



# Newsletter

*National Pensioners Federation*

March 2015

Volume 15 Issue 1



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# NATIONAL PENSIONERS FEDERATION

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Don't Plan for Seniors  
Plan with Seniors



**Deadline for NPF Newsletter**

**submissions is June 1, 2015**

### To the Readers

**Editorial Board** - Herb John & John Gatens

***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, Jean Simpson at [jean.simpson@npfmail.ca](mailto:jean.simpson@npfmail.ca)  
Printed at **UNIFOR** Regional Office, 140 Pine Valley Blvd., London ON



**President**

### Convention in Ottawa

Our 2015 convention date and location are now confirmed. Our convention will be held in Ottawa on September 30, October 1 & 2. The location is 3 blocks from the Parliament buildings. Check it out at [www.albertatbay.com](http://www.albertatbay.com). The call letter and registration forms will be attached to our newsletter and posted on our website. *See you there!*

The most important issue we will face this year is a federal election! We have been seeing how a majority government can rush legislation through the House with very little or no debate, prorogue parliament when public opinion is gaining strength, provide no opportunity for proper public consultation and make clear decisions to act contrary to the majority of public opinion. How many issues must we see where intellectuals and professionals in their fields speak with one voice in opposition to the governments direction, to no avail? We can no longer

afford to vote out of a commitment to support who we have always supported. For the future of our grandchildren we must know exactly what the position of each person and party is before we commit our votes. To do this those that are lobbying our votes must take clear positions and make clear commitments about what they promise to do if elected. Somehow I feel that this is today considered an unrealistic expectation. I must shake my head. It is not! If individuals running for office cannot provide positions with clarity we must tell them to come back when they can. There is too much at stake today to put up with this flimsy wishy washy campaigning. Lets vote for people that have the backbone to stand up for what they believe.

One of the resolutions passed at last years' convention stated; Therefore be it resolved:

That the National Pensioners' Federation approach and drive seniors of all walks of society and like-minded seniors' organizations, to hold a conference in Ottawa to plan and act on the many concerns of seniors." Our plan is to hold this conference on Wednesday September 30th in conjunction with our convention. Information will be posted on our website and emailed to members and supporters who have provided contact information through the web site registration as it becomes available. We want to use this process to keep as many members informed and involved as possible on all the issues we face. It is an unfortunate reality that we cannot afford to mail or call everyone about the issues which are arising at an ever increasing speed.

Monthly conference calls continue to improve the Federation, last Wednesday we had an increase in the number of affiliate leadership join the call.

Our Federation has been strongly promoting a collaborative approach to social change because we believe that working with other organizations will improve the outcomes of our efforts. The following collaborations are supported by our federation and need your individual support as well. We will post information about how to show that support on our website as the campaigns develop.

- 1) The elimination of door to door mail delivery in Canada by Canada Post continues to draw criticism and action from Canadians. Rick Mercers video hits the issue with his usual sharp and clear perspective. You can view it on our website. ([www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca) "Get Involved" and click on "Save Canada Post".) The petition website "[change.org](http://change.org)" has 212,552 supporters opposed to this elimination of mail delivery. Please visit the [savecanadapost.ca](http://savecanadapost.ca) website to show your support.
- 2) Canadian Coalition for Retirement Security has 23 member organizations. As a coalition we are

**...continued from the President**

extremely concerned about potential changes to the pensions of existing retirees and future retirees. The legislation to make these changes is being discussed by Members of Parliament. Have you been asked for your input? Part of the discussion is to change current "Defined Benefit" pension plans to "Target Benefit" pension plans. Our past president Barry Thorsteinson has been attending ongoing meetings in Ottawa on our behalf and reporting to the executive board and affiliate leadership. This election, along with partner organizations and allies we will ask political parties to honour commitments made to pensioners and veterans. We also will ask the parties to commit to introducing legislation to ensure employers live up to the commitments they have made to pensioners and employees. Please see the article included in the newsletter.

3) On February 18 I attended a workshop hosted by the Canadian Medical Association which was the beginning of a collaboration which is developing a plan for using the available federal policy levers to develop and implement a National Seniors Strategy. In addition to the collaboration NPF has invited the Conservative, NDP, Liberal and Green parties to post their National Senior Strategies on our website. The responses we receive will be posted soon.

4) Our participation in the fourth collaboration developed from the following resolution from our 2014 convention, Therefore be it resolved:

That the National Pensioners Federation join with the Congress of Union Retirees of Canada and other seniors groups to hold a national day of protest on issues that affect seniors such as pensions, home care, and the need for a national pharmacare program to be held October 1, 2015.

We started meeting in Toronto in October and now have almost 20 organizations attending. We are promoting that every municipality, where possible, across Canada have an event to celebrate the "International Day of Older Persons." We will post information on event organizing templates, United Nations flag purchase options and other event information on our website as available.

Diversity Canada and Public Interest Advocacy Centre both continue to represent NPF in hearings with the Canadian Radio-television and Telecommunications Commission. The issues and results of these hearings are posted on our website.

We are still seeking members for our four Committees. Health Committee is full. The Communications and Outreach, Housing and Finance committees still need volunteers.

Please use our website to promote provincial information or seniors interest stories under "Your Opinion" and send information for inclusion in the newsletter to our newsletter editor; [jean.simpson@npfmail.ca](mailto:jean.simpson@npfmail.ca).

Please register your clubs online ([www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)) with the names of contacts and as individual members of clubs. We are building a secure data base to enable better communication with our members. This data base will reduce the hours of work which are now required by our treasurer.

And finally please consider registering as an "individual supporter" for a \$25.00 contribution or "family supporter" for a \$35.00 contribution.

**Herb John, President**



**71st Annual NPF Convention**  
**September 30 - October 2, 2015**

**“Albert at Bay”**

**Hotel Registration Deadline: August 30**  
(For discount group rate)

435 Albert Street, Ottawa, Ontario, Canada. K1R 7X4  
[www.albertatbay.com](http://www.albertatbay.com)

**Hotel Reservation 613-238-8858 or 1-800-267-6644**  
**Rate: \$145.00 plus tax.**

**Delegate Registration Deadline: August 25**  
(Registration Fee \$125.00 each per delegate and visitors)  
Forms are now available on our website.

**Resolutions Due Date: August 1**  
**Convention Registration: September 30 (afternoon)**  
**Meet & Greet: September 30 (evening)**  
**Convention: October 1 & 2**  
**Banquet: October 2 (evening)**

Registration forms will be mailed and are on the website.  
For more details, please check our website at  
[www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)



**71st CONVENTION**

September 30 - October 2, 2015

“Albert at Bay” 435 Albert Street OTTAWA

**CREDENTIAL**

Delegate: \_\_\_\_\_

Address: \_\_\_\_\_

Group/Club#: N \_\_\_\_\_ Group/Club Name: \_\_\_\_\_

Secretary: \_\_\_\_\_

PRESENT TO THE CONVENTION CREDENTIALS COMMITTEE

**NATIONAL PENSIONERS FEDERATION**

**71st CONVENTION**

September 30 - October 2, 2015

“Albert at Bay” 435 Albert Street OTTAWA

**DELEGATE REGISTRATION**

FEE: \$125.00

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Group/Club#: \_\_\_\_\_ Group/Club Name: \_\_\_\_\_

Secretary: \_\_\_\_\_ E mail \_\_\_\_\_

**PLEASE NOTE:** If your Group/Club is sending an additional delegate(s), please photocopy this form as needed. Cut and return the registration portion (bottom) with a cheque (\$125.00 per delegate) payable to “National Pensioners Federation”. Mail to: NPF TREASURER, 2389 Head Road, Port Perry, ON L9L 1B4, Att’n: Sandy Carricato

**HAVE YOUR DELEGATE(S) BRING THE CREDENTIAL (TOP PORTION) TO THE CONVENTION**



**SENIORS' VOICE**

Remember the excitement that we all enjoyed when our children started to talk. The voice of children – talking, singing, crying or even arguing . . . were the best communications that families enjoyed. Ironically, technology has changed many methods of communications – not all for the best. Seniors are caught in between the two. However, the traditional means of communications for seniors seems to have been lost. Seniors don't seem to have an effective means of communicating.

Is the loss of the voice of seniors the result of a change in society? A change in importance? A change due to ageism? Or simply the result of being ignored because of the nature of seniors?

Seniors enjoy all facets of life . . . as much as teenagers . . . and maybe even more so. Simply explained, they have more time to do so. Seniors love to interact, to visit, to stay active, to learn, and to travel. When the baby boomers were young, the government provided funding for arenas and curling rinks in almost every community. Now that they have become seniors and rural Saskatchewan has experienced a real change in demographics – an aging population, migration to larger centres, and loss of essential services – their voice has been silenced. The government still provides funding for rinks and arenas that are seldomly used. However, senior centres that are used for a multitude of activities are not provided any funding.

If one applies research information – i.e. active seniors remain healthier. Then providing funding for seniors' facilities actually reduces health care costs and saves money. It would seem that governments would want to ensure that all barriers to seniors staying active and healthy would be removed with adequate funding.

Seniors in communities across the province need to practice using their voices. They need to communicate – just as they did as little children – talk, cry, scream, shout. The voice of seniors needs to be revived for the benefit of everyone. Each senior in the province needs to start speaking – to the municipalities, to the mla's, to the ministers, and to the government. A seniors' choir might be the voice that sings out the needs and concerns of seniors, and that gets listened to by the government.

*Mike Kaminski, 2nd Vice President*



October 1st



3rd Vice President

### **Challenges**

The challenges for Seniors this year 2015 continues to be thinking about aging in place which means having the health and social supports and services needed to live safely and independently in your home or community for as long as you wish and are able. These challenges consist of planning, your home, your community, getting around, supports, staying connected, staying healthy, financial security, staying safe and free from abuse and caring for others.

More information is available in a document that was jointly prepared by the Federal Territorial and the Provincial Ministers responsible for Seniors Form. Plan for the future today to help you live the life you want tomorrow.

The Seniors Form is an Intergovernmental body established to share information, discuss new and emerging issues related to Seniors and work collaboratively on key projects. More information is available by going online [www12.hrsdc.gc.ca](http://www12.hrsdc.gc.ca).

Dr. Chris Frank and NPF Health Coalition:

Chris Frank is a Family Physician with additional training in the care of the elderly from the College of Family Physicians of Canada (CFPC). He works in Kingston Ontario at Providence Care in Queens University providing care in Seniors Rehabilitation Hospital, Consultations and Palliative Care. He is currently the Chair of the Health Care of Elderly Program at the College of Physicians. His CV will be posted on NPF website.

Dr. Frank is now a member of NPF and has offered his services in a consulting role with our Health Portfolio on issues that come to us through The Resolutions at our AGM and some of his articles will be at the NPF website.

He has also been a guest speaker at some of our annual Conventions. Dr. Frank worked tirelessly on the project and Chaired the Committee on Senior patients getting home safely (pamphlet).

I have had the pleasure of working with Dr. Frank on the Canadian Coalition of Mental Health for Seniors and the GERI Committee. Hats off to Dr. Frank for sharing with us his great skills on Seniors Health as a volunteer.

The Spring weather is on the way and we are already planning our annual Convention in Ottawa.

The letter that was written by the Executive Director and the Delegates of The Health Accord Committee and that is elsewhere in the Newsletter (page 9) to Minister Gail Shea demonstrates the attitude and disrespect we had to deal with when we were in Ottawa lobbying with several of our Ministers regarding the Healthcare Accord /Medicare Week late November 2014.

In closing, please let us know about your experiences when lobbying the Politicians on the many issues we Seniors have to deal with on a daily basis.

***Winnie Fraser-MacKay, 3rd Vice President***

“No matter where you are on your journey, that’s exactly where you need to be.  
The next road is always ahead.”

... Oprah Winfrey



The Honourable Gail Shea, P.C., M.P.  
Minister of Fisheries and Oceans  
250 Water Street Suite F  
Summerside, PE C1N 1B3

Dear Minister Shea,

On November 25<sup>th</sup>, 2014 the Canadian Health Coalition organized a meeting between many MPs and their constituents on Parliament Hill. We were there to discuss health care and had brought Islanders from the Atlantic to meet with you.

We wanted to share information that we thought you would find important about the status of health care from the point of view of people living and working in your community, one of whom is a health care worker.

Unfortunately you were unable to meet with us again this year and in your stead you sent Steven Outhouse, and unelected staffer who has been criticized in the past for his “indignant, trashing comments” recently directed at the Canadian Medical Association (Diablogue, April 2013).

We were taken aback by the lack of respect and the aggressive response we received from Mr. Outhouse. As concerned citizens, health care workers, a recipient of the Order of Canada, and those engaged in our communities we expected a polite conversation where we could exchanged concerns and ideas. We did not expect an attack from a government representative on our concerns and our character. Ms. Shea, we have watched your government abdicate their responsibility for health care and we have witnessed the deterioration of the care available to Islanders. We’re worried about those who are unable to access services, who are denied services because they’re unprofitable, who struggle to meet their needs each day. The federal government has transferred responsibility and accountability for health care onto the shoulders of provinces and then uses those provinces as a scapegoat.

Under the Canada Health Act, the federal government is responsible for ensuring Canadians have access to public health care no matter where they live, their income, or their age. But Mr. Outhouse made it clear to us that the federal government isn’t interested in this watchdog role and would rather move forward an agenda supporting private, for-profit health care initiatives subsidized by the public purse. We have decades of research showing that for-profit care costs Canadians more money while delivering fewer services. It also often violates the Canada Health Act by cherry picking the healthy and wealthy patients and leaving the more complicated and chronically ill to a then underfunded public health care system. We brought independent and peer-reviewed research for both European and Canadian sources showing these findings to share with you, but Mr. Outhouse wasn’t interested in the facts. Instead, he continued to talk political ideology.

Ms. Shea, we traveled to Ottawa to tell you that Islanders are having trouble finding the care they need, when they need it. The province is challenged to find the financial resources needed to maintain and improve our health care system. The evidence and research needed to create a stronger health care system is widely available. Many of the innovations such as pharmacare and full-scope practices would

*...continued letter*

save our system tens of billions of dollars a year! We can improve the financial sustainability of Medicare, but we need federal leadership, commitment and initial investment.

We're asking your government to return some of the funding you're cutting from the Canada Health Transfer. In December 2011, then Minister of Finance Jim Flaherty announced a cut to the CHT that will take the once 50 per cent cost sharing arrangement of the federal government for health care to a shockingly low 18 per cent. This means provinces like PEI will have to fund 82 per cent of health care costs on our own. With a smaller GDP than larger provinces and a rapidly aging population, we cannot guarantee the same access to services.

While the dollar figures certainly matter the amount of funding by the federal government also directly impacts your ability to enforce the Canada Health Act. When provinces and territories are found in violation of the Act, you are suppose to withhold funding from them. But the less funding you give, the less your enforcement will deter unlawfulness.

Lastly, equitable federal funding for health care means you can tie health spending to the attainment of national benchmarks and standards. This would ensure that no matter where health care services are delivered, people are guaranteed the same access and quality of care. This is something Islanders are desperately in need of as we watch our wait times grow and our requirement for home and long-term care increase.

Ms. Shea, Canada can and should do better. Islanders deserve the same access to treatment as obtained by the residents of other provinces and territories. We hope you will reconsider meeting with us in the future and if you should be unavailable to meet with us, we hope you will send someone that is willing to listen and be respectful.

With concern,

Mary Boyd, PEI Health Coalition

Leo Broderick, Council of Canadians

Winnie Fraser-Mackay, PEI Seniors' Secretariat and National Pensioners Federation

Joanne Turner, Community Health Worker, UNIFOR

Adrienne Silnicki, Canadian Health Coalition

**October 1st**

***International Day of Older Persons*** is a special day for older persons or senior citizens all over the world.

In many countries, politicians make speeches, particularly those responsible for government departments that focus on senior citizens, at this time of the year. Some radios, televisions or newspapers publish interviews with senior citizens on various issues such as achievements they made to create a better society.

Other activities surrounding this day include: displays of promotional material on the International Day of Older Persons in schools, tertiary institutions, office buildings and public notice boards; media announcements on the day and activities that promote older persons; and inter-generational cooperation on voluntary activities focused on the environment, health, education or community services.

The World Health Organization (WHO), which is the UN's directing and coordinating authority for health related issues, and other groups have been actively involved in promoting public awareness and attention on the International Day of Older Persons. Discussions are centered on topics such as: ageing populations and the provision of adequate healthcare for aged persons; volunteer work; social care; and ways to be more inclusive of older persons in the workforce.



**From The Desk Of  
The Treasurer**

### Our Governments

Can you believe that it is again time to prepare for our annual convention? Hopefully our delegate count to this meeting will increase as we will be celebrating "The Year of the Older Person". Delegates will be able to participate and meet people from across our great country.

In the last few newsletters that I have written, we have shown how Ontario is falling behind. All provinces are having issues that are very trying as revenue falls for our communities, cities and provinces.

Consider the following: This year, the allocations were publicly communicated by the federal Finance Minister's office, without any explanation of how the federal government, decided how much money goes to each province.

1. Every province except Ontario will see its fiscal transfers from the federal government go up next year.
2. Ontario, on the other hand, will see a \$640 million reduction.
3. According to their offices a public release stated that it was "just math".
4. They want us to believe that the equalization formula is beyond human control and just happens to punish Ontario.

They have to be honest with Ontarians. In each of the past five years, the federal government has said that the provinces would be protected during hard economical times. Of course it would be temporary, it was assured that no provincial transfer would decline. This guarantee was granted to seven provinces for a total of \$2.3 billion in extra funds.

This year the federal government chose not to do the same.

Fact: Ontario's ability to raise revenues from its tax base remains below the national average, Ontario still contributes more to the federation than it receives in transfers – to the tune of \$10 billion, this is based on the most recent data.

Ontario deserves an explanation as to why this government chose a formula to claw back equalization transfers that hits Ontario harder than all other provinces. This would have been the first time that Ontario would qualify for such protection, and Ottawa has ended the program.

Ontario Members of Parliament have to petition the Federal government for fair and equitable treatment. It is not sustainable or equitable for the federal government to continue to take this much from Ontario to distribute elsewhere.

The citizens of Canada don't want this injustice to be taking place, it doesn't matter what province we live in and they don't want this to be happening. Canadians are a fair people, they are just not aware.

Ontario is endowed with rich natural resources, and vast tracts of farmland and we have an industrial base that stretches across its southern reaches. It is inconceivable that the residents of this province are experiencing such injustice.

It is the choices of public budgets, and in economic and social policy, that have failed to rein in the increasing income inequality. Today six hundred thousand Ontario families find their incomes stalled or falling behind, while the richest ten per cent gallop away with the bounty from the sustained period of economic growth stretching from the mid 1990s to 2008. The budgets that were presented during this time frame prioritized tax cuts for corporations and the wealthy over equality creating public programs. What then is the result of this action?

**...continued from the Treasurer**

Ontario has had drastic cuts in health care, environmental protection, justice, and indeed to our entire social safety net. Yes, it is true, all the provinces have been affected but Ontario has seen the greatest decline. Ontario now holds the dubious distinction of providing less funding for all programs and services than any other province.

- ◆ Tuition fees are highest in Ontario and have seen the largest increases in Canada
- ◆ School fees in elementary and secondary schools are on the rise
- ◆ Parents are faced with unprecedented fundraising to meet student fees
- ◆ Hospital funding is less per capita than any other province, as a consequence we have among the fewest hospital beds
- ◆ Worst level of hospital overcrowding of the industrialized world
- ◆ More than 30,000 Ontarians are waiting for a hospital bed, long-term care bed or home care service
- ◆ Thousands of people with disabilities are waiting for access to services.

What has really happened to the economy of Ontario and Canada? Globalization and the changing the nature of work has/had a negative impact on our economy.

Most jobs now are part-time, low paying and precarious work. Also, many are “self employed” allowing companies to avoid paying statutory deductions such as income tax, CPP, EI premiums etc. Large factories are almost relegated to the past, and Canadian politicians are too slow in responding to the new reality of work.

When the younger generation has good paying jobs and benefits it supports our social programs and lessens the collective burden on all Canadians.

We have problems and problems need to be solved. How can we move forward is the question and it needs to be answered?

The following could be some of the resolves.

Within months the Federal election will be upon us. We have to think about the answers listed below. If some of these suggestions are adopted, they may help all of Canada, not just Ontario.

- ◆ Comprehensive jobs strategy, including support for manufacturing and public services
- ◆ Think about the harm that the free trade agreements like CETA, Korea, TPP, China, and FIPA are having on our economy. These might be trade agreements but they aren't fair, lobby your MP and let her/him know that you oppose them.
- ◆ Implement a National Child Care Program
- ◆ Build a National pharmacare program
- ◆ Reform the employment-insurance system so that all who are involuntarily unemployed, including part-timers have full access to EI benefits that they have paid for.
- ◆ We have to rebuild the entire employment system; this new arrangement would have to take into account the dramatic new changes in work.
- ◆ Protect workers with Labour law and restoration of labour rights in the Canadian Labour code
- ◆ Enlightened employers know that unions create the conditions for a broad and politically stable middle class. Therefore make it easy for those that want to join unions.
- ◆ Restore full OAS at age 65, enhance CPP

All of us can see that the old way isn't working anymore.

Recently I attended a public consultation regarding the Ontario Retirement Pension Plan (ORPP). Attendees included business, labour, different organizations as well as people, families and community representatives.

**...continued from the Treasurer**

Comments that were made by some of those present

- 1.School curriculum should include courses on saving for your retirement.
- 2.The Federal Government should have increased CPP; they didn't, so we have to implement the ORPP to meet the retirement needs for the future generation
- 3.The CPP, is good, but it simply is not filling the gap
- 4.Why should small business pay, it's going to have an effect on our bottom line
- 5.We are saving for our retirement, why can't our employees **(When you're making minimum wage and have to pay for your transportation, put a roof over your head, food on the table and medication when your get sick, can you have anything left).**

I am grateful for having been asked to attend; it gave me a vision of what many Ontarians were thinking about the ORPP. We have to get involved and put forward a positive slant. As Retirees we know that those living on OAS (including those who may qualify for CPP and/or the GIS) are living in poverty.

As retirees we should have input on issues regarding retirement - we should be doing it because it is the right thing to do. Our children and grandchildren need us as we need them, more now than ever before.

**To read more about the cuts, rising inequality, austerity and data, please visit [www.wearontario.ca](http://www.wearontario.ca)**

**Sandy Carricato, Treasurer**

***“It's not the years in your life that count. It's the life in your years.”***

**Please include the names, phone numbers and email addresses of your following executive:**

**President:** \_\_\_\_\_ **Tel #:** \_\_\_\_\_

**Email:** address: \_\_\_\_\_

**Treasurer:** \_\_\_\_\_ **Tel #:** \_\_\_\_\_

**Email address::** \_\_\_\_\_

**Secretary:** \_\_\_\_\_ **Tel #:** \_\_\_\_\_

**Email address:** \_\_\_\_\_

**Thank you for your attention to this issue.**

**Did you know you may advertise in this newsletter?**

- Business card - \$25**
- One quarter page - \$40**
- One half page - \$75**
- One full page - \$150**

**NATIONAL PENSIONERS FEDERATION  
GROUPS & CLUBS**

The NPF financial year is from January 1<sup>st</sup> through December 31<sup>st</sup> (the calendar year). Club/Group dues listed below are based on the calendar year and are to be paid each year in January.

Please complete this Submission Form (Club/Group address and contact) and submit your dues as early as possible.

<b>Annual Club/Group membership dues:</b>	<b>Select</b>	<b>( )</b>
Club/Group under 100 members	\$35	( )
Club/Group from 100 to 500 members	\$75	( )
Club/Group from 501 to 1,000 members	\$125	( )
Club/Group with over 1,000 members	\$350	( )
Donations would be appreciated	\$___	( )

**Please print contact information clearly.**

Group/Club Name and Number: \_\_\_\_\_ # \_\_\_\_\_

Club Address: \_\_\_\_\_

City: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal code: \_\_\_\_\_

**Contact person**

Name: \_\_\_\_\_

Address: \_\_\_\_\_ Prov: \_\_\_\_\_ Postal code: \_\_\_\_\_

Email address: \_\_\_\_\_

Application/payment may be submitted on this form or you can make your payment through PayPal on our site [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca) If you wish to become supporters dues are as follows:  
Individual \$25 – Families \$35 All forms are available on our web site.

**If payment is made using this form, please mail to:**

**Sandy Carricato NPF Treasurer  
2389 Head Rd  
Port Perry On L9L 1B4**

**Don't Plan for Seniors Plan with Seniors**



Member at Large

### Housing Portfolio Update

The Housing Portfolio, similar to the other three Portfolios of NPF, is in the early stages of development. Convention-2015 delegates will be introduced to these portfolios that were actioned by Resolutions at Convention-2014. Like most senior organizations, housing has always been an active topic and policy to be forward to governments. Having said that, the development a National Housing Portfolio/Policy must have some guidelines. The first area was the Resolutions passed at previous Conventions to determine a direction. On reviewing the passed resolutions, there was limited direction as to such a policy.

The Housing Committee is seeking information on the subject as well as having additional members interested in the subject assist in populating the committee. Presently the Committee has two members, Barb Mikulec from BC and me. Only one if you don't count the Executive person who acts as liaison for the Committee. It will be a difficult task to develop such a document covering the major aspects of such a Portfolio.

The theme of "staying in your home" seems to be on the minds of many Provincial Governments. The concept of "home" and where one "stays" is likely not the location where many seniors have spent most of their time. So if "Home" is to be defined as where you may end up staying, housing options must be better understood. These definitions of "home" must have a better education process to ensure seniors become fully aware. Becoming aware early on of the options presented as well as any types of support must be better available in assisting seniors in making that informed decision on their next "home".

With winter upon us, the difficulty with snow removal for seniors is an ongoing topic, with limited success in many jurisdictions. Nova Scotia Continuing Care has a budget line for snow removal for those on Home Care but due to "Red Tape" the fund is under-utilized. Like most of the Atlantic Provinces, snow accumulation has resulted in many Home Care visits being postponed, cancelled or rescheduled. In NS, the Home Care Worker will contact their client if unable to deliver the service. As we are well aware, Bureaucratic are unable to correct "Red Tape", only their masters have such authority.

Preparations are underway for the 42<sup>nd</sup> Annual Convention of the Federation of Senior Citizens & Pensioners of Nova Scotia to be held in Truro on May 13 & 14, 2015. Pres. Herb John will be outlining the activity of the NPF as well as the Conference & Convention to be held in Ottawa to coincide with Oct 1- International Day of the Older Person.

On a health related issue: A request was put forward to the NS government on seniors receiving vaccination for shingles. The reply makes it clear the answer is "No". Shingles is not a danger to the General Population and the treatment, vaccination, is considered therapeutic and therefore will not be funded.

Although such roadblocks are a part of the difficulties advocates for seniors have placed before them, the need will not go away and neither will we.

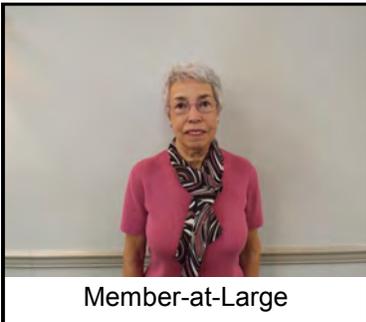
***Bernie LaRusic, Member at Large***

### REQUEST FOR DONATIONS

As the treasurer for the National Pensioners Federation one of my duties is raising funds.

We would appreciate any donations that our Clubs/Groups and individual/family members can make.

***Please send your donation to:*** Sandy Carricato, NPF Treasurer  
2389 Head Rd  
Port Perry ON L9L 1B4



Member-at-Large

### What's happening in Newfoundland and Labrador?

These are some highlights of the activities that I've been involved with in recent months.

On October 1<sup>st</sup>, 2014 several seniors held a Walkathon, plus a day of activities to celebrate the International Day of Older Person. The event was organized by myself, with the support from local people. We had a group of volunteer line dancers entertain the group and freely taught the 50+ members some of the steps. An anniversary cake was donated by a local grocery store.

In mid October I attended a session along with many people from the area with the health critic for the provincial Liberal party – namely MHA Andrew Parsons. These sessions were held throughout the province. People from different age groups were present at the one I attended. Several issues were brought up, especially regarding home care and also some of the difficulties people experience when they try to avail of services due to lack of transportation.

In November I attended the Seniors Expo that was organized by the towns of Conception Bay South and Holyrood. Many government officials, including our premier, were present at the event. We now have a Minister for Seniors, who was also at the Expo.

On January 14<sup>th</sup>, 2015 the government held a Premiers Summit on health care. Approximately three hundred people from different regions of the province attended. Prior to the summit there had been province-wide forums held and 2400 comments recorded. At the summit there were four topic areas. These being; access to services support, collaboration and coordination, prevention and promotion, and mental health.

Regarding mental health. To help address mental health there is now a community coalition and the establishment of a committee with representation from the three political provincial parties. The committee came into effect during the week of January 18<sup>th</sup>, 2015 in the provincial legislature.

I am pleased to report that there are now one hundred and thirty two (132) clubs in the provincial 50+ federation. This year our conference is to be held in the city of Corner Brook from September 8<sup>th</sup> to the 11<sup>th</sup>. Our 2014 conference was held in Marystown with four hundred delegates. As an area director I cover the Avalon North region, which includes twenty of those clubs. It is rewarding to see older people involved in the different groups and it is a pleasure to be able to serve on both the provincial and national boards.

***Zoé Kopetsky, Member-at-Large***



“When things go wrong as they sometimes will,  
When the road you're trudging seems all uphill,  
When funds are low and debts are high,  
And you want to smile but you have to sigh,  
When care is pressing you down a bit,  
Rest, if you must, but don't you quit.”



377, rue Bank Street, Ottawa, ON K2P 1Y3  
tel. 613-236-7238 fax 613-563-7861

\_\_\_\_\_, 2015

Hon. Lisa Raitt, PC, MP  
Minister responsible for Canada Post  
House of Commons  
Ottawa ON K1A 0A6

Dear Ms. Raitt

I am writing to express my concern about the changes recently announced by Canada Post. I am worried about how the plan to eliminate door-to-door mail delivery, increase stamp prices and close post offices will impact the public and my organization.

These cuts will make it difficult for many seniors and people with disabilities to access their mail. Many will find it hard to maintain their independence and remain in their homes. Furthermore, residents who do try and collect their mail will risk slips, trips and falls given the icy and snowy conditions in much of the country during the winter.

I am also alarmed about the impact of post office closures and the increase in stamp prices on our organization and the public. I feel that the postal service needs to remain accessible and affordable to all. Canada Post should consider innovative ways to adjust to the changing postal environment such as postal banking and expanded parcel delivery.

I encourage you to tell Canada Post to reverse its proposed service cuts and consult meaningfully with everyone affected.

Sincerely,

Signature:

Printed name:

Name of organization:

Address:

cc. Canadian Union of Postal Workers, 377 Bank St. Ottawa, ON K2P 1Y3  
[savecanadapost@cupw-sttp.org](mailto:savecanadapost@cupw-sttp.org)

**SaveCanadaPost.ca**  
**1-855-878-7111**

Canadian Union of Postal Workers  
Syndicat des travailleurs et travailleuses des postes



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\_\_\_\_\_,MP

House of Commons

Ottawa, Ontario

K1A 0A6

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Provincial and federal governments are moving forward with the introduction of legislation that would allow for the conversion of defined benefit plans to target benefit plans or shared risk plans. These plans are a unique type of pension plan that blends elements of defined-benefit and defined-contribution plans to provide a base monthly pension at retirement (which may be allowed to change, depending on the pension plan's performance) with limited or conditional indexation. The benefits paid in retirement are linked with how well the pension plan performs. Target benefit plans are similar to multi-employer pension plans, where a number of employers (usually within the same industry) share a pension plan, and to jointly sponsored plans where employees and the employer share funding and governance responsibilities.

In January 2015, our organization joined the Canadian Coalition for Retirement Security, which was established to ensure the protection of public and private sector employees' accrued, and retirees' pensions and benefits. The Coalition is composed of 23 organizations that together represent close to 6 million working and retired Canadians.

The Canadian Coalition for Retirement Security believes that a deal is a deal: pensions are deferred wages whose payment has been committed by the employer in exchange for the employee's years of service. Public and private sector employers must honour existing pension commitments made to pensioners and employees, and accrued pension benefits should not be changed. That belief drives our common vision: that public and private sector employers honour existing pension commitments to pensioners, veterans, and employees.

In the coming months the Coalition will mount a non-partisan campaign to leverage public support for federal and provincial legislation that would protect the accrued benefits – that is, retirement benefits that have already been earned – of public and private sector employees and retirees.

The timing of a federal election in 2015 will provide greater opportunity to engage the public, you our members, and our politicians and candidates in this discussion.

We know Canadians are in agreement. In June 2014, Ipsos Reid found that while a substantial proportion of Canadians (44%) recognize the difficulty employers may have in providing pensions for their employees and pensioners, many more — more than nine in ten Canadians (94%) – agree that employers should live up to the commitments they have made to pensioners and employees.

What's more, Canadians are clear that they expect their governments to make sure this happens: 92% agree that in developing a new pension framework, governments should ensure that companies honour the commitments made to pensioners and employees.

Canadians believe in protecting retirees' accrued pensions and in employers honouring the pension promises made to retirees and employees – and with our Coalition partners, we are working to make sure that happens so that Canadians can achieve retirement income security.

Retired RCMP officer, Gary Oberg, President of the National Association of Federal Retirees will act as the spokesperson for the Coalition. The Canadian Coalition for Retirement Security comprises 23 organizations, associations, veterans groups, unions, and seniors groups, including:

1. Aboriginal Veterans Autochtones
2. Air Canada Pionairs
3. Armed Forces Pensioners'/Annuitants' Association of Canada
4. Bell Pensioners' Group
5. Canadian Association of Retired Teachers
6. Canadian Association of Veterans in United Nations Peacekeeping
7. Canadian Federation of Pensioners
8. Canadian Labour Congress
9. Canadian Merchant Service Guild
10. Canadian Naval Air Group
11. Canadian Peacekeeping Veterans Association
12. Canadian Union of Postal Workers
13. CBC Pensioners National Association
14. Congress of Union Retirees of Canada
15. Council of Senior Citizens' Organizations of British Columbia
16. Maritime Aviation Veterans Association
17. National Association of Federal Retirees
18. National Pensioners Federation
19. NL Coalition of Pensioners, Retirees, & Seniors Organizations
20. Public Service Alliance of Canada
21. RCMP Veterans' Association
22. The Professional Institute of the Public Service of Canada
23. UNIFOR



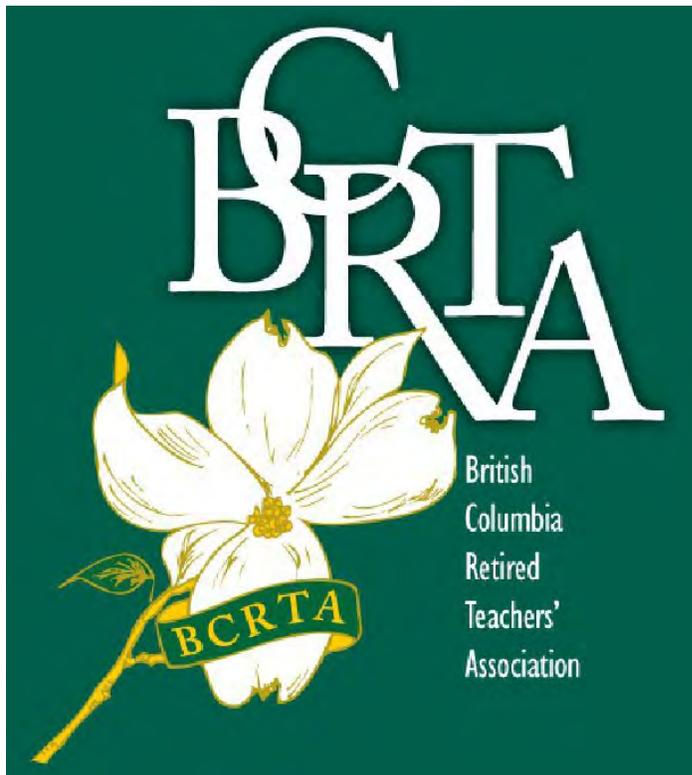
Website: [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)

Toll Free: 1-877-251-7042

**OBJECTIVES**

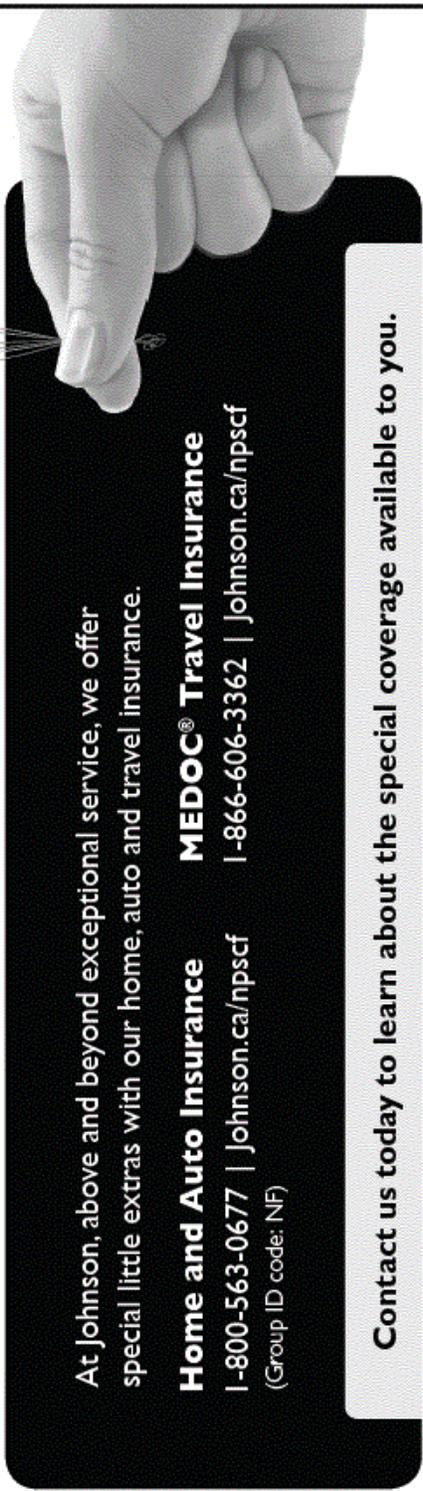
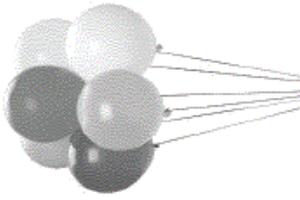
National Pensioners Federation is an organization devoted entirely to the welfare and best interests of Canada's elderly.

1. To promote and establish and foster Seniors' Centres (called Clubs or Groups) and Regional and Provincial Seniors' groups throughout Canada.
2. To provide education for persons in the retired and senior citizens age group and other individuals interested in aging, and the status and well being of seniors.
3. To reach out to seniors who are lonely, or isolated, or at risk.
4. To provide programs which promote healthy active lifestyles for seniors, thus sustaining mental and physical health.
5. To assist in developing the knowledge that seniors should learn during their aging process, through promotion of educational experiences.
6. To research the aging process, and any problems and benefits pertaining to the aged that might be of interest to the Federation and to use the knowledge gained from that research to educate seniors and any other party or parties who are or might become interested in these concerns.
7. To provide opportunities for seniors to utilize their volunteer and leadership skills for the benefits of all persons.
8. To consult with other private and public organizations which offer similar services in order to gather any educational information that will add to knowledge and be of use to seniors and the public.



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a message from the  
Canadian Union of Postal Workers

# ***Saluting the National Pensioners Federation***

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Pensioners Federation

**Serving Ford Windsor Retired Workers since 1966**

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**UNIFOR** Retired Workers  
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**Representing Retired Workers from**

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

### Do You Know Your Neighbour?

This may seem to be an odd subject line but I do want to address this issue as it relates to our seniors and elders who may be living in isolation and loneliness. Although isolation and loneliness are not defined the same, often the environment has the same outcome. How often, have we passed by people in our hallways without looking at them or conversing with them? When you are in your apartment or condo elevator, do you make eye contact and say hello? If you live in a house, do you notice or speak to the neighbours next door or notice who may live across the street from you?

I believe over time we have lost that community spirit, caring or enthusiasm for being part of a society that does embrace the social responsibility of taking care of our most weak and vulnerable citizens. Many articles have been written about seniors and isolation, but very few are able to give us an idea of how to locate and engage these people or even if they want to be engaged. Perhaps we need to start with some common courtesies and acknowledge the people who live beside us and across the street or in the next complex?

Once a person engages another in conversation or eye contact, you have now opened the possibility of a relationship – getting to know someone's name now makes it personal. Has it been fear or anxiety because the other person is a little scary or may not speak our language? Well, fear has certainly determined many relationships and I am not suggesting that you attempt to make friends with someone who you might find threatening or violent, older adults usually are not these people. As for language barriers, have any of you travelled to another country not knowing the language – most of us made out quite well – body language is universal and needs no interpretation.

Take a risk, engage a person you may not have talked to before. Isolation and loneliness are hidden from us, but at the same time, we cannot ignore the horrible concept of being in those places. Please take some time to extend a voice, a hand, a kind word to a person who may need some personal contact. Get to know your community and its resources as well.

You can make a difference, a warm welcoming smile could make someone's day.

*Lorraine Logan, COSCO*

### Heat or Eat

Affordable housing is essential for seniors in Canada, and they need to have a secure place to live. Our home is located in Vancouver. Last summer we put a new roof on our home, which took three days and gave us peace of mind for this winter when the weather became much colder. With new gutters with leaf-guard screens, we hopefully will not need to climb on the roof to check for leaves and needles in our gutters. As seniors age the need for home maintenance issues will continue to be a concern. Should we put in double-paned or triple-paned windows or should we turn down the heat? Mold can be a serious issue in homes without adequate ventilation or heating.

Should we pay our taxes or have them waived? This is possible in parts of Canada, as your home taxes for a senior can be waived, however the taxes plus interest are collected when the house is sold. In effect, your home is worth less each year if your tax bill and interest continues to be tabulated against the value of your home.

If you decide to buy an apartment or condo to decrease your worry about mowing the lawn and upkeep of the exterior of your dwelling, you may unfortunately have a 'leaky condo' which may necessitate paying for exterior walls or windows to be replaced. Some west coast seniors have been given bills for their 'leaky condo' of \$60,000, or higher. This month I heard of a senior couple who were given a staggering bill of \$125,000 for needed repairs of their condo. Once it has been ascertained that repairs are needed, it is almost impossible to sell your apartment, and the repairs may take several months to complete. The seniors with that extremely large bill now want to rent, so they will not be faced with such high repair bills, however the rental market is exceptionally tight with a very low vacancy rate.

Another great concern is a 'reno-eviction' in which a landlord wishes to upgrade a suite and offers a month or so of free rent if you vacate your premises for the upgrading work. Once completed the new rent is often much more and seniors on fixed income pensions may find it hard to locate in a comparable housing unit.

Since this is an election year, consider your choices when you vote. Ask the federal candidates about their views on affordable housing for seniors, funds for modifying existing structures to accommodate wheelchairs, or adaptations to make bathrooms safer. Most seniors wish to age in place, in their familiar surroundings and a community where they can get their services. When it is time to vote, it is essential to exercise our rights at the ballot box, and choose the candidate who will represent the needs of seniors. Seniors should not be left wondering, today should I heat my home or eat?

*Barb Mikulec, Housing Committee*



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