

SUMMER ISSUE 2025  
Volume 30 - Issue 2



# NEWSLETTER

NPF

## National Pensioners Federation

### Alberta Wildies



**Article Excerpt and Photo by: Mandy Johnson | The Alberta Wildies**

My life-long love of horses started about 60 years ago reading horsey books like Marguerite Henry's "Misty of Chincoteague" and Walter Farley's "Black Stallion". As a retiree, this passion has translated into... *See page 13...*



# National Pensioners Federation

## NPF EXECUTIVE - 2023-2025



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## PRESIDENT'S REPORT - Trish McAuliffe

I wish to extend a warm summer greeting to all our members from coast to coast to coast and offer my sincere thanks for your continued support. I am also pleased to announce two new members to the NPF Executive Board: Dave Shier, Communications Coordinator for the Power Workers Retirees Chapter of Ontario, and Wayne Omardeen, President of the Police Pensioners of Ontario. Both Dave and Wayne bring a wealth of experience in leadership and political engagement, and they've already shown great enthusiasm in supporting our mission and contributing to our growth.

Looking ahead to our 78th National Convention this October, we are thrilled to gather in the scenic city of Richmond, BC. We're especially grateful to our host affiliate, the Council of Senior Citizens of BC, for offering up an exceptional site for networking and collaboration. Our convention dates will fall on the heels of their own action-packed conference. These in-person gatherings remain a cornerstone of NPF's grassroots political advocacy, and I thank everyone for the heavy lifting to make it happen.

Remember, we rely on our affiliate member's resolution submissions to spark meaningful debates on national issues and help shape our political priorities that help set our sites on the future of ageing with dignity. Our invited guest speakers will share valuable insights on Canada's ageing population's current leanings, and to better equip us for a future representing 1 in 4 Canadians—a vital force in our national dialogue. As usual at this Convention we will be electing our 2025–2027 Executive Board. I encourage you to consider stepping into a leadership role with us or participating on a committee. Please don't hesitate to reach out to a current board member if you're interested to learn how to get involved. We would love to have you share some of your skills and interests with us.

Inside this newsletter, you'll find an overview of the 2025 NPF Convention. For complete details and documents, please visit the "Convention" tab on our website. Thanks to the generosity of our donors, we've kept delegate registration fees affordable. Your registration includes all conference materials, a networking reception, two "Lunch & Learn" sessions, and four coffee breaks. The Executive Airport Plaza Hotel offers free parking for local delegates, shuttle service to and from Vancouver International Airport, and daily breakfast, ensuring a comfortable and engaging experience for all.

Our newsletter is also an opportunity to highlight NPF's ongoing federal advocacy efforts. Despite a brief interruption during the recent election cycle, we had made strong inroads with previous Ministers for Seniors and other key federal departments. At our 2023 Convention, Minister O'Regan pledged to meet with us biannually—a promise he upheld until his departure from Cabinet. As we welcome the new Liberal government and Prime Minister Carney, it is clearer than ever that the voices of everyday Canadians must play a central role in shaping public policy.



## PRESIDENT'S REPORT CONTINUED - Trish McAuliffe

We have long and consistently called for a dedicated voice at the Cabinet table through the appointment of a stand-alone Minister for Seniors. It is therefore disappointing to see this commitment bypassed in favour of an appointed Secretary of State for Seniors—a role that does not carry the same weight or direct access to Cabinet decision-making.

On a positive note, MP Stephanie McLean has proactively reached out to begin a direct dialogue, and we look forward to building a constructive relationship as we continue our advocacy.

That said, we are mindful that this change represents a step backward in terms of influence and access. As a result, our demands must now be directed to full Cabinet Ministers to ensure they are heard where decisions are truly being made.

We must continue to advocate for a Canada that reflects the needs of its growing aging population. With corporate profits and the wealth of the top 10% reaching unprecedented levels, the impact of poor policy decisions continues to be felt by our most vulnerable. We see it every day—and we must keep standing together to ensure economic growth goes hand in hand with social responsibility.

In closing, I invite you to reflect on our activities of the past two years and consider the tangible outcomes of NPF's advocacy. Your involvement fuels our mission to safeguard the rights and well-being of older adults in Canada. Let's keep the momentum going.

### Recent initiatives:

- Attended the Canadian Health Coalition Conference hosted in Ottawa. The two-day event provided: discussion on Public versus Private Health Care, group workshops and a fulsome report by the Federal Minister of Health on the Pharma Care plan uptake by Provinces.
- NPF provided support to the Canadian Coalition Against Ageism at the UN meetings in Geneva. NPF initiated a letter campaign to the Minister for Seniors to bring a real commitment from the Government. We will need to apply pressure to the Global Affairs Department that seemingly has a larger influence on supporting the draft resolution that has now been adopted.
- NPF published a federal election platform priority, Election Tool Kit, that supported relevant campaign material to help ensure consistency of priority message across most Seniors Advocacy organizations.
- NPF Submission was forwarded to the Industrial Inquiry Commission regarding the review of the Canada Post Labour and CUPW Agreement for enhancing services versus cuts.
- Joined with other organizations to demand a federal stand-alone Minister for Seniors.
- Presented to the Unifor Retired Workers Ontario Council meeting in Ingersol on April 24th, and to the Saskatchewan Seniors Association convention on June 11<sup>th</sup> for sharing of updates on the value of NPF's role in advocacy and promote recent initiatives.



## NPF TREASURER'S REPORT - Mary Forbes

Summer has arrived, but the cold wind persists. I do hope everyone is well and surviving the turmoil in our World.

Thanks to our donors and your ongoing support, the National Pensioners Federation is financially stable. I wish to thank the Canadian Generic Pharmaceutical Association, Council of Senior Citizens Organizations of BC (COSCO) BC Retired Teachers Association (BCRTA), Unifor the Union and The Power Workers Union for their very generous donations. I would be remiss in not acknowledging the donations received by our individual members thank you also to S. Hall, A. Jackman, B. Herman, L. Gaudette, and J. Tupker. If I have forgotten anyone, please accept my sincere apologies. Your support is very much appreciated. A full list of donors will be acknowledged in the final Convention Booklet.

Welcome to our Summer Student Nikita Barsouke we have him for an 8-week assignment courtesy of Employment and Social Development Canada Summer Jobs Programme. Nikita is patient and knowledgeable, demonstrating multiple ways to complete tasks. This is the Summer of learning. I have attended workshops hosted by Connected Canadians they are a national digital charity organization who promote digital literacy skills amongst Seniors. Their presenters are all volunteers, the workshops are free, and I found them to be very informative and easy to understand. There will be more information to follow.

My thoughts and prayers go out to the families who lost members in the Air India crash and to the victims of war and to those affected by the wildfires.

As we move forward, our focus remains on advocating for the rights and well-being of seniors across Canada. We continue to engage with policymakers and community leaders to ensure that the voices of pensioners are heard loud and clear. Your unwavering support empowers us to champion causes like affordable healthcare, equitable access to housing, and financial security for seniors. Together, we are building a society where the dignity and contributions of our elders are celebrated and safeguarded.





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

Now the election cycle is complete there is a plan for moving forward with the newly elected Canadian leadership. One of the election's urgent issues concerns affordability of housing in many regions of Canada.

Our newly elected Prime Minister Mark Carney unveiled his housing policy recently to double the number of homes built annually in Canada to nearly 500,000, he vowed to "build faster, build smarter and to build more affordably".

NPF members are interested in these projected numbers, particularly how the housing units will be built to order from Canadian modular and prefabricated home builders to "create sustained demand". In parts of Canada with shorter timeframes to build due to weather, this may indeed speed up housing built by using prefabricated units.

The greater concern is 'deeply affordable' housing which is to be achieved by a mix of grants and loans of \$4 billion directed into long-term, fixed-rate financing for affordable homes. Another \$6 billion is for building "affordable housing, supportive housing, Indigenous housing and shelters". (from CBC news May 31st, 2025)

The homelessness reduction targets in each province and territory will improve the encampment issues in many communities by providing "housing-first investments". Mr. Carney also proposes a boost to the Housing Accelerator Fund to speed up approval timelines and publicly report on its progress. Also, the GST will be removed on the purchase of a home under \$1 million for first-time buyers.

Some good news- coming in June is Intergenerational Day for Canada [www.intergenerational.ca](http://www.intergenerational.ca) which brings awareness to the wide range of physical health and mental health benefits that arise when older adults, children and youth are respectfully connected.

**World Elder Abuse Day** is also in June so let's be thoughtful of measures which help our elders be protected from the various forms of abuse which they may be subjected to, in order that Canadians may age with dignity, by nurturing empathy, and combatting ageist attitudes. [www.elderabuseawareness.com](http://www.elderabuseawareness.com)

### JOIN CCAA TODAY AT NO COST!

Our Vision: A Canada Free of Ageism Against Older Persons  
Every person deserves to be treated with dignity, respect and fairness - no matter their age. When you join CCAA, you join a coalition of like-minded individuals and organizations united in the fight to end ageism. Ready to make the world more age-inclusive? Sign up as an Affiliate Member now and tell your friends! <https://ccaageism.ca/join/>





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

Not exactly a wrestling match, but rather, a war of words. In May, the CPPIB announced the fiscal year end (March 31st, 2025) investment performance numbers. 9.3% increase in assets, 10-year average return each year = 8.3% and an accumulated total of \$714.4 Billion in the fund. This was an increase of \$82.1 Billion in 1 year alone!

The CPPIB has only been in existence since 1999 and has increased the value of the fund by \$492.1 Billion, achieving increases in 25 of the 26 years. It should also be noted that on-line criticism of the CPP (not Coyne) claims that the Federal Government takes money out of our CPP. This is not only a falsehood (aka a lie), but the Feds are prohibited at law from such action. Further, a strong consensus from the provinces is mandatory for any amendments.

Coupled with our employers, we pay for the contributions to the CPP. Since 1999, the CPPIB has increased the fund by \$492.1 billion, which constitutes 70% of the total fund. This is what the CPPIB does and has accomplished for our retirement security. All of this is "net" or after paying expenses of the CPPIB staff and other costs. The result is that the CPP is solvent for the next 75 years: this defined CPP pension benefit is guaranteed for generations. Our children and grandchildren will be well served by our CPP.

Coyne claims the CPPIB is overstaffed, overpaid, and underperforming in investment returns compared to market potential. Coyne does not describe a critical factor in prudent handling of the financial assets of the fund; that being risk management. This adds to the careful financial analysis of any potential equity under consideration for purchase.

All investment managers must take risk factors into account in their decisions. This cannot be done in a reckless fashion. The CPPIB may seem overly cautious, but how would you manage your money? CPPIB has carefully managed the risk/reward balance, despite missing out on potentially higher returns as claimed by Coyne. Judgement call at best.

Risk management requires expert staff; especially when studying securities around the world. The staff has not grown in the past 2 years despite over \$125 Billion added to the fund in that same period and in need of investment decisions. In addition, yes, investment experts earn a good income. They would leave the CPPIB for the private sector if the compensation received was not competitive. That is the cost of managing billions of our money.

Beyond the numbers cited above, how does the CPPIB stack up against the other national pension plans? 1st - unmatched - in the G-7 for solvency. 2nd highest return percentage amongst 25 largest national plans over the past 10 years. Now it is on track to hit 1 trillion \$ by 2030 according to the latest projections.

CPP is a critical pillar of our retirement system (along with OAS, private savings, and company pension plans). There are those that want you to feel lousy about the CPP. It is your savings, for your future income. Get the facts, not opinions, before passing judgement.

### Dear NPF Members & Affiliates:

Please exercise caution when responding to emails or communications that appear to come from NPF or any other organization. Always verify both the sender's name and email address to ensure your response is going to the intended recipient. We have recently seen many cases of individuals impersonating members of the NPF Executive. Please stay vigilant.

## NPF Executive Attends Congress of Union Retirees of Canada Convention 2025

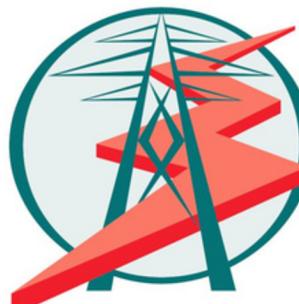


**NPF Executive** | L-R: Peter Johnston, Dave Shier, Trish McAuliffe, Barry Thorsteinson



L-R: Michael MacIsaac (Pres., CURC), Fred Dougan (Pres., OFUR), Charlie Angus, Trish McAuliffe

## The PWU Retired Workers' Chapter (RWC)



POWER WORKER'S UNION  
**RETIRED  
WORKERS'  
CHAPTER**

The PWU Retirees Chapter is based in Toronto and serves members who have retired from jobs in all facets of the Electrical Power Industry (public & private) across Ontario. Our role is to:

- To be the collective voice of PWU retired members.
- To provide our members with information and updates that will and may affect them via bulletins and newsletters.
- To be a watchdog on Pension and benefit issues.

We conduct annual RWC membership meetings at different locations across Ontario each year. In 2025 we will meet members in the vicinity of North Bay, Timmins, Sudbury, London, Sarnia, & Niagara Falls.

Visit our website at <https://www.pwu-rwc.ca/> Contact us at [rwc@pwu.ca](mailto:rwc@pwu.ca)



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

Greetings fellow N.P.F. Members:

Summer has finally arrived and now we can enjoy the great outdoors. Please remember to apply some sun block and to stay hydrated during extremely hot days. Federal elections are now behind us, and now the hard work begins. Prime Minister Mark Carney and the Liberal Party will form the government. I do have to say that when he appointed a new cabinet, that he may not be completely serious about Seniors issues. He decided to appoint Stephanie McLean Secretary of State for Seniors. In my opinion I truly hope she is given the same power as the former Minister of Seniors. I look forward to meeting and engaging with her on much of our unfinished business and new concerns.

Seniors, Pensioners, and all Retirees are now caught up in the Political Trade War caused by Tariffs imposed on Canada by the United States Government. This is driving up living costs for many Canadians.

Everyone on the Executive of the National Pensioners Federation, has been working very hard over the past few months. I would like to personally thank Trish, Barb, Mary, Barry, Dave and Wayne for their support, dedication and guidance. It has been a pleasure working with all of them and building a strong future for the N.P.F. I have learned a lot from these folks and look forward to continued growth in the future.

Over the summer we will still be engaging with Seniors and Pensioners issues. I along with Trish will be attending the Congress of Union Retirees (CURC) Convention and the Unifor Retired Workers Council, where Mary will also join us. Wayne, Dave and Barry are working on cleaning up our By-laws and Constitution for our upcoming Convention in October and Barb has her hands full with housing issues.

In closing I would like to say that the past two years as your 3rd Vice President has been educational, eye opening and rewarding. Pensioners from coast to coast have a lot of similar issues as well as some that are regionally specific. I thank you all for being involved and vocal on what matters, and our fight will never end. It has been a pleasure to meet, engage and speak with many of our members. I hope to see you all at our convention in Richmond B.C. On October 5th to October 7th. Stay safe and healthy during the summer months and always remember the success of the National Pensioners Federation is because of your support.

### Apply for the Canada Disability Benefit

The Canada Disability Benefit provides financial support of up to \$200 per month to eligible people with disabilities with low income. Individuals must be between 18 and 64 years old. It is administered by ServiceCanada and represents a significant step forward in addressing financial barriers faced by many people with disabilities. The first month of eligibility is June 2025, with payments beginning in July 2025 for applications received and approved by June 30, 2025.

More info: <https://www.canada.ca/.../canada-disability-benefit.html>



## Recording Secretary's Report - Wayne Omardeen

Greetings fellow Retirees:

As the latest edition of the NPF Newsletter is getting ready for print, the weather in Ontario is shaping up to what will hopefully be a glorious summer. As the newest member of the NPF Board, this is the first time I have had the opportunity to introduce myself to the membership and hopefully will not be the last. My name is Wayne and I have been appointed to fill in as the interim secretary for the Board. After seeing all the things that the NPF is working on, and working towards, I hope that I will be able to assist in making these goals a reality for all of us.

So who am I and what are my plans? I have been retired now for the past 6 years and am the elected president for the Police Pensioners Association of Ontario, PPAO. If you are retired from a law enforcement agency in Ontario, and have never heard of us, take a visit at [www.ppaoc.ca](http://www.ppaoc.ca), to learn a little more. I have sat on this board for the last 5 years, and I also sit on 2 other volunteer boards, and assist with another. For anyone who has had a taste of union or association work, you will know that it gets into your blood, the desire to "know things" and to have an opportunity with shaping policy and action for the future is quite satisfying and rewarding. When I am not volunteering somewhere, I love to spend time with my family, travelling, watching CFL and playing golf.

I look forward to seeing and meeting some of you at our biennial convention in Richmond in October, but if you are unable to attend and wish to ask me any questions, please feel free to reach out. To you and yours, have a wonderful and safe summer.

**Nearly half of national public pension plan is invested in U.S. — and only 12% in Canada — CBC News**

Statements made by NPF's President on this topic are included in the article.

LEARN MORE

QR code

The National Pensioners Federation continues to advocate for its membership. Trish McAuliffe, President of NPF, made a statement in an interview to CBC News regarding only 12% of CPP being invested into Canada:

"We love nothing better than to see great investments here [in Canada].... investments in infrastructure, hospitals. Things that will benefit our age demographic but also our community at large," she said.

She noted that the federation participates in stakeholder meetings with the Canada Pension Plan Investment Board (CPPIB), and although discussions are still in the early stages, the topic is expected to be raised at NPF's upcoming convention in October.

"We're hopeful ... that they're going to make the right decisions," she said, "but make no mistake — people are watching."



## Health Committee Report - Kathleen Jamieson

### **Choosing life or death from early diagnosis and treatment of cancer?**

The recent news that former 82 year old former US President Biden had prostate cancer that had already spread to the bone was a topic of interest for some members of my family when I visited them in the US this month. Three of my family are cancer researchers and one specializes in researching prostate cancer.

They wondered whether Biden got the PSA blood test that can show prostate cancer in its early stages or whether he concealed an earlier diagnosis in 2024 for political reasons. Another reason discussed was that the PSA test is not recommended by physicians for older men (70 years and older in Canada and 70 or 75 in the US.) I also see that the small cost of a PSA test after 70 years is not covered by the health care system at least in BC where I live.

In Canada, prostate cancer is the most common type of cancer among Canadian men (Statistics Canada: 2021) and a leading cause of death. In addition, the evidence is that many men die with undiagnosed prostate cancer so the rate is likely higher. Statistics Canada also finds that one in 4 deaths of Canadians younger than 75 years are from preventable or treatable causes and that the rate is 19% higher for men than women.

So the question arises: Are Canadian men not getting the early diagnosis and treatment they need for prostate cancer or are they avoiding diagnosis?

The published medical reasons for physicians to not recommend the PSA test for older men are contradictory, patronizing, ageist and harmful. If Canadian men and their families value their lives, they need to get this age limit for the PSA test changed.

### **Patient Advocates File Formal Complaints from 50 Patients, Call for Urgent Action to Stop Illegal Fees in Private Clinics**

**Sign a Petition** to the House of Commons, the Prime Minister & the Minister of Health

**Sign an open letter** to the Federal Minister of Health and the Ontario Minister of Health

**READ MORE IN THE DESCRIPTION AND ON THE NPF BLOG**

NPF is Proud To Take Part in Ontario Health Coalition's Call To Action



Open letters, petitions, press conference and other information available here:



NPF.CA

## Endorse NPF's Calling for a Stand-Alone Ministry for Seniors

Share your letter to [admin@npfmail.ca](mailto:admin@npfmail.ca)



June 20, 2025

The Right Honourable Mark Carney  
Office of the Prime Minister  
80 Wellington Street, Ottawa, Ontario K1A 0A2

### **Re: Appoint a Federal Minister for Older Persons (Seniors)**

Dear Prime Minister Carney:

The National Pensioners Federation wishes to express its profound disappointment and concern following your government's decision to eliminate the standalone Minister of Seniors position in the recently announced cabinet.

As the voice of Canadian retirees, representing nearly 1 million members in 340 member organizations, we are deeply concerned about the downgrading of this portfolio to a Secretary of State position.

We request for the federal government to establish a Cabinet-level Minister with sustained funding and authority, with a mandate to champion the rights, inclusion, and leadership of older Canadians—across all sectors and ministries.

We had lobbied for many years to achieve a stand-alone Minister for Seniors and finally The Right Honourable Prime Minister Justin Trudeau appointed a Minister for Seniors who then carried a dual portfolio. This was not ideal, but it moved us in the right direction. We had built foundational relationships with each newly appointed Minister (Tassi, Khera, O'Regan and Johnson) providing us key opportunities to engage and meet in person on key priorities.

While we look forward to working with the Honorable Stephanie McLean, we also recognize the importance of having our voice at the Cabinet table. A voice and supportive lens that represents nearly one quarter of Canada's population of Older Persons. We join in this request with many other noted National and Provincial Seniors Organizations across Canada and kindly ask for a reply to this matter.

Yours sincerely,

**Trish McAuliffe**  
**President, National Pensioners Federation**

# The Alberta Mountain Horse, A Beloved National Treasure is in Danger (*front cover story*)

My life-long love of horses started about 60 years ago reading horsey books like Marguerite Henry's "Misty of Chincoteague" and Walter Farley's "Black Stallion". As a retiree, this passion has translated into my love of the Alberta "wildies" who inhabit the heavily logged and mined foothills of Alberta's Rocky Mountains. It is fuelled by their rugged beauty, their heroic survival skills, their social ties with their bandmates, the bravery and fierceness of the stallions and the devotion of the mares to their foals. The "wildies" are controversial. The official position of the Alberta Government is that these horses are "feral": a collection of various domestic horses that have been turned loose. As such, they are considered an "invasive species" and not offered any form of protection.

However, genetic studies have found many of the wildies are descendants of the Spanish-Iberian horses that were introduced to Alberta by indigenous peoples in the 1600's. Although their pedigree does include horses turned loose early in the century after they were no longer needed, there have been wild horses in the foothills for over 400 years and they can hardly be termed "feral."

They have recently been named a unique equine species, "The Alberta Mountain Horse" by wild horse advocates who closely observe and photograph these bands, giving names to the individuals.

The government says the number of wild horses is growing rapidly. This is declared nonsense by the advocacy group "Help Alberta Wildies Society (H.A.W.S.). While the government states this is because the horses have no predators, H.A.W.S. has demonstrated conclusively that the wild horses face predation from wolves, cougars, grizzlies and black bears. Along with winter starvation in some years, illegal hunting, road casualties and injuries from the harsh terrain they navigate, H.A.W.S. knows the population is declining somewhat, from doing detailed and accurate aerial surveys. The numbers are very low at about 1500 in total. Only about 10% of the foals born each year survive.

Despite sound evidence to the contrary, the Alberta government is saying that some of the horses need to be removed to reduce over grazing and destruction of rangeland.

*continued from previous page.*

They plan to remove a number of stallions and dart some of the mares with a controversial contraceptive drug that will prevent the mares from foaling for a number of years. The planned cull puts the Alberta Wild Horse on the path to extinction, states H.A.W.S. president Darry Glover, aged 72, who volunteers full time (with double overtime, due to the present crisis) to protect the wildies.

As Glover clarifies, this is simply about “who gets to eat the grass”. Some ranchers who graze upwards of 8000 cattle on our public lands in summer time, want to keep it all for their cattle. They are pressuring the government to rid the land of these horses. There is a storm of opposition growing to the government’s plans.

*If you would like to learn more about this sensitive topic, please read the excellent scientific report issued by Zoocheck, which counters the government’s flawed Feral Horse Management Framework. Help Alberta Wildies Society, run entirely by volunteers, has an excellent Facebook page. Consider sending an email to Minister Todd Loewen (FP.minister@gov.ab.ca). Consider making a donation to the H.A.W.S. The Alberta Mountain Horse is spiritually significant to indigenous people, a part of Alberta’s storied cultural heritage and treasured by people across Canada.*



## **RETIREES CHAPTER**

*Serving Ford Windsor Retired  
Members Since 1966*

*Unifor Local 200 Retired Workers  
Salutes The National Pensioners  
Federation*

*“Retired from the Job, Not the  
Fight”*

**JIM MITCHELL, Chairperson**  
**PAM STRONG, Vice-Chairperson**  
**MIKE LEPINE, Financial Secretary**

**JOHN GRAY, Recording Secretary**  
**BRIAN WILLIAMS, Guide**  
**HEATHER BRUNELLE, Sgt-At-Arms**

***Local 200 is an amalgamated local, Comprised of eight (8) units, including  
Diageo, Leadec, Penske, Goodwill Industry, Plains Midstream Canada –  
(Sarnia/Windsor Facility) and Pelee Island Winery***



Some medications can make you drowsy, reduce your ability to concentrate, and slow your reaction time. This can impair your ability to adopt safe behaviours in period of extreme heat, such as drinking water or staying cool. For example:

- Anti-anxiety medications or medications for insomnia such as benzodiazepines (e.g. lorazepam or oxazepam).
- Some nerve pain medications (e.g. pregabalin, gabapentin).
- Opioid pain medications (e.g. morphine, codeine).
- Medications that can increase your risk

Some medications impair the body's ability to produce sweat, which is essential for cooling off when it's hot out. For example:

- Beta blockers (e.g. metoprolol or bisoprolol), which are medications used for certain heart conditions and for treating high blood pressure.
- Decongestants such as pseudoephedrine, an active ingredient in cold medications that are available off the shelf.
- Anticholinergic medications, which include some off-the-shelf allergy medications (e.g. diphenhydramine or Benadryl®), off-the-shelf sleeping pills (e.g. Nytol®), medications used to treat urinary incontinence (e.g. oxybutynine), and some antidepressants (e.g. amitriptyline or nortriptyline).
- Click here to learn more about anticholinergic medications.

Some medications can make you dehydrated. For example:

- Diuretics (e.g. hydrochlorothiazide or furosemide), laxatives (e.g. Senokot®) or some diabetes medications (e.g. Invokana® or Jardiance®), which increase the elimination of bodily fluids through urine or stool.
- Some antidepressants (e.g. fluoxetine or venlafaxine) cause excessive sweating, which can lead to dehydration.

Some medications can increase your body temperature. For example:

- Antipsychotic medications, such as olanzapine or quetiapine.
- Stimulant medications for attention disorders, such as Ritalin® or Adderall®.

It's important to stay safe! Find out if your medication might be making you more sensitive to heat in this useful article ([click here to access](#)), and how you can protect your health this summer by preparing an action plan with a health care professional.

Read the full article here: [deprescribingnetwork.ca/blog/medications-and-heat](http://deprescribingnetwork.ca/blog/medications-and-heat)

## Tackling Taxation Discrimination Against Single Older People

Another view on affordability: Promoting fairness for Single-Income Individuals in Canada: Tackling Taxation Discrimination against Single Older People.

As Canada's population ages, a growing number of older adults—many of whom are single—are finding themselves at a financial disadvantage, not because of poor planning or lack of responsibility, but because of systemic inequities built into our tax policies. Single seniors have carried a disproportionate tax burden for too long compared to their coupled counterparts, despite having similar or fewer resources. It's time we name this for what it is: **taxation discrimination**.

Single older Canadians 65+ no matter their marital status on fixed incomes, and no one to share expenses with cannot use benefits for tax breaks accorded to their married counterparts yet they have the same living expenses. Their total income might be the same, yet they are not entitled to the same tax breaks as their married counterparts. Single seniors pay proportionally more in income tax than couples with the same combined total income

Promoting tax fairness for single seniors isn't about asking for more—it's about asking for **equal treatment**. As we strive for a more inclusive society, we must ensure that our tax system doesn't penalize people for aging alone.

Single Seniors for Tax Fairness (SSTF) is not advocating for changes to any tax advantages that senior couples receive.

Single Seniors for Tax Fairness (SSTF), and like-minded organizations are advocating for:

- **a tax provision for single seniors** to offset the considerable reduction in tax payable by couples applying pension income splitting.
- **a new single senior non-refundable tax credit** equivalent to half of the personal amount for the applicable taxation year.
- **An increase to the pension income amount** from 2,000 to 3,000 for single seniors.
- **An increase to the income claw back thresholds** for Old Age Security and the age-amount non-refundable tax credit for single seniors.
- **An amendment to the tax treatment of registered plan proceeds** on the death of a single senior to allow a tax-deferred rollover to any beneficiary (regardless of relationship to the deceased) with the proviso that the proceeds be paid out, and taxable to that beneficiary, over a maximum of ten (10) years.

Every senior deserves to age with dignity, security, and fairness, regardless of their marital status.

*Submitted by: Elizabeth Brown*

*Website: [singleseniorsfortaxfairness.com/more-info](http://singleseniorsfortaxfairness.com/more-info)*

# 78th NPF Biennial Convention

October 5th - 7th 2025

Airport Executive Hotel, Richmond British Columbia

7311 Westminster Hwy, Richmond, BC V6X 1A3

This year's theme: **“Equity in Ageing: Improving Access”**

The convention will provide a valuable forum for affiliate leadership delegates, member partners, and advocates to engage in meaningful dialogue, exchange knowledge, and explore innovative approaches to age-inclusive policies and programs.

## Hotel Room Reservation: (604) 278-5555

Group Code NPF105806 - book before 25th August, 2025

Reserved Rate: \$219.00 plus tax (There are a limited no. of King Suites at \$249.00 + HST Buffet Breakfast and Airport Shuttles are included)

**Convention details can be found on NPF's website. Details include:**

- Registration Form (early registrations appreciated)
- Convention Call Letter
- Agenda
- Resolution Template
- 2023 Convention Documents

**NOTICE OF RESOLUTION DEADLINE Extended to:  
July 11, 2025**



**Confirm registration by:**

- E-Transfer Payment to mary.forbes@npfmail.ca
- Mail cheque to National Pensioners Federation, 3085 Osbourne Rd., Mississauga, ON L5L3W3

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



## Stronger Together: Uniting Voices for Senior Advocacy

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



Join us online! Simply scan the QR code to access our membership form and become part of our community today.



## ANNUAL MEMBERSHIP SUBSCRIPTION

### **Individual OR Clubs / Group Includes:**

- **MembershipCard**
- **1 Year 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:

Postal Code:

City:

Email Address:

Province:

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

## COSCO BC: Time to Celebrate the Contributions of Older Adults

We've all heard someone say: "Now that I am older, with grey hair, I have become invisible." This is often the way society perceives us, and this is ageism. It's time to turn this belief upside down and change the way the world views us. Let's not permit ourselves to be overlooked: instead, let us value and celebrate the many contributions we older folk make to our families and communities.

First, acknowledge the huge amount of volunteer labour we give freely to keep many community organizations alive. Let us value the many hours of caregiving we do for grandchildren, for elderly parents living to age 90 or beyond, and for other extended family members and loved ones. This unpaid labour, freely given, contributes billions of uncounted dollars to our economy.

Second, let us also value the many seniors' organizations, which contribute so much to keep us older adults socially connected. These organizations provide essential information about changes, programs, and services offered by governments, non-profit organizations, and businesses to keep our bodies, homes, and communities in good working order.

Current projects: Collaboration with the SFU Gerontology Centre on the Connect! Age research project (includes several COSCO member groups), aims to identify ways how seniors' centers and groups can reduce social isolation. Our contribution to the CCAA has influenced the UN Human Rights Council in Geneva to agree to draft a UN Convention on the Rights of Older Persons. For the snap Federal Election, we distributed an Election Special for the COSCO News. We've also just presented our recommendations to the BC Government Finance Committee for the 2026 Budget Consultation.

Our voices are heard through campaigns. We joined rallies with the BC General Employees Union and the BC Health Coalition to demand better working conditions for workers at Life Labs, a company now owned by a foreign corporation. COSCO actively contributes to the campaign to insource HandyDART program – a form of paratransport – into Translink and to better coordinate service for the rest of the province. We are advocating with a coalition of partners for vacancy control to support more affordable rents. Thankfully we are seeing some recognition that the input of older adults is important.

COSCO BC members have shared their experiences with telecom companies to the CRTC (Canadian Radio-television and Telecommunications Commission). We participated in Focus Groups with the National Institute of Aging on Ageing in the Right Place. We were invited to the BC budget lockup in Victoria in early March and to an announcement by Housing Minister Ravi Kahlon regarding increases in rent subsidies for the SAFER program (Shelter Aid to Elderly Renters).

You are invited to our COSCO conference on October 3-5, followed by the National Pensioners' Federation convention October 6 & 7, both held in Richmond where issues important to seniors will be discussed and debated. Please visit our website at <https://coscobc.org/conference/> to register! Adapted from an article that first appeared in the COSCO News.

*Leslie Gaudette, President, Council of Senior Citizens' Organizations of BC (COSCO BC)*

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

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

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

**Mary Forbes**

3085 Osbourne Road,  
Mississauga ON  
L5L 3W3

**Mail to:**