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# NEWSLETTER

National Pensioners Federation



*Merry Christmas  
& Seasons Greetings*



# NATIONAL PENSIONERS FEDERATION

## NPF Executive 2021 - 2023



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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 Maria Pinto for her assistance.

**National Pensioners' Website**  
[www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)



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## Trish McAuliffe, President's Report

I am so very privileged to once again have the opportunity to work alongside many fabulous and caring seniors' advocates from right across Canada, coast to coast to coast. I know together we wish to congratulate our incoming NPF executive and to all our affiliate groups who recently held their AGM and elected new members as well. We are looking forward to networking in shared advocacy for seniors everywhere.

### 2021 NPF Convention

Recently we hosted our 2021 Biennial Convention, virtually! We drew on the strengths and advocacy that culminate within each province and bring forward a national pledge in the form of resolutions to ensure we take action with equal intentions or priorities for seniors everywhere. The convention material, guest presentations and resolutions are now posted on our [Convention Tab](#) on the NPF web site.

In my 2021 convention report I reflected on the significant contributions NPF, and like-minded senior's organizations have made and continue to make at home, in our communities and into retirement life. Over the last year and a half, the pandemic has highlighted the importance of caring for our most vulnerable populations. All of us are doing more to ensure that seniors have access to the supports they need when they need it most.

### Advocacy Going Global

**International Federation on Ageing, IFA** – open-ended working group on ageing and the Decade of Healthy Ageing providing webinars and resources for the promotion of Healthy Ageing. <https://www.who.int/initiatives/decade-of-healthy-ageing>

Healthy ageing, “the process of developing and maintaining the functional ability that enables wellbeing in older age” requires environments including health systems that enable people of all ages, and in this context older people, to maintain and improve their functional ability.

**- NPF participated in the IFA survey and webinar on senior's influenza vaccination. Research paper followed.**

<https://ifa.ngo/wp-content/uploads/2021/01/Bringing-Canadian-Patient-Advocacy-Organizations-Together-in-the-Fight-Against-Influenza.pdf>

**- IFA 15th Global Conference on Ageing** – hosting 10-12 November 2021 in Niagara Falls Ontario, with pre-conference events on 9 November 2021. • The themes for the conference are now focused on the four themes related to the WHO Decade of Healthy Ageing (2020-2030): Ageism, Age-friendly Cities and Communities, Primary Health Care and Long-term Care. • A fifth theme was added to the conference focused on older people and Pandemics. • The Conference will be a hybrid event, combining an in-person experience as it was originally planned, and a virtual experience, allowing participants to attend virtually from around the world.

### International Longevity Centre Canada- ILC

Noticeably pervasive ageist attitudes have come to the fore in the narrative of the pandemic, with older people routinely labelled as 'vulnerable'. The glaring disconnects many are struggling with are the inadequate responses of all levels of government to support elders and their caregivers/family. In many respects the rituals and rites of passage have been neglected – the global pandemic has only brought to the open the dehumanization of care and the process of dying and grief.

**- NPF joins in the call for a United Nations Global Convention on the Rights of Older Persons. We wish to**

have all our supporting organizations and seniors everywhere join with us to take action on this call.

**The NPF continues to network and participate where possible.**

- Endorsed webinars, petitions, submission to the Federal government on National LTC Strategy. Seniors for Social Action Ontario (SSAO); Carenotprofit.ca; Voices of LTC; Ontario Health Coalition partnership
- Hosted webinar on the Promotion of Human Rights (NPF/COSCO)

**Importance of partnerships and coalitions to get our work done:**

NPF National Advocacy and senior's representation in our most recent timeline.

1. Service Canada, Seniors Advisory Committee (SAC),

- an advisory board comprised of seniors' advocates and experts on issues that matter most to seniors. Our participation allows for better back and forth communications on program delivery and problems that may arise.

2. PIAC, Public Interest Advocacy Centre

NPF Submissions and presentation to the CRTC with PIAC

- Opposition to the Shaw Telecom merger & market competition
- Telecom regulations on Paperless Billing Practices
- Affordable Internet Plans
- Aggressive Sales Practices
- CBC Licensing Renewal and its impact on funding TV, Radio versus digital

3. Patented Medicines Review Board

- On October 23, 2020, the PMPRB published its final PMPRB Guidelines that frames the amended Patented Medicines Regulations, which WAS to come into force on January 1st, 2021 and now continues to be delayed. Mounting of evidence may prove that the Big Pharma lobby is the driving factor for this delay and may put the realization of the announcement of a National Pharma Care Plan at risk. <https://www.canada.ca/en/patented-medicine-prices-review/services/legislation/about-guidelines/guidelines.html>

4. Canadian Transportation Agency Accessibility Advisory Group

- Temporary measures in the delay regarding the requests by transportation service providers for temporary exemptions from certain provisions of the Accessible Transportation for Persons with Disabilities Regulations.
- The ATPDR establish legally binding requirements on services, technical standards for equipment, communications, training, and security and border screening. Most provisions of the regulations were to come into effect on June 25, 2020 BUT HAVE BEEN DELAYED due to requests under the current COVID measures. <https://otc-cta.gc.ca/eng/consultation-paper-phase-ii-accessible-transportation-persons-disabilities-regulations>

## 5. Canadian Pensioners Federation - Pension Protection Campaigns

- The development of a federal pension protection policy; Review of planned advocacy with more than 24 partner organizations; produce outreach documents for discussion and education on the advancement of policy through political lobby efforts. Bill C-253 presented by the BLOC, and Bill C- 259 Presented by the NDP

### National Institute on Ageing, NIA

- Health Care and Ageism turned to Long Term Care Reform

### Provincial and Federal Health Coalition

- Alliances on key Health Policy; Canadian Health Coalition, BC Health Coalition, & Ontario HC.

## 6. Submissions to Federal Government (parliamentary committees)

- Provided our feedback to the Consultations on enhancing retirement security. The potential actions spanned a number of areas, including pension regulations, corporate laws, and insolvency and bankruptcy laws, (to allow for the) exploration of all available avenues to improve retirement security for Canadians.

- Support of the implementation of National Reform of Long-Term Care

- Endorsement on Bill C-213, Implementing National Pharma Care

- Bill C 253 Pension Protection Submission/Appearance to the Dept of Finance

## **What does the future of our own organization look like in these changing times?**

We have shown a tremendous amount of courage and resilience to keep pace with ever more technical demands on communications and an ever-growing urgency in senior's issues at the federal level surrounding the impacts of COVID 19 on our lives, health, and affordable living. We have a greater demand for networking on National Campaigns that share support of interest to communication to each and every member. Our Affiliate Leaders are the gatekeepers and having the support and transparency is critical to build a strong NPF national presence.

Keeping up with this increased amount of advocacy has not come easy to our executive members. Our leadership and committee members continue to excel in their volunteer roles. Our hard work and dedication can be followed on our social media sites (Twitter, Facebook) on our Web site and newsletters we produce (3) annually. Your participation in our organization is always welcome, so please contact us at NPF anytime to find out how you can personally contribute.

"If we attend continually and promptly to the little that we can do, we shall ere long be surprised to find how little remains that we cannot do."

— Samuel Butler



## Mary Forbes, Treasurer

Congratulations to the re-elected Members of our Executive Meeting and to our newly elected 3rd Vice President, Barry Thorsteinson. Thank you for your continued support and I look forward to working with all of you.

Again, we are doing fairly well financially, as with other Retirees Groups we are having a hard time collecting outstanding dues. Things appear to be easing up a little and hopefully our members' will continue to renew their affiliations. Union Strategies is working diligently to give us a new Membership data base. Hopefully it will be in place by the time this newsletter goes to print.

Our recent NPF 2021 Virtual Convention and AGM was a huge success with very informative Speakers and resolutions were passed. Sheila Pither accepted the Nathan Wedgewood Medd Honorary Trophy on behalf of COSCO. The award is presented for outstanding work done by a member or an affiliate organization of NPF. Kudos to our technical advisor Daniel Chai and to Trish our President and to Lance Livingstone who chaired the resolutions committee and everyone else who helped to keep us on schedule. We did try to limit the time spent in front of the computer but unfortunately that did not leave much time for discussion. Hopefully in 2023 we will be able to meet in person.

IN THE NEWS: Thanks to the efforts of the Canadian Union of Postal Workers, Canada Post is launching a postal banking pilot project in Alberta, Nova Scotia and 14 Indigenous remote and rural communities across the country. This will provide affordable services to low-income Residents. The Post Office network is the biggest retail network in the country and CUPW along with other organizations feel that the Post Office can offer financial services at affordable prices. With banks it is all about profit.

Rod Phillips Long Term Care Minister of Ontario announced yesterday Ontario plans to double the number of the provinces long term care Inspectors and to allow them to lay charges on the spot. The announcement does not explicitly commit to finally reinstating annual comprehensive inspections. The Ontario Health Coalition and other advocates have fought off repeated attempts by the Long-Term Care Industry to end surprise annual long term care inspections. The for-profit industry has lobbied hard to stop those inspections. The fact that the Minister pointedly did not promise a reinstatement of in-depth inspections does not conform to what the Long-Term Care Commission recommended, nor does it serve the public interest. Critics say more Inspectors and tougher inspections will not fix if there is not enough Staff and funding to look after the Residents.

**Please advise [maryforbes@npfmail.ca](mailto:maryforbes@npfmail.ca) if there are any changes in Leadership contact persons.**

### Time to renew your Affiliation

Memberships can be renewed online at: <http://www.nationalpensionersfederation.ca/membership>. Cheques should be mailed to National Pensioners Federation, c/o M. Forbes, 3085 Osbourne Road, Mississauga, ON L5L 3W3 or e transfer [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca) Note: Please use the annual membership subscription form in this newsletter or on our website.

Clubs/Groups and Individual and Family memberships are available

## Bernie LaRusic - 2nd Vice President

The pandemic caused by COVID-19 has been and will be the NORM in life, work & recreation for some time to come. The first wave killed over 15,000 Canadians. WWII killed 44,000 Canadians. As to when the first wave ended and the second began is a mute point. Like many Provinces, when compare to those hardest hit, LTC facilities were the leaders. In Nova Scotia over 50 seniors died in one LTC facility in Halifax. Many in the scientific community went to battle stations to come up with a vaccine to stop this deadly infection. The roll-out of a number of vaccines becoming available has the potential of lessening such an outcome.

The ability of Provinces to manage the distribution of vaccines is easily put together in a presentation, including graphs but in Nova Scotia the system crashed on the first day of operation. A possibility, communications. People calling to get an appointment on a two day clinic in only 10 locations across the Province was badly handled. It had been understood from a presentation by a Deputy Minister of Health & Wellness, seniors would be receiving a letter from MSI informing them of the time and place of their appointment. MSI's letter was received, opened and the info, Call this number or use this email to get an appointment. With such direction the system crashed on day 1. My Uncle(97) called 115 times before getting someone to talk with and their response, All spaces filled.

Representatives on the N S Senior Advisory Council(SAC) all received similar messages along with MLA's. As a result the Deputy Minister of Seniors asked SAC to meet along with 5 of the top communications officers in government. A plan was put forward on how seniors would be vaccinated. It began with the 80+ senior and was based on the month one was born At 85 and born in May, I can register from May to July. My wife, age 85 born in Aug will register with the Aug to Oct group.

It was also noted there were insufficient sites for vaccinations, along with mobility issues, storage of the vaccine and shortage of trained staff. Very similar to a battle plan that went bad after the first shot(Vaccination). SAC will be meeting next week with the higher authority to hear what is being planned to address these issues.

In addition, Senior clubs, operating, halls are facing a tremendous financial crunch. These facilities have been the activity center for many in the senior community with social, exercise, meals & card activities to assist in covering operating costs. Similar to the LTC facilities, Seniors with halls are being left on their own. As a result of inactivity of Clubs, the impact of interacting with Councils is close to nil. Many have lost Exec members which has resulted in many Exec positions not being filled due to the health regulations on gathering/meetings. All this impacts on the mental health of seniors and with business, i e banks, pharmacies, even grocery stores wanting to eliminate paper as well as cashiers, are causing another problem in the lives of seniors. All these are issues need attention and NPF along with its affiliates will continue to remind the Federal & Provincial governments of these tasks before them.

## Don't plan for Seniors Plan with Seniors

Did you know? You can advertise in this newsletter. Please contact [mary.forbes@npfmail](mailto:mary.forbes@npfmail) for details



## Barry Thorsteinson - 3rd Vice President

After a surprise nomination - and election - at our recent Convention I am honoured to return to the Executive of the NPF. As many will recall, I was President back in 2010 - 2012.

I look forward to my favourite role in the days ahead: lobbying Federal M.P.'s on the many great objectives of our Federation. I fondly remember discussions with several Cabinet Ministers and dozens of M.P.'s and bureaucrats in meetings to address shortcomings in pensions, housing, health care, bankruptcy priorities, and a long list of other seniors' issues.

For the past nine years I served on the Board of Trustees of my Pension Plan where I worked (Canadian Union of Public Employees) for 31 years. This experience was of great value as I enrolled in many courses on Plan governance as well as navigating the complex details of solvency requirements and a host of other realities facing pension plans nowadays. There has been a lot to learn.

Representing our Federation for the past 7 years, I attended the regular meetings in Ottawa of the Canadian Coalition for Retirement Security. (We have not met since early 2020 due to Covid). Both the Harper Government (white paper) and the Trudeau Government (Bill C-27) backed away from plans to erode Defined Benefit Pension Plans in the federal jurisdiction. This was mostly due to the pressure brought about by the Coalition and effective communications to our members: letting the politicians know that there was a very steep price to be paid if they enacted this unwarranted transfer of wealth away from pensioners to employers.

Current priorities, as I see it, from this year's Convention resolutions are long term care improvements, housing and basic minimum income. My highest concern, already existing NPF policy, is the long overdue need to provide bankruptcy protection to pensioners in the windup of Pension Plans. Super-priority is what is needed: ahead of other creditors such as banks and other bond holders. The Bankruptcy and Insolvency Act (BIA) and Companies' Creditors Arrangement Act (CCAA) have to be amended to address any unfunded pension liabilities. It is essentially legalized theft for company's Executives (eg. Sears) to underfund their pension obligations and then pay themselves huge bonuses prior to assets distribution.

Lobbying, coupled with membership awareness of the issues, works wonders for progress on our issues. That is what the Federation is all about as I see it. It is encouraging to see the many resolutions at this year's Convention. Now the Executive, committees and various affiliates can set out priorities for action. With another minority government in Ottawa the opportunity is there for us to be influential. Let's get to work.

Great To Be Back With the National Pensioners Federation



# Kathleen Jamieson, Member at Large

## Two Life and Death Realities for Seniors?

When the first Canadian legislation on medical assistance in dying (MAID) was introduced in 2016 by Minister of Justice and Attorney General of Canada, Jody Wilson-Raybould, she stated the government's intent was to "affirm the inherent and equal value of every person's life; avoid encouraging negative perceptions of the quality of life of persons who are elderly, ill or disabled; protect vulnerable people from being encouraged to die in moments of weakness; re-affirm society's goals with regard to preventing suicide; and encourage a consistent approach to medical assistance in dying across Canada."

All well and good if you are not a senior living in Alberta in 2021. If you are, you will find the values, norms, and human rights espoused in the new "Critical Care Framework" of the Alberta Health Ministry quite chilling and in stark contrast to those espoused in the federal preamble to MAID.

Since mid 2021, the Alberta Health System includes a "triaging" protocol making it legal to ration care to vulnerable adults and children (though after a public outcry the triaging of children was excluded.) The 32-page protocol states: "When activated the triage protocol will be used in all health care facilities and actual care units in Alberta **to prioritize patients who have the greatest likelihood of survival.**"

It seems likely, therefore, that those adults considered unworthy of receiving critical care resources are going to be disabled adults and seniors who have chronic health conditions (most do) and will therefore be judged less likely of survival. Apart from medical doctors who swear an oath to do no harm, there seem to be few protections for seniors from the worst impulses of the current Alberta government and those eager to do its bidding.

Many of us will remember hearing the Alberta premier's response on TV only a few months ago to a question about the deaths of so many seniors in long term care: they had outlived their life expectancy, he said.

During COVID, BC and Ontario have also quietly developed "ethical" public health guidelines for rationing health care in emergencies. The principles underlying these guidelines appears to be based on the British 18th century moral doctrine of utilitarianism ---the greatest good for the greatest number.

We have ostensibly come some way since then in protecting the human rights of vulnerable people but given the abuse, neglect, and many deaths of residents in long term care across Canada (many more than in other developed countries) and the years of severely inadequate funding by all governments of the most vulnerable seniors in long-term care, we need to demand thinking from our politicians based on 21st century not 18th century mores.

The underlying message for seniors in Canada today is that they are not valued; their inherent right to life is not protected; negative perceptions of seniors rooted in ageism are reinforced; and seniors should feel guilty for accessing health care on an equal basis with others.

As a developed society, we do not accept discrimination based on ethnicity, race, skin colour, gender or religion but discrimination based on age is not only widespread and tolerated but now being promoted in health care.

For this reason, the National Pensioners Federation strongly supports the establishment of a United Nations Convention on the Rights of Older Persons that will protect all seniors from the worst impulses of our very fallible politicians.

# Housing Committee Report

## Manfred Merkel - Chairperson

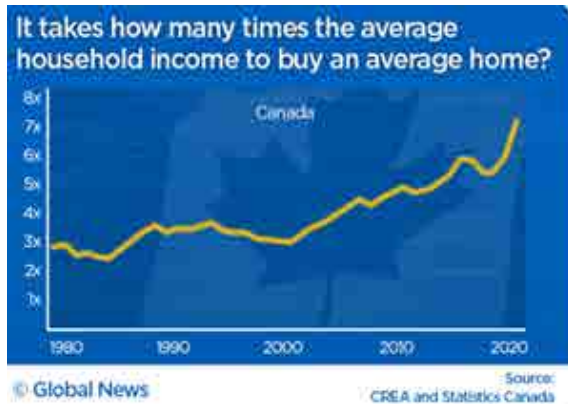
As part of the information presented to our 2021 Convention in my housing committee power point report via zoom highlighting what the Liberal government has promised:

- The Liberals introduced a 10-year, \$40-billion National Housing Strategy in 2017 to build 100,000 affordable housing units and cut homelessness.
- The spring budget included \$2.5 billion to create 35,000 affordable housing units.
- During the campaign they have promised to build, preserve or repair 1.4 million homes in four years.
- They will double the first-time home buyers tax credit from \$5,000 to \$10,000.
- They will force the Canada Mortgage and Housing Corporation to cut mortgage insurance rates by 25 per cent.
- Liberals are also promising \$1 billion in funding for a rent-to-own program
- Further a Home Buyers' Bill of Rights to ban blind bidding
- A first home savings account to allow Canadians up to age 40 to save up to \$40,000 for their first home and withdraw it tax-free when it's time to buy.
- They also want to ban foreign ownership of new homes for the next two years.

*Therefore: The NPF will be holding the Federal Government to their election promises! (Indeed no time for them to rest on their laurels)*

### Facts to support housing as an important priority to address.

Besides Food and clothing, shelter is priority for all human beings. In a rich country like Canada, it is inconceivable that there is rising homelessness and unacceptable living conditions at present for our vulnerable population groups.



**Average times household Income**  
across Canada 7 X

#### Adjusted to regional differences

Toronto	10 X +
Ottawa	6 X +
Montreal	6 X
Moncton	3 X
Calgary	3 X +
Vancouver	10 X

As incomes have not kept up with increases compared to home prices in many regions, we can see how owning a home has become a luxury item and maybe out of reach for many people in the future.

Should the interest rates go up, it will be a repeat of the early 1980's with the impact of massive foreclosures.

*Therefore, the NPF strongly recommends that the Federal Government to keep an eye on the Bank of Canada Interest Policy, and if necessary, through Parliament, set the guidelines at what interest point they will start to assist homeowners with interest relief to prevent a repeat of such history as experienced in the 80's.*

We want to be proactive on housing affordability for the benefit of all Canadians but mostly to address the dangers to all our vulnerable persons that would be impacted by increased rent and the dangers of losing their accommodation.

*Therefore, the NPF strongly recommends a federal government policy in place to prepare for rental assistance with a designed funding formula that supports vulnerable low income families and individuals should interest rate increase above 3.5 % of the Bank of Canada rate.*

# HEALTH COMMITTEE REPORT

## Kathleen Jamieson - Member at Large

In last 18 months we at NPF have focused our health care advocacy on the following issues:

- Long term care and the need for national standards,
- The need for a UN Convention on Rights of Older Persons
- National Pharmacare campaign support with allies
- The Patented Medicines Prices Review Board regulations and the need to control drug prices
- The explosive growth of virtual care, the changes in how primary care is being provided to seniors

### Long Term Care

- NPF partnered with COSCO BC in putting on 3 national webinars on long term care --- in September 2020, March and April 2021. We focused on how to vastly improve the quality of life of seniors in long term care. The speakers were nationally recognized experts in LTC.
- We wrote letters to MPS and MPLs and the PM. We wrote and printed articles from a seniors perspective in the NPF Newsletter from a seniors perspective
- We collaborated and formed alliances with other seniors groups, labour unions on reforming long term care

### United Nations Convention on the Rights of Older Persons

- The proposed UN Convention on the Rights of Older Adults is badly needed.
- The neglect and abuse of seniors in long term care in Canada that was revealed last year was the culmination of many years of underfunding by governments and medical and other professionals that all turned a blind eye.
- In the middle of 2020, CHI reported that over 80 percent of deaths from COVID were of seniors in LTC. That was very much higher than any OECD country. Studies also pointed out that Canada spent much less on seniors care than most other comparable European countries.
- So why is this? This question brought us to the need for our human rights to be protected. We joined an advisory committee on getting a Convention

### Pharma Care

- Pharmacare --- We wrote letters, advocated with MPS and MLAs, supported petitions and joined in webinars
- Despite many promises by PM Trudeau that national pharmacare would become a reality, an NDP Bill to introduce Pharmacare was voted down by the Liberals earlier this year.
- We need to keep up our advocacy on this issue. There is some hope.

### Virtual Care

- The explosion of virtual care during the pandemic has among other things dramatically affected seniors access to primary care.
- Most primary care physicians now prefer doing telephone consults from home
- Marketing of for-profit primary care services to seniors has increased
- Marginalized and seniors not proficient in English or computer-savvy are likely to be the most badly impacted
- The Canadian health care system has become more inequitable.
- We need to ensure a quality, equitable health care system for all seniors

### Home Care

- A major barrier to quality home care for vulnerable seniors that will allow them to remain in their own homes as long as possible is the difficulty in accessing affordable, quality care.
- Special federal funding for home care transferred to the PTs in 2018 had no real accountability measures and does not seem to have led to a direct increase in home care services.
- Accountability by our government is seriously lacking in all seniors health care issues.
- It's our job to hold them accountable. Our lives and those of our families depend on that.

# National Pensioners Federation

## JOIN - All welcome!

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





## ANNUAL MEMBERSHIP SUBSCRIPTION

### Individual OR Clubs / Group Includes:

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

Please complete full application for Club Membership and or Individual Membership

Name of Club OR Individual:

Contact Person (for Club Membership):

Address:

City:

Postal Code:

Province:

Email address:

Phone Number:

### ANNUAL DUES STRUCTURE

Individual Membership Rate: \$25.00

Family Membership Rate: \$35.00

#### Club Membership Rates

Number of Club/Group Members: \_\_\_\_\_

Under 100 Members \$35.00

101 to 500 Members \$75.00

501 to 1,000 Members \$125.00

1,001 Members and over \$350.00

Total amount payable \$ \_\_\_\_\_

Donations gratefully accepted \$ \_\_\_\_\_

### PLEASE NOTE CHANGE OF ADDRESS

Registration forms and payment to be forwarded to:

NPF c/o Mary Forbes, Treasurer - 3085 Osbourne Road, Mississauga ON L5L 3W3

E transfer [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca)

Phone # 647-688-6249

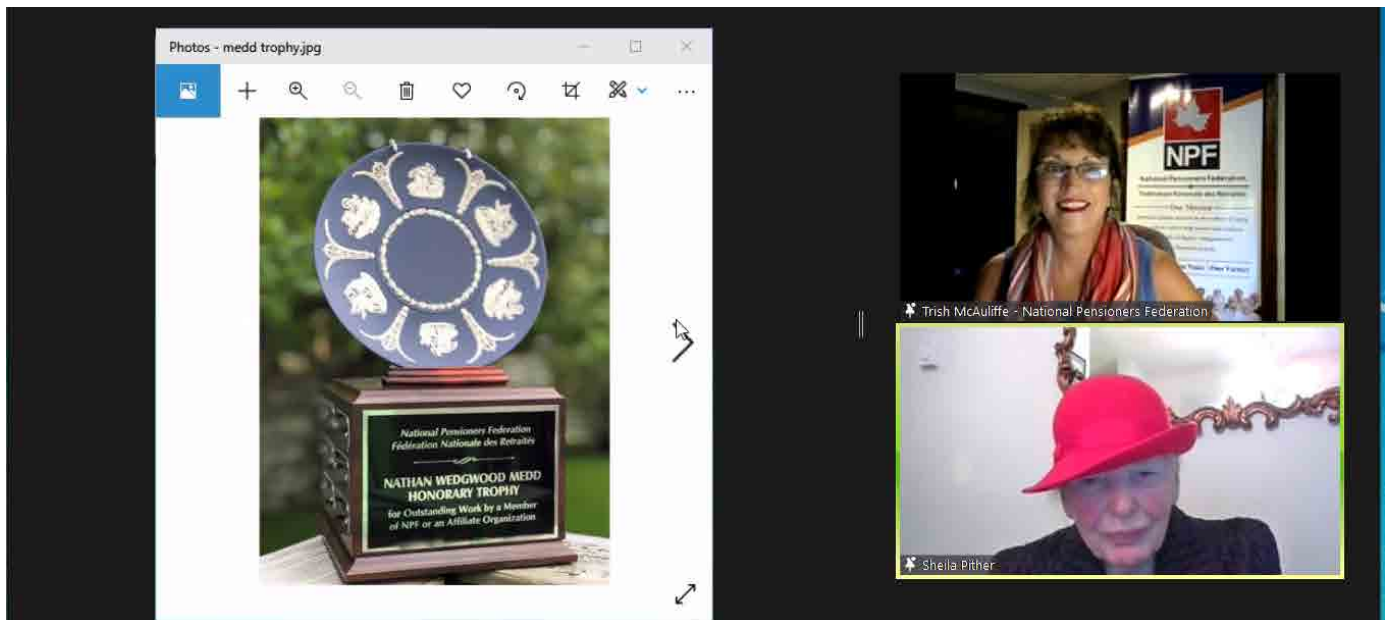
Thank you!

# NPF 2021 Virtual Convention - Please see link below

<https://nationalpensionersfederation.ca/76th-npf-convention-2021/>



Thank you to all the returning members of our Executive and welcome to our returning member Barry Thorsteinson. Barry is a past President of NPF. I look forward to working with you all for the next two years.



## CONGRATULATIONS

To the Council of Senior Citizens Organization (COSCO) of British Columbia, who were the recipient of the Nathan Wedgwood Medd Honorary Trophy which is awarded for outstanding work by a Member of NPF or an affiliate organization. On accepting the award on behalf of COSCO, Sheila Pither, President said "that she was thrilled to accept the award and that it was a great honour and an inspiration to those of us who try to make a difference in terms of the wellbeing of older adults". Sheila added that her Parents were Homesteaders in Northern Saskatchewan after they arrived in Canada in 1926 and she had been born in the 30's and that it had been a very hard life and that she was taught early in life to count her blessings and that this was one of them.



## Michael Powell - President, Canadian Federation of Pensioners



### **40,000 emails say Canadians believe pensioners should receive 100% of their pension in insolvency**

The Canadian Federation of Pensioners, along with allies including the National Federation of Pensioners, worked to get Bill C-253 approved through second reading and committee. It was poised to be presented to the House for third and final reading when the election was called.

C-253 would have elevated pension shortfalls from the back of the line to near the front in insolvency. The immediate effect would be more money for pensioners. The long-term effect would be that by making the pension liability a real cost, companies would not allow large pension deficits to occur.

This is the furthest any pension protection legislation has ever gone. A huge victory to those involved. The 2021 election provided another opportunity to emphasize to politicians that pension protection is an important issue to Canadians from coast to coast to coast. The parties promised billions in spending for seniors' issues: long term care, pharmacare, housing security, food security, etc.

Pension protection requires zero taxpayer dollars. Pension protection means millions of Canadians won't need taxpayer funded support.

The CFP launched an email campaign that ran from September 1 to 20. A campaign with a simple message; pensioners should receive 100% of the pension their employer committed to, even in insolvency. Again, with support from our allies, just under 40,000 emails were sent to candidates in over 92% of ridings across Canada.

Clearly, Canadians believe pension protection is an important issue.

We expect both the NDP and the Bloc Québécois will reintroduce their private members bills to protect pensions in the upcoming Parliament.

That means once again, the CFP will be launching a campaign in support of these bills and seeking your support.

Michael Powell  
President  
Canadian Federation of Pensioners

The Little Black Book of Scams 2nd edition- Competition Bureau of Canada  
<https://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/04333.html>

## REDress Project

On October 3, 2021, three members of SOAR 3-14, President Kay Noonan; Vice President Lori Travis and Secretary-Treasurer Fred Girling proudly stood in support with the Hospital Employees Union and CUPE 728 honouring and sadly remembering the Missing and Murdered Indigenous Women, Girls and Two Spirit People (MMIWG2S) at Bear Creek Park in Surrey, BC.

There were many red dresses hanging in trees symbolizing representation of those who never came home or are still missing.

We were warmly welcomed with a drumming song, listened to an amazing, moving speech and enjoyed three songs by two talented sisters.

SOAR Chapter 3-14 stands proud to honour, remember and acknowledge these Missing and Murdered Indigenous Women, Girls and Two Spirit People.

We all know how important we all are no matter colour, language, religion or ethnicity. Please never forget or ignore.

Submitted by Lori Travis  
VP SOAR 3-14  
Lake Babine Nations





## LETTER TO THE EDITOR OF NPF

### Over-Reliance on Electronic Communication - Submitted by NPF Member L. Lehtiniemi

Organizations need to know how many their communication methods reach. But it is no less important to know how many they FAIL to reach. That is especially true when everybody's awareness or participation is needed - which applies to most government services and essential utilities.

Governments and businesses such as banks, public utilities, and insurance companies increasingly rely on electronic communication to the exclusion of human or paper services. They adopt Internet-based communications to increase efficiencies and reduce costs and human resources. They judge success of the shift by the extent to which they achieve "buy-in". They assume more is better - but unless it is "all", it is not good enough. Those who are left out are disadvantaged.

Promoters of IT, both those who sell it and those who embrace it, use phrases like the proportion of Canadians who "have access to" the Internet to exaggerate the reach, acceptance and value of computer-based communication. Our federal government provided funding for municipal libraries to acquire computers and software so everyone could "have access".

But exactly what does "have access to" really mean? Does it include everyone who lives near a public library with free Internet use for ALL - not just members? A library's location and hours may not be convenient to everybody. Many people need to use a computer when a library is not open. COVID-related restrictions dramatically decreased the usual access. To defend their over-reliance on computer-based communication, some officials have cavalierly suggested using a neighbour's computer, a very insensitive stance.

Canadians in urban centres where governments and most organizations are based have and use cutting-edge electronic devices, software and Internet services. They often forget that not everybody enjoys the same advantages. About one in ten Canadians lives 50 kilometres or more from an urban centre in an area poorly serviced by Internet Service Providers.

Moreover, not everyone can afford or wants the most up-to-date electronic devices and software. Many older computers work well, but their operating systems and software are "no longer supported" by the IT industry and its clients. Citizens who do not have or cannot afford newer electronic devices are also more poorly served. The disparity is called the digital divide.

The needs of those not enthralled by the marvellous capabilities of computer communications are often forgotten by IT enthusiasts responsible for delivering services. The divide tends to be based largely on age. Seniors don't rush to try everything new. Their longer experience has taught them to judge what they need, like and value. Newer is not always better. Seniors probably recognize that the flawed Phoenix pay system and the many data breaches that get glossed over and quickly fade from the spotlight are the Internet's equivalent to what Chernobyl was to nuclear energy. But for many, that penny has not dropped.

A lot of wisdom underlies the adage that it's often best to make haste slowly. Too bad the young age so slowly and will have to wait until they are older to get wiser. Meanwhile seniors, many on fixed incomes and with weakening eyesight that tires quickly from looking at a screen, are left in the lurch. We sorely need a more comprehensive and inclusive approach to communication.

Governments talk about improving Internet services and have budgeted to do that - some day. Much of that promised money would be better spent and do more good if it was used to continue providing paper and human services UNTIL promised service improvements have been made a reality and everyone has the electronic equipment needed to access them.

## OBITUARIES

**On behalf of National Pensioners Federation please accept our condolences on the loss of these two wonderful individuals and thank you for the many years given to Senior's advocacy. They will be sorely missed.**

### Ronald Monk

Past president of SURF, Saskatchewan Union Retirees Federation passed away on Sunday, August 22, 2021. Ron was the first nurse to work in corrections in Saskatchewan. He then moved on to be a union negotiator with the Saskatchewan Government Employees Union (SGEU) until his retirement in 1994. Ron served on many boards and committees including the Saskatchewan Union Retirees Federation (SURF), Congress of Union Retirees of Canada (CURC), Saskatchewan Seniors Mechanism (SSM), Primary Health, Age-Friendly Communities and the Regina Beach Lions Club.

<https://leaderpost.remembering.ca/obituary/ronald-monk-1083136292>



### Bernard Jordaan

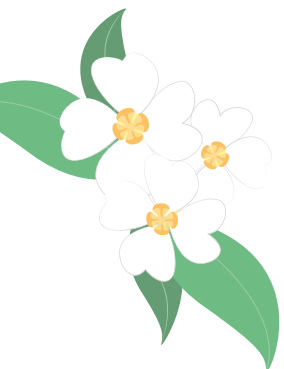
Former President of USCO passed away peacefully on October 14, 2021, surrounded by his family, in his 84th year. He was predeceased by his wife, Lois of 28 happy years. Bernard was very active in his community. He was instrumental in promoting benefits for local seniors and advocating for senior supports and rights. Bernard was well-loved and known through the Meadowvale Seniors Social Club and United Senior Citizens of Ontario, where he served 3 consecutive terms as elected President. He was a recipient of many awards, such as the Ontario Seniors Achievement Award for outstanding contribution to the community. No longer will they trip the "light fantastic" at our Conventions.

*(An excerpt from the Toronto Star Oct 17/2021)*



"That Man is a success who has lived well,  
Laughed often and loved much"  
- Robert Louis Stevenson

**On behalf of National Pensioners Federation deepest condolences to the Families and Friends of these two Gentlemen. May they both rest in peace.**



# CONGRATULATORY ANNOUNCEMENTS TO ELECTED NPF AFFILIATE LEADERS

Celebrating 40 years - The Birth of SSAI - On June 12, 1981, an amalgamation agreement was signed by Pensioners and Senior Citizens Organization of Saskatchewan (Ted Azevedo, President) and Saskatchewan Association of New Horizons Projects (D.Z. Daniels, President). Both organizations had been operating with a purpose and program to benefit seniors. After more than a year of negotiations the proposal for the formation of a new organization was prepared and presented at a convention held June 11th – 12th in the Pensioners’ and Pioneers’ Pavilion in Saskatoon; A crowd of 300 delegates attended. The resolution on the amalgamation was carried unanimously. The PSCO and the SANHP became one organization under the new name: Saskatchewan Seniors Association Incorporated.

The Saskatchewan Seniors Association Inc. held its annual convention on Oct 13 & 14, 2021 at the Heritage Inn Saskatoon and SSAI celebrated its 40th anniversary. 24 delegates attended in person from rural Saskatchewan (representing 10 clubs) and met for presentations, socializing, discussions, resolutions, AGM reports, and elections.

Aspen Films was hired by SSAI to record the presentations, but also to provide a livestream option for people to attend the event online. Video recordings of the presentations will be available on our website ([saskseniors.com](http://saskseniors.com)); some DVD copies were pre-ordered/purchased and will be available at a later date. The SSAI board is thankful for the technical support provided by Aspen Films to make these alternate viewing options possible.

Trish McAuliffe, President of the National Pensioners Federation joined our convention via Zoom. There were also presentations from Saskatchewan Seniors Mechanism, Studio Without Walls, Expert Hearing, Tornado Hunter, and the Saskatoon Branch of the Canadian Mental Health Association. The second day of convention focused more on multicultural presentations from: Amy Seesequasis (Office of the Treaty Commissioner) talking about Truth and Reconciliation; followed by Ukrainian Author Marion Mutala sharing her talents; Arlene Walker (Norwegian) and Pat Ciona (Ukrainian) shared their cultural heritage and traditions.

The Resolutions Session addressed eight resolutions 1) minimum number of SSAI Directors, 2) Needles, test strips and lancets for Diabetics, 3) Improving Public Health (long term) Care services, 4) Shingles Vaccine, 5) reducing costs for seniors aids, 6) Emergency Response Information Kit, 7) Special Care Homes in rural centres, and 8) Wardell/Gillis letter – Long Term Care. All were voted on and were carried/passed unanimously. These resolutions will be posted on the website, and their disposition will be acted upon as soon as possible.

SSAI Board of Directors:

Lylie Herman (SSAI President), Nici Warnock (1st Vice), Barb Johnson (2nd Vice), Linda Ard (Region A), Linda Wright (Region E), Mike Newberry (Region F), Maria Palmer (Region G), and Jeanette Holder (Region G). SSAI is seeking additional directors to fill director and coordinator roles to represent other regions in Sask.



PHOTO Credit: Dennis Simpson

Back Row (Left to right): Nici Warnock (1st Vice), Linda Ard, Barb Johnson (2nd Vice), Jeanette Holder, and Mike Newberry  
Front Row Seated (Left to Right): Maria Palmer, Lylie Herman (President), Linda Wright

**CONGRATULATIONS : NPF is looking forward to our continued advocacy on shared national Seniors' concerns**



BC GOVERNMENT RETIRED EMPLOYEES' ASSOCIATION (BCGREA) on their new Provincial Executive who are very eager to represent BCGREA on a number of ongoing and new initiatives:  
Brian Green - President Vincent Sherry - 1st VP  
Patrick Harkness—2nd VP Johanna Morrow-Trustee



Congratulations BC Retired Teachers Association (BCRTA) on the election of their new 2021/2022 Executive:  
President Grace Wilson  
First Vice President Arnie Lambert  
Second Vice President Caroline Malmut  
and to the other Members of their Executive

Our thoughts are with the People of BC affected by the terrible floods.



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\*Some conditions apply, call for details.





Daniel Chai is a Zoom Tech Host, Freelance Writer, and Virtual Assistant. He is experienced in a variety of Zoom Event and Webinar tech support skills, including Breakout Rooms, Spotighting Speakers, Conducting Polls, and more. Daniel is also ready to help with pre-event preparation as well.

If you are looking for Zoom Tech Hosting for an upcoming event, please contact Daniel at [www.danielchai.com](http://www.danielchai.com), <https://www.linkedin.com/in/danielchai/>, or at [iamdanielchai@gmail.com](mailto:iamdanielchai@gmail.com), [www.danielchai.com](http://www.danielchai.com) or 778-233-8308

Testimonial: Daniel was our Technical support for our recent 76th NPF convention and spent many hours prior to the convention determining our needs and each morning he was available to discuss the previous days' session and to remind delegates of zoom tips eg raise your hand to speak etc. Many delegates reached out to express their appreciation at how well the convention was run.

## ONTARIO FEDERATION OF UNION RETIREES



***The Federation will pursue the cause of peace, freedom, and security for all Retirees present and future.***

***And we offer a united voice to lobby all levels of government for improvements on issues affecting retirees.***

Suzanne Clancy, President (OPSEU)  
Jean Simpson, 2<sup>nd</sup> V.P. (UNIFOR)  
Mary Forbes, Treasurer (UNIFOR)

Bob Cruickshank, Member at Large (UNIFOR)  
Donovan Campbell (UNIFOR)  
John Hanson (OPSEU)  
Malcolm Buchanan (OSSTF/ARM)

Dennis Lafraniere, 1<sup>st</sup> V.P. (SOAR)  
Joyce Cruickshank, Secretary (SOAR)  
Gord Assman, Member at Large (SOAR)

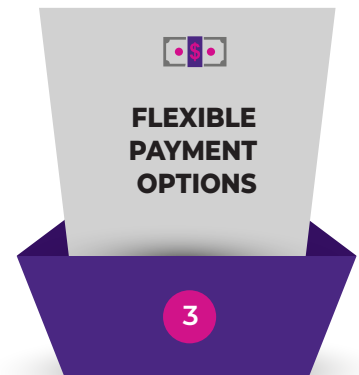
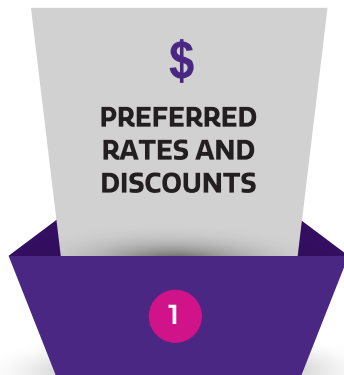
Angelo Colacci (CUPW)  
Janice Gairey (COPE Local 343)  
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Maureen King (COPE Local 343)

Stephen Seaborn (CUPE Ontario)

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**Representing Retired Workers from**

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UNIFOR Local 1973	UNIFOR Local 2027	UNIFOR Local 2098	UNIFOR Local 2458

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

The Executive & Membership of the Retired Workers  
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**National Pensioners  
Federation**



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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.

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