



# *Newsletter*

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*National Pensioners Federation*

March 2016

Volume 16 Issue 1



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# NATIONAL PENSIONERS FEDERATION

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**Deadline for NPF Newsletter**

**submissions is June 1, 2016**

*Check us out ...*



National Pensioners website:  
**[www.nationalpensionersfederation.ca/](http://www.nationalpensionersfederation.ca/)**



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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,  
Jean Simpson at [jean.simpson@npfmail.ca](mailto:jean.simpson@npfmail.ca)

## President's Message

**Three** issues that seniors should be acting on are the “Trans Pacific Partnership” free trade agreement with Europe, the changes that are being discussed and implemented in pension legislation and global warming. These issues will have major impacts on the lives of seniors. It is tragic that governments, corporations and others view economic growth as a higher priority than global warming. We have created an environmental debt that will take hundreds, maybe thousands of years to repay and we keep spending environmental resources with the belief that we must grow our economies instead of learning to live within the planets means.



Doesn't it seem odd that the Federal Government and the Government of Ontario are both majority Liberal governments and they are not providing a

direction on pensions? Ontario said that the ORRP was a plan B. Now they have announced ongoing plans in the provincial budget that they declared prior to the release of the Federal budget. The cooperation between these two governments must be in the back room because they are certainly not demonstrating a clear collective plan publicly. Think about what will happen to pension cheques if legislation allows defined benefit plans to convert to target plans or other versions which transfer the risk to the retiree.

The Trans Pacific Partnership (TPP) will have a negative impact on access to affordable medicine, Canadian jobs which are needed to support pension plans, the price of goods and services and because of the dispute resolution mechanism the sovereignty of Canada will be compromised. NPF has called for:

- 1) A comprehensive and independent analysis of the TPP text by the Parliamentary Budget Officer. Among other things, the analysis must assess the deal's impact on human rights, health, employment, environment and democracy.
- 2) Public hearings in each province and territory across Canada as well as separate and meaningful consultation with Indigenous communities and First Nations. No agreement can be ratified without their consent.
- 3) Ensure that the any progress made at the United Nations Conference on Climate Change in Paris (COP21) is protected from the investor-state dispute settlement provisions (ISDS) in the TPP. Furthermore, ISDS must be excised from the TPP.

It was an exciting lobby again with the Canadian Health Coalition in Ottawa. I want to compliment the CHC for their dedication to health care in Canada. Even though this is an important issue for all Canadians it is most important to aging Canadians. There were 140 lobbyists and 130 MP's that made themselves available. What a refreshingly different atmosphere with the Conservative MP's. They seemed to be on the same page with everyone else. All the MP's listened, shared their views and were committed to improving health care. Many were newly elected and this was their first exposure to a lobby campaign. Hope has been restored. Now we will see in the Federal Budget on March 22 if the austerity approach will change. The Ontario Liberal (majority) government budget maintained their austerity approach with very a small increase in the “global budget” funding which is the smallest portion of the finances which hospitals function with today so the benefits will be negligible.

Our submission to the Federal budget included the following items:

- 1) Take concrete action to address the growing inequality of the distribution of wealth in Canada;

a) by changing tax dollars that currently allow numerous ways to avoid paying the legislated tax rate on monies earned in Canada. It is estimated that 100 - 170 dollars leaves Canada every year untaxed.

*...continued from the President*

b) create a National Manufacturing Policy which will provide the framework for business to process our raw materials with the use of Canadian labour.

*Both of these efforts will increase revenue and provide economic growth. It is clear that focusing on expenses and reducing services is not working in the interests of the majority of Canadians.*

2) Implement pension changes:

a) Restore OAS eligibility to age 65

b) Increase OAS and GIS

c) Modify the “cost of living allowance” formula to be dominated by items that are the most common expenses of seniors

d) Increase the CPP, OAS and GIS

e) follow through on the election commitment to protecting the existing pensions and pension credits that Canadians have worked for and contributed to. This means no retroactive changes to current pensions or the status of current pension credits

***The first three recommendations will benefit all current and future retirees. Recommendation d) will benefit future retirees as they struggle to plan during a time that continues to reduce the availability of defined benefit pension plans. Recommendation e) will provide sustainability for current pension incomes.***

3) Implement Health Care reform:

a) renegotiate the Health Accord

b) reconstitute the Health Council of Canada

c) implement a National Pharmacare Program

d) implement a National Home Care Strategy

e) implement a National Dental Program

***The Canada Health Accord and the Health Council are necessary to ensure that provinces can and do have the ability to provide a high national standard of health care. Tying the transfer payments to GDP will not provide the stability to plan and implement the health care system which aging Canadians need.***

4) Implement a National Housing Strategy:

Canada is still the only G7 country that does not have a National Housing Strategy. Studies have shown for some time that housing is a major pre determinate of health.

Our collaborative planning for “International Day of Older Persons” began in January. We have a new name for the collaboration which is made up of approximately 50 organizations. The name has changed from “Seniors Vote” to “Seniors Voice”. We have developed a common declaration which will be available on a new website for the collaboration. This will require going to your municipal council only once because the declaration covers every year. We will post a link to this website on the NPF website when it is ready to launch. A common declaration along with a common flag will demonstrate to media and politicians that seniors are working collectively.

Your NPF Executive Board have discussed two new initiatives. The first one is a continuation of the Save Canada Post campaign to include the reintroduction of Postal Banking in Canada. Postal banking will provide banking services in small communities that do not have a bank as well as other benefits. We will soon have information in the “Save Canada Post” campaign box on our website to provide details.

*...continued from the President*

The other initiative is called “Deprescribing”. Here are some facts about over prescribing of medications. Among retirement-aged older men and women in Canada: 66% take five drugs or more and 27% take 10 drugs or more. Over age 85, 39% take 10 drugs or more and 1-in-4 of these medicines is potentially harmful and unnecessary. Unnecessary hospitalizations result from taking too many medicines. Older women bear the brunt of over-prescription. We are working with the Canadian Institute of Health Research and will add a new campaign box on our website when we are ready to launch.

We are very pleased to announce that Maude Barlow (Council of Canadians) will be our keynote Convention speaker this year.

The convention call letter and registration should be in the mail soon. They are available on the website. If you cannot go on our website to register please sent your contact information to Mary Forbes, our treasurer at:

Mary Forbes, 2186 Stanfield Road, Mississauga, ON, L4Y 1R5 or email to:  
[mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca)

This will help us provide the service we want to provide our members.

**Let's remember that;  
“Hope, Faith and Effort Will Change the World”**

*Herb John, President*

### **Health Committee Report**

1. Access to health care services is a huge concern for elders in small communities. Some have under staffed nursing stations and some have none at all. In an emergency wait times for a plane can be hours. Many communities have no road access except by ice road in the winter.
2. Many elders suffer financial and physical abuse at the hands of relatives.
3. Food security is a huge problem in the small communities.
4. Over crowding and poorly maintained houses have a great impact on elders health.
5. Escorts for elders health care travel are a major issue for elders when they are coming to Yellowknife or Edmonton for treatment. Escorts are often not funded and for elders who may not speak English or who are unfamiliar with large centers the experience can be terrifying. The fear sometimes results in the elder not seeking treatment.
6. In many small communities there is little or no access to mental health services.
7. In the larger centers the issues of escorts and abuse are very real, but at least there is access to some services.
8. Amongst the non aboriginal residents the main issue is extended health care benefits. If you work for or have worked for some level of government you have pretty good coverage, but elders who are not so lucky find it extremely difficult to pay for medication, dental eye care etc.

*Lynn Brooks, Yellowknife*

# Canadian Coalition for Retirement Security

For over a year now I have been attending meetings in Ottawa on behalf of the Federation and reporting to our President. The Coalition was formed in 2013 after the Harper government sent out a Consultation Paper to end Defined Benefit Pension Plans and convert to Target Benefit plans. This had recently been done in New Brunswick and is being looked at in other jurisdictions. The Conservatives backed away from enacting legislation as the election was approaching last fall. We have reported on this previously; see especially the Campaign/Pensions page on our NPF website and [honouryourpromise.ca](http://honouryourpromise.ca).



The Coalition has many pensioners groups involved and active in educating their members. This includes the RCMP retirees, Federal service retirees, Canadian Forces Veterans groups, CBC pensioners, Air Canada pilots, Bell

Canada seniors and many other organizations in the federal jurisdiction. Our NPF was an early participant along with COSCO in B.C. and the National Association of Retired Teachers. In particular, the National Association of Federal Retirees provided the financial and human resources to lead our very effective campaign.

Our success was proven in the final week of the election campaign. Ridings with high numbers of retired federal sector members were witnessing a growing concern about the threat to well earned pensions. So much so that the Harper took out full page ads in newspapers to promise that Defined Benefits would remain intact. Few trusted this death bed pronouncement and Conservative M.P.'s were defeated in many affected ridings.

Our work has not ended there. The Coalition is still active. We have requested a meeting with the Prime Minister, still not confirmed. There is cause to not ease up on the effort. In general, the Liberals have historically proceeded to adopt major Conservative economic initiatives, usually after campaigning with false promises. NAFTA, the GST and wage controls are prime examples of why the Liberals' promises cannot be trusted. Other issues such as the Comprehensive Economic Trade Agreement (CETA) with Europe and the Trans Pacific Partnership (TPP) are Corporate rights gifts at the expense of our priorities in many public policy areas. Watch for the Liberals to ratify both of these Conservative sellouts in the year ahead.

On the issue of target benefit plans (where the benefits are no longer defined and the risks of shortfall is transferred to employees from employers) we have even more cause for concern. The Finance Minister, Bill Morneau, is a fundamental supporter of target plans. The title "Target" is chosen as it is just that: a target that may, or may not, be attained. Anyone out on a limb here with blind trust?

Morneau used to head up the human resource benefits firm called Morneau Shepell. I have seen their actuaries at a recent Conference cheer-leading the advent of target benefit plans. Should we remain part of the Coalition? You bet your next pension check on it. We will not be asleep on this dark hazard.

*Barry Thorsteinson, Past President*

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

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

"A journey of a Thousand Miles  
Must Begin with a Single Step"

National Pensioners  
Federation



Fédération Nationale  
des Retraités

## **72nd Annual NPF Convention**

**September 27 - 29, 2016**

### **“Hilton Vancouver Airport Hotel”**

**Hotel Registration Deadline: August 29**

(to qualify for discount group rate)

5911 Minoru Blvd., Richmond, British Columbia, V6X 4C7

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**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 27 (afternoon)**

**Meet & Greet: September 27 (evening)**

**Convention: September 28 & 29**

**Banquet: September 29 (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)**

**72nd CONVENTION**

September 27 - 29, 2016

“Hilton Vancouver Airport Hotel” Richmond, BC

**CREDENTIAL**

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

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

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

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

PRESENT TO THE CONVENTION CREDENTIALS COMMITTEE

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**NATIONAL PENSIONERS FEDERATION**

**72nd CONVENTION**

September 27 - 29, 2016

“Hilton Vancouver Airport Hotel” Richmond, BC

**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, 2186 Stanfield Road, Mississauga, ON L4Y 1R5, Att’n: Mary Forbes

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



# 1st Vice President Report

## Postal Banking Meeting

January 29, 2016

On behalf of the National Pensioners Federation I attended a meeting in Ottawa on Jan 25<sup>th</sup>. The meeting was held at the Canadian Union of Postal Workers (CUPW) National Office.

The subject matter: **Postal Banking**



The purpose of this meeting was to discuss setting up a working group made up of individuals and groups interested in promoting postal banking. The goal is to work as a group through our organizations to get the federal government to establish a task-force to determine how to deliver new financial and banking services through Canada Post.

The participants who attended this important meeting made a very diverse assembly, they are as follows:

Peter Dinsdale- Chief Operating Officer, Assembly of First Nations.

Judy Duncan - National Head Organizer, Association of Community Organizations for Reform Now (ACORN).

Daniel Maheux - National Vice President, Canadian Postmasters and Assistants Association.

Dwayne Jones - National Vice President, Canadian Postmasters and Assistants Association.

John Anderson - author of "Why Canada Needs Postal Banking and Why Post Offices Need to Offer Banking Services."

George Floresco - 3<sup>rd</sup> National Vice President, Canadian Union of Postal Workers.

Geoff Bickerton - Director of Research, Canadian Union of Postal Workers.

Katherine Steinhoff - Research and Communication Specialist, Canadian Union of Postal Workers.

Rob Martin - Senior Policy Advisor Ottawa office, Credit Union Central of Canada. (CUCC)

Gary Gosine - Mayor, Town of Wabana, Bell Island, Newfoundland and Labrador.

Ben Isitt - City Councilors, City of Victoria, B.C.

John Gatens – 1<sup>st</sup> Vice President, National Pensioners Federation.

This issue has been extensively researched and studied by John Anderson whose report clearly outlines the desperate need for Postal Banking in this country.

### ***Why Canada needs Postal Banking?***

The studies done by CCPA for CUPW in 2013: Looked at the changing banking environment in Canada and Canada Post's experience with banking. Highlighting five successful postal banking models in the United Kingdom, France, India, Italy, and New Zealand. They recommended that the federal government and Canada Post immediately establish a task force to determine how to deliver new financial services, and establish priorities for delivering new products. (Switzerland, Brazil, China, Germany, Ireland, Israel, Japan, Korea, Sri Lanka and Taiwan also have variations of postal banking). Postal banking in the US was shutdown in 1966 and Canada followed suit in 1968.

In 2014, CUPW looked at how the reestablishment of postal banking in both the US and Canada could help the unbanked, under-banked, rural residents and postal services. They included geographic data illustrating that there

*...continued from the 1st Vice President*

is a serious lack of banking services in rural areas and that payday lenders are shadowing banks in urban areas. This suggests that the banks are not meeting the needs of people using payday lenders.

In short and in my own words the study shows that most of us who live in or around larger towns and cities gave no thought to those who live in rural areas and how they went about their banking or financial business. I learned that there are many communities in our country that have no banks or post offices and that they considered their bank as being under the bed as described by Mayor Gary Gosine from Wabana, Newfoundland and Labrador.

On the other hand, the study showed that in 1982, Michael Warren said that there were 2,000 communities in Canada which had a post office but no bank and suggested that the postal service could step into this service vacuum. Here we have established facilities all over the country that could easily be utilized without too much inconvenience or cost.

I find it ironic that the hot topic being kicked around by some provincial governments and our federal government is **Payday Loans** and the exorbitant interest rates being charged by the Payday Loan businesses when this could be resolved or could be all but abolished if we returned to Postal Banking. This change meeting the needs of those who cannot get services, even to cash a cheque, from the greedy banks who are not interested in the less affluent, and those who do not have an account because they don't have a home address.

Selfishly I now see the need for many seniors who may be deprived of convenient banking or financial services because of their location and for whom postal banking could well be the answer.

Please check out the two links, researched by CCPA and John Anderson.

<https://www.policyalternatives.ca/publications/reports/why-canada-needs-postal-banking>

[http://cpaa-acmpa.ca/pub/files/banking\\_services\\_SEPT23Eng.pdf](http://cpaa-acmpa.ca/pub/files/banking_services_SEPT23Eng.pdf)

*John Gatens, 1st Vice President*



### Oral Health

**The** mouth is a window to the rest of our body. The health of our mouth is important to our overall health.

There is a demonstrated connection between poor oral health and diseases such as diabetes in people of all ages, particularly the aged. Research also indicates that there is a possible connection between poor oral health, heart disease, strokes and other serious infections or illnesses. These conditions can be a serious and costly drain on our health system.

Bacteria from your mouth can travel and can cause many serious infections that is why it is so important to have regular Dental care. Unfortunately many Seniors do not have and cannot afford Dental Insurance. Many Seniors are on a fixed income and cannot afford to visit a Dentist regularly.

The Public Health Agency of Canada has on their website [www.publichealth.gc.ca](http://www.publichealth.gc.ca) results of a survey on Oral Health by Canadian Health Measures where it states that 53% of Adults between 60 and 79 and 50% of adults in the lower income groups do not have Dental Insurance and because of this they do not visit a Dentist. They also impress upon us the importance of good oral health care yet they offer no assistance to those in need. Surely it would make sense to have at the very least basic dental care for those groups under the Provincial Health Care Plans.

*Mary Forbes*

## 2nd Vice-President

The demographic landscape of provinces has definitely changed over the past few years. Theoretically, seniors all have a better lifestyle and quality of life. If this were totally true, then seniors should be the envy of most other sectors of the population. However, many seniors have experienced some very significant challenges in the ever-changing society. The centralization of medical services, along with an increased demand, has resulted in situations whereby many seniors, especially in rural areas, cannot readily access them. Seniors are feeling that they are second class when it comes accessing essential medical services.



If we were to flush out all the items that are used to disguise the real problem in regards to accessing medical services, we would be left with one single area to focus on – transportation. As seniors, we've covered the whole spectrum of mobility and the modes of transportation. Our parents carried us, we learned to crawl, then walk and run; most of us mastered riding bicycles; some of us learned to swim. As young adults we continued to use many of these modes of mobility and added others such as using horses, driving vehicles, boats and even flying airplanes.

As seniors we've added other devices to assist with mobility – canes, walkers, wheelchairs and yes – even stretchers. As this transition occurred many of the initial means of mobility were removed or simply not available any longer. Blessed are the seniors who are able to walk or use assistance devices to move. The vehicle has become the main means of transportation. However, even these had to be modified to enable us to be able to access medical and health services. Unfortunately for many, the paratransit bus or ambulance has become the prime method of transportation.

In order to maintain some dignity and quality of life, seniors have had to improvise transportation strategies. However, seniors in rural communities have a variety of concerns to address. In some, winter roads are hardly passable, yet in others (mainly northern) the only access roads are those available once the ground (muskeg) has frozen or the lakes are frozen (icy roads). Since many seniors cannot travel alone, they require an escort – family member or friend. The additional costs do become a serious consideration taken into account as to whether the treatment is worthwhile or affordable. Low incomes combined with transportation stressors, force seniors to choose lack of medical care.

The federal government, many provinces and some municipalities are getting involved in the Age Friendly program. The program is good, but the focus is very narrow in that only physical structures are being focused on. Too many essential programs discriminate according to age, wealth or population size. It is nice to see that some provinces are beginning to provide programs which provide assistance to ensure that the transportation modes are being kept sustainable and affordable. In Saskatchewan, this years' SUMA convention passed a resolution which would provide TAPD (Transit Assistance for People with Disabilities) funding for all municipalities. Hopefully the government will expand the program to end discrimination against the elderly and disabled people living in all the municipalities regardless of size. In addition, it would be nice to see all the provinces provide additional funds to ensure that ambulance services for seniors would be made more affordable. Some provinces do not charge seniors for ambulance services; a few provinces do not charge seniors for transfers between medical facilities.

Some communities are attempting to set up their own community club transportation systems. Again, legalities and costs are the restricting factors for seniors who are attempting to access centralized medical services. The family network, along with friends, has become our main transportation system. However, some seniors do not have family, or friends in close proximity to provide this service. Where the network of family/friends is lacking, escorts for seniors is available. However, this has also leads to a lot of issues and abuse. Insurance coverage becomes a factor. Costs are also significant and Health Insurance (MSI, GMS, Blue Cross) doesn't cover these costs due to a clause in the Ambulance Act. Some Health Regions provide insurance coverage for drivers, but this is not easily accessed.

Hopefully the new federal government along with the provinces will make an effort to become fully aware of Seniors' Issues and be prepared to make a sincere effort to address them. Your voice . . . **Seniors' Voice** needs to be heard!

*Mike Kaminski, 2nd Vice President*

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

## Treasurer's Report

I am at present working in conjunction with our President, Herb and Union Strategies to computerize our data base and finances. Hopefully, after this has been accomplished we will have more up to date information on our active Supporters and Clubs. Receipts for your dues and Membership cards will be mailed to you in a more timely fashion. Please be patient because everything has to be done manually in the meantime.



I am looking for more volunteers to join the Finance Committee.

As Members of the Finance Committee our mandate is to look at outside sources for ways of raising funds. Whether we can and how do we apply for Grants, there are sources where we can ask for and receive Donations. **How do we find them?** If anyone knows of someone who may be interested and has experience in fund raising please contact me at [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca)



25<sup>th</sup> February, 2016

Enclosed is our call letter for our Convention to be held in Richmond, B.C. from Tuesday Sept. 27<sup>th</sup> to Friday Sept. 29<sup>th</sup>, 2016, Included is one delegate credential/registration form which can be photocopied or downloaded from our website [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca) for further information.

The National Pensioners Federation (NPF) relies on your Membership and financial support in order to continue our advocacy efforts. Please visit the NPF website to view our activities.

We thank you for your past support. The NPF does not send invoices to affiliated members/clubs or groups. We rely on the reminders in our Newsletters. This is just a small reminder that 2016 affiliations are now due. If you have already submitted your dues we thank you and please ignore this reminder. In order to attend the convention affiliation fees must be paid for 2016.

Donations would also be greatly appreciated. Please provide a contact email to [mary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca)

Please mail the bottom portion (Delegate/Visitor Registration Form) with your cheque to:

National Pensioners Federation  
c/o Mary Forbes, Treasurer,  
2186 Stanfield Road,  
Mississauga ON L4Y 1R5

***Thank you, have a nice summer. I hope to see you in the fall.***

***Mary Forbes, Treasurer***

# 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	\$_____	( )

The NPF depends on your financial support in order to continue our advocacy efforts.  
Should you have any questions or concerns, please feel free to call or write the Treasurer. *Thank you*

**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:**

**Mary Forbes, NPF Treasurer  
2186 Stanfield Road  
Mississauga, ON L4Y 1R5**

## 3rd Vice President

**Yes, it can happen.** The big news in Nova Scotia is that the Senior community took on the Liberal majority government and won. Nova Scotia senior community is alive and well enough to not support the government's proposed changes in financing Pharmacare. The change was to the person's income from a fee (Premium) of \$424.00/year. Since 2007, there has been an agreed upon method with Pharmacare (government) and the Group of IX (Seniors Advisory Committee) to be 25% seniors, 75% government. The proposed changes would have moved those numbers to 37% seniors, 63% government. This could result in a senior moving from \$424.00 to \$1200.00/yr; double if there is a spouse, an increase of almost 300%.



The Minister's announcement and news releases were what triggered the reaction. The media as informed there would be 12,000 new seniors admitted to the program with little or no premium. Good!! Always a request to include more lower income seniors. The co-pay, which everyone in the programs pays, were being reduced from 30% to 20% and the maximum of \$382.00 would remain.

The maximum, when reach through your co-pay, allows you to have free drugs for the remainder of the year. One would take longer in reaching the maximum amount of \$382.00 and may never receive free drugs. Good for the plan.

The rational for the proposed changes was what the Health Minister found when he "drilled down". Higher income seniors were paying the same as lower income seniors and although this has been in place for 10 years, he felt it wasn't fair.

Another statement in the release said in part, "consultation with senior organizations and they approve"; which didn't happen. The Group of IX is composed of the nine most senior organizations in Nova Scotia. The Group has been an advisory committee to government for 25 years, by way of the Dept. of Seniors; earlier, Senior Secretariat. Upon receiving the information on the news release, the Chair of the Group contacted the Minister of Health, who is also the Minister of Seniors, wanting an immediate meeting. Like the Premier, Minister of Health, MLA's, all Executive members were receiving the same calls on the propose changes. Of course, we also had to answer the questions on lending support, which was explained and accepted. The same information was presented to the Minister. Confidential discussions had taken place last November but the government didn't have all its **ducks in a row** so the full package was never put before the Group of IX for determination.

There's no doubt in anyone's mind why the meeting was approved. We met with government officials who listen to the same information that had been delivered in personal manner by a senior across the Province to their bosses. In one week the Group was called back together with the Minister of Health in attendance. Upon wishing us well and hoping we would be more disposed to the new proposals, he left. The package was to withdraw their previous proposals, leave everything the same this year, including the additional 12,000 who will not be required to pay a premium. Consultation with seniors was strongly supported by government and be conducted across the province.

The senior community reaction as a result of proposed changes that would allow government access to their income and therefore government's hand directly in their pocket was immediate. Now that the provincial government has shown its hand, the need to have the senior community prepared for these consultations will be the next task.

The Federation of Senior Citizens & Pensioners of Nova Scotia will be holding their 43rd Annual Meeting in Truro on May 10 & 11. A discussion on how the senior community wishes to continue their fair share in financing the Pharmacare program will be part of the agenda.

***Bernie LaRusic, 3rd Vice President***

***Together Seniors can make a Difference!***

# Health Portfolio Report

The annual Canadian Health Coalition health lobby this year was held on January 25 and 26 in Ottawa. I was excited to attend and bring you this report.

On the first day we heard from Linda McQuaig, a journalist and author of nine books. She was a very upbeat speaker who spoke on the positive aspects of the Canadian Medicare system and how fortunate we are to have publicly funded health care that even covers extended periods of hospitalization. She stressed the importance of everyone having access to health care - rich or poor. She encouraged us to **“celebrate our health care”**.



At the evening session we were assigned to small lobby groups of 4 or 5 individuals. In our group we were three from the province of Newfoundland and Labrador and one from the province of New Brunswick. We were then instructed re: the protocol for our meetings with different MP's which were scheduled for the following day.

At 8:00 am on January 26 we met to discuss the issues we would bring forth. We had three main issues that each lobby group would raise. The first issue is a new Health Accord which must include a plan to ensure the Federal Government's contribution of at least 25% of all current public health care expenses. Second is a plan and funding to implement a National Public Drug Policy which must be public, safe and provide everyone with the medications they need. Recent research has shown that this could save the Federal Government as much as \$11 billion annually. Canada is the only country in the world with public health care but no national drug plan. This leaves 1 in 10 Canadians unable to afford prescribed medications. Third is a National Strategy for Seniors Care which is required to ensure that everyone has access to high quality public hospital, home, facility based long term, palliative and hospice care. People across Canada need access to the continuum of care so they may age with dignity.

We then met with the Honourable Judy Foote, M.P. for Boavista, Burin and Trinity in Newfoundland and Labrador. We then met with Ken MacDonald which represents the Avalon District, N.L. The third M.P. we met with was Gudie Hutchings representing the Long Range Mountains N.L.

I feel all the M.P.'s were fully aware of the issues and concerns in our province and across the country. Our discussions were very open and informative. We discussed the three priorities of the lobby and how initially there was a 50/50 split in Medicare funding between the federal government and the provinces. We emphasized the importance of a National Drug plan by highlighting the discrepancies in the current system. Home care and a National Seniors Strategy were also discussed. The three M.P.'s were very supportive of maintaining a public health care system in our country.

In the afternoon we were privileged to attend Question Period in the House of Commons. This was a learning experience.

Being part of the 2016 C.H.C. Medicare Lobby as the Member-at-Large for the National Pensioners Federation was definitely a worthwhile experience. My biggest hope is that we will see some positive action from our government.

*Zoe Kopetsky, Executive Liaison*



## New Campaign Launch - Deprescribing: A New Approach to Health Care

**Canadian** Deprescribing Network your National Pensioners Executive Board is pleased to announce our decision to join the Canadian Deprescribing Network. During our February 24th monthly executive conference call which included the leadership of our provincial affiliate organizations we discussed some statistics around the issue. Among retirement-aged older men and women in Canada: 66% take five drugs or more, 27% take 10 drugs or more. Over age 85, 39% take 10 drugs or more, 1-in-4 of these medicines is potentially harmful and unnecessary. Unnecessary hospitalizations result from taking too many medicines. Older women bear the brunt of over-prescription. Everyone agreed that this was an important issue which needed to be addressed. Long term care facilities can manifest this issue by over prescribing medication to control behaviour. We can all make a difference personally and socially by discussing deprescribing and the positive changes with family, friends, care providers, physicians, advocacy groups we belong to and the provincial and federal politicians which represent us. The goal of the Canadian Deprescribing Network is to cut inappropriate prescriptions for seniors by 50 per cent by 2020. **Herb John**

**Check out** the new Deprescribing info on our NPF website by clicking on  
[http://www.nationalpensionersfederation.ca/?page\\_id=1828](http://www.nationalpensionersfederation.ca/?page_id=1828)

Please circulate the resolution and email completed resolutions to your MP and MPP, copy to  
[herb.john@npfmail.ca](mailto:herb.john@npfmail.ca)

Management for Older Men & Women across Canada. The objectives of our 2nd National Shareholders meeting were:

- ◆ **To bring together key stakeholders** who are committed to advancing the deprescribing of inappropriate medications in Canada;
- ◆ **To share current best practices** for deprescribing inappropriate medications and substituting alternate non-pharmacological solutions; and
- ◆ **To discuss the concept of a Canadian Deprescribing Network** and compile feedback about its potential development, mission and strategy.

The meeting was a huge success. We received positive feedback about the Deprescribing Fair, brainstormed ideas for how to move forward ur agenda, and decided to officially call ourselves the Canadian Deprescribing Network.

**Next Steps:** The deprescribing materials showcased at the Deprescribing Fair will soon be posted on our new website - [Deprescribing.org](http://Deprescribing.org). Here are a number of things you can do in the meantime to help us raise awareness to deprescribe:

- ◆ Create a distribution list for our awareness campaign
- ◆ Start a demonstration project
- ◆ Make deprescribing a strategic priority in your organization
- ◆ Let us know how you can help us to promote our mission

We are committed to reducing the use of inappropriate medications by men and women over the age of 65 who live in the community in Canada by 50% over the next 5 years.

***We would like you to be Actively Involved in the Canadian Deprescribing Network.***

We begin as a group researchers, but are quickly building a network of people with a similar goal. As a network, we will bring people and organizations together to advance the implementation of deprescribing practices in Canada.

### ***What we can do together?***

During the past year, we collected and developed patient educational materials, health-care provider deprescribing algorithms, and policy projects that show promise for reducing the use of inappropriate medicines. We would like you to use our ideas and materials to begin the process of culture change in Canada, with the aim of reducing unnecessary prescribing.

***To measure the success of this initiative, we will initially target three common drug classes:***

- ◆ Sedative hypnotics
- ◆ Long-acting Sulfonylurea Drugs
- ◆ Proton Pump Inhibitors

However, as we achieve our goals with these medications, we will expand the scope of our activities to include all medications - as well as combinations of medications - that are potentially inappropriate based on evidence. We will let you know as soon as our website is up and running.





# Aging well

## A quest for all generations

**Join us September 25 - 26 for this important Conference**

This key event is your opportunity to help shape the future. As a participant in this two-day conference, you will help identify public policies that will help Canadians seize new opportunities to contribute while living longer and fuller lives.

We will discuss demographic trends, as well as the challenges and opportunities we can create by building communities that welcome the involvement of Canadians of all ages.

### **Register Early**

This timely and important national conference will take place Sunday, Sept 25 and Monday, Sept 26 at the Sheraton Vancouver Airport Hotel, 7551 Westminister Highway, Richmond B.C.

The registration fee is \$200, with a reduced rate of \$150 for seniors and students. The fee includes all conference materials, as well as two lunches, one dinner and four coffee breaks. Previous COSCO conferences were fully booked, so please register early.

***The deadline for registration is September 9th***

### **Who should participate?**

We invite the participation of:

- ◆ Individual seniors and seniors' representatives,
- ◆ Municipal councillors and planners, social planning representatives, parks and recreation and health authority representatives,
- ◆ MLAs, Members of Parliament and First Nations,
- ◆ Federal and Provincial departments dealing with seniors,
- ◆ Non-governmental organizations such as social planning councils, senior and community centre representatives, agencies working with seniors, unions and advocacy groups.

### **A special request**

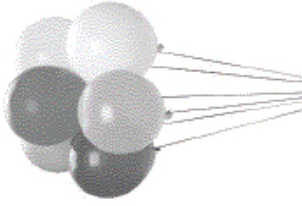
We encourage Municipal councils to sponsor representatives from seniors' advisory committees and also ask ministries to sponsor delegates from provincial seniors' coordinating bodies.

### **For additional information contact:**

Lorraine Logan at 604-523-1977 or [logan33@shaw.ca](mailto:logan33@shaw.ca)  
Sheila Pither at 604-684-9720 or [pither470@shaw.ca](mailto:pither470@shaw.ca)



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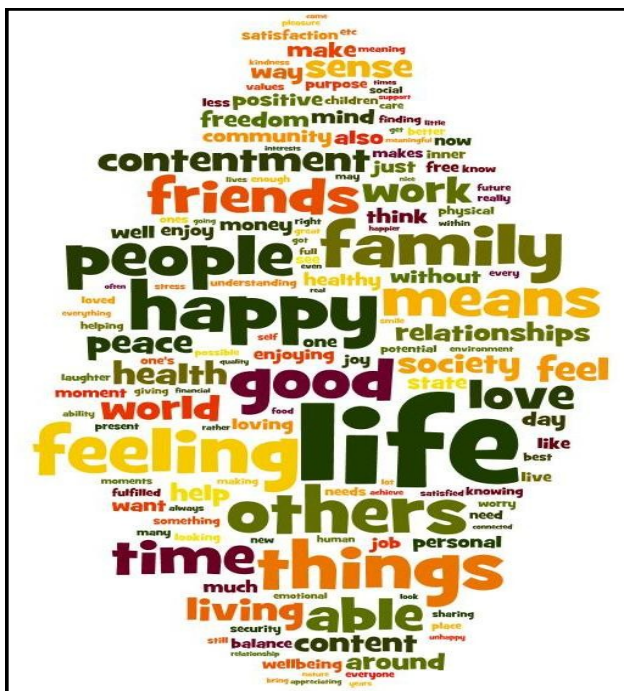
## The Baby Boomers: A New Brand of Seniors

A new generation of seniors has arrived. They are the Baby Boomers – those born between 1946 and 1964. They are the single largest population group in Canadian history and the beneficiaries of the largest transfer of wealth ever recorded. They are definitely not like their parents and these differences are going to resonate in a number of areas in the economy – in particular, the demand for health and wellness products and services.

To understand how influential the Baby Boomers are, it's a good idea to look at how they differ from their parent's generation.

The parents of the Baby Boomers either lived through the Great Depression, or their lives were directly influenced by the hardship of that period. It created a "scarcity mentality" when it came to money and spending habits. This generation was raised to live within their means and always set aside money for that unexpected emergency. The Baby Boomers, in contrast, were raised in a time of prosperity. The Second World War had ended, families were reunited and the number of children skyrocketed. It was also the era of the consumer. The Baby Boomers were raised that times would always be good. If you wanted something, you bought it – with cash or credit. The free spending, consumer mentality of the Baby Boomers has followed them right into their retirement years. Combined with the intergenerational transfer of wealth that is happening between the Baby Boomers and their careful parents through inheritances, you have an enormous population of new seniors with money to spend – and they will be spending it!

The Baby Boomers and their parents also differ at another fundamental level – the absolute belief and faith in large institutions. When it comes to the medical establishment, the Baby Boomers have adopted a more critical stance than their parents. They recognized the need to take personal responsibility for their own health and wellness and this had led to the emergence of an enormous health and wellness industry – one that encompasses fitness, healthy eating, nutritional supplements, massage and bodywork and stress management.



Our upbringing defines a lot of what we become when we're older and this is certainly the case with the emerging Baby Boomers. They have the consumer mindset and the money to create the retirement lifestyles they want. They aren't satisfied with slowly winding down in a nursing home. They want to remain as active, healthy and engaged for as long as possible – and preferably in their home of choice. They are a force to be reckoned with. They will be actively seeking people, products and services that will help them remain vital and independent throughout their retirement years.

This is a great time for those in the senior wellness field – and it's only going to get better!

National Pensioners  
Federation



Fédération Nationale  
des Retraités

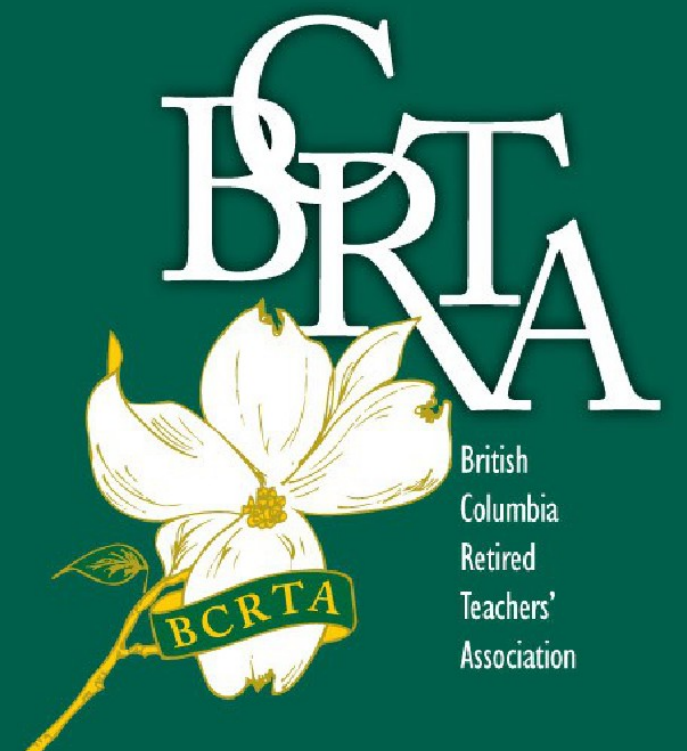
Website: [www.nationalpensionersfederation.ca](http://www.nationalpensionersfederation.ca)

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.
9. To Lobby the Canadian Federal Government to discuss and enact legislation that will provide a safe, economically just lifestyle, which would include adequate housing, health care, pharmacare, transportation and social inclusion.



British  
Columbia  
Retired  
Teachers'  
Association

"YOU  
are the  
Change"

February 14, 2016

The Honourable William Francis Morneau Minister of Finance  
90 Elgin Street  
OTTAWA ON K1A 0G5

Dear Minister,

As we have all seen over the past 10 years the possibility of bargaining a defined benefit pension plan has been removed from the bargaining tables of Canadian workers, collectively and individually, by corporations that today make workers bargain for their survival instead of bargaining for a share of the profits which they contribute to. Pension experts and pension recipients agree that a defined benefit plan is as dependable as the Canada Pension Plan.

When we see that past governments have been willing to support the corporate lobbying agenda with little regard for the consequences on the standard of living of Canadian citizens, First Nations and the environment we are reluctant to trust that their approach to these issues will be different today.

There are however a number of reasons for hope. We have elected a new majority government that has given us a long list of commitments for "Real Change".

More people, every day, understand that it is not our health care spending or our education spending that is unsustainable. It is the inequitable financial structure, the contributors to global warming, the continuing path of the destruction of ecosystems that global capital continues to dictate to us that is unsustainable.

We need more than little fixes to specific issues. We need a clear and substantial change in direction. Our government is elected by Canadian voters, not corporations so the compromising of Canada's sovereignty through Free Trade agreements and the ISDS dispute resolution mechanism could be considered to be treasonous behaviour. Despite the promises of jobs and prosperity past free trade agreements have not delivered. The well being of Canada and indeed the world must shift to a focus based on community as opposed to individuals. It may seem grandiose to dream so big but that is what is required today.

Therefore the aging Canadians that make up the National Pensioners Federation with a membership of over a million seniors submit the following for your consideration:

- 1) Take concrete action to address the growing inequality of the distribution of wealth in Canada;
  - a) by changing tax laws that currently allow numerous ways to avoid paying the legislated tax rate on monies earned in Canada. It is estimated that 100-170 billion dollars leaves Canada every year untaxed.
  - b) create a National Manufacturing Policy which will provide the framework for business to process our raw materials with the use of Canadian labour.

Both of these efforts will increase revenue and provide economic growth. It is clear that focusing on expenses and reducing services is not working in the interests of the majority of Canadians.

2) Implement pension changes.

- a) Restore OAS eligibility to age 65.
- b) Increase OAS and GIS
- c) Modify the “cost of living allowance” formula to be dominated by items that are the most common expenses of seniors.
- d) Increase the CPP.
- e) follow through on the election commitment to protecting the existing pensions and pension credits that Canadians have worked for and contributed to. This means no retroactive changes to current pensions or the status of current pension credits.

The first three recommendations will benefit all current and future retirees. Recommendation d) will benefit future retirees as they struggle to plan during a time that continues to reduce the availability of defined benefit pension plans. Recommendation e) will provide sustainability for current pension incomes.

3) Implement Health Care reform

- a) renegotiate the Health Accord
- b) reconstitute the Health Council of Canada
- c) implement a National Pharmacare Program
- d) implement a National Home Care Strategy
- e) implement a National Dental Program

The Canada Health Accord and the Health Council are necessary to ensure that provinces can and do have the ability to provide a high national standard of health care. Tying the transfer payments to GDP will not provide the stability to plan and implement the health care system which aging Canadians need.

4) Implement a National Housing Strategy

Canada is still the only G7 country that does not have a National Housing Strategy. Studies have shown for some time that housing is a major pre-determinate of health.

Please note that I am available for further discussion at your convenience.

Sincerely,

*Herb John*

Herb John, NPF President

"Life isn't about how you survived the storm ...It's about how you danced in the rain!"

"It's not the years in your life that count. It's the life in your years!"



© Can Stock Photo

**International Women's Day** (March 8) is a global day celebrating the social, economic, cultural and political achievements of women. The day also marks a call to action for accelerating gender parity.



International Women's Day (IWD) has been observed since in the early 1900's - a time of great expansion and turbulence in the industrialized world that saw booming population growth and the rise of radical ideologies. International Women's Day is a collective day of global celebration and a call for gender parity. No one government, NGO, charity, corporation, academic institution, women's network or media hub is solely responsible for International Women's Day. Many organizations declare an annual IWD theme that supports their specific agenda or cause, and some of these are adopted more widely with relevance than others.

"The story of women's struggle for equality belongs to no single feminist nor to any one organization but to the collective efforts of all who care about human rights," says world-renowned feminist, journalist and social and political activist Gloria Steinem. International Women's Day is all about celebration, reflection, advocacy, and action - whatever that looks like globally at a local level. But one thing is for sure, International Women's Day has been occurring for over a century - and is growing annually from strength to strength.

## 20<sup>th</sup> Anniversary of Black History Month



February 2016 marked the 20<sup>th</sup> anniversary since Black History Month was first officially celebrated by the Government of Canada.

The month-long celebration was formally recognized following a motion introduced in the House of Commons by the first black Canadian woman elected to Parliament, the Honourable Jean Augustine.

The motion was carried unanimously by the House of Commons in December 1995 and the Government of Canada officially celebrated Black History Month for the first time in 1996.

In honour of the anniversary, the Government of Canada recognized this important milestone through its events and promotional materials, including its educational poster. Black History Month highlighted key milestones and courageous accomplishments of those who helped shape Canada's Black History.

We recognized contributions and moments from early settlement, the abolition of slavery, the Underground Railroad and notable black Canadians from all fields who have played defining roles in Canada's history.

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

The Executive & Membership of the Retired Workers  
Chapter of **UNIFOR** Auto Workers Local 222

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