



# *Newsletter*

*National Pensioners Federation*

December 2016

Volume 16 Issue 3



Wishing you peace this holiday season

# NATIONAL PENSIONERS FEDERATION

## NPF Executive 2015-2016

**President: Herb John**

249 Peters Road  
Walpole Island, ON  
N8A 4K9  
Cell: 519-350-3221  
E-mail: [herb.john@npfmail.ca](mailto:herb.john@npfmail.ca)

**Treasurer: Mary Forbes**

2186 Stanfield Road  
Mississauga, ON  
L4Y 1R5  
Phone: 905-306-1830  
E-mail: [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca)

**2nd Vice President: Mike Kaminski**

136 - 2nd Ave W., Box 127  
Invermay, SK  
S0A 1M0  
Phone: 306-922-8238 or Cell: 306-571-9117  
E-mail: [aekam@sasktel.net](mailto:aekam@sasktel.net)

**Member at Large: Doug Edgar**

7071 Lakeridge Drive  
Vernon, BC  
V1H 1P3  
Phone: 205-503-5494  
E-mail: [doug.edgar@npfmail.ca](mailto:doug.edgar@npfmail.ca)

**Secretary: Pat Brady**

27681 - 56 Avenue  
Abbotsford, BC  
V4X 1J9  
Phone: 604-856-2430  
E-mail: [patbrady@uniserve.com](mailto:patbrady@uniserve.com)

**1st Vice President: Barry Thorsteinson**

4635 Whispering Willow Drive  
Navan, ON  
K4B 1J1  
Phone: 613-835-3495  
E-mail: [barry.thorsteinson@npfmail.ca](mailto:barry.thorsteinson@npfmail.ca)

**3rd Vice President: Bernie LaRusic**

21 Grandview Street  
Sydney, NS  
B1P 3N4  
Phone: 902-562-1901  
E-mail: [bernielarusic\\_392@hotmail.com](mailto:bernielarusic_392@hotmail.com)



**Deadline for NPF Newsletter**

**submissions is March 1st**

**Check us out ...**



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



Facebook:  
[www.facebook.com/NPFederation](http://www.facebook.com/NPFederation)



[www.youtube.com/user/npfederation](http://www.youtube.com/user/npfederation)



[twitter.com/npfederation](https://twitter.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, Jean Simpson at [jean.simpson@npfmail.ca](mailto:jean.simpson@npfmail.ca)



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

## President's Message



### 2016 Convention

Our 2016 annual convention in Richmond was a great success because of all the hard work and planning done by many volunteers. I would like to particularly thank COSCO for hosting the convention and for the major funding that they provided. Thank you to BC Retired Teachers Association for their financial support and thank you to Johnson Insurance for their financial contribution and presentation as well. The work of the Registration Com-

mittee chaired by Jean Simpson, the Resolutions Committee chaired by Doug Edgar and the Election Committee Chaired by Bob Crane provided a smooth framework for convention delegates. Special thanks to the organizations and delegates that attended to hear the great presentations provided by the speakers and discuss the issues in resolutions which are so important to Canadian seniors. Thanks to our new web designer Kathryn Carruthers for her technical assistance and video taping of presentations. Thanks to Arnie DeVann for his pictorial documentation of the special moments of the convention through his photography. Our dinner entertainment was a fantastic group; The Re: Sisters came together as an ensemble in 2012 with the shared desire to sing honest songs about women's lived experiences and social justice issues. The group is self-directed and they choose their song lists by spirited consensus. Many of their songs are written by women songwriter/performers. Thanks to Linda Forsythe (newly elected to the COSCO executive) for making these arrangements.

The highest approval rating on evaluation sheets was on the last question; "The topics the speakers presented were interesting and relevant." Only 2 responses did not rate that question as a 4 or 5. Overall 83% of responses were fours and fives, 15% were threes and 3% were rated one or two. We received numerous positive comments about the quality and content of the speakers presentations. We did have a number of delegates express that we should spend more time discussing resolutions along with some recommendations on improving the process of how resolutions are handled and written. We will include this feedback in the planning for next year. We also had some written and verbal suggestions to move the dinner to the first evening so that it did not conflict with anyone's travel plans so we will schedule the dinner on the first evening of the convention next year.

Bernie LaRusic, Mike Kaminski and I attended the COSCO convention which was held immediately prior to ours. The convention was very well organized with 30 speakers/presenters, lots of great information for the 300 delegates from BC. Thank you to the Lorraine Logan and the COSCO executive for the invitation to bring greetings from the National Pensioners Federation. The BC Retired Teachers Association convention which immediately preceded the COSCO convention was also kind enough to invite my greetings from NPF. At our affiliate leadership meeting during the convention we discussed the importance of affiliate leadership forwarding NPF email communications to their members. Everyone present agreed that this was important but presented some issues which would take some time to resolve.

To receive these communications directly please go to; <http://www.nationalpensionersfederation.ca/content/application-individual-supporters> and sign in. To do this manually go to the website and click on "Membership" and then "Individual Supporters sign up". Please forward this request to members you know that may not have this information. Every organization knows how important this is for progress.

We had a convention resolution to form a task force. That the NPF Executive strike a task force of 5 members with equitable representation to report out at the 2017 NPF Convention regarding:

- ◆ Finances (such as year-end financial statements/budget)
- ◆ Membership information/data
- ◆ Location of conventions
- ◆ Membership fees

...continued from the President

The members who volunteered to participate in this task force are Barry Thorsteinson, 1st Vice-NPF (elected chairperson) (ON), Pat Trask President-SSAI (SK), Diane Wood-President - BCFORUM (BC), Mary Forbes-Treasurer - NPF, (ON), Terry Donovan, Secretary - NSFSCP (NS).

Our four portfolio's and their executive liaisons are; **Membership and Outreach** - Barry Thorsteinson; **Health** - Mike Kaminski; **Housing** - Bernie LaRusic; **Finance** - Mary Forbes. If you have an interest in participating in any of these committees please contact the appropriate executive liaison.

So we have had some busy months since our last newsletter. We have a new website (same address) much of our convention information and presentations will be available for view on the site. We have a new format for the policy book which will make it easier to navigate. We are starting the new format with this year's resolutions and will then update the resolutions from prior years. Look for a topic, read the resolution/policy, see actions taken on the issue which could include a policy papers, letters, press releases, videos or NPF presentations to a government standing committee.

NPF was invited to appear at hearings of the Parliamentary Standing Committee on Finance. Susan Eng and I appeared as witnesses at the "Pre-Budget Consultations in Advance of the 2017 Budget" on October 25th to provide input into next year's federal budget and again on November 16th to provide a national seniors perspective on Bill C-26; an Act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act and the Income Tax Act. Both presentations are included in the newsletter.

Also included is a letter to Finance Minister Bill Morneau regarding the proposed legislation, C-27, which would change the pension landscape in drastic ways. The results of allowing the conversion of defined benefit plans to defined contribution plans places all the risks of the market on beneficiaries and removes the security of knowing what your pension cheque will be every month. Let your MP know that you are opposed to this change. Also let your MP know the commitments made by our now Prime Minister Justin Trudeau during the election campaign that the recent federal election would be the last first past the post style election in Canada must be kept.

In closing the NPF Executive Board wishes all of our members a warm and happy holiday season with your families.

**Herb John**

**2016 - 2017 NPF  
Executive Board**

(L-R) Mike, Barry,  
Herb, Pat, Mary,  
Bernie and Doug





Ottawa October 25, 2016

Parliamentary Standing Committee on Finance, "Pre Budget Consultation in Advance of the 2017 Budget".

**Mr. Chair, Member of the Committee**

My name is Herb John and I am the President of the National Pensioners Federation. With me is our Counsel, Susan Eng.

The National Pensioners Federation is a national, non partisan, non sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1 million seniors and retirees devoted entirely to the welfare and best interests of ageing Canadians.

Seniors and those who care about them welcomed the measures announced in the previous federal budget, But more needs to be done.

An estimated 665,000 seniors live under the poverty line today and this not expected to change unless more is done to provide better income supports and to reduce their critical expenses like home care and drug costs.

The Guaranteed Income Supplement **{GIS} for single seniors increased in July 2016**. Single seniors, especially women, face far greater rates of poverty compared to their counterparts in couples. That will benefit 900,000 single seniors across Canada. While absolutely welcome, it is a maximum of just \$2.60 more per day. Much more needs to be done to prevent poverty among seniors.

To prevent and reduce poverty among seniors, we recommend that the government:

1. Increase the rates of OAS and GIS, starting with single seniors
2. Implement the promised Seniors' Index but tie it to wages rates rather than prices to better keep pace with living standards.
3. Immediately provide housing assistance. The promised \$200 million over two years to support the construction, repair and adaption of affordable housing for seniors is, of course, welcome but will not have immediate effect on people now unable to pay rent and have enough for food and medicines.

Medication and home care costs are a major source of financial strain for seniors and their families. There exist proposals to address those needs but there is nothing immediately available to families in need right now.

To address the immediate health care needs of seniors, we recommend that the government:

1. Implement the promise to invest \$3 billion in **home care** and **palliative care**. There is an immediate need for sustained funding and national standards on home care. The patchwork of palliative care must be addressed immediately and this new funding will be a major first step.
2. Implement the promise to remove the requirement for a terminal diagnosis to qualify for the **EI compassionate leave benefit** and increase flexibility in how the benefit may be used. The requirement for a terminal diagnosis has in the past stopped people from applying for the compassionate leave benefit. In addition the flexibility in using the benefit better reflects how chronic illnesses pay out.

... Ottawa October 25, 2016 continued

3. Develop a comprehensive National **Pharmacare** system is necessary in order to ensure that every Canadian is able to access needed medications regardless of income and postal code.

I WILL NOW TURN IT OVER TO SUSAN ENG WHO HAS FURTHER RECOMMENDATIONS FOR THE COMMITTEE.

Thank you

**Mr. Chair, members of the committee**

While seniors today need the several measures to help them with their health financial concerns today, they are also concerned about the financial security of tomorrow's seniors.

Without reservation, National Pensioners commends the federal and provincial governments on reaching a historic agreement to increase the Canada Pension Plan. We welcome the proposal in Bill C-26 to implement the increase and to amend the Income Tax Act to facilitate deductions for the increased CPP/QPP contributions but especially for the increase to the Working Income Tax benefit to allow low-income Canadian to participate.

The CPP and the previous availability of workplace pensions is largely responsible for the drop in senior poverty over the past two decades. But the CPP effect is done and workplace pensions are disappearing. So poverty is creeping up again. As recently reported<sup>(i)</sup>, senior poverty has increased from a low of 3.9 percent in 1995 to 11.1 per cent, or one in nine, in 2013. Fully 28 per cent of single<sup>(ii)</sup> female seniors and 24 per cent of single male seniors are living in poverty in this country<sup>(iii)</sup>. In human terms<sup>(iv)</sup>, that's 665,000 Canadian seniors living in poverty, mostly the oldest, mostly single women.

The issue of financial security, exacerbated by concerns about increasing income inequality, has generated support for a **guaranteed minimum income**.

<https://www.thestar.com/news/queenspark/2016/03/30/ontarians-warming-to-guaranteed-minimum-income-poll-suggests.html>

<http://www.cbc.ca/news/politics/minimum-income-hugh-segal-ontario-budget-1.3740373>

Even the welcome increases to GIS, caregiver tax credits, Compassionate leave allowance, modest reductions in drug costs, and the many discrete tax measures introduced over the years, are insufficient to ensure that no one in this country, of any age, lives in poverty.

We endorse this committee's previous recommendation to consider a **guaranteed minimum income** and we recommend that an expert panel be establish to do so.

THOSE ARE OUR RECOMMENDATIONS. WE WOULD BE PLEASED TO TAKE YOUR QUESTIONS.

<sup>(i)</sup> <http://www.broadbentinstitute.ca/>  
**an analysis of the economic circumstances of canadian seniors**

<sup>(ii)</sup> [https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011003\\_4-eng.cfm](https://www12.statcan.gc.ca/census-recensement/2011/as-sa/98-312-x/98-312-x2011003_4-eng.cfm) ;

<sup>(iii)</sup> at page 5

<sup>(iv)</sup> <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/demo10a-eng.htm>



Ottawa November 16, 2016

Bill-26 An act to amend the Canada Pension Plan, the Canada Pension Plan Investment Board Act and the Income Tax Act.

**Mr. Chair, Members of the Committee**

My name is Herb John and I am President of the National Pensioners Federation. With me is our Counsel, Susan Eng.

The National Pensioners Federation is a national, non partisan, non sectarian organization of 350 seniors, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1 million seniors.

While seniors need help with their health and financial concerns today, they re also concerned about the financial security of tomorrow's seniors.

Without reservation, National Pensioners commends the federal and provincial governments on reaching a historic agreement to increase the Canada Pension Plan. We welcome the proposal in Bill C-26 to implement the increase and to amend the Income Tax Act to facilitate deductions for the increased CPP/ QPP contributions but especially for the increase to the Working Income Tax benefit to allow low-income Canadians to participate.

National Pensioners held our annual convention this year in Vancouver where the delegates applauded this rare example of federal-provincial cooperation. It is important to note that none of the people in that room will benefit from the increase to the CPP. Rather, they are concerned that their children and grandchildren do not have workplace pensions - two-thirds of working Canadians do not - and see the increased CPP as vial to helping them save for retirement. They know how hard it is to make ends meet in retirement. They know how hard it is to make ends meet in retirement, even though some of them have workplace pensions.

This CPP increase is coming just in time. No new defined benefit pension plans have been established in years. In fact, many workplaces that have defined benefit plans are switching to defined contribution plans - in which the investment risk is entirely borne by the employees. This is happening even in the unionized environment. GM, Ford, and FCA autoworkers made an unprecedented concession to allow the companies to close the doors on their defined benefit plans and require new employees to participate in a defined contribution plan.

Many of our members have also been affected by business bankruptcies, like Nortel's, which left the pensioners with heavily reduced pensions, if they had any left at all after the dust settled. This is an ongoing result of not having legislated protection of pension plan assets during bankruptcy. The sustainability of the CPP clarified by the fact that the Chief Actuary has declared that the CPP will be able to pay CPP benefits for at least the next 75 years is very important to seniors; again, for their children and grandchildren.

The changes announced which are the first increase in half a century will take years to phase in. Even so, the increase is modest and while very welcome, does not ensure Canadians and adequate retirement. What it does do is bring the maximum CPP benefit to \$20,000 in 2016 dollars which is approximately equivalent to the poverty line.

... Ottawa November 16, 2016

National Pensioners would recommend that a review of future increases, including a voluntary layer to the CPP, be initiated as soon as possible especially given the length of time it took to get this increase.

I WILL NOW TURN IT OVER TO SUSAN ENG WHO HAS FURTHER RECOMMENDATIONS FOR THE COMMITTEE.

Thank you

**Mr. Chair, members of the committee**

I reviewed parts of the debates in the House at second reading and noted a number of positions which I wish to address:

1. "Voluntary savings vehicles such as RRSPs and TFSAs are adequate to enable people to save for their retirement". While this is true for the well-off with sufficient funds to invest, it is not true for middle income families and certainly not lower income people. The net result cited by various researchers is that nearly a quarter of middle income works will sustain a substantial drop in their standard of living upon retirement because they have not, or could not save enough.

2. "The CPP contribution is a payroll tax that will cause job losses". This same argument was made when the contribution rates were doubled in 1986 with no attendant increase in benefits and there were no job losses. There is no evidence that job losses will happen this time.

3. "Employers will be paying \$1000s more - the absolute maximum additional contribution payable by an employer is \$1,100 in today's dollars and is not payable until the increases are fully phased in 2025 and only in relation to an employee earning \$82,700. So to raise the fear that small businesses will be burdened with thousands of such payments is unwarranted. Average incomes are closer to \$55,000 or the YMPE in 2016. In 2025, the annual employer contribution is \$515 - \$43 a month - or less than \$20 a pay cheque. So as for the job loss argument, why would the employer terminate an employee over \$20 a pay cheque?

4. "Low income workers will lose their GIS benefits due to an increased CPP" - Low wage earners should absolutely participate in the increased CPP even if their income supplements are replaced by CPP benefits - not least because of the dignity of having paid for one's own retirement. The increased WITB is a much welcome measure to ensure that low wage earners can participate. And if legislators are concerned about the low income, they can exempt the increased CPP benefits from the GIS calculation.

5. "Our children not have to pay for our retirement". This concern is actually prevented by CPP legislation - all future benefit increases must be fully funded. Each generation is funding its own retirement in relation to these increases. Furthermore, as with all large well managed defined benefit pensions, contributions pay for around 20% of the benefits, the rest is funded from investment returns.

THOSE ARE OUR RECOMMENDATIONS. WE WOULD BE PLEASED TO TAKE YOUR QUESTIONS.

The year 2016 is fast drawing to a close. The National Pensioners Federation (NPF) relies on your Membership and financial support in order to continue our advocacy efforts. If you have not paid your 2016 Membership dues we would really appreciate if you would do so now.

Please visit the NPF website to view our activities and to submit your dues. [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)

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

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



## Treasurer Report



### Ontario Health Coalition: Reforming Health Care in the Public Interest:

I attended the Ontario Health Coalition Health Action Assembly on October 29<sup>th</sup> as always a very inspiring experience. Presenters were as follows:

Marcy Cohen author and policy expert who spoke of allowing more input and say from the public rather than the Government making all the decisions. Mobilizing sufficient support from all sectors to change the way that the

Health System is governed. More input from the regular Citizen.

Dr. Dan Zubari RBC Chair Associate Professor of Social Policy, School of Public Policy and Governance of U of T spoke of how outsourcing is hurting Hospital workers and endangering Patients. See B.C. Health coalition website also [savemedicare.ca](http://savemedicare.ca). The challenge is privatization.

Andre Marin former Ombudsman Ontario joined us via Skype and spoke on how we can effectively effect change. He spoke of how he was able to effect change and how we should pick 2 or 3 issues and take the strongest issue first. Visualize where we want to go, what the outcome should be. Cost it out, would it save money to change. Have 2 or 3 of the most compelling arguments, personal stories are the best and you must have evidence and facts. You must follow up, have progress reports, accountability. Use the media, facebook, twitter etc.

Ross Sutherland RN. MA author of "False positive: Private Profit in Canada's Medical Laboratories" and Sara Labelle, OPSEU Regional V.P. Executive Board Member and a laboratory technologist spoke on how Canada's Laboratory System has been taken over by for profit Companies to the detriment of public health care.

Scotland was mentioned more than once as one of the Countries when Hospital Worker contracts expire then the work goes back in house. Something we could do in Canada.

We met "Tommy" the Care Bear from London. The Health Care actions will continue and Tommy rather than the Muskoka Chair will travel. Picture below is "Tommy" - "**We can't bear to lose Medicare!**"



I also attended the Trans Pacific Partnership meeting at the Chelsea Hotel. Maude Barlow and Bro. Hassan Yussuff of the Canadian Labour Congress were part of the discussion panel. Hopefully this is now a mute project.

*In closing, I wish you all a very Merry Christmas, Season's Greetings and a happy, healthy and prosperous 2017.*

*Mary Forbes*

# 1st Vice-President



## Pensioners Under Attack By Trudeau

Did Harper really depart? His successor, the incredibly photogenic Justin, has rubber stamped many big ticket economic policies that Harper ran out of time to enact. First up: The Comprehensive Economic Trade Agreement (CETA) with Europe. Status quo health care transfers unchanged from the Conservative unilateral accord of 2 years ago. Pipelines: yes! With more to come, likely Keystone XL thanks to Donald Trump and Junior long on record of supporting this specific export of tar sands oil that President Obama rejected.

Next: let's go after the best secure pension plans that have existed for decades. Defined Benefit (DB) plans - that promise pensioners a secure pension after decades of contributions - have been the target of many employers (and some provincial governments) that no longer want to carry the liability of funding. Many employers have switched to Direct Contribution (DC) plans where the employees carry 100% of the risk of investments that fail to deliver adequate returns and thus, pensions. In more recent times, Target Benefit Plans (TBP) have been structured to, again, relieve employers of funding liability. These plans mention a target pension, but if it all falls short, well too bad for the pensioners. You get the picture!

Two years ago Stephen Harper's government tabled a discussion document to implement such TBP plans in the federal jurisdiction. The plans were shelved with an election approaching in the fall of 2015, along with Conservative campaign ads that they would never reduce pensions for retirees. Few believed this as Conservative credibility was in the ditch by then. It was also a sign that the effectiveness of the Canadian Coalition for Retirement Security had made a huge dent in the support of seniors for Tory fortunes. Our National Pensioners Federation is a proud and active affiliate with the Coalition.

In late October 2016 the Liberal government tabled Bill C-27. It sets out in detail the establishment of target benefit plans for employers in the federal sector: banking, railways, airlines, communications, telecoms, Crown Corporations (eg. Canada Post, CBC, etc.), RCMP, Veterans, Public Service and a long list of others. Somewhere, Harper is smiling. It is as though he never left office on far too many issues, including eliminating quality pensions for seniors and future pensioners.

The Coalition is participating in meetings to develop a strategy to deter this legislation.

Again, our Federation is present, active and spreading the word. Only a concerted and well organized campaign of many organizations will succeed. It did in Harper's time. Does Junior really have the will to carry out this Conservative inspired initiative? Tell your Member of Parliament to vote against C - 27. Seniors deserve better respect from our elected officials for the pensions that they have worked for.

*Barry Thorsteinson*

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

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

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

...

***Plan with Seniors***

**President** - Herb John **Treasurer** - Mary Forbes **Secretary** - Pat Brady **1st VP** - Barry Thorsteinson **2nd VP** - Mike Kaminski  
**3rd VP** - Bernie LaRusic **Member-at-Large** - Doug Edgar

(519) 350-3221

[herb.john@npfmail.ca](mailto:herb.john@npfmail.ca)

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

249 Peters Rd.  
Walpole Island, ON  
N8A 4K9

November 23, 2016

The Honourable Bill Morneau, M.P. Minister of Finance House of Commons  
Ottawa, ON K1A 0A6

Dear Minister,

I am writing on behalf of the National Pensioners Federation. Seniors know that the Defined Benefit Pension Plan payments which they are collecting have been earned through their personal deferral of wages throughout their working lives. We believe that the Pension Benefits Standards Act, 1985, should not be changed to disadvantage current or future retirees. We believe that that is exactly what Bill C - 27 will do.

The reaction to the pension legislation changes in New Brunswick demonstrates that seniors do not support this direction. Bill C - 27 is a contradiction to the commitments made during the election campaign. It removes the financial security that seniors need especially after leaving the workforce where they had some ability to increase their earnings and improve their standard of living. We respectfully request that you abandon Bill C - 27.

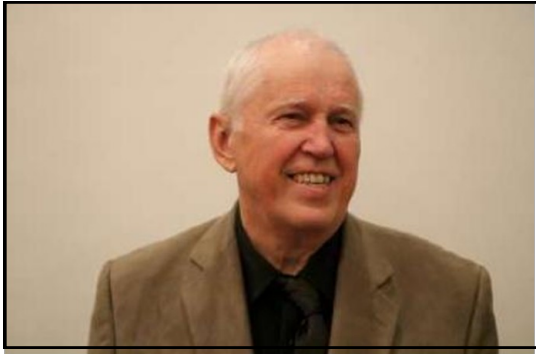
National Pensioners Federation is a national, non partisan, non sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees devoted entirely to the welfare and best interests of ageing Canadians.

Regards,

*Herb John*

NPF President

## 2nd Vice-President



### Remembering the Past – Preparing for the Future

How often have we reflected on how our organization came to be? As members we can refer to the work of the current president or the previous one and perhaps relate them to particular issues that were current during their tenure. Sometimes this reflection occurs when we face more critical issues and challenging times. This search for a frame of reference and guidance provides some

direction as to who we are and why we exist. This year's AGM gave rise to a serious discussion about NPF and concerns that were being faced. A task force of five national representatives was struck to provide guidance for planning ahead to address these issues.

Reflection on our beginnings provides some guidance for the future. The beginnings of NPF occurred in Saskatchewan among seniors playing cards at the old Empire Hotel in Saskatoon. One of the pioneers of the seniors' movement in Saskatchewan was Agnes Nurse. At age 92, in 1981, she recalled how her father used to spend his days at this hotel in Saskatoon. Everybody used to play cards there during the depression. Mrs. Nurse would drop in after work or at lunchtime to see how they were doing, and there she met Annie Douglas, mother of the future premier of Saskatchewan Tommy Douglas. Mrs. Douglas was there playing cards with the men.

Mrs. Douglas was one of the strong people who saw the real need for seniors to organize. Beginning in 1939, Annie Douglas became founding president of Pensioners and Pioneers Number One, the first seniors' club in Saskatoon. It is worthy to note that, at this time, she didn't have any paying members – only senior card players and little or no finances, but a very strong sense of a need for a seniors' voice to be heard. Seniors needed to get an increase in the pension, and to eliminate the means tests. Annie Douglas, Mrs. Nurse and an Empire Hotel card - game visitor, Nathan Medd worked together to create the Saskatchewan Old Age pensioners and Pioneers Organization (OAPO) in 1942. Mrs. Douglas was president of the provincial organization for 20 years. Like the OAPO and all subsequent federations, it was made up of representatives of the pensioners' clubs from around the province.

The main focus of the provincial organization was to provide a strong seniors' voice to enable the issues and concerns of seniors be heard in Regina and Ottawa. The economy was depressed, but senior volunteers responded to her leadership and funds were generated to enable the organization to function and address the issues.

Around 1954, the name "Old Age Pensioners Organization" was changed to "Pensioners and Senior citizens Organizations" (PSCO). Annual conventions were held, to which the representatives brought resolutions. Although the pension and the means test continued to be their top priority, they raised other concerns as well. A source of great pride to present day Saskatchewan seniors is that the original request for universal Medicare was presented to the provincial government by the Pensioners and Pioneers organization in the 1950's. This led, in 1962, to the first government Medicare plan in North America. After each convention, the federation leader would meet with the provincial cabinet to present the resolutions and advocate their proposals. They would also send them to the federal government.

After the Saskatchewan Federation had three successful years, Nathan Medd, Empire Hotel card-game visitor, initiated the National Pensioners and Seniors Citizen's Federation - now known as the National Pensioners Federation. To this day, Saskatchewan remains as the number one affiliate of the National.

.... 2nd Vice - President continued

With the introduction in 1972 of the Federal new Horizons' Program, a new organization was formed in the province in 1977 called the Saskatchewan Association of New Horizons Projects. Then in 1981 the Pensioners and Senior Citizens Organizations and the Saskatchewan Association of New Horizons Projects joined forces to form a larger organization which took on the name...Saskatchewan Seniors Association Inc. (SSAI.) Mr. Azevedo became the first president of the SSAI. He remained in that position until 1988.

In 1991, Ted Azevedo of Nipawin was elected president of the National, which had a membership of two million seniors across Canada. He was re-elected as president in September 1992.

Today in 2016, we seem to be facing many of the same concerns and issues that Mrs. Douglas and card players sensed in the 1930's. The concerns and issues facing seniors may have changed due to different demographics, economics and politics. The need for strong leadership and strong advocacy by seniors at the national level is even greater than before. We need to have a clear focus as to why we exist, what our mandate is and how we operate. Good planning will ensure that we can achieve success influencing programs so that seniors can and will have a good quality lives. The Task Force and NPF executive is committed to this cause. The conference and AGM in Nova Scotia will enable us to finalize some of this planning for the future.

**Mike Kaminski**

### 72nd NPF Convention in Richmond, BC.

"Sisters" - Entertainment (left)  
Pension Panel (top right)  
Maude Barlow (bottom right)

Arnie DeVaan, Unifor RW from Local 707 - Oakville ON., posted pictures of the **72nd Annual NPF Convention** on facebook.

Click on "Albums" (e-address is below) and scroll down to **2016 09 2016 National Pensioners**.

There is a total of 554 photos (270, 218 & 66).



[https://www.facebook.com/arnie.devaan/media\\_set?set=a.10154726697964059.1073742123.771994058&type=3](https://www.facebook.com/arnie.devaan/media_set?set=a.10154726697964059.1073742123.771994058&type=3)

**Reprinted from COSCO News, December 2016 - 5**

**Barb Mikulec, COSCO Gen.V.P.**

The 72nd Annual National Pensioners Federation (NPF) Convention and AGM was held in September, in Richmond BC, with seniors representing four provinces. The purpose of the meeting was to discuss policy, exchange ideas, elect the Board, and to pass resolutions which will be sent to federal MPs for consideration and action. The theme of the Convention was "What's Next" led by NPF President Herb John. Delegates were welcomed by the City of Richmond, and a First Nations representative. Lorraine Logan, president of COSCO, gave a welcome as the co-sponsor of the convention. Herb John, in his opening address, spoke about the *'Keeping the Heart in Medicare'* campaign.

JoAnn Lauber, past president of the Canadian Association of Retired Teachers, presented the *Declaration concerning National Healthcare Strategies for Seniors*. She noted that health care innovation and reform is necessary to enhance health care delivery to all. Lisa Hansen, senior Consultant from Johnson Insurance, spoke about 'Thrive Insurance' and the benefits of the 'Medoc' plan.

Barb Mikulec spoke on the Housing Committee Action Plans which were debated and passed by the convention. The action plans include three areas:

- ◆ Affordable housing and ensuring Canadian citizens have access to housing which costs less than 30% of their gross household income.
- ◆ Aboriginal and Northern communities housing issues; of concern is the high cost of living in the North, and some rural areas have an urgent need to improve sanitation and access to clean water supply.
- ◆ Vulnerable populations of seniors living on modest incomes; and with low housing vacancy rates, some seniors are living in sub-standard housing, or may be at risk of homelessness.

John Lawford, Executive Director and General Counsel of the Public Interest Advocacy Centre (PIAC), spoke about *Broadband and Net Neutrality*, and suggested that concerns about broadband usage be addressed by better public policy.

Maude Barlow, National Chairperson of the Council of Canadians, in her keynote address, spoke about *Fresh Water in Canada*, calling it a 'water crisis' as relating to water in trade agreements, fracking and bottled water issues.

A panel consisting of Susan Eng, counsel to NPF, Bernard Dussault, former Chief Actuary of the CPP, and Ron Stipp, Canadian Labour Congress (CLC); reviewed pension plans and proposed changes to the Canada Pension Plan.

Dr. Cara Tannerbaum Director of Canadian Deprescribing Network (CaDeN) shared facts about poly-pharmacy for seniors. 66% of seniors have a least 5 drug prescriptions, and 27% take ten pills per day. Jonathan Sas, Research Director of the Broadbent Institute, spoke about *Democratic Renewal through Proportional Representation* for federal elections.

The following officers were elected: 1st VP Barry Thorsteinson, 2nd VP Mike Kaminski, Secretary Pat Brady, member-at-large Doug Edgar. There was a debate about holding the NPF convention once every second year, and a committee of five people will look into this matter, which is to be voted on at the next AGM. An invitation was presented for the next NPF convention to be held in Nova Scotia, next September.

*(Barb is the NPF Housing Portfolio Chairperson)*

# NATIONAL PENSIONERS FEDERATION GROUPS & CLUBS

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

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

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

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

**Please print contact information clearly.**

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

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

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

## **Contact person**

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

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

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

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

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

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

## 3rd Vice-President



### Nova Scotia Federation

National Pensioners Federation (NPF) has been involved in presentations and media releases on issues, not only about the senior community, but Canadians in general. President Herb John will be outlining such activities in his report.

The present difficulty of attracting the senior community to NPF is similar to that of the Provincial Affiliates. Although NPF has the accredit support of one million members, the production and/or identification of these figures is a

daunting task. Take the Nova Scotia (NS) Federation as an example. A Club with 300 members can join the NS Federation for \$300.00. Dues - \$1:00/member/year. Senior Council dues/fees are different across the Province. Some are \$25.00/Club/Year. Clubs are not required to provide names or addresses to the Council or NS Federation. That adds to the confusion of numbers on accountability. The other shoe relates to active senior clubs not participating in Senior Councils, Provincial or Federal organizations. The continual decline of Senior clubs not affiliating does not relate to the fact that senior issuers are being put forward. Therefore one could say the Senior Community has a strong voice to represent them but a weak body to sustain a larger and stronger voice.

There are a large number of senior clubs that continue to enjoy the support of their members. Their mission statement would likely reflect such items as health, housing, transportation, etc but the best method to have such issues moved forward seems to have a low priority. No affiliation or if affiliated, no representatives to Senior Council.

Convention is a time to, not only to put forward resolutions or hear from professionals on their subject, but an opportunity to have time on the Agenda to open a discussion on successful club models. Some early preparation would be required.

The NS continuing story on Pharmacare: As you may recall, last February, the NS Provincial government introduced a new method to fund the Pharmacare Program. An immediate and negative response was received from the N S senior community. The government withdrew its proposal (not cancelled) and promised consultations. The government has just informed the Group of IX- NS Senior Advisory Committee, the consultations will begin shortly, only nine months have passed. In addition, the 2017/18 Pharmacare Program will remain the same as before.

In 2017, the government can go to the polls. With the issue of Pharmacare on the back burner, the opinion so strongly sent last February will be facing seniors again in 2018/19. The NS Federation hopes to assist in organizing senior presentations to the upcoming consultations. Earlier the NS Federation had put forward their position on the government's proposal. Of course, the rules of engagement have yet to be put forward.

NPF has a Housing Policy which can be viewed on our website. The intent is to have Provincial/Regional representations as part of a go forward development to assist in determining projects and monitor progress.

Convention 2017 has some pencil marks. NS Federation President Alma Johnson-Tynes and company are engaged in obtaining prices from hotels for around the first week of October.

As the Christmas Season is upon us and for those who still like an acknowledgement of a Higher Power which is unlawful at Public Meeting such as our Convention, a pray for them all and to all a Merry Christmas & a Happy New Year

***Bernie LaRusic***



## Member at Large



### Two Ways to Improve Your Life

More than one senior has said, "If I'd known I was going to live this long I would have taken better care of myself." As a Workshop Facilitator for The Seniors' Health and Wellness Institute I have an increased appreciation for those elements of life that benefit seniors by keeping them healthy and well – in every part of Canada. Unfortunately, but factually, most seniors have higher rates of heart disease, cancer, high cholesterol, and high blood pressure than the rest of the adult population. However

these diseases can be prevented or controlled through (1) healthy eating and (2) regular physical activity.

While there are numerous plans to get seniors to eat healthy meals there are also many obstacles to achieve this goal. Seniors, especially those living alone, may not have sufficient funds to purchase their medications, pay rent, and buy food every month. The cost of fresh fruits and vegetables is certainly a consideration. Even the availability of fresh produce is a concern. A head of iceberg lettuce might sell for \$1.50 in the southern parts of Canada, but could cost \$12.00 in the North. Another obstacle to healthy eating is motivation. It is often easier to buy and devour prepared meals. For some seniors making a full meat-and-potatoes meal may seem to be a lot of effort to feed just one person especially every day.

#### ***So what can be done to counter cost, availability, and preparation?***

- ◆ buy fresh produce rather than prepared meals
- ◆ get a half-box at a Good Food Box depot
- ◆ buy some staples in bulk and share with neighbours
- ◆ consider Meals on Wheels or similar services
- ◆ try stores that will shop and deliver for you
- ◆ prepare many meals and freeze some

#### ***Generally, for healthy eating you should eat more:***

- ◆ vegetables and fruit "Half Your Plate"
- ◆ whole grains
- ◆ fish
- ◆ low-fat alternatives
- ◆ lean meat
- ◆ and drink more water

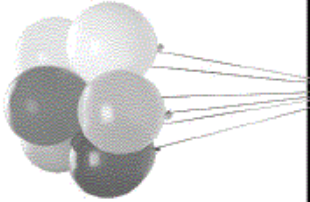
We have all heard this before, so it is problem of motivation. Focus on your main concern. Do you want to save time? Save money? Try new recipes? Share meals? Start a cooking club? Do what you want, but get going now.

***Let's look at physical activity in the next issue.***

***Doug Edgar***

***Together Seniors can make a Difference!***

*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**

1-800-563-0677 | [Johnson.ca/npsc](http://Johnson.ca/npsc)  
(Group ID code: NF)

**MEDOC® Travel Insurance**

1-866-606-3362 | [Johnson.ca/npsc](http://Johnson.ca/npsc)

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)

National Pensioners  
Federation



Fédération Nationale  
des Retraités

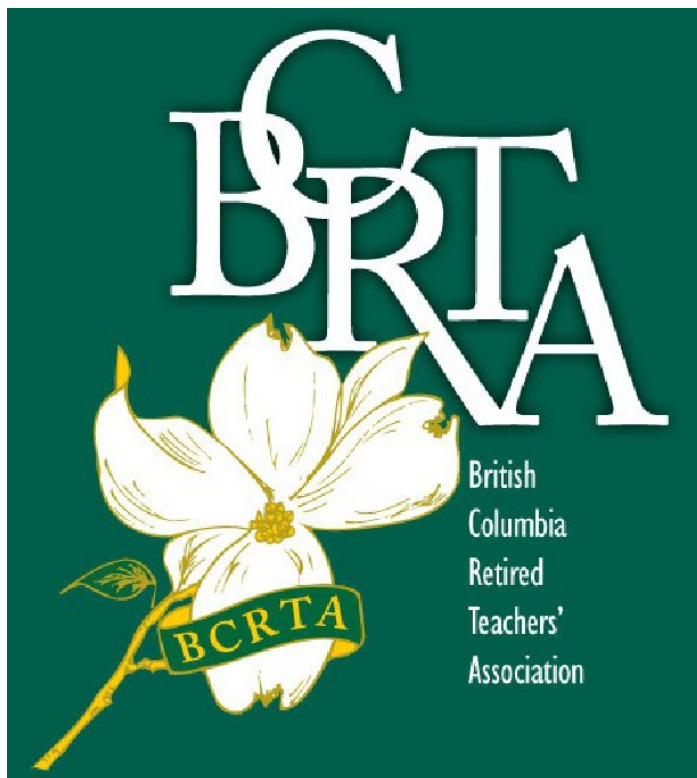
Website: [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)

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



"YOU  
are the  
Change"

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

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

***President - Les MacDonald***

***Vice-President - Lyle Hargrove***

***Treasurer - Art Field***

***Secretary - Wendy Rolfe***

***Sergeant at Arms - Mike Saunders***

***Female Member at Large - Trish McAuliffe***

***Member at Large - Chris White***

***Trustees - Lance Livingstone***

***Paul Herrington***

***Don Revoy***



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

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



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

**Serving Ford Windsor Retired Workers since 1966**

**Chairperson: Jack Gibbons**  
**Vice Chairperson: Jim Mitchell**  
**Treasurer : Mike Lepine**  
**Recording Secretary: John Gray**  
**Sergeant-at-arms: Roger LaFrancois**  
**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 2458



## RETIREES AREA COUNCIL

AJAX, OSHAWA &  
PETERBOROUGH

### UNIFOR LOCALS 1090, 222 & 524

Bill Woodbeck - Chairperson

Roger Lathangue - Vice Chair

Sandy Carricato - Financial Secretary

Paul Herrington

Lance Livingstone

Gord Terry

Lyle Hargrove

Armindo Vieira

John Gatens

**Buy Canadian Union Made Products**

**If Not Delivered Please Return to:**

**Mary Forbes**

2186 Stanfield Road

Mississauga, ON

L4Y 1R5