

National Pensioners Federation

Winter 2013

NEWSLETTER

Volume 13 Issue 4



May you have the spirit of Christmas which is Peace,
the gladness of Christmas which is Hope,
and the Heart of Christmas which is Love.

Best Wishes for a Healthy & Happy New Year.

NATIONAL PENSIONERS FEDERATION

NPF Executive 2013-2014

President: Herb John

249 Peters Road
Walpole Island, ON
N8A 4K9
Phone: 519-627-0555
Cell: 519-350-3221
Email: president@npsc.org

Past President: Barry Thorsteinson

4635 Whispering Willow Dr
Navan, ON
K4B 1J1
Phone: 613-835-3495
Email: past_president@npsc.org

Treasurer: Sandra Carricato

2389 Head Road
Port Perry, ON
L9L 1B4
Phone: 905-985-8170
Email: sandy.carricato@gmail.com

Secretary: Pat Brady

27681 - 56 Avenue
Abbotsford, BC
V4X 1J9
Phone: 604-856-2430
Email: patbrady@uniserve.com

1st Vice President: John Gatens

1 Joshua Blvd.
Brooklin, ON
L1M 2J1
Phone: 905-655-6314
Email: johngatens@rogers.com

2nd Vice President: Sheila Righi

315 28th St. E.
Prince Albert, SK
S6V 1X4
Phone: 306-922-8238

3rd Vice President: Winnie Fraser-MacKay

75 Cape Rd. RR #1
North Lake Harbour, PEI
C0A 2B0
Phone: 902-357-2224
Email: winniesbeachhouse@pei.sympatico.ca

Member at Large: Bernie LaRusic

21 Grandview Street
Sydney, Nova Scotia
B1P 3N4
Phone: 902-562-1901
Email: bernielarusic_392@hotmail.com

Member at Large: Zoe' Kopetsky

P.O. Box 238
Winterton, NL
A0B 3M0
Phone: 709-583-0007
Email: zkopetsky@gmail.com

Deadline for NPF Newsletter

submissions is March 1, 2014

To the Readers

Editorial Board - Herb John & Pat Brady

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

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

Please send your articles to the publication's editor, Jean Simpson npscnews@gmail.com

Printed at UNIFOR Regional Office, 140 Pine Valley Blvd., London ON



Health Care is # 1

Our Convention in Windsor, Ontario in September was enjoyed by everyone that attended. The evaluations were incredibly positive and mentioned special thanks to our hosting organization; the Windsor/Essex-Chatham/Kent Retired Workers Unifor Area Council.

We had 100 delegates and guests. We dealt with 66 resolutions dealing with health, income, environment, transportation and organizational issues. We began with 5 special resolutions dealing with compliance with the new federal "not for profit corporations" legislation, a name change and reported on two issues raised last year. Our think tank gave a report on how to grow the organization.

The successful merger discussions with Canadian Pensioners Concerned were reported by Winnie Fraser-McKay and myself. Winnie and I will be providing information to CPC affiliates on the transition process. The speakers all provided great information which is available on our website. www.npsc.org.

We welcome aboard our two new Executive Board members Zoe Kopenski from Newfoundland and Bernie LaRusic from Nova Scotia.

After a denial and an appeal, our name change and Certificate of Continuance was issued on November the 4th. We are now officially the National Pensioners Federation / Fédération Nationale Des Retraités. The next steps are to design a new website and develop a membership database. This will provide the ability to share information in a format that will enable us to have a much farther reach.

The subject which had the most resolutions at convention was health care. Obviously the number one concern of seniors in Canada. The concern is growing as each day passes that the federal government maintains its position, to not renegotiate the Canada Health Accord when it expires in March 2014. In December 2011 the Harper government unilaterally announced a major cut to the Canada Health transfer of \$36 billion over 10 years by lowering the annual escalator from 6% to 3%, beginning in 2017. In addition, the equalization portion of the CHT will be eliminated in 2014, which will reduce the transfers by another \$16.5 billion over the next 5 years. Some provinces are already allowing privatized clinics to open, operate and charge additional fees which is contrary to the Canada Health Act. There is provincial legislation and party platforms being developed to expedite this process of privatization. As these events unfold I am sure we will see how well the lack of federal leadership and the lobby to privatize creates a vacuum in services that will be filled by large multinational corporations that have no conscience issues with making a lot of money from peoples illness.

We support the Canadian Health Coalition's campaign to convince the government to provide a continuing care program for Canada. Three of your NPF executive attended the CHC conference and lobby December 1 and 2. The following is their statement of vision.

"There is no excuse for not defining and implementing a Continuing Care Program for Canada. This program should be feasible, affordable, and equitable and provide comparable access throughout Canada to continuing care services based on Canadian principles that all levels of government sign on to. A continuing care program would meet the urgent needs of an aging population, people with physical and mental challenges, and children and young adults with special needs. It would provide for public and non-profit home care, long-term health care needs, convalescent care, rehabilitation, palliative care and home support services to enable frail, chronically ill or elderly people to remain at home for as long as possible."

... continued from the President

The issue that had the second largest amount of resolutions was income. The Organization for Economic Co-operation and Development (article included in newsletter) is raising many of the concerns seniors and seniors organizations have been raising for some time. CPP reform is essential for future retirees. Unfortunately that type of increase will do nothing for seniors that are in poverty or on their way today. We need to push for increases to Old Age Security (which a federal income tax was levied for in 1966) and Guaranteed Income Supplement. We also need to push for legislative changes to protect pensions when a company goes into bankruptcy protection. Obviously the unsubstantiated deferral of OAS eligibility to age 67 needs to be reversed.

We continue to ask people to get involved at any level they are comfortable with. Call your municipal, provincial and federal politicians. When our voices get loud enough they will listen. We continue to build relationships with other groups that advocate for social change because we believe that together we can build the kind of world our children deserve.

If we are not part of the solution - we are part of the problem.

Herb John - President

Seniors living in poverty on the rise in Canada, OECD says

The Canadian Press



Women, particularly single or divorced women, are at greatest risk of living in poverty in their old age.

An international think-tank warns that poverty among Canadian seniors is on the rise and that current pension safety nets may be inadequate to address the problem.

The comprehensive study on global pensions by the Organization for Economic Co-operation and Development showed that Canadians over 65 years of age are relatively well off when compared with most others in the 34-country group of advanced economies.

For example, the average poverty rate for people over age 65 in Canada was 7.2 per cent during the study period, better than the 12.8 per cent average in the 24-nation OECD.

But the report also points to gaps in the Canadian situation.

... Seniors living in poverty on the rise in Canada ... continues

Canadian poverty going up

For instance, as poverty rates were falling in many OECD countries between 2007 and 2010, in Canada they rose about two percentage points.

CPP reform essential in light of sagging savings

Consumer debt rising fastest among seniors

As well, the report notes that public (government) transfers to seniors in Canada account for less than 39 per cent of the gross income of Canadian seniors, compared with the OECD average of 59 per cent, meaning more Canadians depend on workplace pensions to bridge the gap.

Meanwhile, public spending on pensions in Canada represents 4.5 per cent of the country's economic output, compared with an OECD average of 7.8 per cent.

Canadian seniors depend on income from private pensions and other capital for about 42 per cent of their total.

Canada Pension Plan vs. Old Age Security - the differences explained

"As private pensions are mainly concentrated among workers with higher earnings, the growing importance of private provision in the next decades may lead to higher income inequality among the elderly," the report warns.

"Those facing job insecurity and interrupted careers are also more exposed to the risk of poverty because of the lower amounts they can devote to retirement savings."

Women worse off than men

The report notes that rising poverty among Canadian seniors, although still relatively low, is most acute among elderly women, especially those who are divorced or separated.

"Higher poverty among older women reflects lower wages, more part-time work and careers gaps during women's working lives," the report said while also noting "the effect of longer female life expectancy ... for which many women have not been able to save enough."

The OECD says Canada's current pension support, both private and public, replaces only about 45 per cent of average pre-retirement gross income, well below the two-thirds that many experts recommend.

Among lower income Canadians, however, the replacement rate is 80 per cent.

Some provinces, particularly Ontario and Prince Edward Island, have been putting pressure on the federal government to move ahead with expanding the Canada Pension Plan which, along with Old Age Security, represents the main source of public transfers to seniors in the country.

But federal Finance Minister Jim Flaherty has so far rejected the approach, saying the economy is not strong enough to withstand the added premiums on firms and individuals expansion would entail.

Susan Eng, vice president of advocacy with CARP, an organization serving Canadians aged 50 and up, says Flaherty should be taking a longer view.

... Seniors living in poverty on the rise in Canada ... continues

Money collected by CPP is invested in the Canadian economy and when it is distributed as benefits, it becomes taxable and it is spent, leading to more economic growth, she said in an interview with CBC's **Lang & O'Leary Exchange**.

"We are facing a crisis and it's more serious for the younger generation than for the current generation of retirees." she said. The lack of full-time employment makes it difficult for people to save for retirement, she said. "People are losing their jobs into their 50s and not getting new ones so we have a perfect storm of circumstances where people are not able to save for their retirement. They haven't got the good wage jobs when they're older and they haven't been able to save for retirement." she said.

Cuts made to OAS

Last year, the federal government also cut back on the OAS program by raising the age of eligibility to 67 from 65 effective in 2023.

Canada's approach is not unusual, however. The report notes that following the 2008-09 crisis, pension reform has been widespread throughout the OECD, with many moving to a higher retirement age of 67.

"Some countries have gone even further, moving to 68 or 69 years, though no other country has gone as far as the Czech Republic, which decided on an open-ended increase of the pension age by two months per year," the OECD adds.

Another innovation being adopted by some countries is tying future benefits with demographic and economic growth projections.

The OECD notes that many if not all countries are facing challenges with aging population, slow economic growth and governmental fiscal concerns. The cost of public pensions is set to increase in many OECD countries, from an average of nine per cent of GDP in 2010 to 12 per cent in 2050.

With files from CBC News

21 ACTIVE YEARS
1991 – 2012

SOUTHWEST MARGAREE
SENIOR CITIZENS CLUB



Bankers Love Our Finance Minister

How are your RRSP savings plans holding up; have enough to live on? Have the annual (hidden) fees been reduced at all, given the dismal performance? Just kidding, we all know the answer to that one. There is a public success story that the bankers do not want the government to publicize; that would be the Canada Pension Plan. It is currently viable for the next 75 years according to actuaries. Further, the fund growth generated by investment returns by the CPP Investment Board is a true success story and a much lower administrative costs.

For the past few years our Federation has joined with other groups to lobby the federal government for a significant expansion of the CPP. The reasons are straight forward enough; a majority of workers do not save for retirement, or do not have a pension plan at work or both shortcomings. Our proposed increase to 50% wage replacement by CPP benefits would only occur after a contribution phase in period of 7 years. The entire proposal has been endorsed by the former CPP Chief Actuary. It would apply to future retirees after decades of contributions.

The problem? The bankers do not like it as RRSP's would be far less relevant to anyone's plans. Two years ago the finance Ministers were looking at a modest increase in the CPP, including Flaherty; until the bankers got to him. Finance Minister Flaherty then turned on their dime and dropped the CPP initiative and introduced the near useless, "Pooled Retirement Pension Plan" (PRPP). A glorified RRSP-like scheme that has the usual fees, purely voluntary only and advocated by the same bankers who flog their RRSP's.

Now there is pressure building again for a meaningful enhancement of the CPP. Several provinces are on board, recognizing responsible public policy. P.E.I. supports the 50% level of future benefits. Ontario is saying that the time is now and will set up an Ontario only plan if the federal government remains unable to extract itself from the bankers' grip.

Finance Minister Flaherty has even resorted to a fib, calling increased CPP premiums a "payroll tax" to try to drum up support for the status quo, much to the delight of the financial institutions. He is hoping that if he repeats the lie often enough that people will be dumb enough to believe it. The truth is that zero CPP contributions go to tax revenue for the government. The premiums go into a pension fund for investments and future retirement benefits.

Flaherty goes further with his thin spin. He says that the economy is too fragile for changes now. The truth here is that most Corporations have done extremely well in recent years, largely due to Flaherty's annual reductions in the Corporate tax rate, and putting the tab on our accumulated debt. The Corporate world is awash in profits and cash reserves as a result. Again, the CPP improvements are affordable. It is time to inject some facts and integrity into the decision making process.

Facts, integrity and sound public policy. Sounds good. Too bad that Flaherty finds himself in a government that has lost its moral compass and prefers to operate in a fact-free zone. I'm sure that he would prefer his legacy to include a better outcome for workers' families as well as those who have benefited from the growth of income inequality under his watch to date. Lord knows the balance sheets of the banks do not need to be his constant priority.

At about the time that you receive this newsletter the Finance Ministers will again meet and address the CPP issue. **Will the banker' love for Flaherty continue? Bet on it!!**

Barry Thorsteinson, Past President

Seniors are an Asset not a Burden to Society



Vote Sensibly

Greetings; let me wish you all Merry Christmas and a Healthy and Happy New Year. You will note I still relate to these or this specific Holliday as Christmas. Call me old fashioned or dated or whatever but I refuse to refer to the holidays on or around December 25th as anything but Christmas. There I've said it so get over it. Thankfully at this time of year things or business seems to slow down or be put on hold, with the exception of course the retail market that goes crazy with consumers buying things they don't really need. There is something about Christmas that seems to emphasize the poverty, hunger and despair that still exists rampantly within our own towns, cities, country and in fact the entire world. Thankfully for many, Christmas also brings out the spirit of giving or sharing and for some reason prompts ones conscience to do the decent thing and share with others largesse.

I have been very luck with my other positions representing seniors I have had the opportunity to enact with them on a personal basis for example on October 30th in the Durham region our 8th Annual Health and Wellness Fair with just over 360 seniors attending the one-day presentation. We enjoyed some wonderful speakers on such issues as Cancer; we were very fortunate to have Dr. Sheila-Mae Young who is the Primary Care Lead for the Central East Regional Cancer & Nutrition, and Sergeant John Keating from Durham Regional Police Services who spoke about the many ways that seniors can, and are being abused and how to avoid this growing problem. We had about 20 agencies delivering information on many subjects' affecting seniors. Our group enjoyed screening for Diabetes, Hearing loss, High Blood Pressure etc. etc. We fed them lunch and they had a very informative day. I wish we had the funds to do these presentations all over the country.

November 26th; along with our president I attended a meeting in Toronto with Service Canada officers in the capacity as a member of the Seniors Advisory Committee.

As I mentioned previously this Committee is made up from leaders of various seniors groups from all over Ontario. We are brought up to date on services by head officers from the many sections; Mary Ann Triggs, ADM Service Canada; Mary Crescenzi, Senior Executive Director, Strategic Services Branch. Morag York, Acting Director of the Disability Support Program Branch MCSS; David Fulford, Assistant Deputy Minister, Ministry of Training Colleges and Universities; Candy Huycke, Director CPP/OAS and last but not least Ralph Altobello, From New Horizons. As mentioned they each give us an update and we questioned, responded and participated in all discussions regarding our position on said changes or modifications.

We viewed a number of slide presentations on the following subjects; Developmental Services: Ontarians with Developmental Disabilities, Residential Services, Supportive Services, Transformation Progress, Ontario Partnership on Aging and Developmental Disabilities (OPADD) and Health Care Access Research in Development Disabilities (HCARDD), with facts and figures. We had a briefing on Social Assistance in Ontario again with lots of facts and figures, followed by slides from Employment Ontario officers and finally a presentation on Connecting Canadians with Available Jobs. Boy did this one invoke lots of criticism, as a group we expressed our anger regarding the import of foreign workers who are chosen because the government allows cheaper wages and who, through no fault of their own end up working in less safe conditions. We further criticized the grossly unfairness of the new qualifying regulations to receive benefits.

As mentioned we were extremely vocal in our criticism on these and other comments made by the officer making the presentation for example, they claimed there were very few plant closures or mass job losses today compared to 2008 and 2009. They took flack for these remarks because each week we see more

... continued from 1st Vice-President

and more companies closing operations and moving to some other location outside of Canada. Leaving thousands of workers without jobs and families devastated often without hope for the future, in particular Companies who have spent many years in outlying locations and who have been the prime source of employment for whole communities built around them. As a group we very often send the Messengers back to their superiors ultimately the Prime Minister.

Seniors have a very important voice and vote to correct errors, direct services, design our own future because we decide who runs the government and when we send them to Ottawa they are supposed to do what we direct them to do in our best interest, not for the betterment of financiers or to make the already wealthy richer. **Let's STOP Big Business from governing our Country - VOTE sensibly!!!**

Service Canada - After 20 years of reductions, Canada's elderly poverty rate rise between the mid-1900's and late 2000's. Elderly poverty is both a social and a fiscal problem that will be exacerbated as higher percentages of populations in developed countries move into the over-65 demographic.

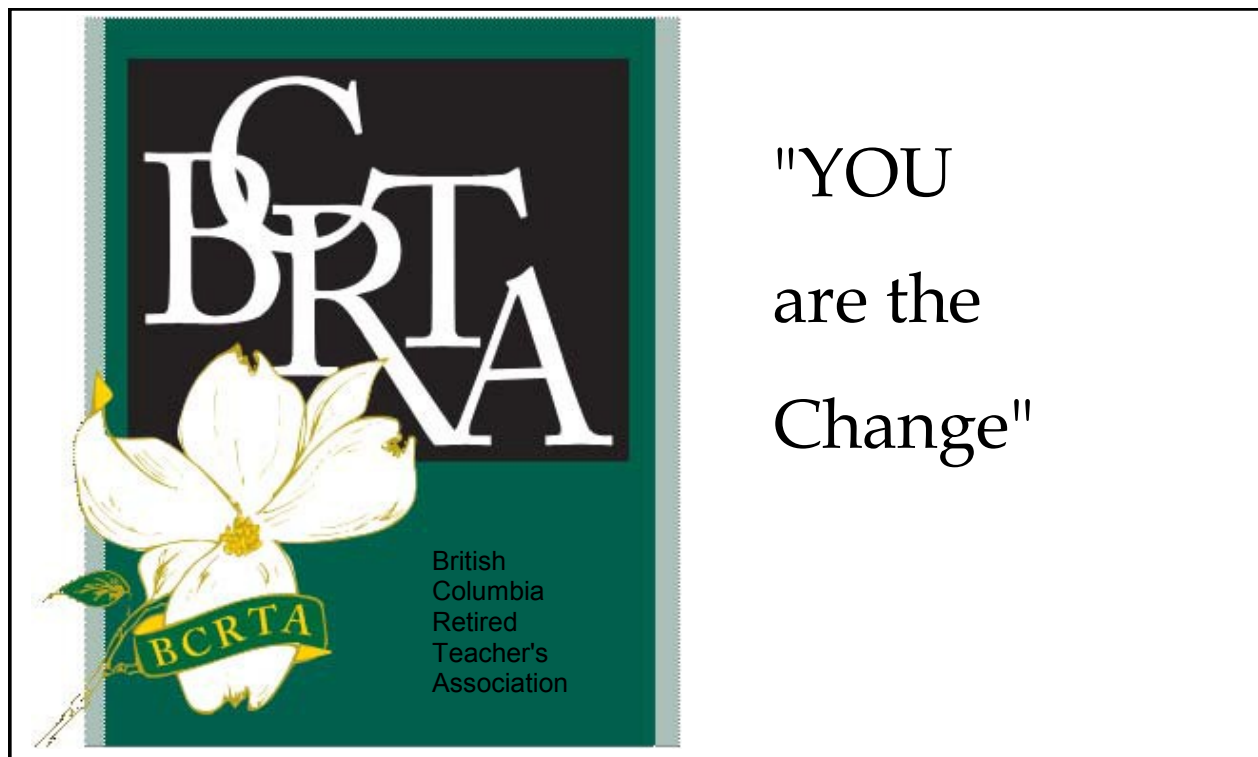
Poverty rates among the elderly tend to be highest among women, particularly widows over the age of 75. This is largely due to pension allowances that have traditionally been linked to employment history.

Conference Board of Canada. How Canada Performs: A report Card on Canada 2013.

Below is the website for Service Canada for more information on CPP & OAS Quarterly reports

<http://www.servicecanada.gc.ca/eng/services/pensions/octdec13.pdf>

John Gatens, 1st Vice President





3rd Vice-President

Health Accord

Winter in Canada has arrived and especially on the east coast of Prince Edward Island. I am writing this report with the oil lamps burning brightly and I haven't experienced a power outage like this one as a result of 150 to 180 kilometre winds in a couple of years.

The few month period since our last Newsletter has been a very active and challenging time for all senior organizations with ongoing National issues as submitted in our many resolutions at the Annual National Convention held in Windsor, Ontario September 25th to the 28th. Special recognition must be given to the

superb hospitality provided by the host Windsor/Essex Chatham/Kent UNIFOR Retired Workers' Area Council and especially Peter Pellerito who were literally at our beck and call providing any and every service in making our Convention such a success.

Welcome to the new Members at Large, Bernie LaRusic from Nova Scotia and Zoe Kopetsky from Newfoundland.

I was elected as 3rd Vice President and will be with National Pensioners Federation for the next two years. I really look forward to continuing working with all members.

The following results from the Group of IX Members Summer Survey on Issues from seniors and organizations throughout Nova Scotia was received from President of Community Links Nova Scotia and Executive Director Ann Corbin.

Results: Summer survey on issues - Group of IX Members

This summary is based on replies from eight of the nine member groups. Housing and Transportation were most often mentioned; the other issues had approximately equal weight.

Housing: Affordable, age friendly and safe housing and home care to allow seniors to remain at home longer. Housing supports should include snow removal and yard work as well as better grants for home repair/adaptations.

Transportation: Enhance community based and accessible transit, especially in rural areas.

Long Term Care: Better assessment processes and reduced wait times for Long Term Care (LTC); French services in LTC for Francophone seniors.

Access to Health Services: Equitable, timely, culturally and linguistically sensitive access to health services, including reduction in wait times for some surgeries, access to hospice and palliative care in rural communities, accessible blood collection services, and ambulance services.

Oral Health Care: Both in general senior population and in Long Term Care.

Pharmacare: Maintain and expand to include shingles vaccine, basic dental and vision care, newer drugs like Aricept for dementia.

Elder Abuse and Ageism: Seniors must be free from physical, emotional, and financial abuse as well as age discrimination in working, driving and independent living.

Fitness and Recreation: Increase opportunities and access as a key to prevention.

... continued from 3rd Vice President

Income Security: Examine and revise income assessment for housing and services; available pension supplements should be automatic.

Additional notes and comments:

Isolation and loneliness: A couple of years ago Britain began mapping loneliness so that it could develop health strategies to fight it. Its crippling and leads to health deterioration.

Health Literacy: Research shows that 60% of adults and 88% of Canadian seniors are not health literate.

In the upcoming election have the Enhanced Health Care System 2012 document published by the Seniors Section of Doctors Nova Scotia used in discussion with the three political parties and/or individual candidates.

Transportation: Federal gas rebate to be used in coordinating the four way partnership (federal and provincial government, municipalities, community citizens) in expanding community transit organizations.



Congratulations to Mary Boyd, our member from P.E.I., who is a recent recipient of the order of Canada. Mary's involvement and assistance to use in the preparation of briefs especially in the area of poverty, will be deeply appreciated for years to come.

Mary Boyd, from Mount Stewart, P.E.I., was invested into the Order of Canada during a ceremony at Rideau Hall Friday. Boyd, who lives in Blooming Point, was made a member in the social service category. Her citation singled out "her contribution to the social justice movement, notably by introducing community-based initiatives to fight homelessness, poverty and underemployment." Boyd remains active in forwarding many social causes. Earlier this year, former P.E.I. premier Alex Campbell was one of 34 Canadians named on June 28 as officers of the order, the second-highest grade. He was premier from 1966 to 1978.

National Conference - A Seniors Health Plan for Canada

The conference was held in Ottawa on December 2 & 3 with delegates from all over Canada. The first day was very interesting with many experienced speakers. We lobbied with our Canadian politicians from each province. The results or outcome of the Conference will be available on the National Pensioners Federation website. I was honoured to be representing you at this Conference.

Many pensioners frequently ask me what is the Health Accord?

The Health Accord is a legal agreement between the federal and provincial/territorial governments on health care funding. The 10-year plan recommitted leaders to the Canada Health act, set wait times and other goals, and increased health care funding by 6%.

... continued from 3rd Vice President

The Accord was important in providing stable funding after deep cuts in the 1990s and in promoting national standards. The First Ministers recommitted to the Canada Health Act and its requirements: public administration, universal access, comprehensive coverage, accessibility without extra charges or discrimination, and portability across provinces. The Accord also a set of common goals around wait times, home care, prescription drugs, and team-based primary care.

On wait times, the accord has been successful: eight out of 10 Canadians are getting treatment within the timelines set in 2005, for the five chosen procedures. We need to do more, but progress has been made. In other areas (home care, drugs, and primary care), progress has been poor because the governments set only loose goals, with no financial strings attached.

What is the problem?

The Harper government in December 2011 unilaterally announced a major cut to the Canada Health Transfer (CHT) of \$36 billion over 10 years by lowering the annual escalator from 6% to 3%, beginning in 2017. In addition, the equalization portion of the CHT will be eliminated in 2014, which will reduce transfers by another \$16.5 billion over the next 5 years. We have an aging population and an increasing demand for health care services at present. Unless federal funding is stable and adequate, our cherished public health care system is in danger.

The Harper government said the 2004 Health Accord would not be renewed when it expires next March. This lack of federal leadership in health care will lead to 14 different health care systems. Access will depend on where you live and your ability to pay.

Winnie Fraser MacKay, 3rd Vice President

NATIONAL PENSIONERS FEDERATION

Website: www.npscf.org

Toll Free: 1-877-251-7042

OBJECTIVES

National Pensioners Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

1. To promote and establish and foster Seniors' Centres (called Clubs or Groups) and Regional and Provincial Seniors' groups throughout Canada.
2. To provide education for persons in the retired and senior citizens age group and other individuals interested in aging, and the status and well being of seniors.
3. To reach out to seniors who are lonely, or isolated, or at risk.
4. To provide programs which promote healthy active lifestyles for seniors, thus sustaining mental and physical health.
5. To assist in developing the knowledge that seniors should learn during their aging process, through promotion of educational experiences.
6. To research the aging process, and any problems and benefits pertaining to the aged that might be of interest to the Federation and to use the knowledge gained from that research to educate seniors and any other party or parties who are or might become interested in these concerns.
7. To provide opportunities for seniors to utilize their volunteer and leadership skills for the benefits of all persons.
8. To consult with other private and public organizations which offer similar services in order to gather any educational information that will add to knowledge and be of use to seniors and the public.



**From The Desk Of
The Treasurer**

Cutbacks!!

A very big thank you to Windsor/Essex/Kent/Chatham Unifor (formerly CAW) Area Council for the hospitality and generosity shown to the NPF Convention delegates in Windsor, they were great hosts.

We also want to thank all the committees and volunteers that gave their services at convention. We couldn't have had better people to work with. The convention was a show of democracy in action. It is so good to reacquaint, socialize and express our thoughts and differences with so many caring people and come away with a sense of renewal.

In my submission for the last newsletter I wrote about my arm and the physiotherapy that I was receiving for the pain, at that writing we (patients) had been informed that physiotherapy was to have drastic cuts imposed by OHIP, needless to say this was disappointing.

However we were forewarned about the pending cuts in physiotherapy from the Ontario Health Coalition (OHC) that wrote in an article dated March 3rd 2013 "And the big push in the coming years is cutting services, like physiotherapy, which are going to private clinics".

In Ontario our government is cutting billions from health funding. We have overcrowded hospitals, bed closures, and increased privatization and longer wait times. The OHC calls it the austerity budget. In the next four years, the government wants to cut \$3 billion from the health-care system in Ontario. OHC claims that Ontario already has the lowest funding in Canada compared to the other provinces at only \$1,372 per person in 2012.

| | |
|-----------------------|----------------------|
| Newfoundland \$2,519 | Saskatchewan \$1,784 |
| Alberta \$2,194 | Nova Scotia \$1,762 |
| New Brunswick \$1,962 | BC \$1,557 |
| Manitoba \$1,843 | Quebec \$1382 |
| PEI \$1831 | Ontario \$1.372 |

Average, other Provinces \$1,870 – This is a difference of \$498 less per person. considering that Ontario has a population of 13,529,000.

Ontario is one of the richest provinces in Canada; all other provinces do better than Ontario in funding hospitals and other services. There is no reason that we can't too. We are paying for more that a decade of corporate tax cuts; by cutting needed health care services.

Many hospitals schedule MRI's CT scans and ultrasounds only within certain hours, in the north and other rural areas, things are even worse, entire hospitals are slated for closure. This means longer wait times in Ontario, a province already known for some of the worst wait times in the country.

Last month I attended a meeting of the OHC in Ajax, a community just east of Toronto. We lived there for many years, when we heard about the cuts in hospital services to the Ajax and Scarborough we made plans to attend.

We were shocked to hear that short funding by the Ontario government means the Scarborough Hospital has cut \$17 million in services this year, and the merged hospitals in Scarborough and Ajax would need to find \$28 million more in cuts by 2014/15.

... continued from the Treasurer

Ajax has already suffered huge cuts. In 2008, facing a deficit, the Rouge Valley Health System already underwent a barrage of cuts. Hospital beds were closed; nurses, health professionals & support staff positions were cut. All the mental health services and beds were closed in Ajax and mental health services were moved to Scarborough.

It could have been worse back in 2008, but the community and the Friends of the Ajax and Pickering Hospital saved pediatrics and other services.

Now we are faced with another dilemma, the Scarborough and Rouge Valley hospitals are studying a merger aimed at further rationing services.

Health Care is a Human Right. Our governments are obliged under the Canada Health Act to provide the services we need.

We had a Day of Action to save the Ajax Hospital on Nov 9th. We had carpools to each MPP's office, and hoped to save our hospital services.

The OHC had a Health Action Assembly & Conference on November 23 and 24 in Toronto.

We must continue to educate residents about our Health Care system that is under attack. ***What's happened to the National Health Care of Canada?***

Isn't it ironic that at a time when the Americans are grappling with the introduction of a new national health care system, the Canadians are silently witnessing the dismantling of our health care system under Prime Minister Stephen Harper's watch? The Federal government plans to reduce funding from current projections by \$36 billion in upcoming years.

■ Sandy Carricato, Treasurer

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

Business Card \$ 25

One Quarter Page \$ 40

One Half Page \$ 75

One Full Page \$150



NATIONAL PENSIONERS FEDERATION (NPF)

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

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

| | | |
|---|---------------|------------|
| Annual Club/Group membership dues: | Select | () |
| Club/Group - under 100 members | \$35 | () |
| Club/Group from 101 to 500 members | \$75 | () |
| Club/Group from 501 to 1,000 members | \$125 | () |
| Club/Group with over 1,000 members | \$350 | () |
| Donations would be gratefully accepted. | _____ | () |

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

TOGETHER SENIORS CAN MAKE A DIFFERENCE!

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

Don't Plan for Seniors ... Plan with Seniors

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

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

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

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

CLUB # CLUB NAME

CONTACT ADDRESS

PROV POSTAL CODE

PHONE NUMBER

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

Please note that the dues structure was changed at the 2013 Convention in Windsor.

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

THANK YOU FOR YOUR ATTENTION TO THIS ISSUE

Donations

From the desk of the Treasurer

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

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

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

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

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

| | |
|-------------------------------|--------------------|
| Name of club or Member | Donation \$ |
|-------------------------------|--------------------|

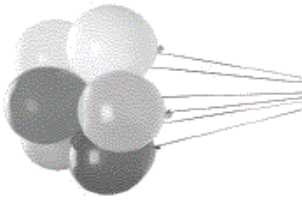
Address

| | | |
|-------------|-----------------|--------------------|
| City | Province | Postal Code |
|-------------|-----------------|--------------------|

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

I look forward to hearing from clubs/members

Little things make a big difference.



At Johnson, above and beyond exceptional service, we offer special little extras with our home, auto and travel insurance.

Home and Auto Insurance
| -800-563-0677 | Johnson.ca/npscfcf
(Group ID code: NF)

MEDOC® Travel Insurance
| -866-606-3362 | Johnson.ca/npscfcf

Contact us today to learn about the special coverage available to you.



Home and auto insurance is available through Johnson Inc., a licensed insurance intermediary, also operating as "Johnson Insurance" in Ontario/Atlantic Regions (NB, NL, NS, PE, ON). Policies are primarily underwritten by Unifund Assurance Company (Unifund). Unifund and Johnson Inc. share common ownership. Only home insurance is available in BC, SK and MB. An alternate plan is available in QC. Eligibility requirements, limitations and exclusions may apply. MEDOC® is a Registered Trademark of Johnson Inc. MEDOC is underwritten by Royal & Sun Alliance Insurance Company of Canada and administered by Johnson Inc., Johnson Inc. and Royal & Sun Alliance Insurance Company of Canada share common ownership. (CA103.2012)

Numbers are decreasing

As a recently elected representative as Member at Large, the role on the National Executive mirrors the hopes and expectations of the Nova Scotia Federation of Senior Citizens and Pensioners. It is new yet old. As President of the NS Federation, the difficulties which the seniors of Nova Scotia face are quite similar to those faced by seniors across Canada. Although we look to government for corrective action, there is another area of concern.

Over the past number of years, Federal, Provincial and Municipal funding in the form of grants have played a significant role in the regeneration of senior clubs and organizations. With repairs, new equipment, even computers, these clubs and organizations, once again, have the capacity to meet the social and physical need of their members. So what's wrong with that? Nothing if their agenda includes and address seniors Health, Welfare, Transportation, etc.

Although Nova Scotia had a good representation at the National in Windsor, ON; we still need those clubs to engage their membership in such an agenda. Similar to the Nation, the NS Federation will be reaching out to the clubs and organizations of NS.

Of course, funding is a major concern. The recent amalgamation of the Canada Pensioners Concerned with the National Pensioners looks directly at a better method to be the voice for seniors but the body is becoming emancipated due to dwindling numbers and resources.

We have a voice but the body is in decline. The activity that brought clubs and organizations back to their halls must be reminded why they met there originally. Each club and organization has a history of putting forward changes to the three levels of government for the better of seniors; i e health, pharmacare, continuing care, home care and long term care. With the population growth being driven by seniors, the membership of these clubs and organizations must become aware of their need to be more associated with their voice.

Bernie LaRusic, Member at Large



Three of our Executive and all the NPF affiliate delegates that were in Ottawa for the Canadian Health Coalition Lobby for a seniors health care plan.

Saluting the National Pensioners Federation

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

President - Les MacDonald

Secretary Treasurer - Art Field

Vice President - Lyle Hargrove

Sergeant at Arms - Mike Saunders

Member at Large - John Redko

Female Member at Large - Wendy Rolfe

Trustees - Paul Herrington

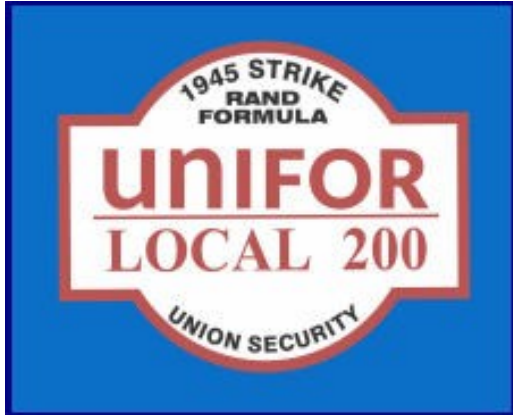
Don Revoy

Ron Gay



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

www.local222retirees.ca



UNIFOR Local 200 Retired
Workers Salutes The National
Pensioners Federation

Serving Ford Windsor Retired Workers since 1966

Chairperson: Jack Gibbons
Vice Chairperson: Gary Barash
Financial Secretary : Mike Lepine
Recording Secretary: Erine Spickett
Sergeant-at-arms: Elsie Banks
Guide: Pam Strong

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 |



**RETIRES AREA
COUNCIL**

**AJAX, OSHAWA &
PETERBOROUGH**

UNIFOR LOCALS 1090, 222 & 524

Bill Woodbeck - Chairperson

Roger Lathangue - Vice Chair

Sandy Carricato - Financial Secretary

Art Field

Les MacDonald

Norm Wedlock

Lyle Hargrove

Armindo Vieira

John Gatens

Buy Canadian Union Made Products

If Not Delivered Please Return to:

Sandra Carricato

2389 Head Road

Port Perry, ON

L9L 1B4