 26th at 8 am Convention Sept. 26th and 27th
September 28th Lobby Day evening debrief and refreshments.



77TH NPF BIENNIAL CONVENTION DELEGATE REGISTRATION FORM

September 25th , 26th, 27th, 28th, 2023

Delegate Name: _____

Group/Club Name: _____

Delegate Address: _____

Group/Club Secretary Name: _____

Delegate email address: _____

Group/Club Email Contact: _____

Would the Delegate be willing to participate in Lobbying on Sept. 28th, 2023.

YES NO

Delegate status and affiliation dues must be up to date to participate in the Convention.

Dues can be paid through our website: www.nationalpensionersfederation.ca

By e-transfer mary.forbes@npfmail.ca

or by cheque c/o NPF 3085 Osbourne Rd. Mississauga, On L5L 3W3

As per our Constitution and By-Laws – National Pensioners Federation

*Section 22.2. **Affiliate groups** shall be entitled to designate five (5) voting delegates to the Biennial Convention.*

*Section 22.3. **Individual affiliated clubs** in good standing shall be entitled to have two (2) delegates attend the Biennial Convention.*

*Section 22.4 **Affiliate members** which have paid the annual dues shall be considered to be in good standing.*

- *Clarification an Affiliate Group is a Group to which affiliated Clubs pay yearly dues.*
- *Individual Affiliated Clubs would be a Club without yearly dues other than from Individuals.*

2023 CONVENTION ELECTION OF OFFICERS

President / 1st Vice President / 2nd Vice President / 3rd Vice President Treasurer / Secretary/ Member at Large (1)

As per outlined in the NPF Constitution (SECTION 27. TERMS OF OFFICE OF DIRECTORS)

SECTION 23. EXECUTIVE ELECTIONS 1. Elections for membership on the National Pensioners Federation Executive shall be conducted at the Biennial Convention. 2. Only delegates in good standing to the convention shall be eligible to stand for election. “Individual Supporters” are not eligible to stand for election. 3. To be nominated for election, the delegate must be present at the meeting or have signified, in writing to the Secretary, a declaration that he/she will stand for office. 4. Nominations shall take place at the convention. 5. The President shall appoint an “elections committee” of three or more delegates. The elections committee shall be chaired by the Immediate Past President, or, in his/her absence, a delegate selected by the Executive. 6. The elections committee shall ensure that elections to the Executive are conducted by secret ballot. 7. Each Convention delegate shall carry one (1) ballot. 8. Each “individual supporter” shall also carry (1) ballot but will be restricted from voting on financial matters, executive board positions and appointment of an auditor if required. 9. The individual receiving the highest number of votes will be declared elected. 10. The elections committee chairperson will announce the result of each vote.

SECTION 33. DESCRIPTION OF DIRECTORS POSITIONS The Executive shall be delegates to the annual convention by virtue of office. The Executive shall carry on the business of the organization between Conventions.

THE PRESIDENT 1. Shall preside at all regular, special meetings and conference calls of the organization, including the meetings of the Executive and meetings of the Advisory Board. 2. Shall be an ex-officio member of all committees of the organization. 3. Shall decide all questions of order in accordance with the rules of order of the organization. In case of a tie vote, the President may cast a vote. 4. Shall make all appointments not otherwise provided for in the Constitution or Bylaws. Such appointments shall be subject to the approval of the Executive. 5. Shall fill vacancies in the Executive by appointment. Such appointments shall be subject to the approval of the executive. 6. Shall perform such other duties as are required by the organization consistent with the office and provisions of the Constitution, Objectives and Bylaws. 7. The President, on direction from the Executive, may hire a contract staff member or consultant for the purpose of expanding the functions of the organization. 8. The President and Treasurer shall negotiate contracts on behalf of the National Pensioners Federation, such contracts requiring approval of the Executive before coming into force. 9. The President shall appoint an “elections committee” of three or more delegates. The elections committee shall be chaired by the Immediate Past President or, in his/her absence, a delegate selected by the Executive.

FIRST 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.

2023 CONVENTION ELECTION OF OFFICERS

Continued

THE SECOND VICE PRESIDENT 1. Shall assist the President and, in the absence of the First Vice President, 2. shall undertake the duties and responsibilities of that Executive member's office.

THE THIRD VICE PRESIDENT 1. shall assist the President and the Second Vice President and, in the absence of the 2nd VP, 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 Biennial Convention a duly audited financial statement outlining the financial operations of the organization.

SECRETARY 1. The Secretary shall have custody of the corporate seal of the National Pensioners and shall certify all documents requiring the use of the seal. 2. Shall keep a true and correct record of all meetings and attend to the correspondence of the organization. 3. Shall assist the President when requested. 4. Shall make available to the Executive the minutes of all meetings and shall, on request of the Executive, make available all records he/she holds on behalf of the organization.

MEMBER AT LARGE 1. Shall perform duties assigned by the President and/or Executive consistent with the Constitution, Objectives and Bylaws of the National Pensioners

EXECUTIVE OF LOCAL 200 CHAPTER RETIREES

JIM MITCHELL – PRESIDENT
PAM STRONG - VICE CHAIRPERSON
MIKE LEPINE - TREASURER
JOHN GRAY - RECORDING SECRETARY
ROGER LAFRANCOIS - SERGEANT-AT-ARMS
HEATHER BRUNELLE - GUIDE

Unifor Local 200 Retirees Chapter resumed meetings in this spring. Attendance was low, as people are still exercising caution. We join many other seniors in hoping face to face meetings get back to normal soon. As we look forward to hosting our annual Christmas party, on behalf of the executive we wish everyone a very happy holiday season and good health to all.

CANADIAN DEFINED BENEFIT PENSIONERS FINALLY RECEIVE PENSION PROTECTION

Michael Powell – President CFP

With Bill C-228 receiving Royal Assent on April 27, 2023, the decades long David vs Goliath battle was, once again, won by David. An alliance of seniors and labour organizations, led by the Canadian Federation of Pensioners took on the banks and financial industry and came out victorious. The National Pensioners Federation has been a stalwart supporter from the beginning of this fight.

Today, should a company with a single employer defined benefit pension plan (e.g., Nortel, Sears, White Birch, etc.) file for insolvency, the pension deficit is super-priority. Super-priority puts pensioners near the front of the line in an insolvency, ahead of the banks.

The changes take effect, for existing pensions, April 27, 2027. The four years are to provide companies with enough time to make any necessary changes to their pension plans.

This should not pose a risk to pension plans. Plans today are extremely well funded,

median funding levels at or over 100% solvency. In the past companies would have been pressuring regulators to provide them a contribution holiday. That is to eliminate pension contributions to allow funding levels to fall. With C-228, companies are much more likely to use their well-funded status to derisk their pensions. Making the pensions more secure.

The trend to close private DB pensions will continue. The number of private DB plans has been declining for decades, with the rate of decline increasing over the past five to ten years.

This means that employers will close plans. This is not necessarily a bad thing. To close an active pension, it must first be fully funded. As there are very few private DB plans accepting new members, this is good news for pensioners.

I would like to thank NFP and your individual members for your unwavering support through this long journey.



Lyle Hargrove – President
Doug Sanders – VP
Les MacDonald – Treasurer
Mike Saunders – Sergeant at Arms

Trustees
Lance Livingstone
Don Revoy
Paul Herrington

NPF CONCLUDES OUR TIME AS PANEL MEMBER TO THE CANADIAN TRANSPORTATION AGENCY (CTA) ACCESSIBILITY ADVISORY COMMITTEE – The CTA's new draft regulations – called Accessible Transportation Planning and Reporting Regulations (link to PDF).

T. McAuliffe – President NPF

Further for your information, please find below a statement on passenger accessibility from the National Airlines Council of Canada:

OUR COMMITMENT TO PASSENGER ACCESSIBILITY

Ottawa, ON, April 6, 2023 – The National Airlines Council of Canada, which represents Canada's largest air carriers (Air Canada, Air Transat, Jazz Aviation LP and WestJet), issued the following statement regarding its commitment to passenger accessibility:

“The members of the National Airlines Council of Canada (NACC) jointly commit to taking steps to improve accessibility and services for passengers with disabilities. We recognize the importance of facilitating the same safe, seamless journey for all our passengers, and ensuring that air transportation be accessible to all passengers.”

NACC's member airlines recognize the fundamental right of all passengers to be treated with dignity and respect and are committed to identifying, preventing, and removing barriers to ensure safe, accessible air travel for persons with disabilities.

To achieve our accessibility objectives, we commit to:

- Consulting persons with disabilities, including disability organizations and their leaders, on how air travel services and infrastructure can be improved to ensure a safe and enjoyable travel experience for passengers with disabilities.
- Improving passenger transfers and the handling of personal mobility aids.
- Enhancing our accessibility services training for frontline workers and educating our employees about passengers with disabilities.
- Supporting the continued study and development of safe and feasible accessibility features that broaden air travel opportunities for passengers with disabilities; and
- Working with federal departments and agencies such as Transport Canada, Employment and Social Development Canada, the Office of the Auditor General, the Canadian Transportation Agency, Accessibility Standards Canada, airport authorities and others to ensure that the needs of passengers with disabilities are addressed throughout the air travel experience.

Our members have long been engaged in a variety of initiatives to increase air travel accessibility. This commitment marks a step forward in strengthening our dedication to equity in safe, accessible air travel for all passengers.

Michael Rousseau, President and CEO, Air Canada
Alexis von Hoensbroech, President and CEO, WestJet
Annick Guérard, President and CEO, Air Transat A.T. Inc.
Randolph DeGooyer, President, Jazz Aviation LP
<https://otc-cta.gc.ca/eng/accessible-transportation>

DON'T PRIVATIZE OUR HEALTH CARE

Over 380K Ontarians voted against private health care in a referendum conducted by Ontario Health Coalition. Lance Livingstone Unifor Local 222 in action along with many other volunteers.

Great job!



NPF President T. McAuliffe in action



President NPF Trish McAuliffe and Unifor L222 Retiree Patti Thornton



Congratulations COSCO Seniors Health & Wellness Institute on their newly elected executive board L to R: Patrick Harkness - Secretary, Marion Hartley-2nd VP, Barb Mikulec- President, Agnes Jackman-Treasurer, Jerry Gosling-1st VP, Leslie Gaudette-Member-at-Large, Jean Sickman-Member-at-Large Missing: Diane Wood-Member-at-Large COSCO news March 2023

B. Mikulec & A. Dix Minister of Health BC



B. Mikulec & H. Sandhu Parliamentary Secretary for Seniors

THANK YOU

The National Pensioners Federation wish to thank the following Individuals and Clubs/Groups for their financial donations and ongoing support:

N. Westrom
BC Retired Teachers Association Vancouver Branch
Canadian Generic Pharmaceutical Association
Canadian Union of Postal Workers
J. Daughney
Johnson Insurance
Unifor Local 200
Unifor Local 222
Unifor Local 444
Unifor Local 673
Unifor Retired Workers Executive Council
Vancouver Municipal Regional Retirees Association (V.M.R.R.)

There is much work to be done and your generous donations will assist us accomplish that important work.

ACCESSING HEALTH SERVICES NOT COVERED BY MSP **A Resource Guide for BC Seniors**

Jewish Seniors Alliance (JSA) recognizes that in BC, our Medical Services Plan (MSP) specifically excludes coverage of dental, vision, hearing, and other services such as physio, massage, podiatry, and assistive devices. As a result, many do not receive necessary care and those who do are subject to high out-of-pocket costs.

JSA is pleased to present *Accessing Health Services Not Covered By MSP*. This Resource Guide provides information about financial benefits seniors are entitled to and tips on how to access some extended health services.

To access the JSA Resource Guide [CLICK HERE](#) or scan the QR Code.



CANADIAN RED CROSS EMERGENCY PREPAREDNESS FOR OLDER ADULTS

A disaster or an emergency can happen at any time, sometimes without warning. Thankfully, there are things you can do to be prepared, to respond safely and help speed your recovery. This guide is designed to give you some practical tips about how to plan and prepare for your needs in a disaster or an emergency.

Identify disasters: Know the types of disasters that could happen in your community.

Learn about community response plans: Find out about local plans for emergency alerts, evacuation, and shelter resources. Sign up for alerts and warnings to receive information during an emergency.

Get trained: Learn first aid, CPR, and specific actions you can take to help protect yourself from the impact of local disasters.

Understand how your medical, physical, and cognitive needs may affect your ability to respond to an emergency.

Think about how you would respond: Consider needs you may have if the power went out, you had to stay home for two weeks or more, or if you had to evacuate your home or community.

Talk about the help you may need and who could assist you.

Identify helpers: Include family, friends, neighbors, carers, and health professionals to build your network of people who may be able to assist you or that you can assist.

Meet with your carers to assess your needs and plan together.

Plan how you will communicate with carers. Get informed.

Assess your needs.

Build your support network Emergency Preparedness for Older Adults BEFORE:

Prepare and get ready now.

redcross.ca

“Home is a safe haven and a comfort zone. A place to live with our families and pets and enjoy with friends. A place to build memories as well as a way to build future wealth. A place where we can truly just be ourselves. And whether our houses are big, small, fancy or modest, they are our shelters and our sanctuaries.”

Linda Habitat for Humanity



ANNUAL MEMBERSHIP SUBSCRIPTION

Individual OR Clubs / Group Includes:

- Membership Card
- 1 Yr Subscription to The National Newsletter (3 issues per year)
- Biennial Convention invitation
- Discounted Affinity programs available for members

Please complete full application for Club Membership and or Individual Membership

Name of Club OR Individual: _____

Contact Person (for Club Membership): _____

Address: _____

City: _____ Postal Code: _____

Province: _____ Email address: _____

Phone Number: _____

ANNUAL DUES STRUCTURE

Individual Membership Rate: \$25.00

Family Membership Rate: \$35.00

Club Membership Rates Number of Club/Group Members: _____

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

Total amount payable \$ _____

Donations gratefully accepted \$ _____

Registration online at: <http://www.nationalpensionersfederation.ca/membership>

Registration forms and payment can also be forwarded to:

NPF c/o **Mary Forbes, Treasurer** – 3085 Osbourne Road, Mississauga, On L5L 3W3

E transfer: mary.forbes@npfmail.ca Phone # 647-688-6249

Thank you!

NATIONAL PENSIONERS FEDERATION - Join Us

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 the processes that we each use to create our autonomy. We respect affiliates autonomy while we unite 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 biennial 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 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.

<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 to 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 their members through that annual affiliation fee. Each member who signs into 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

*"We must live together as brothers,
Or perish together as fools."
Martin Luther King Jr*

Glen Pearson • Special to The London Free Press Published Apr 15, 2023

With all the significant challenges facing Canadians in the past five years, it is amazing how we continue to marginalize sections of the population we regard as unproductive — minorities, marginalized communities, the homeless, and those of low income. We talk about the need to “build back better” but then leave significant portions of our population on the outside looking in.

A deeply saddening aspect of this neglect is our treatment of the elderly. Many social researchers term it “ageism.” The growing gap between the generations of modern Canadian life is frequently driven by our treatment of those who came before us. It is a reality we can no longer ignore.

A prevailing theory about those in the older age category sees them as secure, wealthy enough, privileged, and mostly comfortable. We don’t see them agonizing in widowhood, struggling to live on fixed pensions, separated from grandchildren, and dealing with the seemingly countless physical and emotional ailments that accompany the later years. A century ago, people died much younger, and to meet someone in their seventies or eighties was rare. Today, most seniors reach that stage and are discovering that the older they get, the more physically demanding life becomes, and the more others regard them as redundant.

It gets worse. The elderly frequently gets criticized for the pitfalls that befall society. Climate change and high healthcare and education costs are classified as the excesses of the previous generation. They are castigated for being unnecessarily tolerant of racism and sexism.

There is an element of truth in such claims, but in their time, Canada was globally recognized as a leader in societal reforms and was termed “progressive” in its legislation long before that word was more widely known. Generations always carry their own blind spots, but the world recognized Canada as having fewer than most. That should count for something.

Public service and volunteerism are endemic in senior culture. A 2019 Revera research paper revealed that seniors’ volunteer efforts generated about \$11 billion in economic value in Canada. According to their research, nine in 10 seniors

support charities or causes at various levels. Charities across the country are quick to affirm that the number of those people over 65 years of age volunteering is what has kept them afloat. This labelling of flaws among generations both cripples’ community spirit and underestimates the effect of every generation on the quality of life in this country. It goes both ways, but it can be difficult for seniors frequently struggling in their final years. It is counterproductive and frequently exaggerated. “Ageism is as odious as racism and sexism,” wrote Claude Pepper, but for some reason, it is permitted to invade our public discourse, with few voices that confront it.

Madonna Ciccone put it another way “We’ve made so many advances in other areas — civil rights, gay rights — but ageism is still an area that’s taboo and not talked about and dealt with. Poet Maya Angelou preferred to see it as a stage of ignorance and therefore gave room for hope. “We are growing up,” she said. “We are growing up and out of the idiocies — the ignorance’s of racism and sexism and ageism and all those ignorance’s.

Would it not be better to see young and old working hand in hand to rebuild what we have lost or what we never attained previously. —Each could educate the other, propelling them to achieve things impossible for them to complete in isolation. Each of us should bring to our communities, neighborhoods’, and country everything we ever knew, learned, experienced, and ultimately overcame, and we should achieve better. We should never allow our city to be minimized by anyone’s racism, sexism, or ageism. It will take us all if we are to work out of the troubles we presently face. The best way to fight against aging is first to fight ageism itself. Ageism is a prejudice too widely accepted. Any part of social justice must include “age justice,” and if we are to cast off “isms,” we must place ageism prominently on that list. It’s time for a new “generations” movement that empowers every citizen of every age.

Glen Pearson is a columnist with the London Free Press

IS THE WEBSITE SECURE?



Do you know what is the difference between http:// and https:// ?

I don't know how many of you are aware of the difference, but it is worth sending to anyone who does not.

The main difference between http:// and https:// is it's all about keeping you secure. HTTP stands for Hyper Text Transfer Protocol. The "S" stands for "secure". If you visit a website or web page and look at the address in the web browser, it will likely begin with the following: http://

This means that the website is talking to your browser using the regular "unsecured" language.

In other words, it is possible for someone to "eavesdrop" on your computer's conversation with the website.

If you fill out a form on the website, someone might see the information you send to that site.

This is why you never ever enter your credit card number in an http:// website! But if the web address begins with https://, that basically means your computer is talking to the website in a secure code that no one can eavesdrop on.

If a website ever asks you to enter your credit card information, you should automatically look to see if the web address begins with https://.

ALWAYS MAKE SURE IF YOU ARE VISITING A WEBSITE THAT YOU SEE THE LITTLE BLACK LOCK



RETIRES AREA COUNCIL
AJAX, OSHAWA & PETERBOROUGH

UNIFOR LOCALS 1090, 222 & 524

Lyle Hargrove - Chair
Armindo Viera - Vice Chair
Sandy Carricato - Financial Secretary

Paul Herrington
Lance Livingstone

John Gatens
Gord Terry

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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

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"Teacher's pet? That's me."

Scholarship Program 2023



Johnson Insurance is proud to offer 50 scholarships, valued at \$1000 each, to eligible students completing high school in 2023 and starting post-secondary education in the fall of 2023.

Johnson Insurance 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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Thank you to Leader's Media for the professional services in hosting our Webinar "Aging with Dignity with Affordable Housing - <https://youtu.be/kKlylQUKRfU>



trevor@wefilmevents.ca
604-809-7958

The PWU Retired Workers' Chapter (RWC) was formed in 1996. The Chapter is an independent organization from the Power Workers' Union (PWU). The Chapter represents retirees from the 60 bargaining units covered by the PWU across Ontario. The RWC was formed to serve as the PWU retirees' watchdog on retiree's rights, and to ensure that the PWU continues to have access to the advice and experience of PWU retirees. Our organization works diligently to ensure that retirees' pensions, rights and benefits (where applicable) are retained or improved and not reduced.

For more information contact us at:
<https://www.pwu-rwc.ca>
Email: rwc@pwu.ca Phone: 1-800 – 958 8798





National Pensioners
Federation



Fédération Nationale
des Retraités

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

*3085 Osbourne Road,
Mississauga ON L5L 3W3*