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NPF

NEWSLETTER

National Pensioners Federation



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National Pensioners Federation

NPF EXECUTIVE - 2023-2025



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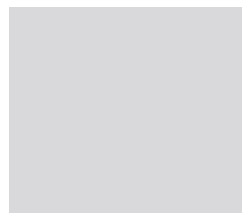
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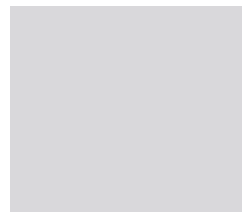
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To the Readers, All editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor. Statements and opinions expressed do not represent the official 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. Thank you Maria Pinto for her assistance.

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PRESIDENT'S REPORT - Trish McAuliffe

Greetings NPF Supporters,

It's always a wonderful experience to report to you and hear your feedback on our advocacy direction and progress. Your active participation online—through social media and our website—has kept us closely connected and well-informed. Thank you for following, engaging, and sharing your insights. Your continued support plays a crucial role in strengthening our collective efforts for positive change.

Although writing this report has been challenging due to the ongoing revelations and concerns on behalf of seniors across Canada, this year has brought heavy workloads, shifting government policies, and surprising election outcomes, all of which have made advocacy efforts demanding.

At the recent NPF Affiliate Advisory meeting, we discussed consolidating our federal election priorities. While the Liberal-NDP Pact brought some benefits for Canadians, including seniors, there were notable shortcomings. Retirees with some paid benefits but low pension income face barriers accessing the Dental Care Plan, and the OAS increase for those 74+ still remains a questionable action in dividing our economic realities. Additionally, the announced \$250 economic allowance failed to reach those most in need. It's clear that government ministries need to refocus on prudent policies and shift toward a stand-alone Ministry for Seniors.

In the New Year the NPF will engage in a virtual roundtable with the CRTC to discuss challenges seniors face with telecom services, and we invite members to share their experiences with us before February 10th. Additionally, we submitted our brief to the Department of Finance Canada on banking and financial fraud policy, focusing on consumer protection. We encourage members to continue sharing their concerns with us as the department has promised to keep this communication open for us.

NPF is interested in broadening coalition work to get Pharma Care across the finish line before the next election. The successful support of The Pharmacare Act, Bill C64, requires urgent action to get provinces to sign on. We hope to hear more from participating at the Canadian Health Coalition Assembly & Lobby in early 2025.

Our 2024 New Horizons Grant Project, "Ageism, Social Inclusion, and Intergenerational Solidarity," is now available for review on our new website. Partnering with the Canadian Coalition Against Ageism (CCAA), we are working to combat ageism and promote awareness through educational campaigns. We also held an Engagement Forum with 50 organizations to identify key actions for addressing ageism in healthcare and society.

At the 2024 Canadian Association of Gerontology conference held in Edmonton, we were honored to present a workshop on the role of seniors' organizations as agents of change in strengthening laws and policies related to the human rights of older Canadians. Special thanks to Leslie Gaudette and Kathleen Jamieson for their invaluable contributions to this effort.

This year was full of advocacy efforts, partnerships, and progress. I'm proud of our achievements and excited for the upcoming 2025 NPF Convention. Till then, have a healthy and happy holiday season and a prosperous New Year!

Bill C-284 – AN ACT TO ESTABLISH A NATIONAL STRATEGY FOR EYECARE

RECEIVED ROYAL ASSENT - “After many years, Canada will have a national strategy that will focus on preventing blindness, improving eyesight and providing accessible eye care for all Canadians.” – Hon. Judy Sgro MP for Humber River – Black Creek

Eye diseases affect millions of Canadians, impacting their quality of life and overall health outcomes. The National Strategy for Eye Care will address various forms of eye diseases, including macular degeneration, cataracts, glaucoma, and diabetic retinopathy. The National Strategy for Eye Care will also take into consideration existing frameworks, strategies, and best practices in eye health, particularly those focused on reducing health inequalities. By integrating these considerations, the strategy aims to provide equitable access to eye care services across Canada. aims at improving the prevention, treatment, and rehabilitation of eye diseases for all Canadians. This strategic initiative will be developed in consultation with provincial and territorial health representatives, Indigenous groups, and other key stakeholders to ensure comprehensive support for eye health across the country.

<https://www.parl.ca/DocumentViewer/en/44-1/bill/C-284/royal-assent>

New reports published by the Federal/Provincial/Territorial (FPT) Ministers Responsible for Seniors Forum are now available.

We invite you to read these reports and share them within your network.

National Seniors Forum Report 2024

<https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial.html>

Consultations on the Social and Economic Impacts of Ageism in Canada: “What We Heard” Report summarizes input received from across Canada in 2022 from the FPT Seniors Forum-led roundtable consultations and stakeholder-led consultations and the ageism questionnaire.

<https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/reports/consultation-ageism-what-we-heard.html>

Preventing and Responding to the Mistreatment of Older Adults: Gaps and Challenges Exposed During the Pandemic, summarizes the results of a comprehensive literature review and survey responses from 249 stakeholders across Canada on the key gaps and challenges related to mistreatment prevention and response exposed during the pandemic.

<https://www.canada.ca/en/employment-social-development/corporate/seniors-forum-federal-provincial-territorial/reports/covid19-mistreatment-seniors.html>



NPF TREASURER'S REPORT - Mary Forbes

I trust you are all well. Winter is fast approaching, Political Parties are gearing up for elections, promising all kinds of wonderful things. Lump sums to certain Groups and still ignoring the real needs. Access to affordable housing, access to healthcare on a timely basis. In Ontario we can now buy beer and wine in the gas station, there is a vape or a cannabis shop practically on every corner and people cannot find a doctor? Something is far wrong with this picture. We must continue to voice out opinions especially at the ballot box.

Here at the National Pensioners Federation, we have had a very busy year. We are in the final stages of upgrading our systems and we are looking at obtaining another grant so that we can follow up on our Ageism, Social Inclusion project. Our finances are in reasonably good shape, and please take notice that NPF 2025 Affiliation dues are coming due. And, save the date for the 2025 Convention which will take place on October 6th and 7th, 2025 at the Airport Executive Hotel, Richmond BC. We will be sending out more details soon. If there is any change in your contact information let me know.

Coburg, (Northumberland County) Ontario is a small town located east of Toronto several Health and Service Organizations have sent a letter to Coburg Town Council asking them to issue a license allowing Northumberland County to allow them to open a new shelter and warming hub in the area so that People in need have a safe, warm place to stay. Apparently, Coburg has a By-law which places great financial pressure, infringes on the human rights of people in need and prevents emergency housing services in the area. The response from the Mayor of Coburg is lobbying to see this type of by-law in other communities.

He wants to discuss the Town's Emergency Care Establishment Bylaw and its necessity in the absence of provincial standards governing establishments, establishments that will help people and with the Ministry of Health he wants to present a motion the town made supporting involuntary care for individuals with severe mental health and addiction issues. Selfish is not the word, obviously he does not want this type of establishment in his neck of the woods. He has never discussed the need for lobbying for financial support for housing and for better income support. Beware, once the idea is out there, others may follow suit.

Have a safe and healthy winter and I wish you all very best wishes for the upcoming Season and for 2025.

1ST VICE PRESIDENT'S REPORT - Barb Mikulec

National concerns - A time for action!

The federal election seems closer as parties are organizing their priorities. One of the main issues facing all Canadians is our housing, especially for seniors as their needs and desires shift with the reality of aging.

Older buildings are being taken down for sleek new ones with accompanying high cost or rent, with a 'missing middle' of suitable, affordable and accessible units. The concerns reach Canadians in all provinces/territories and especially rural areas where services such as transportation and social community centers/health centers are desired to be close enough for interactions.

Some urban areas are reaching crisis levels of cost for ever-smaller units or ultra-modern amenity rich condos with stratospheric cost. The crux of the matter is our senior population is aging and needs: affordable, available and accessible housing, close to services.

Homelessness is increasing. The 'homeless count' continues to rise, with an urgent realization that more of those in core housing need are seniors, usually counted as over the age of 55.

Homelessness is a national disaster, and Canada marked its National Housing Day to raise awareness about housing issues.

Politicians are now sounding the alarm, and some provinces/ territories are responding to their citizens' pleas for measures to retain senior friendly units, supporting the co-ops for continued lower cost housing, or at least some units more reasonable in rent.

The federal government took on a bigger role in housing in Canada. Historically at the end of the Second World War it established the Canada Mortgage and Housing Corporation to help people get into home ownership, and many people had part of their mortgage directly from the federal government. CMHC began to create a diverse supply of housing, partnering with provinces and cities to build more homes.

By 1970 there were 45,000 homes built that year, the highest yearly number, but paying for one in four homes for public housing was expensive. CMHC boosted the supply of market rental housing through federal loans and tax incentive programs to encourage apartments, some with an affordability requirement.

Funding for non-profits and new co-ops grew with union activism and supply peaked in 1980 with about 35,000 homes built. However, the funding changed through austerity in the federal government budgets. Housing spending was not as great a focus as in earlier years. Low-income people always need housing help from governments and may be on the verge of homelessness.

Strong advocacy is needed to make housing a priority for all political candidates. Let's hope our serious concerns for all Canadians to have a home become reality.

2ND VICE PRESIDENT'S REPORT - Barry Thorsteinson

Ombudsman for Banking Services and Investments (OBSI)

NPF has started to participate in the discussion and reporting on OBSI activities. On November 28th I attended an online reporting to consumer groups of OBSI activities so far in 2024. Firstly, this Ombudsman office is now - in 2024 - the sole external complaints body for consumers, (often seniors), and their complaints with federally chartered banks and a very long list of Investment firms.

It should be noted that if one has a complaint (e.g. credit card or bank account issues) one must first try to resolve it with the relevant institution. There is usually an escalation mechanism that is also best to undergo prior to a complaint going to OBSI. This process adds to the facts available from both sides and may resolve the matter before going to OBSI.

OBSI does not have binding authority to order a given conclusion. After investigation, OBSI renders a recommendation for the complainant or the firm (or both) to settle. The investigation and recommendation are done by financial professionals and their conclusion usually carries persuasive weight to accept the recommendation. The staff at OBSI do not work for the banks, they are independent.

Should a bank not accept a recommendation and implement the conclusion, OBSI can then proceed to publicize the nature of the complaint as well as naming the defiant institution. This adds pressure for the bank to accept the outcome. This is like the CCTS for complaints versus the billing practices of our beloved telecoms. Just google CCTS for this agency. OBSI does not identify the complainant in published files.

This late November call had mostly statistical numbers on the total number of cases, cases resolved, etc. I was disappointed that there was little to no information on the specific types of cases that were successfully processed in favour of the complainants. It would be useful for those filing complaints if there was a compendium of case topics and corresponding outcomes, with due recognition that not all such topics have identical underlying facts. Officially, all complaints are addressed in a case-by-case basis.

One should be aware of the timelines involved: 56 days to file a complaint with the bank and 180 days to file with OBSI after exhausting the escalation level(s) therein. The OBSI (www.obsi.ca) website has considerable information and a complaint form online. OBSI can also be reached at 1-888- 451-4519 or email: ombudsman@obsi.com. Seniors should make use of this option if an improper fee or shady maneuver has left them poorer.

Government of Canada Benefits Finder

The Benefits Finder is a tool that can help you find Benefits and Services that you may be eligible to receive. It asks a few questions and uses your answers to search.

Click: <https://benefitsfinder.services.gc.ca/hm?GoCTemplateCulture=en-CA>

3RD VICE PRESIDENT'S REPORT - Peter Johnston

As 2024 draws to a close we need to reflect on the past year and the challenges ahead in 2025. Let us begin with the past year and reflect. Housing affordability has not improved over the past year, the situation has only become more critical in most areas of Canada. There are several reasons for this but the lack of action by the Federal and Provincial Governments has done nothing to fix the problem and they continue to ignore the finding of a real resolve. Band-Aid solutions are not the answer. Seniors and Retirees cannot afford rent on their meager CPP and OAS Pensions.

Healthcare continues to erode in all Provinces and Territories. The Federal Government has not done anything in the past year to improve the health care shortage in our country. They have left it up to the Provinces and Territories to manage on their own. This has created the ability for a flood of privately-owned for-profit Clinics to open. This puts a major strain on our public healthcare system and forces the closure of many emergency Rooms and Hospitals. It is estimated that over 6 million Canadians have no access to a Family Doctor.

Pensions for all Canadians have only increased slightly, making it unaffordable to survive on CPP and OAS alone. Over the past year many Retirees and Seniors have had to give up their independence and move in with family and friends due to the continual increase in rent, food, medications, and healthcare. Strikes and Lockouts have plagued our country over the past year as Workers and Retirees try to fight for improvements to help them and their families survive. Over 61% of workers fear they cannot save up enough money to be able to retire at age 65 and stress over the fact of losing everything when they do retire. Also staggering is that 52% of Retirees in Canada now say they are falling behind spending what savings they have accumulated along with their pensions.

This leaves a bleak picture of what the future holds for the next generation of retirees. The time to demand improvements is now. Shortage of Food in the Food Banks is of great concern to all Canadians. In the past 5 years many more Seniors and all Canadians alike are becoming more dependent on the need for food bank services. Visits to the Food banks have more than doubled in the past 5 years and is up again this year by another 6% over last year's numbers. Food Banks are concerned that they cannot keep up with the need. CTV News reported that over 2 million Canadians visit a food bank each month. The Federal Government needs to stop the price gouging by Grocery Retailers and make necessities affordable to all Canadians. This situation has had a drastic effect on the health and well-being of the Aged Population and all Canadians citizens.

Let us look ahead to 2025. There will be an election. Now is the time to ask all Political Parties and candidates what they will do for Seniors. We are 21.8 % of the Canadian population. What is each Party and candidate whether Federal, Provincial or Territorial going to do to improve the quality of life for the ageing population? Let your voices be heard, we deserve answers.

In closing it has been a privilege this past year to represent you all as 3rd VP on the Executive of the NPF. It has been extraordinary to meet with so many of you over the past year and I look forward to 2025. Thank you all for your overwhelming support, guidance, and knowledge this past year.

British Columbia Retired Teachers Association (BCRTA)

Submitted by: Caroline Malm, President

The British Columbia Retired Teachers' Association (BCRTA) acclaimed its new Executive Committee at its Annual General Meeting in September. The new BCRTA President (and Representative to NPF) is Caroline Malm. BCRTA is grateful to former President Grace Wilson who so capably served as our previous NPF Representative.

Our Board and committees are engaged in work that promotes the interests and guards the welfare of nearly 18,000 members. BCRTA committees for this year are fully subscribed, and work is well underway. In the fall, BC had a provincial election. The Advocacy committee prepared an election booklet, attached, that was distributed to all BCRTA Members and posted on our website. This information, along with work done by other like-minded groups, ensured that seniors' issues were addressed during the campaign.

In October, BCRTA sent a letter to the BC Ministry of Health urging the government to increase its efforts to hire more primary care and specialist doctors. The Ministry has made some headway in bringing more physicians to BC but many more are needed. We await a response to this letter and hope that the new Minister of Health will reply.

BCRTA continues to support the establishment of a single payer national Pharmacare program, improvements to the Canada Dental Care Program and Ageing in the Right Place provisions. We value the strength of common purpose that we derive from our liaison with NPF as we work towards these goals.

We invite NPF members to read our quarterly flagship magazine, PostScript, that is available online at <https://bcrt.ca/publications>



GUEST COLUMN

Bernie LaRusic, Former NPF 2nd VP

The downturn in volunteer participation seems to be a "disease" affecting organizations following COVID. The number of years of being "isolated" appears to have had an impact on participation. Our collective support for Seniors advocacy must reignite the new generation of retirees to get involved to help re-establish languishing seniors organizations across all regions.

Presently, Nova Scotia is having a Provincial Election. NSGREA members' pensions had a dramatic change in 2010 when the NDP Government brought forward a major change. Government Retired Employees would continue to receive Pension increases but every 5 years instead of yearly, and then only if the Pension fund, over that period, maintained better than 100% return on its investments. In addition, a "Policy" was established that separated the management of the Plan from Government with the above guidelines. In other words, nothing can change unless the Government intervenes to change the legislation the Pension Committee works under.

It was a snap call as the PC government had brought in dates for Provincial elections. The apparent disregard for their own decision to move it to 9 months earlier than expected caught everyone off guard. NSGREA organized a questionnaire to put to all candidates running for election. Not a major initiative but requires Region Executives across the Province to present to local candidates for debate. Clever idea, having Government Retirees involvement is very similar (worse) than when attempting to get Union members on board when limited opportunities are presented. The example of the Postal & Vancouver Unions will demonstrate the need to stand together if change is to happen.

We must hope for better community engagement and political outlook for 2025!



ARRCBC
ACTION FOR REFORM OF
RESIDENTIAL CARE BC

NPF welcomes the expert dialogue and advocacy of the

Action for Reform of Residential Care (ARRCBC)

This BC lead organization is dedicated to promoting quality of life in long term care facilities through education and advocacy. The association is made up of clinicians, researchers, family members and other citizens concerned with the care provided in long-term care facilities. We are especially pleased to see their introduction to a new project designed to support efforts to improve quality of life for long-term care residents.

The "Quality of Life Must-Read Series" hosts short articles describing strategies that individuals and facilities can adopt to improve quality of life, health and wellbeing for residents.

Link into the site today and experience a refreshing perspective on LTC Reform.

<https://www.rrcbc.ca>

WIN FOR INTERNATIONAL AIR TRAVELLERS SUPREME COURT OF CANADA RULES ON COMPENSATION

October 4, 2024 -- A major victory for Canadian consumers, according to the Council of Canadians with Disabilities, the National Pensioners Federation, and the Public Interest Advocacy Centre. Together our coalition intervened in the case, which was brought by a group of airline associations and Canadian and international carriers against the Canadian Transportation Agency and the Attorney General of Canada.

The Supreme Court of Canada (SCC) has ruled international passengers flying to and from Canada have the right to access compensation under Canada's Air Passenger Protection Regulations. The SCC has ruled that compensation under the Regulations is available in addition to the individual claim structure available under the Montreal Convention, an international treaty covering international air travel compensation. The International Air Transport Association and several airlines had argued the only avenue of compensation was that under the Montreal Convention. The SCC disagreed and said the two compensation systems can exist in parallel.

They argued before the Supreme Court that the standardized remedies in the Air Passenger Protection Regulations do not fall within the scope of the individualized damages in the Montreal Convention. The Court instead found that the two regimes do not conflict and can coexist, playing complementary roles in protecting consumer interests.

The coalition spoke out in support of all Canadian travelers, including many travelers who are not only inconvenienced by disruptions such as delays or lost baggage but also are often harder hit due to disability, economic insecurity, or similar situations. The Canadian regulations offer set compensation amounts which can be accessed through filing a simple claim with the airline. This set of regulations provides standardized and timely compensation for the immediate, serious and stressful impact of flight disruptions on all consumers.

In maintaining the right of consumers to seek standardized compensation under the federal Regulation, the SCC's ruling does not take away the ability of consumers to seek individualized remedies under the Montreal Convention, for example to cover expenses such as specialized equipment if lost or damaged. While being able to seek higher amounts to cover expenses, this type of claim is a more complex and lengthier process with evidentiary requirements. Having both avenues of compensation accessible to Canadians is a win as passengers can be more fairly compensated for true personal loss in a flight disruption.

While this decision is good news for Canadian consumers, more work still needs to be done to improve transparency in the decision-making process at the Canada Transportation Agency, to address backlogs in accessing compensation under the Regulations, and to review the levels of compensation available to consumers.

We wish to thank our legal team led by Katrine Dilay and Chris Klassen of the Public Interest Law Centre (Legal Aid Manitoba) and Professor Marina Pavlovic.



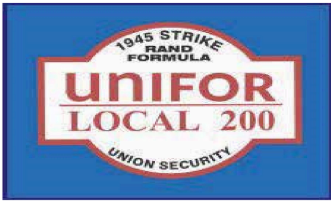
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PETERBOROUGH**

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**UNIFOR Local 200 Retired
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POWER WORKERS' UNION

RETIRED WORKERS CHAPTER

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

The PWU Retired Workers' Chapter (RWC)

The PWU Retired Workers' Chapter (RWC) was formed in 1996. The Chapter is an independent organization from the Power Workers' Union (PWU). The Chapter represents retirees from the 60 bargaining units covered by the PWU across Ontario.

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

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

For more information contact us at:
<https://www.pwu-rwc.ca> email: rwc@pwu.ca Tel: 1-800-958-8798

Learn more about 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 over 1000 supporters nationwide.

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 do not want to take away any benefits that senior 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 taxable income? In addition, because they cannot split their pension incomes, 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. To learn more about our platform, you can visit our website at www.singleseniorsfortaxfairness.com There you can sign up as a supporter.

We hear from many supporters who are widowed, divorced, or separated. The first tax returns that they complete after such changes in their marital statuses offer many unwelcome surprises. Because they can no longer split pension income or claim as many tax credits as possible, their taxes will rise anywhere from twice to five times from what they were. We also hear that their non-discretionary household expenses do not change that much, so higher taxes leave them with less disposable income than they had before. In addition, in a recent RBC survey of grandparents, more than 50% of those included in the study were dipping into their personal savings to help children and grandchildren with major expenses. Again, many grandparents who are single wish to help their loved ones but have less disposable income to do so because of higher taxes. Banking on Grandma and Grandpa: Canada's grandparents risk their own financial future to support their adult children and grandchildren - RBC poll - RBC News & Stories <https://www.rbc.com/newsroom/news/article.html?article=125923>

We are actively meeting with Federal MPs from all parties. For example, during a discussion with BC MP Taylor Bachrach, he offered to read a petition in the House of Commons on our behalf. You can watch the reading here: <https://www.youtube.com/watch?v=Q24NHB5mTqE> In the new year, we will focus on our media campaign to raise awareness of the unfair taxation of single seniors.

In addition to visiting our website, you can contact us at singleseniorstax@gmail.com We would be more than happy to speak with your groups.

SERVICE CANADA PROVIDES A SINGLE POINT OF ACCESS FOR SERVICES AND BENEFITS

RETIREMENT HUB

Learn about your retirement options and plan for your future. Find out about public pensions, when to collect them and tips to consider for your retirement.

VISIT: <https://www.canada.ca/en/services/retirement.html>

The Canada Pension Plan (CPP)

To learn how to apply Click:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/apply.html>

Survivor's Pension

CPP provides contributors and their families with partial replacement of earnings in the case of retirement, disability or death. CPP survivors pension is paid to the person who, at the time of death, is the legal spouse or common-law partner of the deceased contributor.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-survivor-pension.html>

Old Age Security (OAS)

The OAS pension is a monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements.

VISIT: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>

The Guaranteed Income Supplement (GIS)

GIS provides a monthly non-taxable benefit to OAS pension recipients who have a low income and are living in Canada.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html>

CPP Child-rearing provisions

If you stopped working or received lower earnings to raise your children, you may be able to use the CPP's "child-rearing provisions" to increase the value of your CPP benefits.

VISIT: <https://www.canada.ca/en/services/benefits/publicpensions/cpp/child-rearing.html>

Credit splitting for divorced or separated couples

The CPP contributions you and your spouse or common-law partner made during the time you lived together can be equally divided after a divorce or separation.

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-split-credits.html>

Call: 1-800-277-9914 for all these services

NPF's Digital Makeover: A New Era of Connection and Engagement!

We are excited to announce the successful launch of our redesigned, senior-friendly website—a key milestone in the National Pensioner Federation's (NPF) digital transformation. With the world rapidly moving online, we knew it was time to modernize and create an online experience that empowers seniors to stay informed, engaged, and connected. Thanks to the incredible team at InHouse Marketing, we've done just that!

Our new website is designed with seniors in mind, featuring an intuitive, easy-to-navigate layout that makes finding information, applying for membership, and staying connected simpler than ever. Even for those less familiar with technology, we've ensured the site is accessible to all.

Behind the scenes, the partnership with InHouse Marketing brought more than just a fresh look—we also integrated CiviCRM, a powerful data management system that streamlines member information and payment processing. This means less time on administrative tasks and more time focusing on what matters most: our members.

"Our new website is designed with seniors in mind, offering an easy-to-navigate, user-friendly experience that ensures everyone can stay connected, informed, and empowered in the digital age," said Trish McAullife, NPF President.

The response has been overwhelmingly positive, with members finding the platform easier to use and the improved communication strengthening our community bonds. Engagement has already increased, and we're excited to continue building on these connections.

The timing couldn't have been better. As we navigate the post-pandemic world, this digital shift has made us more resilient, adaptable, and capable of delivering on our mission to serve seniors across the country.

We would like to extend our heartfelt thanks to the Red Cross Community Services Recovery Fund for their generous funding.

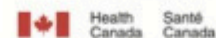


Share Your Story About Medications

Your story can help others, and change lives



Financial contribution:



The views expressed herein do not necessarily represent the views of Health Canada.

Have you or someone you know ever taken a medication that didn't help? Or maybe even caused harm? Have you ever tried stopping or reducing a medication, for better or worse? You are not alone!

The Canadian Medication Appropriateness and Deprescribing Network, a public health organization dedicated to promoting safe and appropriate medication use, is seeking individuals to share their experiences with taking medications. This initiative aims to spread a crucial message: medications can sometimes be harmful, but with greater awareness, these harms can be prevented.

Do you have a personal story to share? Follow the link to learn more:
DeprescribingNetwork.ca/stories



Canadian Medication
Appropriateness and
Deprescribing Network

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



ANNUAL MEMBERSHIP SUBSCRIPTION

Individual OR Clubs / Group Includes:

- **MembershipCard**
- **1 Year Subscription to The National Newsletter(3 issues per year)**
- **BiennialConvention 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:

PostalCode:

City:

Emailaddress:

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

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 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
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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

*3085 Osbourne Road,
Mississauga ON L5L 3W3*