

NEWSLETTER

National Pensioners Federation





National Pensioners Federation

NPF FXFCUTIVF - 2023-2025



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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 Amy McQuaid for your assistance on the newsletter design



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PRESIDENT'S REPORT - Trish McAuliffe

Greetings NPF Members and Friends,

As a new season unfurls, the NPF executive has firmly planted itself in several national campaigns to amplify our voice on key issues—Health Services, Finances, and Consumer Protection. Despite facing turbulent political headwinds, we remain committed to addressing the broader challenges impacting retirees. Today's political and economic landscape is not for the faint of heart as times are unsettling, my concern lies with people already burdened by personal financial worries.

Although we may have little control over the inevitable economic fallout from shocking U.S. announcements, Canadians never the less always find ways to rally together and lift morals. With our Elbow Up! supporting local businesses, Canadian-made products, and demonstrating our patriotism.

As if that wasn't enough, mix in an early federal election—one that could be shaped by divisive debates on tax cuts. Canadians must not be misled; we recognize the essential role of federal programs and services to support and strengthen our economy. Polls suggest that Mark Carney could be well-positioned to become the next Prime Minister, thanks to his extensive economic experience, but he certainly hasn't gained favour by removing several key cabinet offices. Minister Steven MacKinnon's portfolio will once again include Jobs and Families, seniors and persons with disabilities. Our advocacy efforts often feel like one step forward, two steps back. Yet, this latest challenge only strengthens our resolve and solidarity. The NPF has been working closely with affiliate organizations to define our priorities and demand better outcomes from the next government. We are busy drafting voter toolkits and informational materials with other seniors' organizations to help Canadians make informed choices at the ballot box. In applying our united message, we hope voters will deliver the results we so urgently need. Voter Tool Kits can be easily found on websites and or distributed by email should you happen to be on the distribution list. Sign up with us today!

Recently the NPF was invited to participate in a roundtable session with the CRTC (Canadian Radio-Television and Telecommunications Commission) to review consumer protections within the telecommunications sector. The two-day virtual event provided us ample opportunity to report on the concerns our members shared through our online survey – your personal stories were vital for advancing 'first hand experience' solutions. A full CRTC "What we Heard" report will be provided in the near future.

In keeping with a decade long membership resolution to Save Canada Post and the future of good jobs, the NPF submitted an Intervention Brief to the Industrial Inquiry Commission on the Financial Status Review of Canada Post Corporation. As a result of the failure of the most recent collective bargaining and extreme orders of the government for Back to Work and Public Review.

The full submission can be found on the NPF website, I believe that the National Pensioners Federation (NPF) is uniquely qualified to comment on the review being conducted to highlight concerns and make recommendations that aim to support Canadian seniors and their families across Canada.



PRESIDENT'S REPORT CONTINUED - Trish McAuliffe

We feel strongly that this review is one of the most important reviews of a public service that all Canadians and most importantly our senior's population hold dear. Our hope is that ultimately our recommendations will help provide lasting change that will enhance Canada Post services by taking into account the lived realities and challenges of our growing demographic. Thank you to our Affiliate Leaders who joined with us in this initiative. We hope to hear back from the Commission soon.

The Government of Canada continues to warn us that fraud is the number one crime against older Canadians. With a steep rise in financial fraud targeting personal banking services, we have taken steps to become more actively involved in advocacy. Following consultations with our leading affiliated organizations, the NPF submitted a formal recommendation to the Federal Finance Department as part of the 'Status of the Financial Banking Act' review. Our submission highlighted personal experiences and proposed key policy changes to enhance protections for older adults. These recommendations included:

- Enhanced fraud detection to identify and prevent scams before they cause harm.
- Improved banking security measures to safeguard personal financial information.
- Better public awareness campaigns to educate individuals on fraud prevention.
- Standardized protocols for banking institutions to ensure consistent protection measures.
- Mandatory fraud prevention training for bank staff to help recognize and assist at-risk
- Stronger penalties for financial fraud to deter exploitation of vulnerable populations.

By amplifying the voices of seniors and advocating for these protections, we aim to strengthen financial security and prevent fraud-related crimes. We await further response from the government and financial institutions on these important policy changes.

As a supporting partner of the Global Alliance for the Rights of Older People (GAROP) and the International Longevity Centre - Canada, we applaud their fierce fight to secure meetings at the Human Rights Council in Geneva Switzerland. A core working group was formed to ensure meaningful participation, engagement and solidarity around the fact that we are all ageing and that our rights in older age are important for us all, no matter who we are or where we live. The Human Rights Council is the best place to take forward a priority resolution for upholding an international legally binding instrument, a United Nations Convention Rights of Older Persons. There is no time for delay. Older persons' rights continue to be denied and ignored daily in every part of the world, causing immense hardship and suffering. An international legally binding instrument would have a direct impact on older persons' everyday lives and alleviate that suffering. The cost of the Human Rights Council not acting now to begin drafting an instrument to protect our rights, is too great. Thank you to our NPF affiliates who have taken up the campaign to write our government officials for support. Learn more about this campaign, visit NPF website news. Our works continues!

In closing, I wish to invite our membership and leadership partners to join NPF as we prepare for our 2025 Convention and Election of Officers, October 5-7, 2025 in Richmond BC. Our strength and determination come from organizational growth and diversity, please consider any opportunities to engage and help.

Thank you for your support!

NPF TREASURER'S REPORT - Mary Forbes

Welcome Spring, a new day and a different world. At the National Pensioners Federation our financial situation is good but our 78th Convention to be held in Richmond BC would appear to be a rather costly proposition. We are endeavoring to keep costs as low as possible and to give our Delegates an experience where they will take away good information and enjoy. We have some excellent Speakers lined up the agenda is included in this newsletter. Thank you to all who have already renewed their affiliations and included donations. Any donation in money or kind is very much appreciated.

What kind of world are we living in? I never thought I would see the day when Britain (where I was born) would not show support for Canada. I understand that each country must act in its own best interest. At least King Charles did show support by wearing a Canadian Military Uniform. The present situation has taught us all to be very aware of the source of our purchases and to "Buy Canadian". We found out throughout COVID that much of our manufacturing had been outsourced to the USA and a move had started to bring it back. Our rallying cry inspired by Hockey Legend Gordie Howe who was famous for using his elbows "Elbows Up" look out we are going to defend ourselves, let's do it.

An upcoming election. Pierre Poilievre says he will reverse our social programmes. According to Natalie Mehra of the Ontario Health Coalition – "The Canada Health Act, passed in 1984, banned extra user fees on patients for medically needed hospital and physician services. We do not have millions of people going bankrupt to pay medical bills because we have public health insurance - paid by taxes. We do not have profiteering insurance companies denying claims to make billions in profit from the sick and the dying. .

Every new social program is an income transfer -- from the highest income earners whose incomes have skyrocketed over the last generation -- to everyone else. They mitigate the income inequality dished out by the private marketplace and support people to live to their human potential. Public health care means that we live without the risk of financial ruin if we have an accident or fall ill. When politicians like Pierre Poilievre say they are going to reverse those social programs, like the new dental care program for seniors, in whose interests are they acting?" Certainly not in the interest of the ordinary working person. I am not telling anyone who to vote for, but I question Mark Carney the first thing he did as PM was to reshuffle his Cabinet. Noticeably missing from his ministers are the titles women, gender equality, youth, official languages, diversity, inclusion, persons with disabilities and seniors They have been consolidated under other Minister's portfolios.

After being sworn in, Carney said his cabinet is leaner because it's "focused on the issues that are most important to Canadians, meeting the moment — the moment is a moment of crisis." Which tells me he doesn't care a darn for Seniors. The struggle with new technology goes on. Free workshops are available to learn. We are the first Generation when technology was first introduced. The next generations will be more and more computer literate.



1ST VICE PRESIDENT'S REPORT - Barb Mikulec

Quick changes are being made to Canada's federal scene with an election coming and seniors' priorities being discussed with candidates. Of urgent concern are issues such as transportation, safety, rental costs, healthcare, and socialization as seniors age in their communities. Another pressing need is to be proactive on spending, with a notable spread of consumers targeting the Buy Local/Buy Canada options for as many of our necessities as possible.

Special noteworthy healthcare news is that Manitoba and British Columbia have signed with the federal government to serve their citizens with the Pharmacare measures which will take effect in 2026.

Another concern is rent increases, which affect seniors especially those on fixed incomes. The Canada Mortgage and Housing report for fall 2024 says that the Canada 'Overview of purpose-built rental market' has a vacancy rate of 2.2%, but for condominiums the vacancy rate is just 0.9%.

The rental market conditions across Canada's large urban centres remains tight despite record level growth in supply. Average rent growth in 2024 rose by 5.4%, down from the record of 8.0% in 2023. Renter affordability remains strained, as increases in rental stock are driven by newly completed, high-priced units, which may be unaffordable for many renters and primarily serve the higher-income households. Further information: see the CMHC rental market report 2024.

A concern for many seniors is transportation, especially from rural areas where the options are limited for transit or reliable bus/taxi to reach needed medical or social services. Without accessible transportation, seniors may feel isolated. Some areas have Handi Dart service on call to transport seniors and one companion for door-to-door service. Other options may include 'reduced taxi savers' which are about half of a taxi's usual fare but are incomeevaluated.

Health concerns may include access to acute care beds, and (ALC) alternative level of care beds which may be high in some areas due to a lack of access to long-term care availability. Wait times may be longer in rural areas for clinics, compared to urban centres. Getting to medical appointments in a timely fashion may be questionable for rural areas in Canada as well as having a family doctor. Solving inequities across Canada should be a priority for our elected representatives. The NPF urges everyone to understand the pressing issues, become informed of the candidates' views and to vote in the important federal election, especially concerning the issues of importance to our senior population.

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

In late February I was honoured to represent NPF at the SOS Medicare 3.0 Conference in Ottawa. Organized on short notice (after the Canadian Health Coalition Lobby was cancelled due to a lack of MP's to be found with Parliament prorogued), the CHC put together a strong Conference of speakers - with Q & A periods - in defense of our public Health Care system. Medicare Conference No.1.0 was in 1979 with Tommy Douglas; No. 2.0 in 2007 with Shirley Douglas.

After the opening formalities were over, the first speaker was Mark Holland, Federal Minister of Health. He sounded quite sincere about wanting further progress on various health needs such as dental care and drugs. He said that the first formal provincial agreement on Pharmacare was "close." (It was concluded the next day with Manitoba). B.C. and PEI have since followed. Minister Holland only had 30 minutes on the agenda including a panel discussion and comments from the delegates. The key minister needs more time to address the crisis in our health care system!

Next up was Jagmeet Singh, leader of the Federal NDP. He spoke about the difficulties he faced with the Liberal government and always having push to make progress on various health issues. Next up was Manitoba's Minister of Health, Seniors, and Long-Term Care.

We will presume the two Health Care Ministers met later that afternoon to put the final Pharmacare agreement in place. Pat Armstrong, Research Professor Emeritus at York University, addressed the various challenges facing the health care system. Her key advice was "demand the evidence" in reference to countering the private health care advocates that private care is good policy.

After a review of what we heard in the morning, we had speakers on making Medicare more universal as well as two expert speakers on Indigenous healthcare equity and justice. The tragic shortcomings on healthcare needs in First Nations was a real revelation.

One of the most frequently mentioned topics was privatization of our health care system. It is inefficient, more costly, and results in less productivity per dollar spent. Sadly, it is eroding our public system as professionals are recruited to join the private sector. There are those (including myself) that believe that this is another part of the right-wing plan to make public health care worse. This in turn leads to a shift in public opinion to support privatization in a desperate belief that such a move will produce more care. A very incremental design, but this is exactly what is happening. Stephen Harper was an advocate of incremental change on major policy issues that had insufficient public support. We are witnessing our public system on full display here with all the features of incremental change for the worse.

The 2nd day of the Conference was devoted to Political Action Training by the Canadian Labour Congress with the entire focus on health care issues. ["You have a political problem? It takes a political solution" I always say]. The federal election will be well underway by the time you read this. Ask your local candidates tough questions on your future health care system. Keep Watch more from NPF as well on these and other issues in the days ahead.



3RD VICE PRESIDENT'S REPORT - Peter Johnston

Spring is finally in the air. Understandably Seniors have had a long, chilly winter, with some areas getting record amounts of snow. So, let us all enjoy the arrival of some warmer weather. 2025 has seen a lot of changes so far. We have a new Prime Minister with the resignation of Justin Trudeau and the Liberal Party replacing him with Mark Carney. We as seniors, need our voices heard, and now is the time to speak up and have Seniors issues as part of the election platform. I hope you will key into the NPF Election Tool Kit and take it up with all candidates. Here at NPF we have been dealing with many different issues on behalf of Seniors across Canada. That has kept us all busy during the winter. We have been holding our monthly Zoom meetings and have attended various functions on behalf of Seniors.

In December I had the opportunity to meet with the Ombudsman for Banking Services and Investments {OBSI}. This is a service that you can contact if you have a dispute or issue with a Bank or Investment Firm. OBSI works to resolve your complaint free of charge with the Financial Institute that you have the issue with. Most banking cases take 60 days or less to resolve and Investment firms are usually 90 days or less. OBSI deals with all disputes that are less than \$350,000.00 therefore if you have questions call them toll free at **1-888-451-4519**.

In February I had the opportunity to take part in the Canadian Radio-Telecommunications Commission {CRTC} online seminar dealing with issues Seniors have when dealing with Service Providers. I participated in two different sessions each four hours long each. The first dealt with Sales Practices and Consumer Rights and the second dealt with Technical and Consumer Support. There will be a full report from the CRTC in the coming weeks and we will add it to our web page as soon as it is available.

Here are some of the highlights that I took from these meetings.

Seniors face numerous challenges with service providers, including aggressive upselling of unnecessary products, a lack of required equipment, and not being informed about lower-cost plans. Many also don't have the option for in-person consultations to discuss products and plans. Furthermore, seniors are

often unaware of their rights to file complaints with the CRTC. In terms of technical and consumer support, they deal with long wait times, frustrating automated systems, extra costs for home visits, and online support that's inaccessible to those without computers or internet. Language barriers and complex technical terms add to the frustration, especially with call centres located outside Canada.

To address these issues, I've suggested to the CRTC that service providers train customer service reps to better assist seniors, offer a dedicated phone line, improve in-person services, and establish better overall practices. We will share the report once it's available. A big thank you to all senior organizations that participated.

As spring and summer approach, I encourage everyone to take time to enjoy the warmer weather and stay healthy.

Canadian Radio-television and Telecommunications Commission CRTC

In response to the participants expressing an interest in understanding more about the measures that the CRTC has put in place to empower consumers, here are some key points:

The CRTC is helping to ensure that Canadians have clear contracts, are not surprised by higher bills, and have the information they need to make the best choices about their Internet, cellphone, and TV services. The CRTC has Consumer Protection Codes, known as the <u>Internet Code</u>, the <u>Wireless Code</u> and the <u>TV Service Provider Code</u>.

If consumers are unable to resolve an issue directly with their service provider, they can contact the Commission for Complaints for Telecom-television Services (CCTS), which enforces the Consumer Protection Codes and helps resolve customer complaints.

- Certain CRTC Consumer Protection Codes and policies include:
- 15-day trial periods for consumers and 30-day trial periods for persons with disabilities
- Accessible wireless plans
- Certain consumers, including seniors, are entitled to get their bills and other information in alternative formats (e.g., paper bills)
- Consumers may switch providers and keep their number

The CRTC has information pages about how Canadians can protect themselves from scammers and avoid unwanted calls/emails.

The CRTC has published its Consumer Protections Action Plan.

This is just a brief overview of CRTC policies that benefit and protect consumers, including seniors. For more information, we encourage you to visit the <u>CRTC website</u> or reach out to CRTC Client <u>Services</u>.

Additionally, we think these non-CRTC webpages might interest you:

- Connecting Families Initiative
- <u>Digital Media Literacy | Media Smarts</u>
- Office of Consumer Affairs



RETIREES AREA COUNCIL AIAX. OSHAWA & PETERBOROUGH

UNIFOR LOCALS 1090,222 & 524
Lyle Hargrove – Chair
Sandy Carricato - Treasurer
Armindo Viera – 1 st Vice
Paul Herrington – Lance Livingstone
Earlene Byrne Secretary Gordon Terry – Joan Fowler

Windsor Essex/Chatham Kent Area

UNIFOR Retired Workers 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 1959 UNIFOR Local UNIFOR Local 1973 UNIFOR Local 2027 UNIFOR Local UNIFOR Local 2458



Lyle Hargrove - President
Doug Sanders - Vice President
Les MacDonald - Treasurer
Debbie Korson - Secretary
Mike Saunders - Sergeant At Arms
Lance Livingstone - Member At
Large
Don Revoy - Member At Large

Paul Herrington - Member At Large



MEMBER AT LARGE REPORT - Dave Shier

Let us welcome the newest Member of our NPF Executive. David was kind enough to step up when the position became vacant mid-term. His experience makes him a valuable asset to NPF. David worked in the Electrical Power Industry as a Generating Plant Operator for Ontario Hydro/OPG, progressing through various operator classifications. In the 1970s, he became a Union Steward and subsequently held numerous union-elected positions until the late 1980s. He was then appointed to a Staff Officer position with the Power Workers Union (PWU) in Toronto.

During his tenure with PWU, David acquired extensive experience in various union operations, including bargaining, grievance handling, communications, health and safety, training officer responsibilities, and WSIB procedures. He also served on multiple Labour Movement Committees and several Boards of Directors, representing PWU at Canadian Labour Congress, Ontario Federation of Labour Committees, and CUPE Committees.

In the 1990s, David was elected President of the Canadian Nuclear Workers Council. By the mid-1990s, he co-founded the World Council of Nuclear Workers (WONUC) and assumed the role of Vice President for Canada. In 2004, he was elected President of the International Nuclear Workers' Unions' Network, based in Geneva, Switzerland, affiliated with the Global Union ICEM, now known as Industriall.

After retiring from PWU in 2012, David continued contributing as a consultant until 2020, working with PWU and CNWC.

In 2019, David was appointed to the PWU Retirees Chapter (RWC) Board of Directors and designated as Communications Coordinator. In 2024, he was elected as RWC Vice President.

The PWU Retired Workers' Chapter (RWC)



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



Nova Scotia Federation of Seniors – (NSFS) Anne-Marie Long, President, NSFS

The NSFS was formed in 1973 and has operated as a representative voice for older adults/seniors since that time. The NSFS closed for a period due to the March 2020 COVID shutdowns. COVID took the lives of many of our people and some of our leaders. Since September 2024, our new executive members have been working diligently to try and rebuild our Federation's membership. Our province has a fast-growing cadre of seniors who benefit from our attention to their needs.

We are a volunteer organization with no external source of funding, and operate with modest fees from member clubs, as an advocate for services and programmes for older adults. We work with other bodies and organizations that share similar objectives and concerns. To this end, we represent the voices of our members at the provincial level with two active members on the Senior's Advisory Council (SAC). We present a positive image of older adults in our communities and advocate for better programs and services through our advisory roles on SAC, working with similar organizations and Provincial government representatives nine months a year.

Here we discuss provincial planning decisions affecting older adults. These issues include promoting social and recreational programmes; finding methods to combat ageism; exerting efforts to enable older adults to remain in their homes for as long as they are able; promoting seniors health and wellness, by advocating for the provision of improved medical and drug services at affordable costs; promoting laws and processes for the protection of seniors from abuse and mistreatment; and improvements in transportation services in many communities. We are a unique group of unpaid members of the provincial Council because we are also a voice for the older adults who are not already represented on the SAC specifically: retiree groups that have inclusion based on their previous employment, such as doctors, federal employees, teachers, provincial employees, and veterans.

Our NSFS is also affiliated with the National Pensioners Federation (NPF), who provide information and lobby for improvements in all aspects of issues affecting older adult Canadians, with a goal of enabling them to have a life of dignity, independence and financial security. The NPF presents policy position briefs to the Federal Government based on resolutions and discussions at their national convention. The NSFS usually sends two representatives to the NPF national convention.

For additional information, please contact me at: nsfedseniors2023@gmail.com

Congratulations: Kathleen Jamieson past NPF Member at Large has been nominated for the King Charles 111 medal by a group of Indigenous women she has worked with for many years. More information to follow.



Government of Canada Notice: Annual Renewal of the Canada Dental Plan

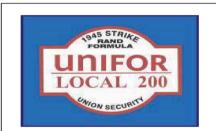
The Government of Canada will begin reassessing eligibility for the Canadian Dental Care Plan (CDCP). Individuals currently covered will need to renew their coverage after completing their 2024 tax return and receiving their Notice of Assessment.

Personalized renewal letters with instructions will be sent by the government. To avoid a gap in coverage, renewals must be completed by **June 1, 2025.** Late renewals are allowed but may result in a temporary loss of coverage.

Those who remain eligible will receive confirmation of their new coverage start date and updated co-payment details. Coverage will end on **June 30**, **2025**, for those who no longer qualify or do not renew.

For more information, visit Canada.ca/dental





UNIFOR Local 200 Retired Workers Salutes The National Pensioners Federation

Serving Ford Windsor Retired Workers since 1966

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

Windsor Essex/Chatham Kent Area

UNIFOR Retired Workers 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





When is it appropriate to stop an antidepressants and how can this be done safely?

Do you, or someone you know, take an antidepressants?

Antidepressants are commonly prescribed to help treat health conditions such as depression or anxiety. While some people might take antidepressants long term, others might only benefit from taking them for a certain period, and some people don't benefit.

Like any medication, the potential benefits and harms need to be weighed when considering stopping antidepressants.

Thinking of stopping an antidepressant? Take a moment to read this article, written by a mental health and deprescribing expert, to learn when it might be appropriate, how this can be done safely, and what to expect during this process. The article also presents stories of patients who have asked themselves: "Should I continue to take my antidepressants" and how they have proceeded to find answers to this important question.

Deprescribing Network.ca





78th NPF Biennial Convention

October 5th - 7th 2025

Airport Executive Hotel, Richmond British Columbia Address: 7311 Westminster Hwy, Richmond, BC V6X 1A3

Phone: (604) 278-5555

Hotel Reservation deadline - 25th August 2025 Group Code NPF105806
Reserved Rate: \$219.00 plus tax (There are a limited no. of King Suites at \$249.00 plus tax)
plus tax. Buffet breakfast and Airport Shuttles are included

CONVENTION REGISTRATION

Delegate registration form to be available in the April 2025 NPF newsletter and on our website. www.nationalpensionersfederation.ca
E transfer registration payment to mary.forbes@npfmail.ca or mail to National Pensioners Federation at 3085 Osbourne Rd. Mississauga ON L5L3W3

ALL RESOLUTIONS MUST BE SUBMITTED AND RECEIVED BY: July 1st, 2025

Please use NPF Resolution Template Email to: trish.mcauliffe@npfmail.ca

CONVENTION SCHEDULE:

CONVENTION REGISTRATION: CHECK IN.

Onsite: Sunday Oct. 5th at 2 pm- 4pm & Oct 6th at 8 am in Convention Hall

HOSPITALITY DELEGATES MEET & GREET

October 5th at 6:30 pm – 8:30pm TBA Open to NPF delegates & registered guests – Hospitality Room providing light snacks and beverages.

October 6th & October 7th - 9am – 4pm (TBA) Full day presentations of NPF Resolutions, Special guest speakers.

Closing of Convention - Election of Officers as per NPF Constitution



78TH BIENNIAL CONVENTION DELEGATE REGISTRATION FORM

October 4th - 7th 2025, Richmond, BC

Delegate Name:
Delegate Address:
Delegate email address:
Delegates have food allergies. YES NO
Group/Club Name Group/Club Secretary Name
Group/Club Email Contact:
Delegate status and affiliation dues must be up to date to participate in the Convention .
Dues can be paid through our website: www.nationalpensionersfederation.ca or By e transfer to mary.forbes@npfmail.ca or by cheque c/o NPF 3085 Osbourne Rd. Mississauga, On L5L 3W3
As now any Constitution and Dullous. National Dansier and Federal

As per our Constitution and By-Laws – National Pensioners Federation

Section 22.2. Affiliate groups shall be entitled to designate five (5) voting delegates to the Biennial Convention.

Section 22.3. Individual affiliated clubs in good standing shall be entitled to have two (2) delegates attend the Biennial Convention.

Section 22.4 Affiliate members which have paid the annual dues shall be considered to be in good standing.

- Clarification an Affiliate Group is a Group to which affiliated Clubs pay yearly dues
- Individual Affiliated Clubs would be a Club without yearly dues other than from their organization to which they belong (Affiliate Group).
- Affiliate members are individual dues paying members to NPF but have voice but no voting privileges.

Contact Mary Forbes 647-688-6249





National Pensioners Federation Fédération Nationale des Retraités

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 Subscriptionton 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: Family Membership Rate:	\$25.00 \$35.00	
Club Membership Rates	Number of 0	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	
Totalamountpayable		\$
Donationsgratefullyaccepted		\$

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



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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