

NEWSLETTER

National Pensioners Federation



NPF REINTRODUCES THE MEDD AWARD



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.

Thank you Maria Pinto for her assistance.

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Trish McAuliffe, President's Report



As the year draws to an end I have many things to be grateful for, for myself and for our organization. Sometimes it's difficult to separate the two as you can imagine. Working into the end of my first full year as the president I am sure my family can testify that I have taken on my role with full commitment in light of the 'big shoes to fill' of some of the former executive members. The dedication and work that we all appreciated by Herb John to get us to stand in a place so very well organized and represented across Canada. A salute to the many years of service to Doug Edgar and the role he played to establish our resolution/policy work and ensure proper record keeping (no easy task). My full appreciation of our recent retired members, Mike Kaminski and Pat Brady who held me up when falling down seemed easier. Thank you for the mentorship, to stand in fortitude and into a pathway of success. This is not just for me but for all of us here at NPF,

we are all standing on the shoulders of giants in dedication and representation. You each gave your all for so many years and we Thank You!

Congrats to our 2019-2021 executive members elected; Mary Forbes, Treasurer; Sam Wiese, 1st Vice President; Annette O'Connor, Recording Secretary; Barb Mikulec, 3rd Vice President. Remaining as 2nd Vice President is Bernie LaRusic and I, Trish McAuliffe as President until convention 2021.



Also a grand applause to Pat Brady swearing in the new members as he leads into his own retirement from NPF. Thank you Pat for years of commitment and hard work as the recording secretary, never an easy task.



Additionally, a warm send off to Mike Kaminski as he retires from NPF. His unwavering support and mentorship will be missed.



Thank you to our new members of the NPF Executive Left to Right, Mary Forbes, Treasurer; Sam Wiese, 1st Vice President; Annette O'Connor, Recording Secretary; and Barb Mikulec, 3rd Vice President.

Trish McAuliffe, President's Report

United Nations International Day of Older Persons – October 1st

This year's UN theme marked the "Journey to Age Equality". *Empowering older persons in all dimensions of development, including promoting their active participation in social, economic and political life, as one way to ensure their inclusiveness and reduce inequalities.*"

I had the privilege of addressing a community delegation at an event in my neighboring city of Oshawa. I recalled on our first such event held at Oshawa city hall only four years ago and feel pretty proud of the growth in the annual event. Notably as we engage with city councilors, the local mayor and community group leaders we continually circle back to the central message, "Don't plan FOR seniors plan WITH seniors". As our communities grow with us and are mindful of the aging demographic, we want to ensure that seniors are part of the conversation, consultation and designing of services and network opportunities. It is imperative that we have cross generational training to better understand one another, ensure inclusion and positive outcomes for seniors as our world changes around us. It begins in our own community, so be a part of it!

SeniorsVoice.org continues to be the supporting entity that helps propel this popular annual event across Canada and seeks to capture each and every event of proclamation and or declaration. The organization is volunteer led and meets monthly to develop methods of collaboration, communication, and tools to build broad momentum each and every year. If you are interested to learn more or want to plan an event Seniorsvoice.org wants to help. Also, be sure to share your hometown event on the website. Congratulations to our NPF affiliates who take part and take pride in their commitments to seniors through UN IDOP.

Federal Election

As you may be aware the NPF spent considerable time to ensure we captured all our priorities into various campaigns to encourage political parties support as they plan and lay out their platforms. Our hope was that our material made its way to you and you were able to utilize it for local ground work in electing the right candidate in your respective ridings and elect a responsible government that respects seniors. This time around the sitting government will have to work with all parties to "move forward" and now possibly provide us the openings and the prospect for improved legislation on our key issues; pension security, affordability, housing and health care to mention a few. So stay with us for more of the same as we press onward in our agenda throughout the next four years.

Speaking of legislation and backdoor opportunities, the Honourable Minister Morneau seems to have taken another route to administer the changes he so desires to Defined Benefit Plans. He was not so successful with the passage of Bill C27 so now moved in to secure amendments in the instruction guide of OFSI, Office of the Superintendent of Financial Institutions. Our subsequent coalition drafted letter to the consultation is focused on three key issues – the Distressed Pension Plan Workout Scheme, the change in wording of the amendments possibly giving it a different intent, and wording that was directly pulled from the Bill C-27. Once again we are opposing 'all ways and means' that likely reduce regulations on DB pension plans. Our coalition partnership with other like-minded groups will be once again asking for your support in letter writings, petitions and lobby efforts in the coming months. Stay tuned, we can do this!

Trish McAuliffe, President's Report

PIAC – Public Interest Advocacy Centre

The National Pensioners Federation is, once again, part of a coalition of consumer and public interest groups that is appearing at the Canadian Radio-television and Telecommunications Commission (CRTC) to argue for cheaper and better cell phone service in Canada.

The CRTC has launched a public consultation and oral hearing to review mobile wireless services in Canada (that is, cell phones). The focus of the consultation is to examine the current structure of the mobile wireless services market in Canada and determine what changes need to be made in order to better serve Canadians. Please take the time to respond to our internal survey of members, tell your story of affordability and or enlist in the consultation procedure to ensure that seniors are well represented in terms of affordability and services. You will be hearing more about this process in the New Year.

In closing, have an enjoyable, healthy and safe holiday season and see you back here in 2020. Thank you for your ongoing support of the National Pensioners Federation, together in one voice for seniors everywhere.



Pension Committee Report - Trish McAuliffe

Canadian Coalition for Retirement Security (CCRS)

The NPF continues to work in collaboration with other national advocacy groups included in CCRS representing approximately 3.5 million seniors across Canada. This partnership held together to withstand the forces behind **Bill C27** (Targeted Benefit Plans) and keep it off the table to date. Our steadfast fight back shall continue should we see signs of its reintroduction as NPF has confirmed our collaboration moving forward.

United in one voice. Consultation submission

The Office of the Superintendent of Financial Investments (OSFI) summoned a consultation on the revision of the Regulation Guidelines with a deadline to submit just prior to the federal election.

OSFI is an independent agency of the Government of Canada. It is responsible for the prudential regulation and supervision of federally regulated financial institutions, as well as private pension plans subject to federal oversight. OSFI monitors these institutions for solvency, liquidity, and safety and soundness.

In coalition with CCRS we signed on the following letter that address three key issues; **the Distressed Pension Plan Workout Scheme; the change in wording of the amendments possible giving it a different intent; and wording that was directly pulled from the Bill C-27.**

CCRS Letter to OSFI Consultation

Dear Ms. DeMos,

The Canadian Coalition for Retirement Security (CCRS) is submitting this letter to provide its input regarding OSFI's proposed revisions to the Instruction Guide for Authorization of Amendments Reducing Benefits in Defined Benefit Pension Plans.

The CCRS is a coalition of over several organizations, including private and public sector pension groups who have come together to protect the earned pension benefits of Canadians. Our partner organizations include: Canadian Naval Air Group and Maritime Air Veterans Association, Newfoundland & Labrador Coalition of Pensioners, Retirees and Seniors Organizations, CBC Pensioners National Association, National Organization of Retired Postal Workers, Manitoba Association of Seniors Centers, Bell Pensioners' Group, Air Canada Pionairs, Manitoba Seniors Coalition, Professional Institute of the Public Service of Canada, National Pensioners Federation, RCMP Veterans' Association, Canadian Federation of Pensioners, BC Retired Teachers, Canadian Association of Retired Teachers, Congress of Union Retirees and the National Association of Federal Retirees.

While the memo that was issued to announce OSFI's proposed changes to the Guide suggests that there are no significant policy changes, the above-noted organizations are concerned by three changes that appear to endanger the security of pension benefits accrued under defined pension plans. The first is the removal of the reference to the Distressed Pension Plan Workout Scheme from the Guide. This scheme provides a means of relief to plan sponsors in difficulty that does not include reducing accrued pension benefits. While the scheme still exists under the Pension Benefits Standards Act (PBSA), we do not understand why it was removed from the Guide. We believe it is important for this provision to be retained.

A second set of changes concerns the amendments made to the section "What Constitutes a Reducing Amendment?" In the 2012 document, the Guide asks whether a proposed amendment reduces the commuted value of a member's accrued benefit – while the proposed amendment to the Guide states that an amendment reduces or could reduce an accrued pension benefit. It looks like OSFI has chosen to open the door to an amendment that not only "reduces" now but "could reduce" an accrued pension benefit at a later time,

CCRS Letter to OFSI Consultation Continued

much like a shared risk or target benefit plan would allow. We would like clarification as to why this was changed and the underlying envisioned applications.

The third and most outrageous change is the inclusion of wording which replicates the main objective of Bill C-27: An Act to amend the Pension Benefits Standards Act, 1985. This legislation was presented in October 2016 by federal finance minister, the Hon. Bill Morneau, and remained stalled at first reading since its introduction, which we believed is unprecedented. It would allow Crown corporations and federally-regulated employers to push employees and retirees to surrender their defined benefit pension plan in favour of a target benefit plan. In tough times, target benefits can be reduced, providing less retirement security for its members – bad news for seniors and particularly unfair as accrued pensions are earned and deferred compensation. To change compensation after it has already been earned, or to enable such changes, is unconscionable.

In 2015, Prime Minister Trudeau promised Federal Retirees that defined benefit pensions “which have already been paid for by employees and pensioners, should not be retroactively changed into [target benefit plans]”. And yet, Bill C-27 would permit exactly that.

The CCRS worked tirelessly to stop Bill C-27, sending over 50,000 emails, tens of thousands of postcards, and meeting hundreds of members of parliament to make it clear that Canadian employees and retirees do not want to allow the conversion of defined benefits to target benefit plans – that the reduction of accrued benefits was unacceptable.

Bill C-27 stayed at first reading – it did not move forward as politicians had heard our members’ voices. Repeatedly we were told that this Bill will not move forward. As the House of Commons rose in June 2019, the Bill is ultimately likely to have died on the order paper.

It is vexing to see that the 2019 proposed amendments to the Instruction Guide would essentially correspond to the adoption of Bill C-27 by a back door. The 2012 version of the Instruction Guide states:

“Where the plan’s amendment power does not permit a unilateral amendment, OSFI expects unanimous agreement to the Reducing Amendment by all affected groups.” This wording is fairly unambiguous – unanimous agreement. This has been changed to:

“Where the plan’s amendment power does not allow for a Reducing Amendment, OSFI would expect written agreement to the Reducing Amendment by anyone (e.g., member, former member or survivor) whose pension benefit would be reduced by that amendment. A bargaining agent could agree on behalf of a unionized member if authorized to do so. This agreement would have to be obtained prior to OSFI considering the request for the authorization, and documentation supporting that the agreement has been obtained should be filed with the application to OSFI for authorization.”

This last sentence is almost identical to section 9.7 (2) of Bill C-27 which reads: “A bargaining agent may consent on behalf of a unionized member if the agent is authorized to do so.”

While OSFI has claimed that these proposed changes are not significant policy changes, we have reason to believe that these changes will be interpreted as making it easier to make modifications inappropriately reducing accrued pension benefits. There has been significant public outcry against changes of this nature – and it is unacceptable that such changes would be included despite the lack of political will and public disapproval of similar changes that were proposed by the finance minister in Bill C-27.

Mary Forbes, Treasurer's Report

"Times they are a changing" or are they?

On researching for historical information on the 65th anniversary of my Local Union I came across some old Contact newsletters. The centre pages from our June 1980 Contact is a report card on the effect the free trade agreement could have on our Country.

"Canadian Industry": They said the deal would make us prosper. Grade F – 5 American Companies had set up offices in Canada to help companies move south. Company after company is moving or closing. The tally is in the hundreds. That was in 1980 Inglis, Litton, Burlington Carpet, Northern Telecom, to name a few and now we can add Zellers, Sears, etc., and with NAFTA many more Canadian companies are considering moving operations to the US.

Social Programmes: Grade F - The Conservative government told us not to worry yet we saw cuts in provincial payments, major changes to E.I. and claw backs on old age security and family allowances and a 7% GST tax. Cuts continue in Ontario.

Jobs for your Neighbours: Grade F – The Conservatives said the Free Trade Agreement would bring jobs. At that time over 70,000 jobs had been lost and job loss continues with plants closing and businesses moving.

Our Natural Resources: Grade F – Because of licences granted under the Free Trade Agreement Canadian ownership dropped in the Oil and Gas industry and much of our gas is exported South. By now, Americans have even more claim to our gas than we do.

On the front page of this newsletter is an article by Bro. Bob White, the then President of our Union who talks about a time of great uncertainty and a government in Ottawa following the Corporate agenda. "Ring a bell" is what the Conservatives are doing in Ontario. He talks about more food banks and more workplaces closing and the widening gap between the rich and the poor. Many more people use food banks than ever before, and we talk about the one per cent. His words all came true.

I am also looking at a contact newsletter from July 1996 where there is a report on Paul Martin delivering a budget that drove Government support for public services back to the 1950's I wonder how far back we are now. There is also a report on U.I. now E.I. "Why the U.I. cuts of \$2 billion and massive restructuring"? whilst the problem still remains: lack of jobs. They say the jobless rate is less now, but the true fact is that many only have part time jobs not full time jobs.

Better the devil we know rather than the devil we don't know. Justin and his Liberals will have to fulfil some of their promises to retain their position as the governing Liberal party. We have to continue our push for Universal Pharmacare, Housing, clean water and fair treatment for all Canadians, etc.

Now that I have stepped down from my soap box I wish to congratulate our new NPF Executive. I look forward to working with you all. I also wish to thank all the Delegates for a very successful convention.

Seasons Greetings

Sam Wiese, 1st Vice President's Report

2019 National Pensioners' Federation Convention Summary

The 2019 National Pensioners' Federation (NPF) was held from September 10 to 12 in Mississauga, Ontario. From the lively list of presenters to the business of dealing with resolutions the two day convention was both informative and productive.

To address the need for information and tactics for action on ongoing and forthcoming campaigns, delegates received presentations on pension protection; National Public Pharmacare and Health Care, including safe prescribing; information from the Canadian Medical Association about current and future steps to ensure continued quality public healthcare; thoughts from the Council of Canadians on how to build a better Canada; and reports from the NPF standing committees on housing and health. Many of these presentations are now available on the NPF website under the 2019 Convention tab.

The NPF Resolutions Committee, Lance Livingstone (chairperson), David Bunnett and Lyle Hargrove, skillfully lead the delegates through all 30 resolutions that were presented to this convention. The resolutions dealt with the environment, health, housing, pensions and financial security, politics and the NPF constitution. By passing the resolutions, over the next two years the NPF is committed to taking specific action and working with affiliates and coalitions to build a safer, healthier environment for all Canadians with focus on the needs of seniors. We will call upon the Federal Government to enact a long promised National Public Pharmacare Plan and initiate a National Public Dental Plan while ensuring that our National Health Care Plan meets the needs of all Canadians. We will ask that a Federal Ministry of Seniors be established rather than simply appointing a Minister of Seniors without benefit of the support and power of an actual ministry. While recognition was given to the recent development of a National Housing Strategy, the NPF identified immediate needs and will call on all levels of government to take swift action to provide safe and affordable housing specific to seniors. Working in concert with affiliates and coalitions we will call for increases in Canada Pension, Old Age Security, Guaranteed Income Supplements and personal tax exemptions while continuing the fight to maintain and broaden full pension security for all. All delegates in attendance at this convention are aware that work that will be needed to meet our goals and are committed to taking the actions necessary to "get the job done".

The delegates to this 75th Convention of the NPF were also tasked with electing individuals to the executive positions of 1st Vice President, 3rd Vice President, Recording Secretary and Treasurer. President Trish McAuliffe, 2nd Vice President Bernie LaRusic and Member-at-Large Kathleen Jamieson are now joined by Sam Wiese, Barb Mikulec and Annette O'Connor in the respective positions with Mary Forbes returning in her role as Treasurer. (We are not sure yet how Bernie will handle being the only male on the team.) The convention ended with the swearing in of the new executive members and much appreciation to those who have and continue to work with the National Pensioners' Federation towards the betterment of Canada's seniors.

Bernie LaRusic, 2nd Vice President's Report

My last report included the involvement of 90,000 Nova Scotians in a survey structured around needs of the total population. My understanding was that there was a good response to the survey with a preliminary report in late Fall. As 2nd VP, I've been assigned as Liaison Officer for the Outreach & Communication Committee and it requires members.

My involvement with NPF began with attending the Convention held in Charlottetown, two years before the name was changed to the National Pensioners Federation. At that time, PEI as well as NFLD & Labrador had delegates attending. It is my intention to reach out to PEI, NFLD & Labrador, as well as N.B. and attempt to build back NPF's participation in those provinces.

Presently there's about a fifty per cent representation of the Provinces & Territories across Canada involved with NPF. The need for a marketing plan to move forward should be this committee's top agenda item. Having said that, the door is open for people with such skills and who would like to assist. The committee will utilize the internet, conference calls & face to face at convention and participation in workshops in NPF's off year, as Conventions will now be held every two years.

With the Federal election over and a minority government in place, seniors' issues such as housing, pharmacare & transportation should be of interest to the senior community which NPF represents. Without support from organizations representing the senior community, a positive outcome could diminish on these outcomes.

NPF leadership has articulated such concerns to government in reports and presentations, and now NPF leadership is asking the affiliates' membership to begin a follow up. From the recent Federal election, a minority Liberal government will be in place and require support from others to stay the course. Many organizations will be lining up at Constituents' offices to make their pitch. I recall a Union Government leader saying, "I didn't invent the system, but I know how it works". This suggests a method exists to influence government. One, of course, is money; another, keeping the issue on the table.

Having the affiliates develop a go forward plan on how such activity involving Constituent's offices can be made operational would be the goal. There is an opportunity as well as a need for such activity to achieve a positive outcome. I am looking forward to having a committee to assist in creating such activity during a minority government.



Barb Mikulec, 3rd Vice President's Housing Report

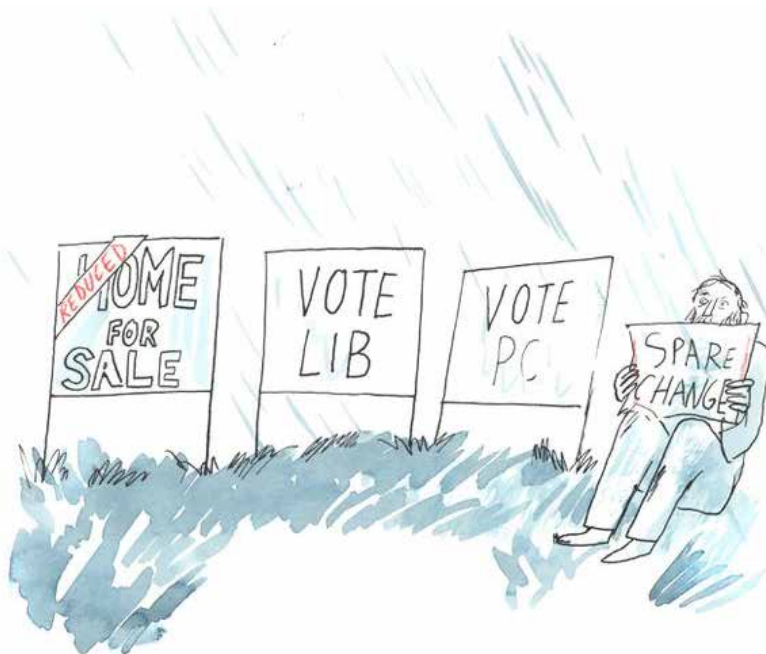
Promises abound during an election period. Plans to help each segment of society to live better, reduce taxes and care for our most vulnerable are laudable but need funding. With a minority government the federal politicians may be working more in conjunction with other parties on plans. Let's hope affordable housing, one of Canada's chief concerns, will be given real consideration.

Our National Household Survey latest results lists 12,462,000 households in Canada. The average household income is \$82,000 and average shelter cost \$1042. Within Canada there are many pockets of core housing needs, leading some to live in tents, sheltered inadequately and some renters fearing rising costs. If you look at Aboriginal housing (included in the figures above), their households are \$503,000, average household income is \$74,000 and average shelter cost \$1,000 monthly. With fewer dollars, the average shelter cost is almost identical for the Canadian average.

Another concern which was part of the Housing report I presented at our NPF Convention is Aboriginal health, affected by long term 'boil water advisories'. In 2011 Aboriginal Affairs and Northern Development Canada published a national assessment of First Nations water systems. In some areas even the high-risk category of water became 'do not consume' which is stricter than 'boil water' as there was a suspected fuel spill near the source of water.

In 2015 Liberal leader Justin Trudeau promised all First Nations clean water within five years. The federal government said all long-term water advisories on First Nations would end by March 2021. When the Liberals took office in 2015 there were 105 long-term water advisories on First Nations areas, and by September 2019 there are 56. Although progress is being made, more needs to be done. For more information: www.thewalrus.ca

The NPF urges the federal and provincial government to care for all citizens with adequate, affordable housing, as well as potable water, which most of us take for granted. Let us unite in demanding that all citizens, including the most vulnerable, are cared for.



Kathleen Jamieson, Member at Large Report

The Story of a Struggle to Ensure Better Care for Residents in Assisted Living Homes in B.C.

The B.C. NDP government has finally completed a four-year long review of the 2004 Assisted Living (AL) regulations begun by the provincial Liberal government in 2016. The revised AL regulations are part of the B.C. Continuing Care and Assisted Living Act that comes into force December 1, 2019.

The new AL regulations are designed to protect the health and safety of seniors in the increasing number of privately owned assisted living facilities in the province. They are meant to enable seniors with more complex health issues (for example, receiving palliative care) to remain in AL instead of being transferred to long-term care.

In BC, the cost of keeping seniors in AL is usually borne by the AL residents who usually pay between \$3,000 and \$9,000 dollars or more per month in Greater Vancouver. The province subsidizes few AL units. LTC on the other hand is largely subsidized by the provincial government and the seniors themselves who must pay 80 per cent of their income for their care. So supporting private AL could have been viewed as a budget saving measure by the then government in power in B.C. (the Liberal government). However, they did establish a Ministry of Health advisory committee on the AL revisions. That committee was dominated by private care providers who wanted no changes and as few AL regulations as possible.

The Council of Senior Citizens of B.C. (COSCO B.C.), was invited to appoint one member to sit on the committee. Since I chaired the COSCO Health Committee I was given the job. It was very depressing because it did not look like even the most minor of my proposals for strengthening the regulations was being considered. These minimal revisions were then being pushed through so the Act could go into force as soon as possible.

But there is a happier ending. The Liberal government of 16 years was defeated and an NDP/ Green Coalition was formed. A few of us lobbied frantically to delay the Act from going through. It worked.

This year, Ministry of Health officials completed a much revised and strengthened set of AL regulations in mid 2019 and a confidential early version was shared with a representative of COSCO and private providers who really hated it. The end result is not perfect but it's a major improvement on the previous version.



"I WISH WE'D KNOWN WE WERE LIVING BEYOND OUR MEANS BEFORE ... WE COULD HAVE ENJOYED IT."

Dancing on the floor of the B.C. Legislature



On Oct. 24, 2019, British Columbia tabled legislation to align provincial law with the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). *Photograph courtesy of Government of British Columbia/Flickr*

It is not often we see celebratory dancing on the floor of any legislature but on October 22, 2019, a B.C. First Nations dance group did just that to commemorate the introduction of historic new B.C. legislation, the Declaration on the Rights of Indigenous Peoples Act, to implement the United Nations Declaration on the Right of Indigenous Peoples in B.C. (UNDRIP) in BC.

The legislation, if passed and it seems certain to do so, is the framework for reconciliation recommended by the Truth and Reconciliation Commission of Canada in 2015. BC is the first jurisdiction in Canada to take this action.

The new B.C. Act requires that the BC government work with B.C. First Nations chiefs and leaders to bring provincial laws into harmony with the UNDRIP

UNDRIP was adopted by the United Nations in 2007 and adopted by 148 nations including the government of Canada. It includes articles covering all facets of the human rights of Indigenous peoples such as culture, identity, religion, language, health, education, and community.

In 2015, the Canadian parliament did pass an NDP bill to implement UNDRIP but the Bill got stuck in the senate and died. The Liberals and the NDP have both promised to work to pass UNDRIP into Canadian law. If they work together, it should be at the top of their agendas.

Submitted by Kathleen Jamieson

75th Anniversary Convention 2019

Just off the hop I would sincerely like to send a thank you to our members for joining in on this year's convention and particularly engaging as you did! Our guest presenters were fascinated with the level of knowledge/engagement style activism that you brought to the discussions. The dynamic presenters included; Melanie Bernard Director of Advocacy for the Canadian Health Coalition, Mike Powell President of the Canadian Federation, John Cartwright of the Council of Canadians, Barb Dolan from the Retired Workers Department of Unifor, and Dr. Sandy Buchman of the Canadian Medical Association. We are so very grateful they could take the time from their busy schedules to enlighten us on the initiatives within their organizations that we can lend some support to. As made available, their respective presentation decks are posted on our website under the 2019 Convention banner. The convention booklet and resolution booklet is also there for you to view. (A big thank you goes out to the staff at [Union Strategies Inc.](#), for their professional support in the development of our convention materials.)

The NPF executive took encouragement from the participating member's evaluations and the directives of our affiliate leadership present at this year's breakfast meeting. Together we began the conversation of an NPF organizational strategic review and will seek the support of our newly elected executive members to refresh our direction moving forward as we change to biannual conventions. Our report will be forthcoming once the work is completed and reviewed for approval.

Submitted by Trish McAuliffe



Medd family members; Ellen Graf-Martin, Nathan Medd II presenting the Nathan Wedgewood Medd Award to SSAI, President Dwayne Turcotte



National Pensioners Federation delegates supporting CMA call to action. **Put Health on the Agenda 2019**. The newly elected President Dr. Sandy Buckman delivered a passionate speech that hit home for all delegates and gave a resounding pledge for supporting the campaign in the Federal election to get more money in Health Care delivery all across Canada.



The opening of the 75th convention Sandy Carricato honoured the original stewards of the land upon which we gathered, the Huron - Wendat, the Ojibway, the Anishnaabe and the Mississauga's of the New Credit. Elders played and still play a pivotal role in structuring communities and Elders are the keepers of knowledge, and as such they had a responsibility to share and to educate.
 Thank you Sandy.



The Resolution Committee pictured from left to right, **Lance Livingstone (chairperson), Lyle Hargrove and David Bunnett** brought forward 31 submitted resolutions for debate to our delegates throughout the two day event. The summary of the resolutions can be found on the website and in this newsletter. Thank you all for the incredible work to submit your concerns and advance the resolutions together in our advocacy.



Council of Canadians Ontario Chair John Cartwright presented the work of the organization leading into the Federal election and the need to bring the topics surrounding the environment crisis into all of our advocacy.



Pictured together left to right; Dr. Sandy Buckman and Trish McAuliffe sporting the CMA campaign t-shirt provided to all delegates.



Canadian Federation of Pensioners (CFP) President, Mike Powell delivered an update on the work of the NPF pension committee and coalition partners on the Pension Security Campaign.



The Canadian Deprescribing Network was well represented by our own panel of speakers here at convention in a pinch. Left to right, Thank you to Kathleen Jamieson, Leslie Gaudette and Barb Mikulec.

NOTE: Most presentation decks are available on the 2019 convention tab on our website.



The Canadian Health Coalition's Director of Advocacy Melanie Benard led the discussion on the continued importance to raise the need for a National Pharma Care Plan. Siting the need for a social media campaign throughout the election period. Let's keep the government accountable to ACT on it.



Donations Gratefully Received

**To assist National Pensioners Federation to continue
their work on behalf of all Retirees:**

Canadian Generic Pharmaceutical Association
Unifor National Retirees Executive Council
Daffodil Seniors Club
B. Zilio

To help cover the cost of the 75th Convention

B.C. Forum
Niagara Region CAW Retired Workers Council
Unifor Local 444 Retired Workers Council
Saskatchewan Seniors Organization
L. Ard
Power Workers Retired Workers Chapter
Congress of Union Retirees
Retail Wholesale Union Retired Life Assoc. L580
Johnson Insurance
Unifor L673 Retired Workers Council
Unifor L222 Retired Workers Council
Unifor L707 Retired Workers Council
P. Strong

**Johnson Insurance for Bags
Unifor National Retirees Executive Council for Bags and writing pads
Power Workers Retired Workers Chapter for Pens**

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



National Pensioners
Federation



Fédération Nationale
des Retraités

Individual Registration

Includes:

- Supporter Card
- 1-year subscription to the National Newsletter (3 issues published per year)
- Important mailings
- Invitation to annual convention
- Special insurance rates for member

NPF CLUB NO. (if applicable)

Full Name:

Address: -----

City: -----

Postal Code: -----

Province: -----

Email address: -----

Phone #: -----

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

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

Donations gratefully accepted \$

Total amount of cheque \$

Please register online at: nationalpensionersfederation.ca
(Online registration is less expensive and very convenient)

Registration forms and cheques can also be forwarded to:

National Pensioners Federation
c/o Mary Forbes, Treasurer
2186 Stanfield Road, Mississauga, ON, L4Y 1R5
Email: mary.forbes@npfmail.ca Phone#: 905-306-1830



Clubs and Group Registration

Includes:

- Membership Certificate
- 1-year subscription to the National Newsletter (3 issues published per year)
- Important mailings
- Invitation to annual convention
- Special insurance rates for members

Club Name: _____

Address: _____

City: _____ Postal Code: _____

Province: _____

Contact: _____ Email: _____ Phone#: _____

Number of Club/Group Members: _____

Annual Club/Group Membership Dues:

Under 100 Members	\$35.00	\$ _____
101 to 500 Members	\$75.00	\$ _____
501 to 1,000 Members	\$125.00	\$ _____
1,001 Members and over	\$350.00	\$ _____
Donations gratefully accepted	\$	\$ _____
Total amount of cheque	\$	

Please register online at: nationalpensionersfederation.ca
(Online registration is less expensive and very convenient)

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

Email: mary.forbes@npfmail.ca Phone#: 905-306-1830



Making Homecare More Affordable

Our Current Seniors Need More. With the current budget cuts and changes to the Nation’s health care system families need an easier and less expensive way to find home care. uCarenet is a social enterprise that focuses on matching seniors and their families with independent professional Care Providers. uCarenet’s online marketplace matches Families with Care Providers and by eliminating the middleman and hiring direct, families can afford to buy extra hours of care. Families can typically get 30-40% additional hours of care over traditional agencies! [uCarenet](http://ucarenet.com) makes the hiring of home care and the helping of an ageing family member to age at home easier and less expensive than families think.



We All Need Some Companionship or Assistance Around the House, at least that is what I found. Being a family caregiver to a person living with dementia is one of the most challenging roles in society. Family caregivers are known to more likely experience physical and psychological stress, anxiety, and depression. I leveraged my caregiver experience, dealing with my mom’s dementia, to create uCarenet a home care marketplace that makes

it *easier, faster and more affordable* for families to customize and manage a care plan to their needs and budget.

The online marketplace matches Families with Carers and by eliminating the middleman and hiring direct, families can afford to buy extra hours of care. With over 3,700 freelance Care Providers to choose from, many of whom speak a second language, families can find the right care match that meets their needs and budget. From the online profiles of local Care Providers who are available from \$17 per hour.



uCarenet’s matching services are free. uCarenet has no fees and does not markup a Care Providers’ hourly rate. uCarenet earns revenue through its other mobile e-health apps. We do this to maximize uCarenet’s social impact of making home care affordable for families. My goal is to make it easier for seniors to age at home, among their comforts, neighbours and community. I lived the disruption and want to make things better.



Choosing the Right Care Provider in 3 easy steps:

1. *Post your care needs at <https://ucarenet.com/find-home-care>*
2. *Search and screen care providers*
3. *Connect and hire the right care provider*

Even better, if you prefer to do this by phone give me a call at 1-844-698-2273 or email me at nectari@ucarenet.com and we can help find the right person for you.

Sincerely, Nectari Charitakis CEO 905-978-0392 [uCarenet](http://ucarenet.com)

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*restrictions apply Visit collette.com/npf for more details (use above link to redirect)



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RETIRES AREA COUNCIL

AJAX, OSHAWA &
PETERBOROUGH

UNIFOR LOCALS 1090, 222 & 524

Lyle Hargrove - Vice Chair
Sandy Carricato - Financial Secretary

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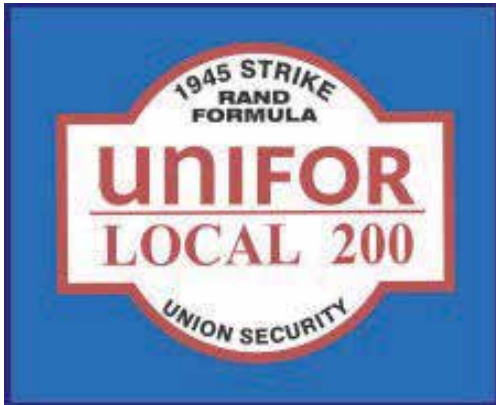
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Plan with Seniors



UNIFOR Local 200 Retired
Workers Salutes The National
Pensioners Federation

Serving Ford Windsor Retired Workers since 1966

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Vice Chairperson: Pam Strong
Treasurer : Mike Lepine
Recording Secretary: John Gray
Sergeant-at-arms: Roger Lafrancois
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Windsor Essex/Chatham
Kent Area

UNIFOR Retired Workers
Council



Representing Retired Workers from

UNIFOR Local 127	UNIFOR Local 195	UNIFOR Local 200	UNIFOR Local 240
UNIFOR Local 444	UNIFOR Local 1498	UNIFOR Local 1941	UNIFOR Local 1959
UNIFOR Local 1973	UNIFOR Local 2027	UNIFOR Local 2098	UNIFOR Local 2458

Saluting the National Pensioners Federation

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

President - Les MacDonald

Vice-President - Lyle Hargrove

Treasurer - Art Field

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www.local222retirees.ca



National Pensioners
Federation



Fédération Nationale
des Retraités

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

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

If Not Delivered, Please Return to:

Mary Forbes

2186 Stanfield Road

Mississauga, ON

L4Y 1R5