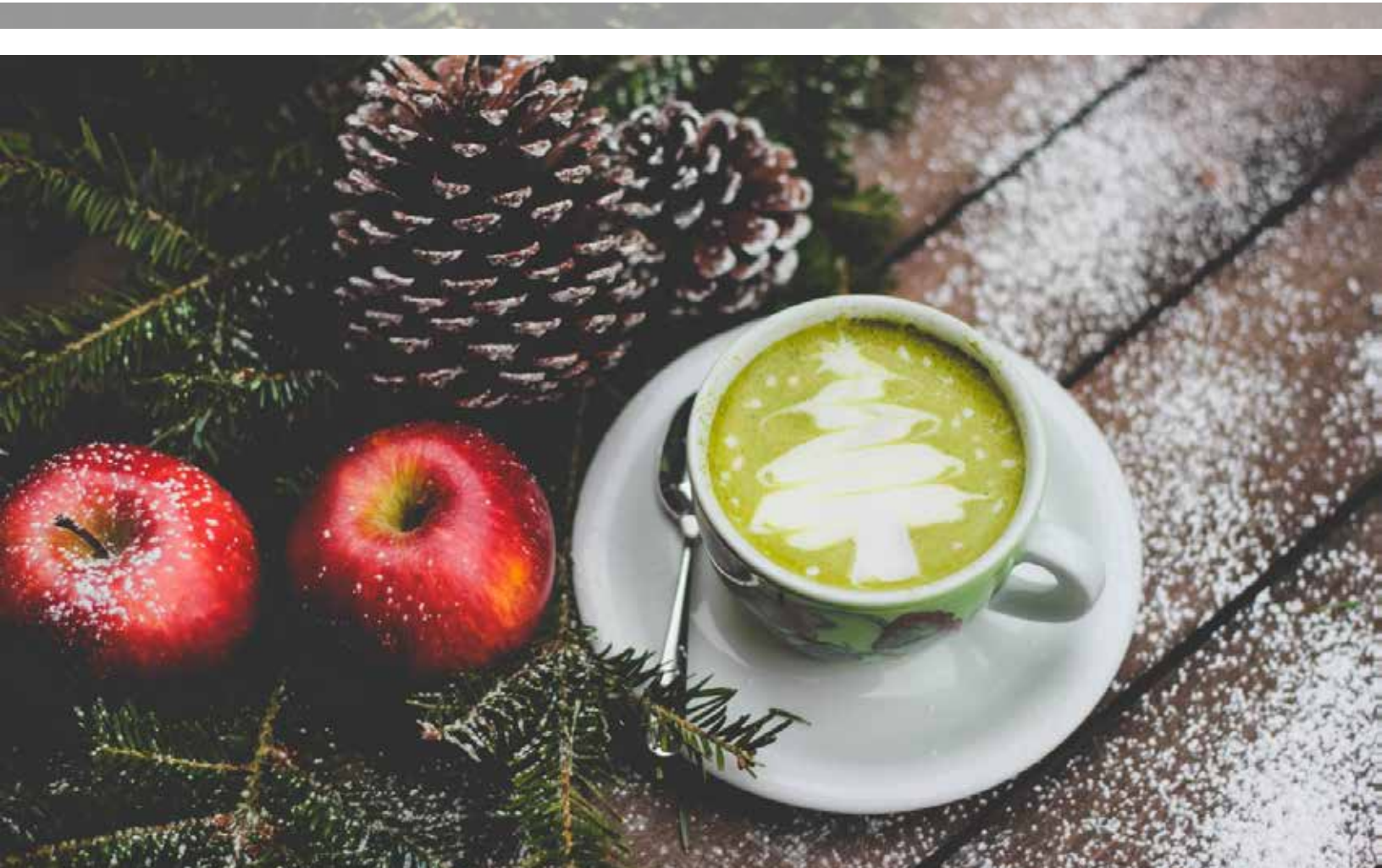


December 2018  
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# NEWSLETTER



National Pensioners Federation





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# NATIONAL PENSIONERS FEDERATION

**NPF Executive 2018 - 2019**



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To the Readers,

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

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

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

**Please send your articles to the publication's editor, Mary Forbes at [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca).**

Thank you Jean Simpson and Maria Pinto for their assistance.

**National Pensioners' Website**

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



**Twitter**

[twitter.com/npfederation](https://twitter.com/npfederation)



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## President's Report

Greetings to all as we close another year and prepare for our holiday festivities!

I wish to send each of you a heartfelt thanks for all the work and determination you put forward in building a better Canada that brings safety and security to seniors from coast to coast to coast. Also, thank you for your overwhelming support at the 74th Convention in Regina, where we acclaimed a fantastic and hard-working group to our Executive. We hope you enjoyed the full report emailed out last month. You can also click on the link or paste to your browser: <https://bit.ly/2TKldiy>.

We know our efforts in working together as affiliate leaders and individual members have captured the common threads and goals for seniors' representation and change. We fought hard and loud for the appointment of a Minister for Seniors to the federal government, but it has been quite an effort to get the opportunity to have a meeting with her. Minister Tassi has been busy touring senior groups and centres across the map but missed our convention in Regina. It appears many other advocacy groups have not had much success either, but that will not stop us, especially as we head into the 2019 federal election. We have a long list of items to cover with respect to the growing number of seniors and our relative concerns related to health care services, adequate housing, and financial security—themes we covered at great length at our convention resolution discussions and workshops. Our convention summary letter (inserted in newsletter) was sent to the Prime Minister and the Minister for Seniors to highlight our interests directed to all party platforms for the 2019 election. We will continue to pursue all party leaders, MPs, and coalition partners to get to work on the implementation of a National Seniors Strategy in Canada.

### 2018 at work for you: Lobby and Advocacy Initiatives

#### Pharmacare

In Budget 2018, the federal government announced the creation of an Advisory Council on the Implementation of National Pharmacare. The council is to assess options and provide independent advice to the Minister of Health and the Minister of Finance on how best to implement national pharmacare in a manner that is affordable for Canadians, employers, and governments. The government background paper can be found here: <https://bit.ly/2KeRoF3>

I received an invite to attend the Toronto round table session on Tuesday, September 25 to help provide our expert opinion on addressing who should be covered by a national pharmacare plan, what drugs should be covered, and how the plan should be financed. We have come to note that very few seniors' groups had invites versus the pharmaceutical interests. It appeared that they attempted to counterbalance that with evening town halls to engage the general public in each of the locations. The council also designed an online portal for individuals to respond to a survey, which we posted on our own website for the month of September. We hope you submitted a response! All of the gathered input will be compiled into a report to be presented to the Minister of Health by the fall of 2019 (yes, election time!)

In addition to this, by invite of the Canadian Health Coalition, NPF will send our representatives to the annual lobby day in Ottawa. It is all of our intentions to get the implementation measures right and be sure that it's cost effective for all Canadians.



## **Telecommunication Justice**

As 2018 unfolded, we launched a campaign with the Public Interest Advocacy Center (PIAC) to stop the telecoms from using aggressive sales tactics to sell internet services. The initial survey and feedback resulted in finding that seniors were once again the most vulnerable to these types of practices. For many of the same reasons, telecom sales agents came forward to decry the pressure tactics. Our organization sent emails to our members, highlighted this in the newsletters, and posted to our website to engage our members and detailed how to follow up with complaints. Over 1,200 complaints were filed directly to the CRTC. Many other organizations got involved and later presented to the CRTC inquiry hearings. I was able to represent our members concerns as passionate advocates that rely on affordable access to the internet. The concern for trustworthy sales is paramount to establish a national standard on a 'needs-based sales approach'. It is our hope that PIAC and other legal advocates can achieve a more responsive and a fair rule structure for internet sales, somewhat like the current legislation for mobile phone users. No more hidden schemes!

## **National Pension Security Campaign**

We have joined with the Canadian Federation of Pensioners to demand the federal government take a bold stand for Super Priority of Pensions (underfunded pension liabilities paid ahead of the claims of secured creditors) in the event of a corporate insolvency and/or bankruptcy. We were well-taught by Mike Powell at our recent convention and have added his presentation deck to our website.

We all have a stake in the game and have to get to work on a better plan to protect pensioners!

Federal government officials will be meeting with stakeholder groups to receive written submissions on enhancing retirement security.

So, act now! As individuals and group affiliates, we encourage you to engage and schedule a meeting with government officials by contacting Paul Morrison, Manager, Policy Development (Insolvency), by email at [paul.morrison@canada.ca](mailto:paul.morrison@canada.ca), or by telephone at **613-862-2025**. To send written submissions, please contact Mark Schaan, Director General, Marketplace Framework Policy Branch by email at [mark.schaan@canada.ca](mailto:mark.schaan@canada.ca).

Lastly, we encourage our member/individual affiliates with strong pension security knowledge to join with us in the formation of our Pension Committee moving forward. We need you!

## **On the burner and simmering**

We strive to participate with like-minded national organizations that advocate for seniors:

- Join with a newly-formed national focus group session (hosted by RTO) to support priority issues for seniors heading into the 2019 Federal election. Early stage development meeting was held on Friday, November 16, 2018.
- Service Canada information meetings held in Toronto on Wednesday, November 28, 2018
- Participation in the federal government public consultations on Enhancing Pension Security on Friday, December 21, 2018 with our coalition partners
- Canadian Health Coalition Annual Lobby – National Pharma Care, Ottawa Monday, January 28, 2019
- Preparations to launch the NPF Long Term Care Campaign





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There is plenty of ground to cover, research and advocacy to plan and lobby on behalf. Please consider sharing your own advocacy skills, your stories and helping with outreach to your membership base to ensure NPF campaigns become an organizational success and...THE RALLYING CRY FOR CHANGE!

Thank you for taking part in all we do. Be sure to share our newsletter and email blasts, join our Facebook page, follow our Twitter, and please visit our website [nationalpensionersfederation.ca](http://nationalpensionersfederation.ca). You are the key to our communications across Canada.

Have a safe and merry holiday season everyone!

Trish McAuliffe  
President





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# National Pensioners Federation

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

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

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

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

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

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

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

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

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



Individuals that are not members of an organization can also register for the same benefits in “Individual and Family Registration.”

We encourage everyone to register online here to help ease the transaction and receipt process:

<https://nationalpensionersfederation.ca/membership/>

Otherwise, please use the form attached to register your group affiliate or individual membership if you prefer paper transactions.

**Upon registration not only are we ready to communicate with you, we are ready to build with you to improve the lives of all.**

Our mission is to stimulate public interest in the welfare of ageing Canadians. Our goal is to help seniors and retirees have a life of dignity, independence and financial security. We accomplish this through educating our members and the general public on issues such as pensions, housing, health care, democracy, social programs, elder abuse, transportation, and affordable access to information.

The National Pensioners Federation is an organization devoted entirely to the welfare and best interests of Canada’s elderly. Our goals are

1. To promote, establish and foster Seniors Centres (called Clubs or Groups) and Regional/ Provincial Seniors’ groups throughout Canada.
2. To provide education for persons in the retired and senior citizens age group and other advocates concerned with the status and well being of seniors.
3. To reach out to seniors who are lonely or at risk of social isolation.
4. To provide educational programmes/information that promotes healthy active lifestyles for seniors, thus sustaining mental and physical health.
5. To assist in developing material that the senior population can depend on during their ageing process.
6. To plan with seniors for seniors by assisting in the research of the concerns and benefits pertaining to ageing process. Apply the knowledge gained from this research to educate seniors and other parties who are engaged with NPF as a national voice.
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.



## Treasurer's Report



Thanks to all who attended our 74th Convention in Regina. It was a very successful event with excellent speakers and presentations. We celebrated International Day of Older Persons at the Regina Legislature. I do hope you enjoy the photographs.

A little reminder: 2019 affiliations are due soon. With your continued participation, we can continue to publish our newsletter, attend meetings and conventions, and network with other groups. Our Executive continues to receive invitations to participate in more events with different organizations.

In Ontario, our new Premier Doug Ford PC promises a government for the people. The question is, which "people"? It does not appear to be the workers. A minimum wage increase has been cancelled, two personal paid sick days have been cancelled, and public services such as health care, social assistance and hydro have been cut. Employers can request a note from a doctor to establish an employees' right for personal emergency leave, yet all leaves are unpaid. There is no such thing as equal pay for equal work; an employer can establish pay on the basis of part-time, casual, temporary employee, etc. It will be harder for workers to form a union, and penalties for contraventions on the part of the company have been decreased. Premier Ford did introduce Bill 47, "Making Ontario Open for Business Act", but on the backs of the working people. Raising corporate taxes would give them the money needed to fund programs—not a new idea, but governments tend to lower these taxes. Ontario has the lowest per capita funding for programming in the country and under the PC government it would appear there will be no improvement to help the average Ontarian soon.

I wish you all a Merry Christmas, happy holidays, and a happy, healthy and prosperous 2019!

Mary Forbes

Treasurer

**PLEASE verify that your email address in our database is correct.**

**Due to the high cost of mailing, please verify if you would prefer to receive an electronic copy of our newsletter instead of a hard copy. If you have not paid for an Individual or family membership and you are a member of the National Pensioners Federation by affiliation ONLY (a member of a Club or Group), you will no longer receive a printed copy of our newsletter. You will continue to receive an electronic copy.**

**Please advise [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca) if you would like to make any changes. Your co-operation is appreciated.**





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# Advocacy and Action on Federal Budget 2019

While the House of Commons Finance Committee coast-to-coast consultation tour for the 2019 Federal Budget has come to an end, we must continue our work to educate and invite advocacy within our respective communities for our 2019 budget priorities. Members and supporters should continue to email and call on their local Members of Parliament to press for the withdrawal of Bill C-27, legislation supporting Pension Security in Bankruptcy and Insolvencies, and implement the recommendations (of the long studied) National Seniors Strategy overall.

The budget is expected in early 2019, so we still have several weeks to continue to make an impact! With the next election happening in less than a year, now is the time to heighten our concerns and speak up. Together, we can ensure that the needs of seniors and retirees are given the consideration they deserve. We have plenty to build on so please join us!

## Links:

Sign our petition: [nationalpensionersfederation.ca/join-in-the-pension-protection-campaign/](http://nationalpensionersfederation.ca/join-in-the-pension-protection-campaign/)

Copy the letter and add your own comments to email and write (or call) on your MP:

[ourcommons.ca/Parliamentarians/en/members](http://ourcommons.ca/Parliamentarians/en/members)

Pension Sustainability & Investment Report developed by Common Wealth:

[cwretirement.com/wp-content/uploads/2017/11/WBG-The-Evolution-of-the-Canadian-Pension-Model.pdf](http://cwretirement.com/wp-content/uploads/2017/11/WBG-The-Evolution-of-the-Canadian-Pension-Model.pdf)

National Seniors Strategy: [cma.ca/En/Pages/national-seniors-strategy.aspx](http://cma.ca/En/Pages/national-seniors-strategy.aspx)

Report exposes how PPPs across the world drain the public purse, and fail to deliver in the public interest:

[eurodad.org/history-repeated-press](http://eurodad.org/history-repeated-press)





# HUMA Report on Advancing Inclusion and Quality of Life for Seniors

HUMA tabled a report on Advancing Inclusion and Quality of Life for Seniors after a study to explore how the government can support vulnerable seniors today while preparing for the diverse and growing seniors' population of tomorrow. The report makes 29 recommendations related to six thematic areas: income security; housing; home care; informal caregivers; age-friendly communities; and a national strategy. The Committee's recommendations are intended to strengthen measures that are currently in place and to suggest key elements for a national seniors' strategy.

To view the Advancing Inclusion and Quality of Life for Seniors report of the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA), click on the link [HERE](#).

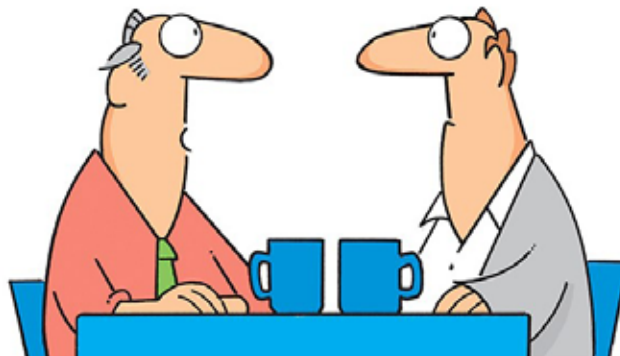
To view the Canadian Medical Association Submission, click on the link [HERE](#).

# Senate Committee on National Finance: Report on Canada's Ageing Population

Getting Ready for a New Generation of Active Seniors.

To view the first Interim Report of the Standing Senate Committee on National Finance on Canada's Ageing Population, click on the link [HERE](#).

The Standing Senate Committee on National Finance recently published a report on Canada's ageing population based its examination of the financial implications and regional considerations of Canada's aging population. It includes but was not limited to federal transfers to provinces, territories and Aboriginal governments to support the increased health care costs associated with the rise in the number of individuals requiring care at home and in hospitals, nursing homes and assisted living facilities, how the federal government can support economic development in areas with an ageing population, and other related matters.



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



# 1st Vice-President's Report: Engaging Seniors in 2019



The last few months of 2018 seem to be passing by more quickly than ever before. 2018 provided many challenges and a few positive developments. At the September convention, delegates were afforded an opportunity to share concerns and strategies, to provide different perspectives, and to reflect on possibilities for the future to make life better for all individuals in Kanata.

The NPF convention provided the forum to build consensus on a number of different topics raised by members in their discussions and debates. The main focal points for 2019 will be pharmacare, pensions, and housing. While these are important pillars in the seniors' strategy that was adopted two years ago, they have not been resolved. Seniors across Canada are realizing that to affect action and change, they have to work in collaboration with each other and have a unified voice regarding these pillared areas. Primary care, transportation, and financial viability are elements that these pillars require for support.

Each of the provinces have seniors' groups that are working hard to develop a more provincialized seniors' strategy. In Saskatchewan, SSM has been working on developing a seniors' strategy. Their research, consultation, and collaboration with the member organizations is resulting in a more organized approach to affecting change for seniors. SSAI has also done a lot of reaching out to seniors in rural Saskatchewan, and have engaged them in discussions about seniors' issues and strategies to affect change.

In order to engage the voices of seniors across Canada, NPF has a number of committees: Pensions, Outreach & Membership, Housing, Resolutions, Political Action, Health, and Finance. Each committee strives to have members from provinces across the country. This is especially important because many of the seniors' concerns have both federal and provincial connections. In addition, the Executive members are continually seeking interested individuals and/or volunteer committee members who are willing to work to advance the voice of seniors in Canada. Visit the NPF website, [nationalpensionersfederation.ca](http://nationalpensionersfederation.ca), and contact any one of the Executive members if you are interested.

In closing, I would like to thank all the delegates for coming to Saskatchewan for the 74th Annual NPF Convention. Your presence and participation made us feel that, indeed, NPF Rocks!

We look forward to the 75th Anniversary celebrations of NPF at next year's convention!

Mike Kaminski  
1st Vice-President



# Letter from Saskatchewan Deputy Minister of Health, Max Hendricks



Government  
of  
Saskatchewan

Deputy Minister

Ministry of Health  
3475 Albert Street  
Regina, Canada S4S 6X6

May 9, 2018

aelkam@sasktel.net

Dear aelkam@sasktel.net:

Thank you for your email and the copy of the news release from the National Pensioners Federation regarding the federal government's Standing Committee on Health report entitled *Pharmacare Now: Prescription Medicine Coverage For All Canadians*.

Saskatchewan has one of the most comprehensive drug coverage plans in Canada. Residents have protection from catastrophic drug costs through a number of programs, including the Seniors' Drug Plan. Under this plan, eligible seniors pay a maximum of \$25 for prescription drugs listed on the Saskatchewan Formulary and those approved under the Exception Drug Status Program.

While federal funding has not been forthcoming to date for a National Pharmacare program, the provinces and territories have worked collaboratively to establish common national drug review processes for medications and on a variety of pan-Canadian Pharmaceutical Alliance (pCPA) pricing strategies. As of March 31, 2017, these pCPA collaborative efforts have resulted in \$1.28 billion a year in estimated combined jurisdictional savings on brand name and generic drugs. A new five-year generic drug initiative, that began April 1, 2018, is estimated to save patients, governments, and employee drug plans an additional \$385 million in the first year and up to \$3 billion over the next five years.

Federal, provincial and territorial Health Ministers have discussed improving access to, and affordability of, pharmaceuticals at recent meetings. Saskatchewan looks forward to continuing these discussions with the federal government. As you are aware, Dr. Eric Hoskins has been appointed to chair a federal advisory council on the implementation of National Pharmacare. If you have not already done so, you may wish to share your recommendations directly with the federal government.



aelkam@sasktel.net

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May 9, 2018

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I appreciate that you have taken the time to share the National Pensioners Federation news release. I have ensured the appropriate people within the Ministry have also received this document.

Again, thank you for writing.

Sincerely,



Max Hendricks  
Deputy Minister of Health

cc: Honourable Jim Reiter, Minister of Health  
Honourable Greg Ottenbriet, Minister Responsible for Rural and Remote Health





# NPF Health Issues: Quality of Care for Seniors in Residential Care in BC



This year, NPF is focusing on pensions, home care, long-term care/ residential care, and national pharmacare. All are important components of a National Seniors' Strategy

I want to focus first on Long-Term Care (LTC).

CUPE is campaigning on Long-Term Care from the perspective of staffing, and NPF has adapted CUPE's excellent brochure for the use of its affiliates and members. Adequate staffing levels are indeed very important, but NPF's mandate is to look at LTC from the perspective and experience of seniors.

In addition to requiring that seniors in LTC be treated with dignity and respect, we are concerned with the overall quality of life experienced by residents in LTC.

The evidence is that something is far wrong with the quality of life of seniors in LTC.

First, inappropriate prescribing is common and has to stop. We know from the Canadian Institute for Health Information (CIHI:2016) that seniors in LTC receive three times the amount of anti-depressants that comparably aged seniors receive elsewhere. They also get 9.9 different drugs on average compared with 6.7 for other seniors.

According to a recent study of the BC Seniors Advocate about 25 per cent of seniors in LTC in BC are being administered anti-psychotic medications without a proper clinical diagnosis of psychosis. The rate of anti-psychotic drug use in LTC is even higher in some other provinces. These drugs cause confusion, cognitive problems, and falls among other adverse drug reactions. It can lead to hospitalizations, infections, further complications, and even death.

Another study by the BC Seniors Advocate showed that about half of seniors in LTC in BC are depressed. The BC Seniors Advocate also found that some seniors could have been cared for from home with some home supports. Indeed, opinion polls consistently show that most people would prefer to die at home, but many do not have that choice. Currently, the option of living at home in older age largely depends on one's income level.

The privatization of seniors' care as residences are bought and sold by large, and sometimes international corporations is an increasing problem. Since much of the cost of LTC is covered by the provinces, these LTC residents represent a steady and reliable investment. The evidence is that the care provided in for-profit senior's care residences is of lesser quality than in publicly-funded care.

One solution is equal access to high quality home care and home support. We will be monitoring the CHI measurements of the impacts of the federal home care and mental health targeted funding to the provinces and territories that started to flow in 2018.



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Recommendation: a national senior's strategy must include national standards for fully public-funded Long Term Care, and home care that must be equally accessible to all seniors that need it to live in their own home as they age.

For more information, click the link below:

[seniorsadvocatebc.ca/app/uploads/sites/4/2016/11/PDT-Update-Report-Final-November-2016.pdf](http://seniorsadvocatebc.ca/app/uploads/sites/4/2016/11/PDT-Update-Report-Final-November-2016.pdf)

Kathleen Jamieson  
Executive Liaison  
Health Committee

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## Letter from Michael Powell

I want to thank the NPF for inviting me to speak at your 74th annual convention in Regina.

I met a very energized and committed group.

Pensions are complex, there are many issues that impact both your pension and its security. Unfortunately, many of the organizations and institutions we think are looking out for our best interests aren't.

To make the necessary changes to protect our pensions we need to rally behind the common goal of pension protection.

Your pension is a deferred wage; you earned it, your employer committed to pay it, legislation needs to ensure it.

Michael Powell  
President  
Canadian Federation of Pensioners

CANADIAN  
FEDERATION  
OF PENSIONERS  
ADVOCATING FOR PENSIONERS



FÉDÉRATION  
CANADIENNE  
DES RETRAITÉS  
POUR LES RETRAITÉS



## 2nd Vice-President's Report



NPF's Housing Committee Chair Barb Mikulec has brought forward the intentions of the Housing Committee leading up to the federal election in 2019. The approach has opportunities for the promotion of NPF. Housing Committee plans on developing an insight to the funding that will be made available by the federal government; notably, after the federal election. Most of the financing will require contributions from provincial governments. The objective is to inform the membership across Canada of what's available and what it will require. Membership in provincial clubs can assist in establishing their priorities when seeing

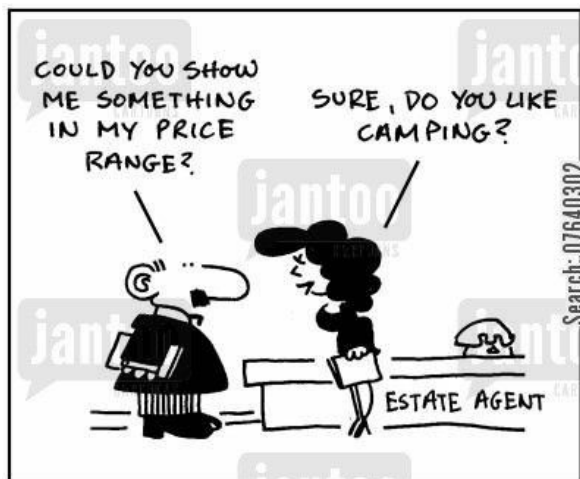
what is available. With that in mind, appropriate inquiries can be developed and put to the candidates who will be knocking on their door. The suggested proposal is ambitious and will be a major outreach by NPF to the membership.

In Nova Scotia, a group called **health4capebreton** (which I participate in as the Senior Rep) had planned demonstrations, first at the Causeway and then at the Minister of Health's office in Antigonish. This was brought about by the Premier announcing in Sydney the closure of the North Sydney and New Waterford Hospitals. After a 45-minute walk across the Causeway, the weather had deteriorated and a decision was made to board the buses and return home. Although disappointing, media coverage was well-received.

NPF is the new body of the amalgamation of the National Senior Citizens & Pensioners and Pensioners Concerned organizations. Although we will be celebrating our 75th anniversary, NPF is only six years old. NPF's main focus still needs to be determined and clarified. Picking defined targets as opposed to attempting to be all things to all seniors is less productive and a drain on our resources, both financially and personally.

Presently, Housing and Health are two of NPF's operational standing committees. Pension and Finance are next, but not fully up to speed. Having these committees populated has been slow but these standing committees are the legs NPF should be standing on in the coming election.

Bernie LaRusic  
2nd Vice-President  
Housing Liaison Officer





# Housing Report

The latest Statistics Canada census reports there are nearly six million seniors in Canada. They account for 19 percent of the population, and for the first time there are more people in Canada age 65 and over than there are under the age of 15. Of particular concern this year is the statistics report, which reveals a growing number of seniors in Canada live under the poverty line. These seniors struggle with payments far beyond the 30 per cent of their gross income for housing needs and may endure reduced health as they decide whether to 'eat or heat'.

The National Housing Strategy for Canada reports over 600,000 seniors living in 'low income' status. Some seniors in low income may be on the verge of homelessness.

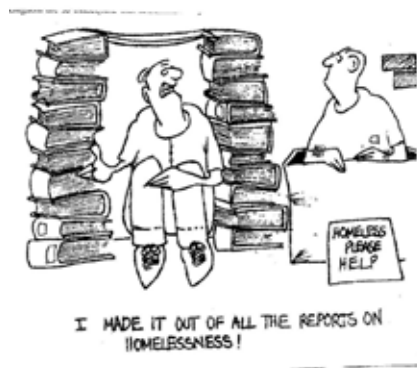
Targeted outcomes of the National Housing Strategy include coordinating federal/provincial/territorial funding to help with seniors' housing. Federal targets include cutting chronic homelessness by 50 per cent, removing 530,000 families from housing need, renovating and modernizing 300,000 homes, and building 100,000 new homes. The National Housing Strategy hopes to create affordable housing in communities, near shops and transportation. NPF applauds this vision and supports its goals to enhance affordable, adequate housing choices for all.

Provinces and territories will design and deliver programs that are tailored to local housing needs. Funds will support the construction of new affordable housing units, renovate existing affordable housing and provide some rent supplements to enable safe, independent living.

Of particular interest is the National Housing Strategy policy to facilitate working with provinces to ensure urban and rural affordable housing is available for seniors. In some areas, housing vacancy rates are low, so unoccupied housing and under-used land should be utilized. The goal would be housing that enables seniors to not pay more than 30 per cent of gross income for housing and to age in place within their communities.

Another growing concern is homelessness, overcrowding, and sub-standard housing. Governments need to increase social housing and combat homelessness by increasing social housing with energy and water efficiency retrofits and renovations. The federal government promised support for tackling homelessness with over \$100 million dollars. Homelessness costs \$7 billion annually in Canada, including the cost of emergency shelters, social services, health care, and corrections. Building new housing is key to solving homelessness. NPF applauds the Reaching Home homelessness strategy, which will come into effect early 2019 when cities will be able to apply for new funding.

Barb Mikulec  
Housing Chair





# Medicare on Trial in British Columbia

Through the years, time and again, Canadians have expressed strong support for our country's single-payer, public health care system. Medicare is a cherished feature of Canadian life and is considered a mark of a caring, compassionate society in which all citizens have equal access to health care -- access based on medical need, not the ability to pay.

Today Medicare is on trial. Dr. Brian Day, President and CEO of Cambie Surgeries Corporation, along with several individual patients, has filed a Charter challenge to BC's ban on private health care. Arguing before the province's Supreme Court, Dr. Day asserts that specific provisions of the BC Medicare Protection Act, which restrict charging patients privately, infringe upon the rights of patients *to life, liberty, and security of the person* under Section 7 of the Canadian Charter of Rights and Freedoms.

The case was launched by Dr. Brian Day in 2009 when he learned that his clinics were going to be audited by the BC Government. Dozens of patients had complained that they had been illegally overbilled at Cambie's clinics. The BC Medical Services Commission audit was released in 2012; it found that Cambie Surgeries and another private clinic had indeed billed patients more than is permitted by law for health services covered by Medicare. For one 30-day sample, the amount of over billing was almost half a million dollars. The audit also found instances of double billing: patients in that same period had been billed directly in the amount of more than \$66,000 while the taxpayer-funded provincial plan also had been billed the same amount for the same services.

The trial began in the British Columbia Supreme Court on September 6, 2016. Between that time and March 17, 2017, the plaintiffs had presented the testimony of 42 witnesses. On April 10, 2017, Day 83 of trial, the parties appeared before Mr. Justice Steeves with a joint application seeking an adjournment. The trial resumed on April 9, 2018.

**The Trial Issues:** Dr. Day and Cambie Surgeries argue that there should be no limits on extra billing for medical services. They say also that private health insurance to cover medically necessary care should be freely available and lawful, and that there should be no prohibition against doctors working privately and in the public health care system at the same time.

They argue further that since some patients in the public system must wait for elective surgery and non-urgent specialist appointments, they should have the right to obtain medical services more quickly by paying privately, either out-of-pocket or through private insurance. They maintain that a parallel private option would not only increase reasonable access to health services but also improve quality of care and reduce costs.

**The Defendants and Their Arguments:** The Attorney General of BC (the Province, the Minister of Health) and B.C.'s Medical Services Commission, who are the defendants in this



case, will likely argue that a parallel private system will not necessarily reduce wait times, but rather create a health system preferring those who can afford to pay. Profits would be prioritized as private system practitioners set their own fees, making money off publicly covered care, and profiting insurance companies. Physicians will be lured by financial gain out of the public system into private clinics, leaving fewer physicians and other medical personnel in the public system. With fewer doctors, wait times would grow: the availability, quality and timeliness of care in the publicly-funded system would be diminished.

In a two-tiered system, where physicians could work in both systems, they could drive traffic to their more lucrative private practice. They could select the “best” patients – the healthiest and the wealthiest, the medically low risk patients who can be treated quickly with straightforward medical interventions. Serious, chronic or complex cases would be left to the public system.

**The Intervenors:** Intervenors are apparently quite rare at the trial level. In this case, however, there are three distinct groups of intervenors: first are the BC Health Coalition, the Canadian Doctors for Medicare, two patients and two doctors; second, a group of patients who say they were unlawfully billed at Dr. Day’s clinics and who, supported by the BC Nurses’ Union, brought the original legal petition forward to compel the province to act. They are intervenors who are protecting public health care, representing health professionals and Canadians who believe in the value of our medicare system – and that, as surveys consistently show, is the great majority of us. A third group of intervenors is the B.C. Anaesthesiologists’ Society.

“The evidence and facts provided at the trial stage in BC will be the record upon which a Supreme Court of Canada decision, if necessary, will be made,” says Adam Lynes-Ford of the BC Health Coalition. “Our direct participation as intervenors is essential.”

**The Role of the Canadian Government:** In addition to the plaintiffs and defendants, the Attorney General of Canada is a party in the litigation to protect the Canada Health Act and to respond to the constitutional questions raised by the plaintiffs.

At issue, according to the Canadian Health Coalition, is the foundational principle that all Canadians should receive health care based on what they need, not on what they can pay. Although this case is being heard in British Columbia, experts agree it is likely to be appealed and end up in the Supreme Court of Canada, making it relevant to all Canadians.

At stake is Medicare as it is here for us today.



## Pensioners' Alert

By my very subjective estimate, there are about 11 million pensioners who call Canada home. No matter our number, if you are one of us, this treatise is for your attention in particular (although those younger are likely to benefit most if we can convince enough people in power to make it happen).

According to their website, the Canada Pension Plan earns on average 8 per cent per annum from its investments. Last year, it was 11.8 per cent – a pretty good return. Kudos to those who manage this multi-billion dollar portfolio, the sixth largest in the world.

Have you checked on the increase in pension payments this year over last? My own CPP went up 1.5 per cent. Combined with the OAS, it increased to a total of 1.65 per cent in 2018 over 2017. As all renters in particular are aware, the Consumer Price Index (inflation rate) in BC went up 2.5 per cent. I don't know about the rest of my fellow pensioners, but I am definitely going backward.

Consequently, it is my hope that our country's older citizens – and fellow activists – will bring this discrepancy to the attention of both their federal politicians and to their pensioned neighbours.

The current inflation rate in BC is 2.5 per cent and the current increase in CPP payments, along with the OAS, is a total of 1.65 per cent. The question, dear politician, is this: is it any wonder why so many of Canada's elderly can no longer make ends meet and are steadily falling on hard times? Obviously, those who rely entirely on the CPP for their monthly existence are not going to make it at this current rate. Homelessness may be next. It is time for a major review, don't you think?

### **My Suggestion**

Considering that the Canada Pension Plan is capable of earning an average return of 8 per cent per annum on its many investments, and the CPP pays its pensioners a 1.5 per cent increase each year, wouldn't it be nice if CPP were to pay its stakeholders at least a portion of that profit each year – say, a 5 per cent increase annually? After all, it is we and our forefathers who financed this fund in the first place (and whose offspring continue to finance it.)

The other benefit, if this idea is adopted, is that the funds would not have to come out of the public coffers. It is money earned on our behalf each year via the dexterous hands of the CPP managers.

Not only that, one might think that supporting such a proposal in Parliament before the next election might gain a vote or two from the 11 million pensioners residing in Canada.

Evan Brett  
evbrett@telus.net





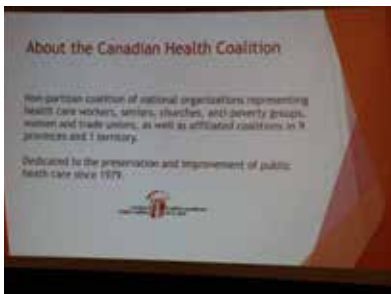
# 74<sup>th</sup> Annual Convention

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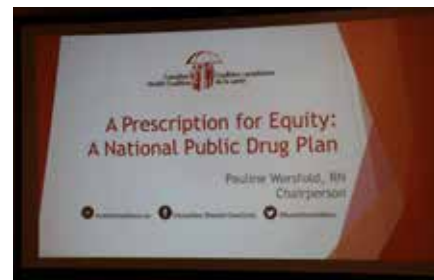
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# 74<sup>th</sup> Annual Convention (continued)





## Labour Day – Sechelt B.C.



Our friends at Sunshine Coast Senior Citizens held the fort on Labour Day with an NPF display of newsletters and brochures. Thank you, Ted Mitravitz and Ray Haynes! It's time for the National Pensioners to build a promo kit for such events.

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# Is the Liberal Government Listening at All?

The postal banking motion defeated Liberal MPs that were teamed up with the Conservatives in late October to vote down an NDP motion to study postal banking. The motion would have set up a committee to recommend the best model for a public system of postal banking under Canada Post. Postal banking could provide services in rural and Indigenous communities that have been abandoned by big banks and be an alternative to predatory payday lenders (often the only choice for low-income Canadians.)

“Postal banking would allow us to utilize the vast infrastructure of Canada Post that is already in place to deliver banking services across the country,” said Irene Mathyssen, NDP’s Canada Post Critic. “However, Liberals much like the Harper Conservatives, lack any vision for modernizing Canada Post.”

Mathyssen’s motion was supported by thousands of people who signed petitions. Postal banking is also endorsed by the Canadian Postmasters and Assistants Association, Canadian Union of Postal Workers, and over 700 municipalities. “The fight doesn’t end here,” said Mathyssen. “Canadians have been inspired by the idea.”





# Toronto Latvian Pensioners' Association

The TLPA (Toronto Latvian Pensioners' Association) has a membership of 200.

The organization's office is at 4 Credit Union Drive, in Toronto, Ontario.

We meet Thursdays at the Latvian Canadian Cultural Centre from 10:00 a.m. to 2:00 p.m. Activities include choral singing, arts and crafts, exercising, and computer training. Our program includes films, lectures, and performances by members of the Latvian artistic community. The organization is managed by an eleven-member, annually-elected board. The activities are periodically reviewed by an internal review committee consisting of three annually-elected members. Our fiscal year conforms to the calendar year and our AGM is scheduled for the latter part of February 2019.

Vilnis Petersons  
Vice-President

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## Did You Know That UK Pensioners' State Pensions Are Frozen in Canada From the Date of the Pension Reception?

A frozen pension never gets uprated according to the cost of living or other pre-defined uprating factors. Frozen pensions affect about half – approximately 560,000 – of the 1.2 million UK pensioners who do not live in the UK upon retiring. Of these 560,000 pensioners, more than 95 per cent of them live in Commonwealth countries. In Canada, there are approximately 132,000 frozen pensioners.

The UK state pension received when retiring in Canada remains at that same amount for the remainder of the pensioner's life in Canada, whether it is 10, 20, 30 years or more. There is no annual increase ever for as long as the person lives in a frozen country. In contrast, UK state pensioners who live in the USA, all EU countries, Barbados, Bermuda, Israel, Jamaica, Mauritius, and the Philippines receive uprated pension increases just as if they lived in the UK.

The criterion regarding whether a pension is uprated or not is based on the country of residence. Frozen pensions are in place due to UK government domestic policies; the UK is now the only country in the OECD that pays its pensioners differently.

The effect of this frozen policy means that a UK pensioner who is aged 90 and has lived in Canada since age 65 receives a full pension of £41.15 (\$69.47 CA) per week, whereas a UK pensioner who is aged 65 and is just retiring to Canada gets £125.95 (\$212.64 CA) per week. The different amounts of pension are due to their age alone. This means that not only are the elderly treated poorly, but that the very elderly are treated with even less respect and care than younger people are.



Continued from page 25

This is clearly an unfair and egregious situation that wreaks the most harm on the most elderly of people. However, despite constant lobbying, the UK government refuses to remedy this situation, citing cost as their main reason. This is not a defensible argument because all pensioners paid mandated contributions to the UK state pension scheme. Simply put, there was not a choice to pay into the state pension scheme.

The Canadian Alliance of British Pensioners actively lobbies the UK and Canadian governments to remedy this unfair situation. Another service that we provide is to advise people eligible for a UK state pension on how to maximize their state pension. The people we represent are current and future British pensioners. If you provide financial services to either of these pensioners, please encourage them check our web page, [britishpensions.com](http://britishpensions.com) and consider joining our group and the fight to correct this unjust policy.

Canadian Alliance of British Pensioners

**What if you are entitled to a  
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Research Team: Dr. Andrew Papadopoulos (Primary Investigator), Dr. Ian Young (Co-Investigator), & Abhinand Thaivalappil (Master's Student)

REB18-10-031

FOR MORE INFORMATION PLEASE CONTACT:  
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If you have questions regarding your rights and welfare as a research participant in this study, please contact: Director, Research Ethics; University of Guelph; reb@uoguelph.ca; (519) 824-4120 (ext. 56606).

This project has been reviewed by the Research Ethics Board for compliance with federal guidelines for research involving human participants (REB18-10-031).





**December 2018**

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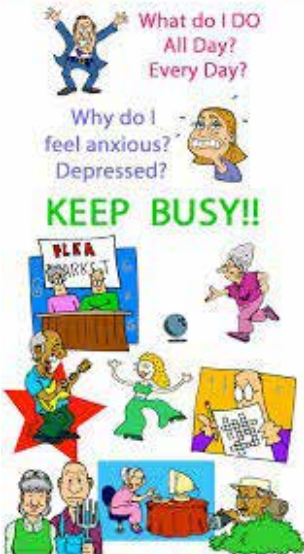
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## RETIRED - Now What?



# Top Tips for Booking Flights Online

Gone are the days of needing to visit a travel agent to book flights for your next trip. Now you can be your own travel agent. But, before you go online to book your next flight, read through our top tips to help you stay safe.

## Use a secure Internet connection

It is much easier for people to track your personal information when you're logged into a public computer (like at a library) or while you're using a public WIFI network (like at a coffee shop). For this reason, it is better to book your flights at home, on your personal computer (or phone) from your private WIFI network.

## Look for the padlock

Reputable travel websites use technologies like Secure Socket Layer (SSL), which uses encryption to help make the information you provide more secure.<sup>1</sup> Keep an eye on your address bar for the little padlock icon along with a URL that begins with "https". The "s" stands for secure.

## Whenever possible, book directly with the airline

Discount sites may seem enticing, offering cheaper deals but, if an issue arises, it's easier to resolve issues when your flights are booked directly with the airline. Booking directly with the airline can also simplify other hassles like delays or schedule changes rather than the often non-refundable offers on third-party sites.

## Do your research

If you do end up choosing a third party vendor, be sure to do a search to see the sites reputation and user comments before clicking "buy now". Remember, as a general rule of thumb when it comes to online flight booking, if it seems too good to be true, it probably is.



## Read the fine print

Discount airlines have become quite popular in recent years. One of the ways they keep prices so low is by offering everything else at an incremental cost. Want to choose your seat? Want to check luggage? All of these things will add up and could make a big difference on the final price.

## Keep currency in mind

Sometimes different sites and airlines don't charge in Canadian dollars. So although a flight may look like a great deal, once you add in the conversion and foreign transaction fee on your credit card, you may end up paying more than you planned.

Once you know how to properly and safely book flights online, you should find that the process of planning a trip can be done quickly and efficiently.

Safe travels!

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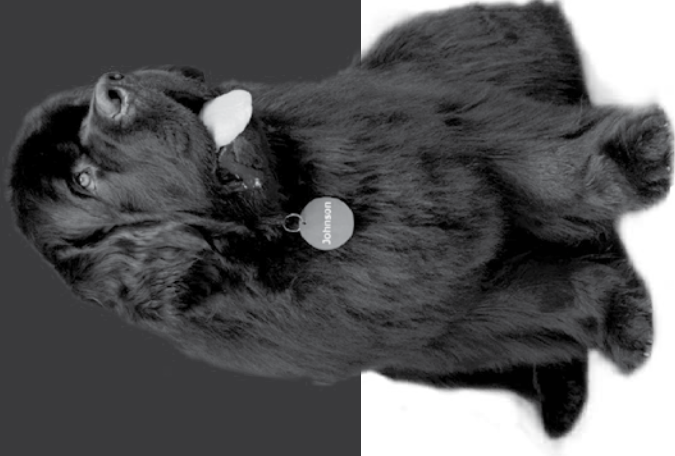




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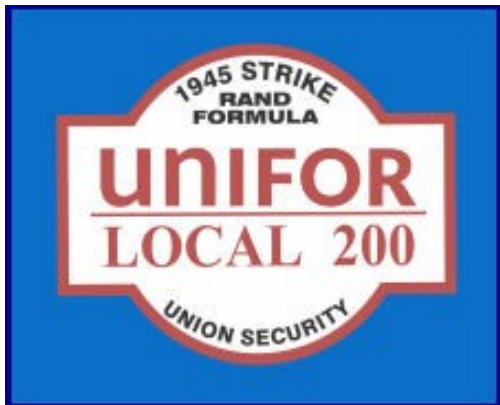
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