

# Newsletter

National Pensioners Federation



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Larry Kirtley Unifor Local 222 Retired Member

*Larry Kirtley Photography*

# National Pensioners Federation

## NPF Executive - 2023-2025



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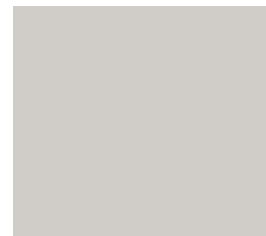
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To the Readers,

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.

Thank you to the staff at Union Strategies  
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## PRESIDENT'S REPORT - Trish McAuliffe

### Greetings All Members,

Thank you for your ongoing support and contributions to making this year a successful one. Considering the busy year, we had with advocacy we managed to bring together a very resourceful convention for our esteemed delegates. The reviews from submitted evaluations are a testament to the value we have for one another and the work we accomplish together. Strategic and informed action plans derived from resolutions and backed by some terrific guest speakers that motivate us.

Our hospitality event opened up the convention celebrating the success of Pension Protection Bill C-228 and acknowledgment to the Bill's submitter Marilyn Gladu, MP Sarnia Lambton County. She shared her story of a neighbour who was impacted by the Sears Bankruptcy and the injustice of pension loss. A person's story can be impactful so we must remember this as our greatest tool for change.

The convention theme "Age with Rights" was delivered purposefully by the Keynote Speaker Margaret Gillis, Director of the International Longevity Centre – Canada and Chair of the Canadian Coalition Against Ageism (CCAA). Creating new movement to eradicate ageist attitudes and allow a better vision for the future of ageing. So much is possible when we shed light on the value of our contributions in all aspects of society. What stands up in front of us and blocks our possibilities must be confronted. The NPF as a founding partner to the CCAA and our own New Horizons grant project "Stories of Ageing" will help us build momentum toward our longer goal of uniting Globally for a UN Convention on the Rights of Older Persons.

In summary of all guest appearances and resolutions delivered at this year's convention we garnered enough strength of will and determination to change the status quo. This was very evident in the seriousness that was struck in the conversations with the Minister of

Labour and For Seniors, Seamus O'Regan. Our delegates took him head on to prove he will take the Seniors file on with determination to make our lives better, time to be heard and acted on behalf of. In closing we did get a commitment to meet solely with him several times a year. To date, his policy advisor is communicating with us, and I look forward to a promising meeting agenda.

Another prominent speaker, Steven Staples, Director of the Canadian Health Coalition provided insight on the final push needed to achieve a National Pharmacare Plan and some persuasive tactics to use when lobbying our MP's. Following each guest presentation, we received reports from chairpersons of each respective NPF Committee, then moved through corresponding resolutions for actions. Unique to this year's agenda we actually did mobilize a lobby day on the Hill. Each delegate that was interested to lobby was provided a meeting and tool kits were sent electronically to others to take on the task back in their home constituencies. I look forward to your reporting back.

The guest appearances and corresponding resolutions included topics such as health system reform, housing crisis actions, seniors' affordability concerns, just to name a few. And an emergency resolution on Consumer Protections in Air Travel, IATA vs CTA filed in the Supreme Court of Canada. In all 22 resolutions were presented, debated and carried to create NPF policy actions. The efforts of our words and concerns must unite us to work together on these priorities, as stated at the mic by the president of CURC, Michael MacIssac.

The convention finale, Age With Rights Lobby Day held some promising meetings and the wrap up summary is underway. I am proud of all we accomplished this year and look forward to building off the great momentum of being together in one place again. Thank you for attending and contributing!

## PRESIDENT'S REPORT - Trish McAuliffe

Continued

### NPF Actions and Advisory Initiatives

National Pensioners Federation provided collaboration with a seniors view to the Advisory Panel on the following research report titled, "David and Goliath: Consumer protection and digital services marketplace dominance". In an effort to understand how to best serve consumers CAC Manitoba embarked on a two year, comprehensive research project to investigate the impacts and consequences of consumer participation in a marketplace heavily dominated by corporate giants such as Google, Amazon, Facebook, Microsoft and Apple. Supported by a Federal funding opportunity, the research project, "David and Goliath" examined several factors influencing digital participation including, the effectiveness of current legislation and regulations, consumer knowledge of privacy protections, consumer awareness and understanding of data collection practices and industry best practices for hosting digital platforms.

More specifically, the project aimed to address the consequences of information gathered and stored by digital providers, understand consumer awareness and use of mechanisms designed to protect their collected data and consumer knowledge of the consequences when protections are not in place.

The final report provides recommendations for all levels of government to implement consumer safety protections, education, and legislation for today's growing digital world.

<https://tinyurl.com/2s3966vx> (also available here, on the CAC website, under the 'News' section: <https://cacmanitoba.ca/news>)

Please consider this report as we advance our call for better legislation to protect seniors and our most vulnerable citizens. I also suggest we share with our networks and host a webinar on this important topic. Thank you to CAC Manitoba for having our back!

### NPF - Canadian Coalition against Ageism, CCAA

A recent submission for grant funding was requested by the founding members of CCAA and to be led by United Way BC, and several co applicants (Laura Kadowaki). As NPF is a founding partner to the Canadian Coalition Against Ageism, (CCAA) I submitted a letter of support to help realize the need for the funding. (a copy of the letter is on file)

We were successful in achieving a grant of \$50,000, for the 1-year study. **The grant citation is Building Consensus on Education and Research Priorities for Addressing Ageism in Canada**, a CIHR Planning and Dissemination - Institute Community Support Grant. At our CCAA meeting in Toronto on Thursday Oct 26th, we were advised of the grant award. Once the monetary review is complete, we will know more about the procedures guiding this research and how we can contribute.

A geo mapping survey for the CCAA has been created to identify "who is with us" and what "contributing interests" lay before us to help build our capacity and a NEW social movement. Once the steering committee finalizes the terms of reference for bringing in new groups, we will send invites to NPF affiliates to join as members. Our priority is to expand membership to CCAA very soon. Please visit the web site and enroll for information sharing. Be a part of CCAA: [bit.ly/CCAAgeism](https://bit.ly/CCAAgeism)

I wish to thank all of the Affiliate Leaders at the Conference in Ottawa for your generous pledge of donations and letters of support to the CCAA. If I can help direct your cheques to Margaret let me know.

### Holiday Cheers to All

## TREASURER'S REPORT – Mary Forbes

Greetings all, in Ontario we have had our first snow fall, it wasn't very significant but an omen of things to come. I do hope that everyone is keeping well both physically and mentally. It is nice to be able to meet once again in person. At the National Pensioners Federation, we are doing moderately well financially. The convention in Ottawa was a little expensive but very well worth the money spent. Thanks to the generosity of Johnson Insurance now Belair Direct we were able to purchase \$25.00 Tim Horton's Cards and offer them to Individuals who signed up for a 2-year Membership with NPF. We had 12 Individuals who signed up for 2 years as well as some 1-year Memberships. We are happy to welcome the Police Pensioners Association and the Single Seniors for Tax Fairness is in the process of affiliating. Please, if your contact information changes please do not forget to tell us.

We are in the process of modernizing our website and database thanks to the grant awarded to us by the Red Cross Community Grant Stream Funding. Hopefully in the very near future we will have processes that are user friendly and more in line with our needs. Thanks to a grant from the Service Canada, Summer Jobs Program we were able to procure the services of 2 Students for the summer. This proved to be a learning experience on both our parts. They were so efficient with the technical aspect of tasks, and we were very familiar with the grassroots of how to do things without the help of computers. We certainly learnt a lot from each other. One of them has volunteered some time and I have her helping me to update our membership database. The other young lady promised her services too.

The Honorable Seamus O'Regan JR was a Guest Speaker at our Convention, and he was asked how he would be able to manage the portfolios of both Labour and Seniors. He assured us that he can. This week he tabled a new bill for anti-scab legislation which will ban corporations from using replacement workers in Federal workplace labour disputes. Quite an accomplishment! At our Convention he spoke about his elderly parents and how he could not understand that OHIP covers conditions below the neck but surely the eyes, teeth and ears etc. are part of the body and why are they not covered? I have hope that he will be able to put in place some health legislation to the benefit of seniors, like Pharma Care.

This week members of our Ontario Executive will accept the "Dan Benedict Award for Social Justice in Leadership" on behalf of the National Pensioners. This award demonstrates leadership ability to advance awareness and understanding of issues affecting an aging population in their community. Thank you to The Ontario Society for Senior Citizens Organization (OSSCO) for their kind nomination. Follow them online for taking in some great virtual programs for free. Email [education@ossco.org](mailto:education@ossco.org) website <https://www.ossco.org>

In closing I must say thank you to Kathleen Jamieson and to Bernie LaRusic for their Leadership I so enjoyed working with both of you. I do look forward to working with Peter Johnston and Terry Donovan, always new challenges, and new ways of looking at things. Welcome to NPF. I thank you all for your ongoing support and wish you a safe and happy 2024

## 1ST VICE PRESIDENT'S REPORT – Barb Mikulec

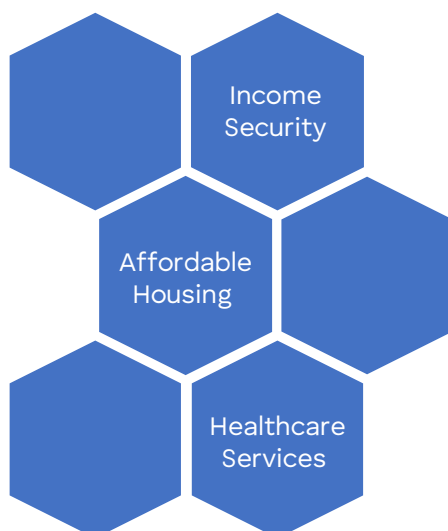
### National concerns about elder care are a crucial worry for many Canadians:

Thanks to everyone who attended the Convention and AGM in Ottawa, to share ideas and discuss resolutions for the action plans of the NPF for the coming years until our next Convention likely in Richmond, BC. One major success was the lobby effort on Parliament Hill, surely one of the most memorable events of the Convention and exciting for me personally to see the hard-working MPs in our countries' capital as I reside in British Columbia, far from the nation's capital. I was impressed with the lobby effort and the courtesy of how we were treated and listened to during the interviews.

Many government policies may be influenced with the action of seniors working collaboratively on the main pillars of concern: our pensions and income security, safe housing, transportation, and healthcare, which are often interrelated. These issues are affecting many persons in Canada but particularly those on fixed income sources which are not increasing at the rate of increases in the cost of living. Responses to these concerns mean the NPF is a leading proponent of action to protect those who are vulnerable and aging.

Our health is shaped through the social and economic factors influenced by income, employment, and education. Investment in healthcare is important, but upstream are the root causes of inequality in policies which are needed to invest in the wellbeing of our senior population. A comprehensive strategy across our country needs to establish solutions to inequities of socioeconomic conditions, access to resources and funding, so that we care for those seeking affordable housing and health services to maintain and promote good outcomes for everyone. Let's make a commitment to raise the issues when we have elections, and between elections seeking the opportunities to bring forward dialogue on improvements which make a safer, inclusive, and caring society, with income security, affordable housing, and access to needed healthcare services for all.

NPF Webinar, Ageing with Dignity in Affordable Housing  
<https://www.youtube.com/watch?v=kKlyIQUKRfU&t=14s>



## 2ND VICE PRESIDENT'S REPORT – Barry Thorsteinson

### Alberta Pension Plan

#### Alberta Pension Plan Issues Pick Up Steam

In our April issue on page 9 we alerted seniors in Alberta to the threat to our Canada Pension Plan (CPP). We highlighted the 4 main arguments for Albertans to remain with the CPP.

- The CPP is a guaranteed defined benefit plan, actuarially sound for the next 75 years.
- The CPP has strong investment performance, averaging close to 10% annually.
- An Alberta alone plan would have only 1 master: the (at times erratic) Alberta gov't.
- An Alberta only plan would have investment bias in Alberta enterprise, less diversification.

Since our detailing of these important issues, this ill-conceived idea has attracted nationwide attention in various media. Recently, the Finance Ministers met with increasing concern of the disruptive impact that breaking up the CPP would mean for all Canadians. Canada's Finance Minister announced that a true costing would be done of Alberta's share of the CPP. (This was in response to Alberta's ridiculous claim of 53% of the CPP assets for 16% of Canada's population).

Alberta's Premier Danielle Smith said that no referendum would be held prior to the federal's costing. No wonder, the polls in Alberta currently show that most Albertans do not want to exit the CPP. A recent (Oct. 27. - 30th) Leger poll was conducted on the issue across Canada including 1,001 Albertans. Good news: Albertans support to leave the CPP is in the 30% range, those opposed in the 50% range and about 20% not knowing or undecided.

Folks should be optimistic that the CPP will not be broken up by Alberta. The planned referendum has not been scheduled, possibly not even in 2024. This is largely due to the likely defeat of this threat to retirement security. The government does not want a losing proposal.

When the real campaign gets underway more Albertans will learn of the advantages that they already have for generations to come. Pension Plans are complex. The true facts, once accurately presented, will be fully discussed, and judged. Albertans will see through this folly.

As we look deeper into the polling, we find that Albertans aged 55 and older are strongest in favour of maintaining the CPP. People nearing retirement, if not retired already, take pension developments seriously. Younger workers, at present, show the strongest age demographic for a separate Alberta Plan. They stand to lose the most if their separate Alberta Plan does not go well. The retirees (or soon to be) have their CPP vested benefits guaranteed. It is the current workforce that should be the most concerned about their long-term benefits, already guaranteed by the very well managed CPP. Even 57% of the Albertans in the poll agreed that the CPP is well managed. "Don't fix what isn't broken!"

One last matter for Albertans to consider: the CPP is fully portable across the provinces if one moves out of Alberta someday. The Alberta Plan? Do not roll the retirement security dice.

## 3RD VICE PRESIDENT'S REPORT – Peter Johnston

Firstly, I would like to congratulate the newly elected Executive of the National Pensioners Federation from our 2023 Convention. I would like to personally thank everyone who ran for a position. It was great to see so much interest in becoming involved and assisting in the growth of our organization. Finally, thank you to all that supported and helped elect me as 3rd Vice President. The show of support was overwhelming, and I thank you all.

A little background on myself for those of you who do not know me yet. I started my career in General Motors Oshawa and after a brief period I became involved with the United Autoworkers (U.A.W) which then became the Canadian Autoworkers (C.A.W) to finally become known as Unifor.

Eight short years ago I retired from the workplace and then became involved with my Local's Retirees Chapter. I have been elected to several positions in my local chapter as well as being involved with our National Retirees Convention for many years and have attended many demonstrations on issues affecting Seniors and our Ageing Population.

I became involved with the work of N.P.F. five years ago and this encouraged me to become more active in Senior's issues Canada wide.

I promise you that I will do my duties to the best of my ability by always giving each task 100% effort on behalf of all in our Ageing Population, Canada wide. We have many members within the National Pensioners Federation who have so much knowledge in many different fields. I will not hesitate to ask for your help and guidance as we fight to improve rights for all Seniors in Canada.

I look forward to the challenges over the next two years as your 3rd Vice President, getting to meet you and knowing more about your struggles as Members of the N.P.F.

As our slogan says "AGE WITH RIGHTS" but also let us do this with dignity. Thank you everyone and let us make 2024 the year for great improvements.

Merry Christmas, Happy Holidays, and all the best in 2024



**Lyle Hargrove** – President  
**Doug Sanders** – VP  
**Les MacDonald** – Treasurer  
**Mike Saunders** – Sergeant at Arms

Trustees  
**Lance Livingstone**  
**Don Revoy**  
**Paul Herrington**



## MEMBER AT LARGE REPORT – Terry Donovan

The Nova Scotia Federation of Seniors was formed in 1973 and since then we have operated as the provincial voice for senior clubs and councils, this year being our 50th. anniversary. As a volunteer organization with no external funding, we rely on the modest annual fees from our member clubs and councils to support our work. Our primary goal is to present a positive image of older adults who engage in their communities. To accomplish this, the NSFS advocates for improvements in programs and services to promote social and recreational programs for older adults, to combat ageism, to enable all seniors to remain in their homes for as long as they are able, to provide better medical and drug services at affordable costs, and to provide better transportation services.

The NSFS is the only provincial voice for seniors, primarily rural, who are not members of a special interest group. Our membership is comprised of older adults who gather for social and recreational pursuits in their home communities. This cohort is the fastest growing segment of the provincial population. Those 65 years and over presently comprise 23% of the provincial population and is expected to grow to 26% by 2030. In 2020 our organization was made up of 12 regional councils and 130 senior clubs representing over 5000 members, however; Covid 19 had a devastating effect on our operations

The good news is that on May 31st. of this year we had an extraordinarily successful and informative provincial meeting with 68 attendees. During the morning sessions there were presentations from the Nova Scotia Department of Seniors and LTC, Nova Scotia Community Links, the Seniors Advisory Council of Nova Scotia, the Seniors Take-Action Coalition of Richmond County, and we were very pleased to hear from President Trish McAuliffe, National Pensioners Federation (NPF). The afternoon was spent discussing options going forward for the NSFS and its member organizations. Many great ideas were presented and action plans for clubs,

councils and the Federation were set. This is a major first step towards getting the Federation back on its feet and functioning effectively again. We now have a new and diversified executive with the talent and enthusiasm to move the organization forward in support of our goals.

Looking forward, we have made an application for a New Horizons for Seniors Grant to do a series of nine regional workshops around the province entitled “Revive, Survive and Thrive”. If the application is successful, beginning in April of 2024, we will conduct face-to-face conversations with older adults to assist them with their organizations and hear firsthand about the work they are doing, their needs, and how the NSFS can help.

On the provincial scene the Federation is represented on the Senior Advisory Council (SAC) by two members. The Seniors Advisory Council has a direct input through the Dept. of Seniors & LTC regarding government decisions affecting older adults. Since the election of the PC government in 2021, their primary focus has been on health care with a major reorganization of the Department of Seniors into the Department of Seniors and Long-Term Care (DSLTC). Since then, much has happened to address the serious issues in LTC identified during the pandemic, but not so much has happened to assist seniors to age in place.

In September of 2022 the SAC presented a document to the DSLTC entitled “Aging In Place in Nova Scotia – Identified Needs and Recommendations”. In September 2023, the SAC signed a Terms of Reference Agreement with the DSLTC to move forward with joint planning to develop aging in place priorities, policies, and procedures.

Older adults have built this province into what it is today. However, some believe we are a drain on society (AGEISM). This must be challenged. The NSFS is pleased to see definitive actions

## MEMBER AT LARGE REPORT - Terry Donovan

Continued

taking place nationally to address ageism and are pleased that the NPF is working with the Canadian Coalition Against Ageism to have the federal government enact policies, procedures, and legislation to counter this experience by so many.

Older adults have contributed to our society in many ways by building the work force, paying taxes, being the strongest cohort of volunteers in non-profit organizations especially in the health care system, frequently providing unpaid

childcare for families, many are the primary care givers for other seniors often provided without financial support, and many are still in the workforce, especially now with the cost of living increasing substantially. Despite this, we are often ignored when governments are making policy and spending decisions, and this must change. It is essential that the contributions of older adults are acknowledged, and their lifestyle needs are met. Supporting the NPF as a national voice for seniors can help to bring about the real and necessary change.

### Sorry To See You Go:

On behalf of National Pensioners Federation:

Thank you, Kathleen Jamieson, for 5 years of service as our member- at -Large. Kathleen has shown an unwavering commitment on the rights of older persons, health care and home care. We wish Kathleen ongoing success and new challenges.

Thank you, Bernie LaRusic, for 10 years of service as our 3rd Vice President. Bernie as our East Coast member ensured that he was heard at all levels of Government on all issues on behalf of Seniors. We will miss his ongoing fights with technology and his sense of humour. We wish Bernie all best wishes in whichever path he chooses.

## 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.



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COUNCIL**  
AJAX, OSHAWA &  
PETERBOROUGH

**UNIFOR LOCALS 1090, 222 & 524**

Lyle Hargrove - Chair  
Armindo Viera - Vice Chair  
Sandy Carricato - Financial Secretary

Paul Herrington  
Lance Livingstone

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Gord Terry

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Council**



Representing Retired Workers from

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



NationalPensionersFederation.ca

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First Vice-President | Barb Mikulec Second Vice-President | Barry Thorsteinson Third Vice-President | Peter Johnston  
Member-at-Large | Terry Donovan Recording Secretary |

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November 8, 2023

To the Honourable Minister Adrian Dix, Health Minister

I write to you on behalf of our entire membership of almost one million members across Canada. The National Pensioners Federation acts as a federal umbrella organization rallying behind our front-line advocates in Provinces and Territories. Our mission is to act upon the best interest and welfare of ageing Canadians to have a life of dignity, independence, and financial security.

Our members and affiliate leaders across British Columbia are deeply concerned about the necessary transformation of Long-Term Care in their Province. Many of our leadership Health Care advocates are participating with ARRC, Action for Reform of Residential Care and now have formed a leadership committee lead by Dr. Penny MacCourt.

Together we support ARRC's vision calling on your government to strike up a multisector advisory forum to guide and implement an action plan for Long-Term Care (LTC) reform. To create a diverse and inclusive multi-sectoral LTC advisory forum to develop and support the implementation of a comprehensive and evidence-informed action plan that will improve the quality of life of long-term care residents.

The newly established advisory forum members should include residents, family councils, health authorities, facility owners/operators, health care staff and unions, seniors' organizations, professional health care associations, researchers, educators, and gerontologists. This diverse group would work together to support

and advise the government as it develops a plan for a re-designed LTC system. A system that could model positive influence in LTC delivery across the country and one that British Columbians can be leaders in.

Addressing current challenges will require a complete system approach --- a reactive, piecemeal approach will no longer suffice! Bringing together the combined experience, expertise, and wisdom of all involved, the advisory council would have a singular focus: ensuring that the LTC system of the future offers both quality of care and quality of life.

BC's LTC system needs reform from the ground up. And full-scale transformation is necessary not only for the wellbeing of current residents, but also because the status quo will be wholly unacceptable to those needing care in the future. If we don't start now, taking advantage of the momentum and energy that the failures pandemic exposed, we will have lost the most important opportunity to respect our most vulnerable population and put trust back into the LTC environment – one where people can thrive, enjoying their last years without fear of neglect or abuse.

In support of our members across Canada and in particular those in BC, we ask you to meet with us and the leaders of ARRC to open an opportunity to discuss this matter. I look forward to your reply and a commitment to meet at your earliest opportunity.

Sincere regards,  
**Trish McAuliffe, NPF President**

## NPF HOUSING COMMITTEE REPORT

### Barb. Mikulec - Chairperson

#### Housing Challenges 2023

The National Pensioners Federation endorsed three resolutions at their recent AGM convention in support of seniors housing issues: 1. Multigenerational Home Renovation Tax Credit Amendment; 2. Housing as a Right; 3. Stable Housing Policies affecting homelessness. An urgent concern is the current **homeless population**, especially those who are over the age of 55 years, as the colder weather makes living in substandard accommodation perilous to their health. The unhoused/underhoused seniors need to be a discrete priority group for first access to housing from shelters. This demographic is a growing phenomenon and must be considered for supportive housing measures, such as modular housing, tiny houses with central kitchen facilities or unused and renovated buildings turned into housing. In some areas the over 55 years population make up 20% of municipal **Homeless Count**, such as in the Metro Vancouver area where the 2023 survey of homeless persons concluded that over 20% are seniors, and 55% identify as Indigenous.

These problems of homelessness occur in many parts of Canada as funds are not enough for escalating rent, utilities, medicine, and food. The results are long-term and far reaching, especially during winter with dire consequences for health outcomes for the unhoused. A report from the Simon Fraser University Gerontology Centre-2023 notes that the poverty rates from the 2021 census are 5.6% of those over the age of 65 in Canada with a breakdown for each province and territory, ranging from 4.5 to 9.1 % of the seniors over the age of 65. This is a serious problem. The 'poverty rate'

is based on the Market Basket Measure including the cost of food, clothing, shelter, transportation, and other items, representing a modest basic standard of living.

One solution recently published by the University of British Columbia in Proceedings of the National Academy of Sciences unveil a stark contrast between public perception and reality when it comes to how homeless people manage their finances. Participants in a survey of more than 1,100 people predicted that recipients of an unconditional \$7,500 cash transfer would spend more on 'temptation goods' such as alcohol, drugs, and tobacco if they were homeless than if they are not. So, the university research team in partnership with Vancouver's Foundation for Social Change, gave \$7,500 to 50 homeless persons in Vancouver and compared their spending and outcomes over the following year with a control group of homeless people who did not receive any cash. Results: the cash transfer gave the opportunity to spend funds on housing, clothing, food, transit, rather than drugs and alcohol. Those with funds were housed more often and used the shelters for fewer nights, for a cost saving equal to the cash grant, but also spent more on food and needed medicine. The study needs to be replicated in other cities and on a larger scale to see if helping homeless people with cash provides a positive outcome. Canadian lawmakers are considering a bill that would create a national framework for a guaranteed basic income to cover essential living expenses for people in Canada over age 17, including temporary workers, permanent residents and refugee claimants.

## NPF HOUSING COMMITTEE REPORT

Continued

Another housing concern is rental housing increases which may outstrip a senior's pension income. Measures are needed to build awareness of rental increases, so they do not exceed the increases to pension income, to ensure that modest increases are not causing more renters to cut back their food and needed medicine.

Marc Lee, from the Canadian Centre for Policy Alternatives, BC office, says that new housing has 4 costs: land, construction, financial and municipal fees. He suggested that all levels of government work together to deal with these issues. For example, there are various parcels of land owned municipally, provincially, or federally. This land could be made available for low-income housing. The municipalities could adjust fees for this special use. The federal government has access to financing through the CMHC (Canada Mortgage and Housing Corporation) and the provincial governments through their housing portfolios.

Construction costs seem to be problematic and permits very slow. Lee also shared his views on policy changes needed for senior housing including more subsidized housing, shorter waitlists for supportive housing, and fair taxation on flippers who keep homes for a short time and treat housing as a commodity.

There may be long waitlists for Senior Subsidized Housing for those aged 55 and over, with rents based on income and monthly rents are set at 30% of gross income. Both income and assets are part of the criteria for selection so that those who have sold homes lately, but have a low personal income, may not meet the criteria for Subsidized Housing. Those in real need

often must wait several years on the waitlist for SSH housing. More housing needs to be built to reduce the waitlists.

For those who own their own homes, some parts of Canada may have a Property Tax Deferral Program so the provincial government pays the municipal taxes, with deferred taxes repaid to the government (with a small interest) when the property is sold.

Another concern is major repairs to senior's homes so they can continue to live at home. A program to enable repayment of these costs, spread over time, would help some homeowners retain suitable housing, to age in dignity.

Some federal government program for housing may be of interest:

1. GST/HST New Housing Rebate 2. Canada Greener Homes Grant 3. First-Time Home Buyer Incentive 4. Home Buyers' Plan (HBP) 5. Multigenerational Home Renovation Tax Credit 6. Funding for Indigenous Housing

Note that these benefits have eligibility criteria and other requirements that you need to meet before you can apply for them. You can find more information about these benefits and other housing benefits on the Canada Benefits website.

<https://www.canada.ca/en/services/benefits/housing.html>



Minister of Housing,  
Infrastructure  
and CommunitiesMinistre du Logement,  
de l'Infrastructure  
et des Collectivités

Ottawa, Canada K1P 0B6

October 5, 2023

Barb Mikulec Trish McAuliffe  
National Pensioners Federation 3085 Osbourne  
Road Mississauga, Ontario L5L 3W3

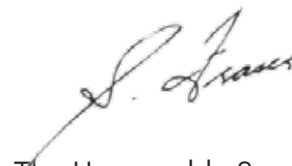
Dear Barb Mikulec and Trish McAuliffe,

Thank you for your letter in which you shared the National Pensioners Federation's recommendations to address housing challenges in Canada. I appreciate you taking the time to share your views, and to highlight other fantastic resources like the report submitted by the Canadian Centre for Policy Alternatives Housing is a priority for our government. We recognize that communities across Canada continue to face escalating home prices, increasing homelessness, and housing supply, affordability, and adequacy challenges. Your government will continue to step up, and to take a leadership role in solving the housing crisis, but we cannot do this alone. An "all-hands-on deck" approach is essential to help solve Canada's housing challenges. That is why we have invested more than \$82 billion in Canada's first National Housing Strategy (NHS). We are working to prevent and reduce homelessness, increase housing supply and improve housing affordability and homeownership options. With our primary partners in housing, the provinces and territories, we have a shared responsibility and complementary roles for improving housing outcomes for Canadians. Some of the initiatives under the NHS targeted to meet the housing needs of priority vulnerable groups are also intended to complement Reaching Home, the federal homelessness program. Vulnerable groups, including some of those identified in the NHS, are more susceptible to becoming homeless. Reaching Home also uses the NHS's commitment to reduce chronic homelessness by 50 percent by 2027–2028 as a target to measure success. The National Housing Strategy is not the only answer to the current challenges we are facing. With recent initiatives like the removal of

the federal component of the Goods and Services Tax (GST) on new purpose-built rental housing projects and the increase of the annual limit for Canada Mortgage Bonds, please know that we will continue to leverage all tools at our disposal to help address this difficult situation. A close collaboration with provinces and territories, First Nations, Inuit and Métis Peoples, municipalities and rural communities, as well as community groups, industry and other organizations will indeed be crucial as we invest in communities across Canada and work toward reducing homelessness and making housing more affordable and accessible across the country. As you aptly note in your letter, we must include those impacted most in the conversations as we continue to develop solutions to the issues we are facing as a country. As a Member of Parliament from a province with a growing ageing population, I appreciate the need to hear directly from seniors in particular. To this end, I have provided the contact information for the policy section at the Canada Mortgage and Housing Corporation and think they would benefit from engaging with you. Should you have any further questions for my office, my Director of Policy can be reached at [kyle.fox@infcc.gc.ca](mailto:kyle.fox@infcc.gc.ca).

Thank you again for sharing your recommendations and for your commitment to advocating for the welfare of ageing Canadians.

Sincerely,



The Honourable Sean Fraser, P.C., M.P.  
Minister of Housing, Infrastructure and  
Communities

c.c. The Honourable Seamus O'Regan, P.C.,  
M.P. Minister of Labour and Seniors

## BC GOVERNMENT RETIRED EMPLOYEES

October 18th saw the BCGREA elect their slate of Officers and Table Officers for the coming year. New to the group was George Bowden, who was chosen when the past 1st VP, Vincent Sherry stepped aside due to other commitments in his community.

The meeting focused on Improving several Bylaws and discussions on advancing the Association's long-term strategies to better meet the needs of its membership.



### 2023-2024 BCGREA Table Officers

Left to right front row: Joanna Morrow Treasurer and BC Public Service Board of Trustees - Kathy Torhjem, Secretary

Left to right back row: George Bowden 1st VP, Brian Green President, Patrick Harness 2nd VP, Al Barclay Membership Secret



Unifor L200 has been meeting regularly but our numbers are down from prior to the Covid shutdown. We are still fulfilling our commitments to the community. The need is ongoing, our resources are limited. On behalf of the Executive, I wish you all a very Merry Christmas, Happy Holidays, and best wishes for 2024.

Jim Mitchell Chair

## BC RETIRED TEACHERS ASSOCIATION

### Grace Wilson – Past President

The BCRTA held its conference and Annual General Meeting at the end of September. We were looking forward to an in-person meeting but due to hotel labour strife we transitioned too on-line. We continue to be grateful to our Executive Director, Tim Anderson, for his energy, technology skill and organizational support in making the transition and meetings successful. The conference presentations can be viewed on our website: <https://bcrta.ca/conference2023>

CRTA Member Survey The BCRTA is committed to serving its members and that means listening to their concerns. Pressures of the pandemic continue to have an impact on seniors in terms of medical services, isolation and now inflation. In the summer we surveyed our members and their housing concerns provided direction for our September conference.

Of particular interest were the presentations by Sara Goldvine, VP of BC Housing and Graham Freeman, President of the BC Seniors Living Association.

BC housing works in partnership with the private and non-profit sectors along with other provincial government and community groups to address gaps in the housing continuum. Their continuum ranges from individuals that are homeless to those looking to purchase a new

home. The presentation focused on areas of housing support for seniors and how different housing arrangements are working to support the needs of this demographic.

Graham Freeman's presentation was of particular interest in that the results of the BCRTA survey indicate that retired teachers are not much different from the general population of seniors when it comes to seeking housing for the different stages of their lives. The presentation outlined the different types of housing based on seniors' needs. The increasing number of seniors has presented financial and geographic challenges.

Both presentations can be viewed by going to the BCRTA website.

#### **BCRTA and Universal Pharmacare**

Members of the BCRTA are awaiting the tabling of the pharmacare legislation that is to come because of the Liberal NDP Confidence and Supply Agreement. President Arnie Lambert has written a letter to Prime Minister Trudeau urging a single payer universal pharmacare program for Canada. This is the only program that will give government the leverage to negotiate with pharmaceutical companies and meet the needs of all Canadians.



**BC RETIRED TEACHERS' ASSOCIATION BCRTA's Board of Directors 2023-2024** Left to right: Grace Wilson (Past President), Dave Scott (2nd VP), Caroline Malm (1st VP), Arnie Lambert (President), Linda Watson, Lorell Dennill, Rosalind Kellett, David Denyer, Stephanie Koropatnick, Barb Mikulec, Gerry Tiede, Pat Thiesen, Cathy Macintosh Lambright, Margaret Sutton



# SINGLE SENIORS FOR TAX FAIRNESS (SSTF)

## Submitted by Elizabeth Brown, Director

SSTF is a nationwide movement devoted to lobbying for revisions to the Income Tax Act to provide fairness and equity for single seniors, including lifetime single, widowed, divorced, or separated seniors aged 65 plus. Our group is run by volunteers and funded solely through donations. We are fortunate to have a group of 850 supporters.

We have two areas of concern: the unfair income taxation of single seniors and the inability for a single senior to transfer RRSP/RRIF assets to a beneficiary of choice without significant taxation.

We don't want to take away any benefits that couples receive. We are focused on greater equality for single seniors.

Do you know that single seniors pay proportionally more in income tax than couples with the same combined total income? Because of this, single seniors are more likely to exceed the thresholds for the claw back of the non-refundable age amount tax credit and Old Age Security and, therefore, to see reductions in these benefits.

Here are some examples based on the 2022 taxation year:

Total income	Combined tax paid by spouses	Tax paid by a single senior	Extra tax paid by a single senior	Claw back of age amount for single senior	Claw back of age amount for a couple	Claw back of OAS for a single senior	Claw back of OAS for a couple
\$30,000	\$0	\$1,755	\$1,755	0	0	\$0	\$0
\$40,000	\$0	\$3,914	\$3,914	27	0	\$0	\$0
\$50,000	\$1,172	\$6,521	\$5,349	1,404	0	\$0	\$0
\$70,000	\$5,515	\$13,041	\$7,526	4,527	0	\$0	\$0
\$100,000	\$13,042	\$24,986	\$11,944	7,898	3,054*	\$2,735	\$0**

We have learned through our supporters that these differences in taxation and benefits come as surprises when a member of a couple passes away.

Another tax disadvantage for single seniors is what happens on death if you have money in a registered plan such as an RRSP or RRIF. The whole amount is fully taxable in the year of death. Couples can roll over the money to their

spouse's plan with no immediate tax. A single senior's estate could pay up to 50% of the value of the RRSP or RRIF in tax.

For more information, please see our website at [Single Seniors for Tax Fairness | SSTF Single Seniors for Tax Fairness](#). We can also be contacted at [singleseniorstax@gmail.com](mailto:singleseniorstax@gmail.com). We would be more than happy to speak with your groups.

## Ontario Society of Senior Citizens Organization Presents the 2023 Dan Benedict Award for Social Justice: Leadership to the National Pensioners Federation

Valerie Smith-Waines, Chair of the Board of Directors nominated the NPF to receive the OSSCO prestigious Dan Benedict Award 2022-2023. Board of Director's Communications & Membership Committee reviewed all of the applications for several categories to select one applicant in each; Social Justice Leadership / Innovation / Community Mobilization / and Partnerships and Collaborations.



**“On behalf of the Committee, we are pleased to recognize National Pensioner’s Federation (NPF) for Leadership.** We appreciate the information which you provided to Valerie at the NPF bi-annual Conference. That information was shared with the Committee. She also spoke on the work undertaken by M.P. Marilyn Gladu with the recent passing of the pension-reform private member's Bill C-228.

It demonstrates NPF’s ability to advance awareness and understanding of issues affecting an aging population. Congratulations to you and the volunteers who support this national organization”

Elizabeth McNabb, OSSCO Director.

The Dan Benedict Award was presented at the Nov 16th OSSCO Senior’s Conference at the Julius Event Centre, Toronto.

This distinguished award celebrates the contributions of an individual or organization that benefits the senior’s community. The Award honors the legacy of former board member Dan Benedict, who was known for social justice and his fight against ageism. With this award, OSSCO recognizes individuals and/or organizations that are working to find solutions to make aging easier for everyone©.

## **NPF EXTENDS CONGRATULATIONS**

### **Kathleen Jamieson, Former NPF member at large**

Action for Reform of Residential Care (ARRC) British Columbia, a non-profit citizens group advocating for reform of long-term care, is very pleased to announce that two of its key trailblazers, Chairperson Penny MacCourt and Leadership Team member Kathleen Jamieson, have won Senior Leadership Awards from Simon Fraser University. Initiated in 2001, this award recognizes and honours seniors who make significant and valuable volunteer contributions. [Action for Reform of Residential Care \(ARRCBC\)](#)

The founder of ARRC B.C. and its current Chairperson, Penny has conducted national projects and led research studies related to mental health needs of seniors. She currently sits on the Older Adult Advisory Committee to the Mental Health Commission of Canada and recently authored “Supporting Mental Health and Well-Being in Residential Care” written on behalf of the Canadian Coalition for Seniors’ Mental Health.

<https://www.csagroup.org/wp-content/uploads/CSA-Group-Research-Supporting-Mental-Health-and-Well-Being-in-Community-Residential-Care-Settings.pdf>

Kathleen Jamieson is a member of the ARRC B.C. leadership team and like Penny, has a long and distinguished history of volunteerism. The goal of Kathleen’s volunteer and paid roles has always been to support the human rights of marginalized people and communities so that they may live healthier, happier, and longer lives. She spent more than two decades working with Indigenous people across Canada as a researcher and in community development.

As leaders of ARRC B.C., a citizen’s group supported by families, health care providers, unions, seniors’ organizations, and researchers with in-depth experience of long-term care, Penny and Kathleen work tirelessly to advance the organization’s focus: complete reform of the long-term care system resulting in improved quality of care and quality of life for residents, their families and their staff.

**NPF congratulates these two inspirational leaders and thanks Simon Fraser University for recognizing their exceptional volunteer contributions.**

“The important thing is to not stop questioning. Curiosity has its own reason for existing.”  
- Albert Einstein

#### **News Flash**

A 2023 US government survey found that money can make life more satisfying. (Medical Express Newsletter)

Really?

## NATIONAL PENSIONERS FEDERATION JOIN - All Welcome

**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





# 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: \_\_\_\_\_ 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    \$ \_\_\_\_\_

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!

## FORWARD WITH DEMENTIA

Hello,

I am reaching out to thank you again for your support for the [Forward with Dementia](#) initiative and sharing the survey with your network. As a reminder, the goal of our project is to address stigma and to raise awareness about living well with dementia. The survey collected information about knowledge of and attitudes toward dementia and memory loss from people living with dementia, care partners, health and social care providers, as well as the general public. Thanks to your support, we were able to share the survey widely across Canada and received over 1800 responses.

We are currently working to remove any automated responses from “bots” before we begin analyzing the data. We will share findings from the survey with you once they are available.

In progress: New dementia resources for the Chinese, South Asian and Italian communities!

We are also happy to share that we have teamed up with care partners and

service providers from the Chinese, South Asian and Italian communities to adapt content from the [Forward with Dementia website](#) and create culturally relevant and appropriate resources for these respective communities. These resources for people living with dementia and care partners will be translated into Simplified and Traditional Chinese, Punjabi and Italian. The resources will be released on a rolling basis, aiming to begin at the end of November. We will share a link to these resources once available on the Forward with Dementia website!

If you have any questions about the survey or the project, please feel free to contact us at [forwardwithdementia@the-ria.ca](mailto:forwardwithdementia@the-ria.ca).

Sincerely,

Dana Kirkbride, MSW, RSW (she/her)  
Project Coordinator | Schlegel-UW Research  
Institute for Aging (RIA)  
250 Laurelwood Drive, Waterloo, Ontario N2J 0E2  
[forwardwithdementia@the-ria.ca](mailto:forwardwithdementia@the-ria.ca) | (519)  
904-0660 ext. 4223

### ACCESSING HEALTH SERVICES NOT COVERED BY MSP A Resource Guide for BC Seniors

Jewish Seniors Alliance (JSA) recognizes that in BC, our Medical Services Plan (MSP) specifically excludes coverage of dental, vision, hearing, and other services such as physio, massage, podiatry, and assistive devices. As a result, many do not receive necessary care and those who do are subject to high out-of-pocket costs.

JSA is pleased to present **Accessing Health Services Not Covered By MSP**. This Resource Guide provides information about financial benefits seniors are entitled to and tips on how to access some extended health services.

To access the JSA Resource Guide [CLICK HERE](#) or scan the QR Code.



# 77TH NPF BIENNIAL CONVENTION

*“Aging With Rights” September 25-28th, 2023, Ottawa, Ontario*

*Convention photos courtesy of Arnie De Vaan*



***NPF Delegate Lobby of MPs on the Hill – September 28th***



**WE NEED LEADERS NOT IN LOVE WITH MONEY, BUT WITH HUMANITY.  
-MARTIN LUTHER KING JR**



## ***2023 National Pensioners Federation Convention Summary***

The National Pensioners Federation has wrapped up from our 2023 Biennial Convention and wishes to raise a number of concerns with the current Liberal government and all Party's plan in working toward a more just society that leaves no one behind.

This year, our 77th Convention assembled 60 leadership representatives from NPF affiliate groups from coast to coast to coast. In all, 22 resolutions were raised for debate and passed by the attending delegation. A full resolution document can be found on our web site in the convention tab. Following the closure of convention we hosted a full day of lobby meetings with nearly a dozen MPs. The focus of the meetings were based on our convention theme Ageing with Rights and the health and financial priorities we have acted on over the last number of years. The day wrapped up with a successful debrief meeting to allow the delegates to present their reports and give some recognition to the work that is ahead of us. The summary of the Lobby will be available soon.

The NPF and all affiliate organizations overwhelmingly called for the adoption of a dedicated UN Convention on the Rights of Older Persons as a critical step to address ageism and such inequities as human rights violations, as we witnessed in the delivery of services and access to Health Care.

In the face of prevailing policies and regulations, older individuals globally, including those in Canada, continue to grapple with a myriad of egregious human rights challenges and violations stemming from decades of ageism. It is of paramount importance to address this situation urgently, driven by a moral, ethical, and legal imperative.

Additionally, the convention delegation highlighted and unanimously recommended four main pillars that will enhance the quality of life for Ageing Canadians. Ultimately, securing a National Drug Plan for ALL remains urgent and supporting a National Seniors Strategy that encompasses accessible and affordable healthy living for today's growing ageing population.

A summary of our convention priorities was forwarded to the Minister For Seniors can be viewed on our website in the Convention Tab.



### **Swearing In - NPF Executive**

From far left- Terry Donovan, Barb Mikulec, Barry Thorsteinson, Trish McAuliffe, Peter Johnston, Mary Forbes.

Jean Simpson providing the Oath of Office.

The Executive term of office is two years.

## NATHAN WEDGEWOOD MEDD AWARD 2023

As we recognize a member organization or individual person with this award we also honour the memory of those who came before us. A dedication to the many years of leadership and membership service Nathan Medd provided to seniors in order to build a strong foundation on which we stand today.

The National Pensioners Federation continues to contribute to the enrichment of seniors' lives due to the tremendous contribution of past executive leaders, volunteers and a steady national membership base. We honour this special time to remember and salute all past contributors and our organization's achievements throughout history.

We give special thanks to the Medd Family, especially Nathan Medd 11 for his dedication to his great grandfather's memory by reintroducing the stewardship award.

This award is presented at each convention to the organization or individual member that strives to provide outstanding advocacy work for seniors.

This year's recipient is Art Field, past president of National Pensioners Federation, a proud executive member of the Unifor L222 Retired Workers Chapter.

### **Congratulations to ART FIELD**

Former NPF President from 2006 to 2009, Art Field's unwavering dedication and boundless energy in advocating for seniors' rights and benefits are a testament to his enduring commitment to the cause. His tireless work echoes the spirit and motto of Nathan Medd, and Field has become a beacon of inspiration for countless individuals by tirelessly championing the welfare of His contributions, both during his presidency and in the years that have followed, have left an indelible mark on the NPF and the broader community of seniors, serving as a reminder that the fight for justice and dignity in retirement continues to be a vital mission worth pursuing.



## Combating Ageism Together: Your Stories, Our Advocacy

### Why Share your story?

Sharing your personal experiences related to ageism is crucial as it raises awareness about bias and discrimination, fosters empathy, and empowers the National Pensioners Federation (NPF) to drive change for a more inclusive society.

### How you can participate

Pick the way that works best for you - Fill out the survey, or share your story online, or tell us in person at one of our upcoming workshops. Just contact us below:



[amy.mcquaid@npfmail.com](mailto:amy.mcquaid@npfmail.com)

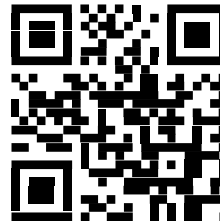


905-442-4497



[www.npfstories.com](http://www.npfstories.com)

Or you can scan the QR code!



1. Open your smartphone's camera app.

2. Point it at the QR code.

3. Tap the link that appears to access more information.

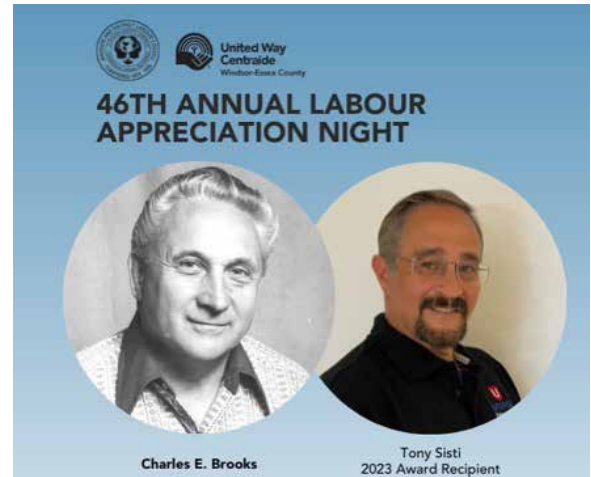
### Who is NPF?

The National Pensioners Federation is a non-profit organization with 350 senior chapters across Canada, representing 1 million seniors. Our mission is to promote the welfare of older adults, advocating for their dignity, independence, and financial security through education and public engagement on various issues, including pensions, housing, healthcare, democracy, social programs, elder abuse, technology access, and transportation.

## CONGRATULATIONS

**Tony Sisti** Unifor Retired Workers Council Executive and L1973 Chairperson on receiving the **Charles E. Brooks Award** in recognition of his dedicated labour activism and unwavering commitment to improve the quality of life and standard of living for workers and for empowering others.

***Thank you for your many years of dedication Tony!***



### **The Canadian Medication Appropriateness and Deprescribing Network (CADeN)**

The Canadian Medication Deprescribing Network is a group of community leaders, medication safety advocates and people with lived/living experience working together to promote the safe and appropriate use of medications for all Canadians. Their mission includes:

1. To raise public awareness of medication overload (taking more medications than necessary, or taking multiple medications which, together, cause more harm than good); and

2. To promote the deprescribing of medications that are no longer needed or that may be causing harm. In addition, the Public Awareness Committee provides advice and guidance to CADeN, helping to ensure the perspectives of the public and those with lived/living experience inform and shape our work.

To learn more:

<https://www.deprescribingnetwork.ca>

[Canadian Medication Appropriateness and Deprescribing Network \(CADeN\)](https://www.deprescribingnetwork.ca)



Canadian Medication  
Appropriateness and  
Deprescribing Network

Réseau canadien pour l'usage  
approprié des médicaments  
et la déprescription

## Letter to the Editor

Please join me in requesting of ALL levels of government to summon the Landlord CEOs + DATA to the House of Commons TODAY! [Similar to the summoning of the grocery store CEOs](#). And also similar to the request by Marie-Josée Houle, Federal Housing Advocate before the [House of Commons HUMA Committee Review of financialization, rent gouging and related issues on May 9, 2023](#). It is time to LOWER RENT-GOUGED-RENT, as well as implement a NATIONAL RENT FREEZE and EVICTION FREEZE – and Our HOUSING EMERGENCY seems to be the landlords’ “positive outlook”. Please [CLICK HERE](#) to TAKE ACTION TODAY!

My name is Anne Landry. I am a member of the National Pensioners Federation in Calgary, Alberta. I would like to age-in-place in the apartment that I have rented for the past the past 25+ years from my landlord [Boardwalk REIT](#) – one of the largest [financialized landlords](#) in Canada. I am also a Calgarian for HOUSING is a HUMAN RIGHT. Perhaps you have seen MY STORY: [In Calgary, a builder emphasis on rental puts pressure on existing tenants](#) – The Globe and Mail – January 16 & 24, 2020



[Marie Josée Houle, Federal Housing Advocate has stated:](#) “Canada’s housing crisis has reached catastrophic proportions and it is only getting worse ...we cannot count on the for-profit housing industry to fix the problem...” Research before the Federal Housing Advocate reveals that [corporate investment in housing is linked to unaffordable rents, evictions and long-term care deaths](#).

I am advocating for a [HOUSING EMERGENCY to be declared in Calgary and across Canada](#) and for immediate actions to be taken to protect the vulnerable – including renters - as well as the existing supply of adequate, affordable, accessible, habitable and secure-tenure housing. I hope you will join in this vital advocacy!

Anne Landry

In 2019, Parliament passed the National Housing Strategy Act. The Act recognizes housing as a human right, and commits organizations and governments to reform housing laws, policies and programs from a human rights perspective; and to involve communities in meaningful ways.

The Act calls for the “progressive realization” of the right to housing. This means Canada must set specific timelines and goals in its housing strategy that make tangible progress towards the right to housing.

It also means Canada must prioritize the most vulnerable groups and those in greatest need of housing while it works towards housing as a human right for all.

## The National Pensioners Federation wishes to thank our Affinity Partner, Johnson Insurance – Belairdirect for the generous donation to the NPF 2023 Convention!



### Say hello to exclusive savings on car and home insurance through belairdirect.

This Fall, Johnson Insurance began an exciting rebranding transformation, evolving into belairdirect while preserving all the ingredients and history that made this brand so well-respected. Under the belairdirect brand, you will continue to have access to exclusive offers and coverage, ensuring that insurance is one less thing for you and your family to worry about.

We understand that you require coverage that makes your life easier. Fortunately, belairdirect has you covered. As a member of National Pensioners Federation, our tailored insurance deals are designed to simplify the insurance process for you, providing convenience and peace of mind.

You'll also enjoy enhanced home coverage and the option for great car insurance add-ons with their Affinity Plus endorsement. Plus, a suite of helpful digital tools that make managing your insurance a breeze!

Get your quote today with group ID code NPSCF

Visit [belairdirect.com/savings](https://belairdirect.com/savings) or call 1-833-887-4626

# 2024

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11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

## September

su	mo	tu	we	th	fr	sa
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

## October

su	mo	tu	we	th	fr	sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

## November

su	mo	tu	we	th	fr	sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

## December

su	mo	tu	we	th	fr	sa
1	2	3	4	5	6	7
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15	16	17	18	19	20	21
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29	30	31				



**National Pensioners  
Federation**



**Fédération Nationale  
des Retraités**

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

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

***If Not Delivered, Please Return to:***

***Mary Forbes***

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*Mississauga ON L5L 3W3*