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NEWSLETTER

National Pensioners Federation

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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.

Thank you Maria Pinto for her assistance.

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NPF PRESIDENT'S REPORT - TRISH MCAULIFFE

Greetings members and thank you for taking the time to engage with us.

Thank you for taking the time to engage with us, share in our news stories and most importantly stand with us in advocacy. I hope you will not only enjoy this newsletter that is chock full of useful information but share it with your friends and neighbours. We would love to build a broader base in representing you and build momentum in our membership. We work hard to ensure that we engage with the right people to get our job done and the time commitment we ask of you is to give us feedback. Follow us on our Web site, respond to our various campaigns and keep us connected on social media where possible.

What we have held witness to and are currently experiencing in a healthcare crisis across our country is exactly why we need national organizations like our own. To keep us tuned into the cancer like streams of injustices leaping from one Province to the other. Whether it be Health Care services, Hospitals, Long Term Care, Home Care or emergency centres/services, each Province is eating away at what Canadians have taken pride in. Bite by bite the central message is 'privatization' is the saviour. The underplaying current of big business lobbyists and their hunger for access to our single tier Medicare is ruthless. These bad actors think they have us this time, but they do not realize we have decades of experience in this fight. We stand together with force and determination to support our Heroes, our most vulnerable, our seniors and now our children. As we tackle the Pandemic and the new realities of COVID19 we see that we are all similar in what impacts us and who is on our side.

Where one injustice implants itself, another province is sure to follow.

As if the COVID19 pandemic isn't enough to rattle us to the core around seniors' health, isolation restrictions, the abysmal accounts of LTC (and its history) Ontario is now home to the most egregious violation of the human rights of the elderly, Bill 7. Termed "More Beds, Better Care Act" enables hospitals to discharge patients and admit them into a LTC home that may be distant from home and not of their choosing, without patient/family consent. This is pure ageism and ableism, and it is being replayed in many other provinces. The NPF continues to advocate for seniors with our provincial Health Coalitions and ask for your support in each campaign.

Government policy is made by choice, and we must stand together to ensure it is **our choice**. Together, we must re-engage our forces, build networking opportunities, advance our advocacy, and apply political pressure to regain a just and dignified life for seniors and all Canadians. We need to count on you to help today and every day.

Some of my own leading projects to support NPF members and our affiliates have nearly taken on a full-time job. The mounting concerns related to seniors and representation is ever increasing. From modern technology intercepting in health care, mounting evidence of seniors' financial scams, to protecting seniors' affordability and access to services are all intertwined in the advocacy we take part in.

We are fortunate to have a terrific executive body to lead in some especially important initiatives, to keep us all informed and engaged in what matters for seniors today. It is no longer a work and life balance for us, but retirement and volunteer commitment challenge. No doubt retirement life is a privileged one, but it also continues to amaze me how we can give back.

CONTINUED PRESIDENT'S REPORT

The NPF executive and affiliate leadership joint conference calls continue to allow us the opportunity to share concerns and priorities. We Zoom together quarterly in a calendar year for networking and purposefully planning our key initiatives together. While it is important for affiliate groups to know what the NPF is up to it is also good measure to understand and realize what experiences are playing out in each province. Should your organization want to take part contact us and join in.

Recent key projects included:

- Pension Protection advocacy. Working with coalition partners to advance Bill C-228. www.pensioners.ca
- Consumer Protection for seniors; CRTC hearings on the cost of telecommunications, and tv/cable access and cost. www.piac.ca
- Advisory Panel representative to the CTA (Canadian Transportation Agency) final report 'Know your rights' <https://rppa-appr.ca/eng>
- Panel member of Digital Technology research group (ongoing)
- National Long Term Care reform research group(s) survey panelists and policy engagement (ongoing)
- Partner organization to the CCAA (Canadian Coalition against Ageism), strategic plans towards a call for a UN declaration on the Rights of Older Persons (to be launched)
- New Horizons Grant application 2023, Ageism and Intergenerational Solidarity

Finally, our reports and urgent matters are sent to you by email blasts so be sure you have signed up on our web site or contact us to be added to the data base. Please be sure to check your Spam email files. Let us all do our part to keep connected, we need you and appreciate you!

Have a safe and happy holiday season!



October 1st IDOP, International Day of Older Persons recognition service in Oshawa Ontario. Hosted by Unifor Local 222 Retired Workers Chapter. Pictured left to right; MPP Jennifer French, Unifor representative Tracey Ramsey, NPF President, Trish McAuliffe

NPF TREASURER'S REPORT - MARY FORBES

The days are getting shorter winter is fast approaching, Covid-19 is still in our midst and our thoughts and prayers are with all the people who live in war torn areas. May peace come soon for all of them.

At NPF we strive to keep financially fit to keep up our national advocacy. Many of our affiliates have still not renewed for 2021 and 2022 and 2023 is almost upon us. Things are returning to a new normal and hopefully we can have an in-person convention in 2023 and that costs money. Individual and Family memberships are also very welcome. Our new platform YOUnified has been launched I encourage everyone to log in to register in order to access the members only side this new website (even if you are an existing Member of NPF).

<https://nationalpensionersfederation.ca> Click on register at the top right-hand corner and fill in the details. Once you have registered you will get an approval email which will contain an @npfmail that is for our data purpose only. Sign back in with your password and visit our members only section.

NPF Membership and Affiliation Dues have a Tab on the home page to access. A hard copy membership form is also available on the site
<https://subscription.nationalpensionersfederation.ca/>

In Ontario Doug Ford continues his attack on Health Care. Fortunately, he and his government are bowing down to public pressure to back off on a threat to revoke the right to strike. Doug Ford's decision to invoke the "notwithstanding clause" which gives governments the right to override certain Section 33 of the Charter of Rights and Freedoms which deal with fundamental freedoms, legal rights, and equality rights.

Included in the legislation was a clause which blocks a constitutional challenge by the union over the right to strike. If this had become law this could have affected Workers, across Canada. Representatives from the Canadian Union of Public Employees (CUPE) who represent the Education Workers said at a news conference Monday that Ford had put his commitment to rescind the law in writing, and that both sides would restart contract negotiations. Affected were the Early Childhood Educators, Library Technicians and Custodians who earn roughly \$40,000 a year being greedy? Consider increases of bank chief executives and Doug Ford's parliamentary assistants who earn more than \$100,000 a year and received an increase of \$16,000.00?

The great mask debate: For the past 3 years the pandemic and Government mismanagement have pushed the healthcare system to the limit. People are waiting up to 45 hours for treatment in emergency rooms. Pediatric Wards are so overcrowded that children are waitlisted for urgently needed medical care. Some medications are hard to find. People are still dying from Covid. Experts and Healthcare workers have been very clear: masking is effective at reducing the spread of viruses, reducing wait times, protecting children and seniors and could take some of the burden off Health Care Workers. Ontario's top Doctors are strongly recommending that a mask is worn indoors and in public settings. The Government will not bring back a mask mandate. A mask helps protect you and others by reducing the chance of spreading respiratory diseases.

We are Seniors, we have responsibilities to the next generation and to the natural world . SCAN "Seniors for Climate Action Now" makes Senior voices heard. Check out their website at <https://seniorsforclimateactionnow.org/join-us/>

1ST VICE PRESIDENT'S REPORT - BARB MIKULEC

Nationally, the Ministers of Health met recently in Victoria with federal Minister of Health Jean-Yves Duclos. They discussed increased funding coming from the federal government to provinces/territories for the Health Ministries across Canada which have had unprecedented needs such as health care for COVID persons, respiratory and flu outbreaks, home support and general measures to care for our aging population.

Canada now has about 5.9 million seniors over the age of 65. Many live longer but with complex health issues. Allocation of funds is important, also training and retention of workers who care about the aging population and their physical, social and psychological needs. Working collaboratively should be a goal of making funds and policies mesh into equal treatment for all seniors.

Some provinces pay for seniors' health such as hearing, vision or dental issues, but others have more limited structure for payment leaving the senior to figure out what is possibly covered, and pay the rest, possibly with Extended Health Benefits or cash. Coordination and equal treatment should be assured for our most vulnerable.

We applaud the federal plans for Dental Care in 2022 for children, and in 2023 for seniors, with qualifications to be announced. This was part of the agreement between the New Democratic Party to support the Liberals in the supply voting in the House of Commons.

Suggestions might include working with the federal government to ensure dental coverage for seniors with co-payments and deductibles are based on income or included in an overall extended benefit plan to ensure equity. Some provincial statistics were recently published by the Office of the Seniors Advocate of BC in her report, BC Seniors: Falling Further Behind, published November 2022. Isobel Mackenzie stated seniors had concerns with affordability for dental care, for eyeglasses, hearing aids, mobility aids also homecare, home repairs, supports and services for seniors to age with dignity.

She stated 90% of BC seniors access the federal programs Old Age Security (OAS) and Canada Pension Plan (CPP) for those 65 and older. 28% access Guaranteed Income Supplement (GIS) for low-income seniors. Median income for BC seniors in 2019 was \$30,750 a year, and 25% of seniors earn an income of less than \$20,000 a year (2019)

The Seniors Advocate noted that 80% of all BC seniors maintain an active driver's license. Low-income seniors receiving the GIS may have a subsidized bus/sky train pass for an annual \$45. The Seniors Advocate suggests providing an annual province-wide bus pass for all seniors that includes handy DART. The fee for the pass could be based on a sliding scale matched to income.

The federal government has a program 'Connecting Families' which provides a \$20 monthly subsidy to seniors receiving full GIS for their telecommunications.

Continued, **1ST VICE PRESIDENT'S REPORT**

Income Sources may include Old Age Security (OAS) at age 65, current maximum is indexed to inflation, for those who have lived in Canada a minimum 40 years between 18 and 65 and have a current annual income of less than \$81,761. The OAS amount is indexed to inflation.

Guaranteed Income Supplement (GIS) for seniors with incomes of \$20,208 or less, not including OAS, and GIS funds are indexed to inflation. Canada Pension Plan (CPP) current maximum amount is \$15,043 per year, but more if deferred to age 70. The average annual CPP pension as of April 2022 is \$8,731 and is indexed to inflation.

In summary, the National Pensioners Federation urge federal or provincial/territorial action to provide an extended health benefit for seniors that includes eyeglasses, hearing aids, mobility aids and necessary medical equipment.

The cost of the plan could be covered by premiums based on income, ensuring it is an affordable option for seniors. All Canadians need to be assured they can age with dignity.



Photo credit: Left to right Isobel Mackenzie B.C. Seniors' Advocate with Barb Mikulec



Barb Mikulec, NPF 1st Vice Pres. & MP Taleb Noormohamed Vancouver, Granville

SENIOR WOMEN **LIVING TOGETHER** *Shared Hopes Shared Dreams* *Shared Living*



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To learn more, visit our website: <https://swlt.ca/npf>

2ND VICE PRESIDENT'S REPORT - BERNIE LA'RUSIC

National Pensioners Federation (NPF), like many senior's organizations, is fortunate in having a Work-Alcoholic Exec who continues to advocate with Provincial affiliates to continue bringing their concerns forward to the Federal government. Our letters, presentations, meetings, collaborating with like-minded organizations to best utilize all our skills to advance the interests of seniors. "Not for us without us."

On reviewing the new legislation by the Federal government related to Housing & Homelessness, such developments in Nova Scotia appear to be limited. The Federal government's ability to offer large sums (Millions) to Provinces, but listed 'qualifications' create major delays, if not outright stoppages. Should these delays result in limited applications going forward, then funds are not utilized. Feds looks good while Provinces fail, so what is new.

The impact the pandemic had on the senior community and the introduction of health restrictions to assist managing the outbreak took three (3) simple actions; 1) Mask up, 2) Wash hands, 3) Distance (the latter had also had a dire side effect) resulting in COVID 19 infections reduced. Now, with restrictions lifted and the seasonal Flu upon us, seniors should be front and center in promoting two of these three simple activities: masks and hand washing. Having masks and hand washing containers available to the members/public when utilizing their facilities should be a strongly enforced.

In late September Hurricane Fiona blew into the Maritimes knocking over 75'-100' tall trees. Rows of hydro poles toppled damaging homes, blocking streets, and knocking out electricity causing personal losses of refrigerated food.

Especially considering the days following Fiona's hit had warmer temperatures around the Eastern Coast. Like most in Nova Scotia, we were without power, so candles and generator power were relied on. When my retirement home was constructed twenty-five years ago, we were fortunate enough to hook up a generator. The longest duration we were without power was six hours. Fiona set a record for us of seven days!

The majority of Cape Breton had power restored in three weeks, but the mainland continued to have 1200 residents without power. Major destruction to hydro poles as well as the difficulty of removing trees added to the wait period. Power crews and trucks with Quebec and Main logos were seen throughout the recovery, we give thanks to all.

Now for good news! After a 2 1/2-year hiatus, Cape Breton County Senior Council intends to hold member meetings in the New Year. Agenda items will include putting forward resolutions to keep safety protocols in place. Ideal recommendations of generator installations to Clubs with kitchen facilities to provide "Safe House" comfort areas in times of catastrophic events like Fiona should be top of minds for all organizations. 'Senior's planning for seniors' in emergency situations is critical. I suggest similar discussions be echoed in your own community and be sure to include the participation of the seniors.

Mother Nature has not put the chill into the Fall weather here, but I understand from a reliable source, the same is not true in other parts of Canada. Thanks for checking in my friends.

3RD VICE PRESIDENT'S REPORT - BARRY THORSTEINSON

Action Needed: Help Get Bill C-228 Passed in Parliament

Bill C-228 would enact amendments to the Bankruptcy and Insolvency Act (BIA) and the Companies Creditors Arrangement Act (CCAA). These changes would give unfunded solvency liability in Defined Benefit (DB) pension plans super-priority status ahead of secured creditors such as corporate bond holders in the event of bankruptcy. The tragic financial loss by pensioners at Nortel, Sears Canada and a host of other bankrupt companies has been the catalyst for better legislation for a long time.

Bill C-228 passed 2nd Reading in the House of Commons (HoC) and passed the Finance Committee in October with friendly amendments to improve the Bill. It may be scheduled in December for 3rd and final reading and vote. All parties in the HoC have supported passage of the Bill so far. If no parties do an about face here, the Bill should pass and go to the Senate for approval there; possibly in March 2023.

There is cause for concern. The financial services (e.g., Banks) industry have their lobbyists knocking on M.P.s' and Senators' doors to defeat or scuttle the Bill. They have been successful in the past. I recall lobbying Ministers John Baird and Tony Clement in 2011 for these changes on a similar Bill. The Tories were adamant then that other companies' creditors - not pensioners - had to retain their preferred priority in bankruptcy proceedings.

Curiously this Private Members Bill is sponsored by a Conservative M.P: Marilyn Gladu. Her party has supported her. So far, the Liberals have supported the Bill, as has the NDP, Bloc Quebecois and the Greens. The Liberals were pushing watering down attempts at Committee stage, but they were voted down by the majority. Was this late arrival of Liberal a sign that the aforementioned lobbyists were beginning to make an impact? We shall see.

One of the worst abuses of the current law was the Sears Canada bankruptcy. The Pension Plan obligations were underfunded. The Executive at Sears voted themselves significant bonuses and severance while knowing that Sears Canada was in big trouble financially. No thoughts were given to the reality that this would, in effect, reduce the amounts available for pensioners. I would label this as legalized theft. It will take legislation to fix our deficient bankruptcy laws. Bill C-228 will do this.

Fortunately, pensioners groups and other activists are joining in to assist the lobby efforts by other working Canadians to bring about fairness when a company has an unfunded solvency liability while heading to bankruptcy. As we await 3rd reading in the House of Commons you have a little time left to contact your M.P. Ask for a commitment that will be supportive of passage of the Bill. All M.P's must be held to account as soon as possible.

Then on to the Senate and a lobby to be organized there.

MEMBER AT LARGE REPORT - KATHLEEN JAMIESON

Strange Bedfellows

In 2017-18, big pharmaceutical companies paid \$151 Million to doctors and hospitals in Canada but according to media reports “we don’t know who got paid or why.” In the US, disclosure for any such transfer over \$10 is mandatory and reportable. In 2018, pharmaceutical companies reported payments of \$89.3 billion to physicians and teaching hospitals in the US.

<https://globalnews.ca/news/57694431/big--pharma-paying-doctors-hospitals>.

We have to ask why these very large private payments are such worthwhile investments for big pharma and if or how these practices undermine public trust in the provision of health care.

For the last few years seniors’ advocacy organizations and other citizen health advocacy organizations have also been wooed and some have accepted support from pharma. There is no transparency around the level of this support and it is evidence that those organizations that do accept pharma support expand and grow and exert ever more influence over policy for seniors and seniors themselves.

If there are benefits, is there also a good reason for the many underfunded advocacy organizations representing the interests of seniors not to accept financial support or incentives from pharmaceutical companies to partner with them and be involved in advertising or endorsing their products?

Since the main goal of any corporation is to generate profits for its shareholders and pharmaceutical companies are no different, their choice becomes very clear when their financial interests are in conflict with the public

interest. That choice was very, very clear when about 50 companies banded together in 2016 as Innovative Medicines Canada (IMC) to protect their interests and to prevent any part of their profits from being touched by Canadian government regulations. The long battle that IMC pursued in the courts against Canada in the succeeding few years became one that also pitted Canadians against Canadians.

The Canadian government agency tasked with regulating the cost of new pharmaceutical drugs, the Patented Medicines Public Review Board (PMPRB) and its employees became a prime focus of the wrath of IMC which sought to prevent the implementation of new PMPRB regulations that would curtail the cost of new drugs. At that time, Canada paid more for similar drugs than most other comparable countries.

One consequence was that labour and citizen advocacy organizations took sides. Some groups representing people with rare diseases worked in partnership with the pharmaceutical industry and were financially supported to do so by with the pharmaceutical industry.

A few researchers have studied the financial conflict of interest that affects equitable access to health care for seniors and everyone else. A 2020 British Medical Journal paper, for example, included a brief study by Australian researchers who looked at the pros and cons of citizen advocacy groups accepting industry sponsorship. They held a series of workshops “planned and delivered with input and participation from

CONTINUED – MEMBER AT LARGE REPORT

leading Australian citizen health advocacy groups.” It is not clear what background information if any the participants were provided on the industry.

What is interesting is that the study participants expressed strong support for mandatory tough financial transparency rules but “mixed feelings about advocacy groups accepting sponsorship from industry.”

One message from this study alone is that Canadian seniors’ advocacy groups need to be cautious about who their bedfellows are and to be transparent about the extent of any industry funding they may receive.

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC722326/83>



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UNIFOR Local 444	UNIFOR Local 1498	UNIFOR Local 1941	UNIFOR Local 1959
UNIFOR Local 1973	UNIFOR Local 2027	UNIFOR Local 2098	UNIFOR Local 2458

NPF INCOME AND PENSION COMMITTEE

**Barry Thorsteinson, Trish McAuliffe Submitted by Mike Powell, Pres. -
Canadian Federation of Pensioners (CFP)**

Quietly, with virtually no media coverage, Canadians relying on their private defined benefit pensions received good news on October 31, 2022. MP Marilyn Gladu's amended private members Bill C-228 was passed unanimously by the Standing Committee on Finance (FINA) and is now sent back to the House of Commons for third reading. If passed at third reading, C-228 will then be sent to the Senate for review and that's where our work ramps up and needs your organization's help.

Bill C-228 addresses the inequity in Canada's insolvency laws by extending super-priority to the pension deficit in insolvency. Moving pensioners from the back of the line nearer the front making it much more likely that they will receive the deferred wages their former employers committed to. Unfortunately, while the FINA Committee passed C-228 unanimously, the governments' position remains unclear.

The Ministry of Finance (MoF) and Industry, Science and Economic Development (ISED) began by always emphasizing the importance of 100% solvency funding (assets equal liabilities) and prompt repayment of any pension deficit (mentioned was five years) to protecting defined benefit pensions. We agree that these are important elements, yet neither are requirements of current federal pension regulations.

In the clause-by-clause review of C-228 (the detailed analysis of the bill with amendments), the government signaled its support of the pension industry rather than the seniors and pensioners advocacy community.

Specific references were made to the submissions of the Association of Canadian Pension Management (ACPM), the Pension Investment Association of Canada (PIAC), and others. This alignment is troubling. ACPM, PIAC and others are on record as being focused on the reduction of pension costs to sponsors. They argue against improving pension protection in insolvency. In pension regulation consultations they are on record as supporting the elimination, or at least a significant reduction in solvency requirements. This is directly opposed to the position advocated by ISED and the MoF.

The math is simple. Lower costs to sponsors results in less money in the pension plan. Less money in the pension results in greater loss for pensioners in an insolvency. This is a policy that explicitly treats vulnerable Canadian seniors as acceptable collateral damage in insolvency.

The issue of pension protection has been advocated on for over twenty years. In that time there has not been a single credible proposal from Government, Ministries, or the pension industry to ensure pensioners receive their deferred wages in insolvencies.

As is typical, "solutions" proposed in the C-228 submissions from the pension industry were all based on transferring risk from companies, who freely and willingly accepted the risk, to pensioners. These "solutions" are based on transferring the risk without obtaining the informed consent of the pensioners. This is the very definition of financial elder abuse.

The Canadian Federation of Pensioners is working with the NPF and many other seniors' organizations to support C-228 through to becoming law. We urgently need your support.

NPF HOUSING COMMITTEE REPORT

Manfred Merkel - Chairperson

Today the Housing Committee is reporting on developments across Canada as broadcasted by The Canadian Centre for Housing Rights: **Federally:**

The Federal Housing Advocate will review the impacts of the financialization of housing in Canada.

Last month, the Federal Housing Advocate selected financialization of housing as the first systemic issue to undergo a rights review and has since commissioned a series of reports by housing rights experts and academics. The reports received by the Advocate demonstrate the impact of the financialization of housing on rents, evictions, discrimination and worsening living conditions. Communities and groups across Canada are encouraged to make a submission to the Federal Housing Advocate on this systemic housing issue.

We as the NPF should also make a submission to the Federal Housing Advocate Ontario.

On October 25th, the Ontario government tabled Bill 23, under its "More Homes Built Faster" plan. According to the government, the measures contained in this bill aim to speed up housing construction and will contribute to the province's plan to build 1.5 million homes by 2031. Diverse stakeholders have voiced concern over initiatives included in the bill. Housing advocates have highlighted that some measures will negatively impact both the current and future supply of affordable rental housing, for example proposed measures that would allow the province to override municipal housing protection by-laws and new rules limiting inclusionary zoning frameworks. Municipalities have argued that the proposed initiatives will also reduce municipal revenue streams that are currently invested in the construction and operation of affordable housing.

It echoes the Statements the NPF has made numerous times, that the ballooning cost on every level of Government cannot result in lower cost of housing

Nova Scotia:

Renovictions are increasingly becoming an issue in some of Canada's major cities. Earlier this year, the provincial government of Nova Scotia lifted a temporary ban on renovictions. However, tenants across the province and housing advocates are calling on the government to strengthen protections for renters. The Canadian Centre for Housing Rights' (CCHR) Director of Policy and Communications, Bahar Shadpour stresses the importance of tracking renovictions across Canada to capture the experience of the communities most impacted.

On October 20, the Nova Scotia government introduced its Housing Services and Supply Act, which repeals and replaces the Housing Act and Housing Nova Scotia Act. The new legislation will take effect on December 1 and is set to modernize the structure and improve the oversight of public housing programs.

New Brunswick:

Between January 1 and December 31, 2022, the New Brunswick government has implemented a rent cap, limiting rent increases to 3.8%. It is unclear if the rent cap will be renewed in 2023. Advocates say that removing the rent cap will leave low-income tenants vulnerable to high rent increases and make housing less secure.

Ontario:

Housing advocates from across Ontario are sending a joint letter to the Government of Ontario to voice grave concern about the government's new proposed housing bill - Bill 23. They are calling on the province to amend its legislation to focus on investing in affordable and deeply affordable housing and protecting households who are most in need of adequate housing. Individuals and organizations are invited to sign-on to this initiative.

CONTINUED, NPF HOUSING COMMITTEE REPORT

On October 24, Ontarians voted in their municipal elections. In Toronto, John Tory secured a third term as Mayor, and said that he regards housing as a top priority. In Ottawa, Mark Sutcliffe was elected as the new Mayor, and has proposed a program to expand housing options. In Waterloo, Dorothy McCabe was elected as the new Mayor, and has committed to build more affordable and accessible housing.

Quebec

Incumbent Quebec Premier and Leader of Coalition Avenir Quebec (CAQ), François Legault, was re-elected in a sweeping victory on October 3. Montreal-based housing advocates have criticized Legault's austerity measures and have been generally disappointed by the campaign's lukewarm response to the housing crisis.

Manitoba

Advocates in Winnipeg are calling on the next government to address the root causes of homelessness and create more support services for people suffering from addictions. This confirms the findings of a recent poll, showing that the great majority of Winnipeggers are in favour of providing sanctioned encampments and safe consumption sites.

Saskatchewan

Advocates and Rally Around Homelessness circulated a petition calling on the City of Regina to commit to ending homelessness. Since promising to rapidly build supportive housing in November 2021, the City has made little progress towards that goal.

Alberta

On October 1, the Government of Alberta pledged \$187 million in funding to address homelessness and strengthen support to people suffering from addictions over the next two years. While the funding targets have been criticized by the opposition for failing to provide permanent shelter solutions, some shelter organizations in downtown Edmonton hope that this initiative stays on course

"no matter who wins the next UCP election." Now we know the outcome and the Housing Division is already being changed.

British Columbia

Residents across British Columbia voted in municipal elections on October 22. Housing and public safety were identified as top priorities by the newly elected mayors in Vancouver, Victoria, Surrey and Kelowna.

Northern Canada

New data shows that housing in Inuit communities has worsened in recent years
Statistics Canada's 2021 Census shows that a third of the Inuit communities of Inuit Nunangat – a traditional territory covering Nunavut, the Northwest Territories, Northern Quebec, and Labrador – still live in inadequate, overcrowded and dangerous housing conditions. Housing in these communities has been underfunded and neglected. More than \$3 billion is needed in the next 10 years to address the housing needs of Inuit Nunangat communities.

On October 17, the Yukon Anti-Poverty Coalition launched its annual Poverty and Homelessness Action Week. This year's campaign focused on healing and building relationships and highlighted the need to address the trauma that people experiencing homelessness face daily, who are disproportionately First Nations people.

The NPF is calling again on all levels Government and Territorial Administrations to make the elimination of homelessness in our rich country the number 1 priority!

[Website for The Canadian Centre for Housing Rights \(CCHR\): https://housingrightscanada.com](https://housingrightscanada.com)



CONGRATULATIONS:

Congress of Union Retirees of Canada Newly elected President, Michael Maclsaac.
We also look forward to working with Michael and CURC membership



OBITUARY: SHEILA PITHER

Many of us knew Sheila as a tireless worker. Her time at the BCTF in the bargaining division involved wise counsel to local bargaining teams as they worked to secure a first contract. She was present during the Federation's transition into provincial bargaining and then through school district amalgamations. Her soft voice and calm demeanor belied a core of determination. She understood the profession and she cared. She cared about all the parties that had to work together and did not advise to the point of damaging a relationship. She had a sense of when to hold and when to fold that was unerring. She worked tirelessly to improve the working life of teachers.

As a director and then President of the BCRTA she continued to use her skills for retirees. She promoted and advocated for seniors at every turn.

She had vision for a different future for seniors, knew that she might never see it in her lifetime, but pursued the dream of seeing change. She stayed the course to the end.

There is an ache and emptiness that has come with her passing.

Memories of Sheila are many, varied and personal. For me she was a mentor, advisor, and role model. But most of all she was my friend. She will be missed.

Grace Wilson

"Sheila lived to assist others through her work. She was an activist for high quality education, labour rights and seniors' rights. Her 5 trips to Namibia to advise and assist teachers fighting for better working conditions allowed her to combine two of her passions. She held leading positions in several organizations throughout her life. Sometimes these positions were paid and sometimes they were not. These efforts caused her to receive, the Fergusson Award and Honorary Life Membership from the BC Teachers Federation, Honorary Life Membership to the Retired Teachers Association, Council of Senior Citizens' Organization of BC - Life Member and Woman of Wisdom and Passion - Vancouver Chapter of Delta Kappa Gamma along with special recognition from the Jewish Seniors Alliance for her work with Council of Senior Citizens' Organization. Always pushing for more care and equality in this world. Integrity with a soft heart but a tough fighter for her values. A leader that will be dearly missed:"

An exert from Sheila's obituary. We at National Pensioners Federation will sorely miss Sheila at our quarterly meetings and at our conventions. Big shoes to fill.



ANNUAL MEMBERSHIP SUBSCRIPTION

Individual OR Clubs / Group Includes:

- Membership Card
- 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:

Province:

Phone Number:

Postal Code:

Email address:

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 \$ _____

Registration online at: <http://www.nationalpensionersfederation.ca/membership>

Registration forms and payment can also be forwarded to:
NPF c/o Mary Forbes, Treasurer – 3085 Osbourne Road, Mississauga, On L5L 3W3
E transfer mary.forbes@npfmail.ca Phone # 647-688-6249
Thank you!

CANADIAN TRANSPORTATION AGENCY, CTA - NPF SUMMARY REPORT

By, Trish McAuliffe & Suzanne Clancy (OFUR)
RE: Accessible Transportation for Persons with Disabilities Regulations

Over the last few years' the CTA collaborated with federal counterparts and NGO organizations to explore best practices for barrier free travel, so named **the(ATPDR) Working Group**. The National Research Council Canada (NRC) and Transport Canada undertook in-depth research and analysis on securement and containment of mobility aids in the cargo compartment with the goal of reducing damage to mobility aids.

The goal outcomes included: performance guidelines and best practices.

- Investigation of a possible new containment strategy to mitigate damage to mobility aids and decrease injuries to ramp personnel.
- Focus on Special Service Request (SSR) codes. These codes relay travel-related information, including disability information about passengers between airlines and airports. Provide a better understanding of how SSR codes are communicated and implemented, and potentially identify areas for future improvement.

The CTA has developed a dedicated **website** which contains all information related to the ATPRR, including plain language summaries, FAQs, and guidance material. The guides explain transportation service providers' obligations under the ATPRR with respect to accessibility plans, feedback processes, and progress reports.

<https://otc-cta.gc.ca/eng/accessible-transportation-planning-and-reporting-regulations>

The final set of technical provisions of the Accessible Transportation for Persons with Disabilities Regulations (ATPDR), dealing with accessible service kiosks and boarding lift or ramp devices, came into force on June 25, 2022. At that time, all the ATPDR's requirements came into force.

<https://laws-lois.justice.gc.ca/eng/regulations/SOR-2019-244/index.html>

On behalf of NPF, we would like to thank the CTA and all members of the working group who participated in the consultations to help ensure safe and barrier free travel for all Canadians.



Trish McAuliffe at Service Canada Advisory Council

CONGRATULATIONS



BCRTA, BC Retired Teachers Association newly elected President Arnie Lambert. We look forward to working with Arnie and the BCRTA membership.

NATIONAL PENSIONERS FEDERATION JOIN - ALL WELCOME

The National Pensioners Federation (NPF) is a national, not-for-profit, nonpartisan, 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 the processes that we each use to create our autonomy. We respect affiliates autonomy while we unite 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 biennial 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 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 to 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 their members through that annual affiliation fee. Each member who signs into 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



NPF & PIAC WELCOME CABINET GRANTING PETITION TO REVERSE CBC LICENCES DECISION

OUR ADVOCACY HELPED IN THE OVERTURN OF THE CRTC'S CBC DECISION FOR A RE-HEARING.

Media Release: OTTAWA – 23 September 2022
– The National Pensioners Federation (NPF) and the Public Interest Advocacy Centre (PIAC) today welcomed [Cabinet's decision](#) on 16 petitions to set aside and rehear the Canadian Radio-television and Telecommunications Commission (CRTC) decision on licenses for the Canadian Broadcasting Corporation / Société Radio-Canada's (CBC/SRC) TV and radio services.

NPF and PIAC had filed its own [Petition to Cabinet](#) to set aside the decision, arguing the CRTC had not considered the interests of citizens and consumers, in particular seniors, in the continuing role of CBC/SRC in maintaining the Canadian broadcasting system, in particular, linear TV and radio services.

"PIAC is very pleased that Cabinet overturned the flawed CRTC decision on CBC/Radio Canada's licenses and we look forward to arguing at the re-hearing for adequate Canadian content to be produced and available to all Canadians no matter what platform they use to affordably access our national public broadcaster," said John Lawford, counsel to PIAC and NPF.

"We trust the CRTC's new decision will now fit with the new broadcasting regime under Bill C-11," he added.

The Cabinet decision noted in particular the importance of CBC/RC to Canadians for the delivery of Canadian content, including local and national news, original French-language programming, and programming produced by independent producers, in both official languages.

"Seniors need to be informed and connected to other Canadians – CBC is crucial to their day," added Trish McAuliffe, President of NPF. "We are pleased the Cabinet understood the depth of seniors commitment to our national public broadcaster."

For more information:

www.piac.ca

<https://bit.ly/3ABaD4C>

ONTARIO FEDERATION OF UNION RETIREES (OFUR)

Submitted by S. Clancy President OFUR

Points to Ponder about Health Care?

These are costs under a public health care system. What would these costs be under Privatization? Even now, it is all about money and arthritis is a very common ailment in seniors.

A 68-year-old Ontario senior shared their recent experience when trying to complete the required testing in order to be prescribed medication for her severe arthritis.

Blood work check for rheumatoid arthritis July 26, 2022 - \$55.00

TB Test requirement for biological treatment for arthritis. \$20.00 if not done in hospitals or by family doctors. One family health clinic I visited wanted \$50.00 for Test #1 and \$70.00 if Test #2 required. Cash only. Had to call rheumatologist office to find out which test was required. Receptionist informed me to go to Family Health Clinic in my area. I called and made an appointment. Cost \$20.00, cash, debit, or credit card.

MRI scheduled for February 19, 2023, for my back, nearly a year long wait. I went to my local hospital to obtain a copy of my last x-rays. \$30.00 charge for the report if I did not know the name of the doctor. Free because I had the doctor's name.

Prescribed Leflunomide in January 2022 for arthritis. Drug not covered by Ontario drug plan for 65 years and over and not covered by Green Shield unless I obtained a form from the specialist outlining why it was required and then it would probably be covered? Impossible to obtain an appointment with the specialist due to COVID restrictions, therefore I paid for it.

\$80.00 paid to my family doctor in June 2022 to complete Tax Disability Form for CRA. Different fees charged by different doctors. New biological therapy might not be covered by provincial government or Green Shield.



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

OFURontario.ca

SCAM - TRAVELLER'S BEWARE

You have checked into your hotel room and supplied your credit card information. The Hotel receives a telephone call asking for your room and they pass the call through to you. The person on the other end of the line says they are calling from the front desk and tell you that there is a problem with your credit card, and they ask you to verify your credit card number and the last 3 digits on the back of your credit card. Very slick the call appears to have come from the front desk but they have actually called the hotel asking for a random room number which happens to be yours.

If this happens to you tell them, you will come down to the front desk to clear up the problem.



Sheila Pither Delegate in Halifax

Submitted by her good Friend Grace Wilson
of the BC Retired Teachers Association

Many of us knew Sheila to She will be missed

TIME TO RENEW YOUR AFFILIATION

Memberships can be renewed online at:

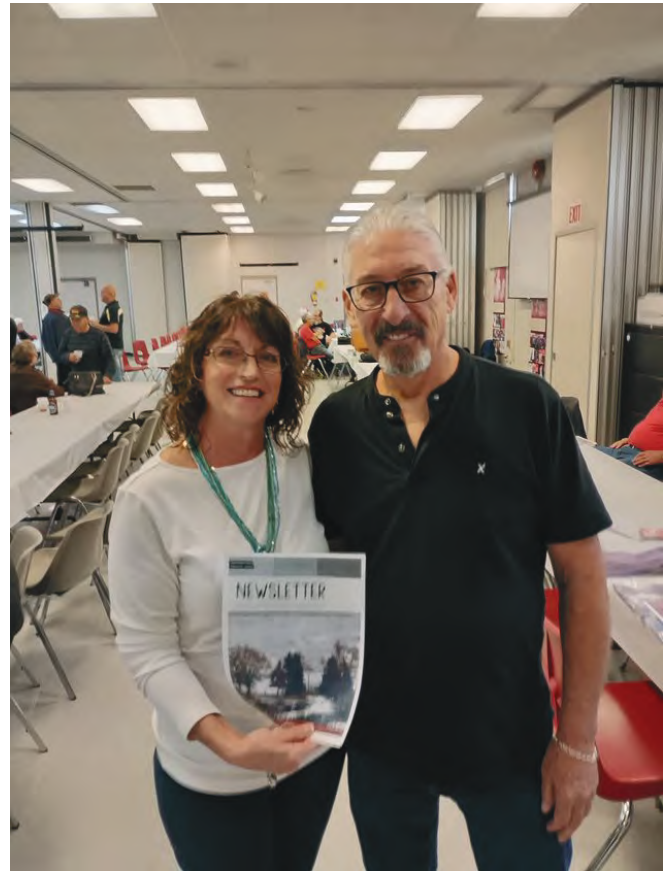
<https://nationalpensionersfederation.ca/membership/>

cheques should be mailed to National Pensioners Federation, c/o M. Forbes, 3085 Osbourne Rd,

Mississauga, ON L5L 3W3 or e transfer mary.forbes@npfmail.ca this Newsletter.



Left to right: Manfred Merkel, NPF Housing Committee and Jasraj Sing Hallan –



Trish McAuliffe President NPF and Herb John Past President NPF at the Ontario Health Coalition Annual Assembly & Action Planning meeting in Toronto.



BC GRE A CELEBRATES 75 YEARS

The BC Government Retired Employees Association began in 1947 when a group of retired civil servants met and formed an association to improve their pensions, seek a cost of living similar to those still working, and other health benefits. What began as a group of 150, today boasts a membership of over 10,000.

Celebration Banquet in Tsawwassen

Ninety members and guests enjoyed the celebration banquet on October 18, 2022. Keynote speaker, David Morhart, Executive Vice President, Corporate & Investor Relations with British Columbia Investment Management Corporation, outlined the healthiness of our investments and provided worthwhile information involving current trends.

2022 Annual General Meeting

On the following day, reports were presented on the association's operation and greetings were received from several entities, including: Leslie Gaudette, President, BC Council of Senior Citizen Organizations (COSCO) Jerry Gosling, BC Old Age Pensioners Organization (BC-OAPO) Sam Weise, BC Federation of Retired Union Members (BC FORUM) Terry Erskine, President, Municipal Pension Retirees' Association (MPRA) Representatives from three of our affinity partners

Membership Drive

After months of planning, an invitation to join the BCGREA (first year free) was sent to as many non-members as possible through BC Mail. When the mail-out began in October, we had 7,846 members. By November 9, we gained 2,533 new members – what an unexpected success! We now have 10,386 members across the province.



(left to right) K. Pendergast, Past President; J. Morrow, Provincial Treasurer & Trustee; B. Green, President; P. Harkness, 2nd VP; K. Torhjelm, Provincial Secretary, V. Sherry & A. Barclay Provincial Membership Secretary. Vincent Sherry, 1st VP; and Al Barclay, Provincial Membership Secretary



Executive of Local 200 Chapter Retirees

Jim Mitchell - President
Pam Strong - Vice Chairperson
Mike Lapine - Treasurer
John Gray - Recording Secretary
Roger Lafrancois - Sergeant-at-arms
Heather Brunelle - Guide

Unifor Local 200 Retirees Chapter resumed meetings in this spring. Attendance was low, as people are still exercising caution. We join many other seniors in hoping face to face meetings get back to normal soon. As we look forward to hosting our annual Christmas party, on behalf of the executive we wish everyone a very happy holiday season and good health to all.



Congratulations,

Les MacDonald, elected to the Unifor National Retired Workers Council, RWC.

We look forward to working with your membership across Canada.

A signal for help which EVERYONE should learn in case they need to escape an UNSAFE situation.



1. Palm to camera and tuck thumb



2. Trap thumb

THE
VIOLENCE
AT HOME
SIGNAL
FOR HELP

Use this signal to ask for help on a video call without leaving a digital trace.

If you see this sign on a video call, find out how to help below.

UNIFOR LOCAL 222 RETIREES CHAPTER SALUTES SENIORS' ADVOCACY WITH NPF



Our chapter is affiliated to organizations such as The National Pensioners Federation, Congress of Union Retirees National, Unifor Area Council, South Central Ontario Council of CURC, Ontario Federation of Union Retirees (OFUR) and Durham Chapter of the Ontario Health Coalition. We take pride in hosting the annual City of Oshawa's flag raising ceremony in recognition of October 1st The International Day of Older Persons.

Our Retirees Chapter also believes in supporting our local communities, such as, Kawartha Lakes Food Banks in Lindsay, Little Britton and in Kawartha Lakes. Oshawa Seniors Citizen Centre, Walk for Dog Guides, Community Care Gift Giving, Grandview Kids, Red Cross East Coast Relief Fund. We also actively support any Unifor Locals on strike.

Unifor Local 222 Retirees Chapter Community Support

Our membership represents nearly 13,000 retirees in Durham Region and surrounding areas of Peterborough, Lindsay, Port Hope, Cobourg, Bowmanville, Whitby, Ajax Ontario.

Our Retirees Chapter is committed to our local community agencies, such as, Kawartha Lakes Food Banks, in Lindsay, Little Britton and in Kawartha Lakes also Oshawa Seniors Citizen Centre, Walk for Dog Guides, Community Care Gift Giving, Grandview Kids, Red Cross east coast Relief Fund. We also support any Unifor Locals on strike. We want to thank all our Retirees who support us in making our chapter the best it can be. Your generosity in helping others in our community and anyone who needs a little help is amazing.

THANK YOU & HAPPY HOLIDAYS WITH BEST WISHES IN 2023

FROM THE RETIREES EXECUTIVE BOARD OF UNIFOR LOCAL 222

- Chairperson, Les MacDonald
- Secretary, Wendy Rolfe
- Treasurer, Tony Leah
- Vice Chairperson, Lyle Hargrove
- Female Brd Member, Debbie Korson
- Sergeant-at-Arms, Mike Saunders
- Member-at-Large, Chris White
- Trustees- Paul Herrington, Don Revoy, Peter Johnston

**Don't plan *FOR* Seniors
Plan *WITH* Seniors**



HEARING HEALTH MATTERS

Did you know?

Hearing loss is twice as common in people living with diabetes compared to those people without diabetes.¹

Diabetes affects the body in many ways which may cause damage to the nerves and blood vessels of the inner ear, resulting in hearing loss.¹

A research study conducted in the United States in more than 5,000 individuals demonstrated that hearing loss appeared in 21% of persons with diabetes compared to 9% of those without diabetes.¹

Based upon the results of the study, the National Institute of Health recommends that people living with diabetes have their hearing evaluated.¹

References: 1. Bainbridge KE, Hoffman HJ, Cowie CC. Diabetes and Hearing Impairment in the United States: Audiometric Evidence from the National Health and Nutrition Examination Survey, 1999 to 2004. *Ann Int Med.* 2008;149(1):1-10.
2. Diabetes Canada. www.diabetes.ca. Sourced October 11, 2019.

Diabetes Canada

To learn more about diabetes, visit Diabetes Canada at www.diabetes.ca

Diabetes Canada is the nation's most trusted provider of diabetes education, research, resources, and services.

Since 1953, Diabetes Canada has helped millions of Canadians affected by diabetes understand it, manage it, and deal with complications.²

Book a Complimentary Hearing Evaluation at HearCANADA

The team of hearing care professionals are dedicated to helping you hear the best you can. During your hearing evaluation, our hearing care professionals will discuss your health concerns and develop a hearing care plan specifically for your needs.

Call **1-866-351-4940**
or visit us at
care.hearcanada.com/npf
to request a complimentary hearing consultation at one of our local clinics.

EXCLUSIVE
promotional pricing for members of the National Pensioners Federation.
RECEIVE 25% OFF YOUR PURCHASE OF PREMIUM TECHNOLOGY HEARING AIDS!*

* Special pricing available for purchase of select binaural hearing aids of premium technology (WIDEX 440 and Signia level 7) while supplies last. Cannot be combined with any other offer or promotion and is not redeemable for cash. Smart technology and/or Wi-Fi required for certain accessories. Not applicable on third party claims. Other restrictions may apply, please see clinic for details.



POWER WORKERS' UNION
**RETIRED
WORKERS'
CHAPTER**

The Power Workers Union Retired Workers' Chapter (RWC) was formed in 1996. The Chapter is an independent organization from the Power Workers' Union (PWU).

The RWC represents retirees from over 50 Employers.

The RWC was formed to serve as the PWU retirees' watchdog on retirees' rights, and to ensure that the PWU continues to have access to the advice and experience of PWU retirees.

Our organization works diligently to ensure that retirees' pensions, rights, and benefits (where applicable) are retained or improved and not reduced.

The RWC has Bylaws which outlines the rules of operation. The Chapter is administered by an Executive Board which meets semi-annually and an Executive Committee that meets four times per year. The day-to-day affairs are carried out by the President. Members pay annual dues (\$15.00/year) which cover the operation of the organization.

The RWC membership is kept informed on issues that may affect or, be of interest, to them via bulletins, membership meetings, and a semi-annual newsletter.

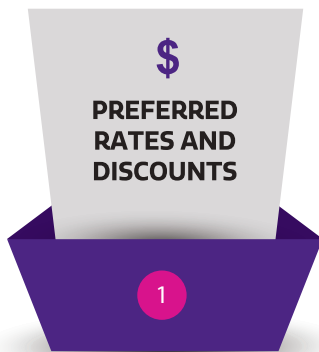
The RWC has a position on the PWU Executive Board and is also affiliated with other Retiree advocacy organizations in Canada. This allows us to keep informed and provide input on issues that may affect PWU Retirees.



Visit our web site at www.pwu-rwc.ca
For more information or contact us at rwc@pwu.ca

NPF MEMBERS SAVE BIG ON HOME AND CAR INSURANCE WITH JOHNSON.

6 REASONS TO INSURE YOUR HOME AND CAR WITH JOHNSON INSURANCE.



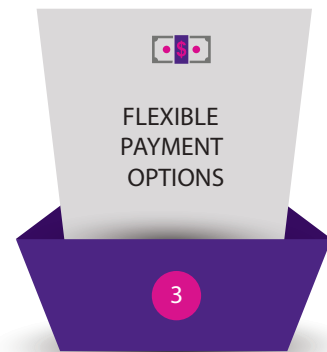
\$
PREFERRED RATES AND DISCOUNTS


1




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FLEXIBLE PAYMENT OPTIONS

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IDENTITY THEFT PROTECTION

4




FIRST CLAIM FORGIVENESS

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PEACE OF MIND

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Mention group code **NF** for your preferred rates.

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Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. Home and car policies primarily underwritten, and claims handled, by Royal & Sun Alliance Insurance Company of Canada ("RSA") in Quebec and primarily underwritten, and claims handled, by Unifund Assurance Company ("UAC") in the rest of Canada. Described coverage and benefits applicable only to policies underwritten by UAC or RSA. Car insurance not available in BC, SK or MB. Home and car insurance not available in NU, JI, RSA and UAC share common ownership. Eligibility requirements, limitations, exclusions, additional costs and/or restrictions may apply, and/or may vary by province or territory.



**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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