

NEWSLETTER

National Pensioners Federation



NATIONAL PENSIONERS FEDERATION

NPF Executive 2018 - 2021



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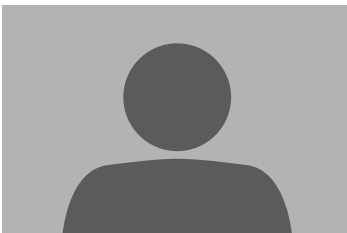
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To the Readers,

All editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor.

Statements and opinions expressed do not represent the official policy of NPF unless so stated.

Have you got an article you would like to submit for consideration?

Please send your articles to the publication's editor, Mary Forbes at mary.forbes@npfmail.ca.

Thank you Maria Pinto for her assistance.

National Pensioners' Website
www.nationalpensionersfederation.ca



Twitter
twitter.com/npfederation



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youtube.com/user/npfederation



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Thank you to the staff at Union Strategies
87 Caster Ave., Woodbridge, ON



Trish McAuliffe, President's Report

With Spring on our doorstep it's difficult to look back on the darkness that has clouded so many of us for far too long. I feel this is the time of rebirth and renewal as we emerge from computer screens and television news clips. I feel some hope that we can all find a silver lining in what transpired through the pandemic even as we still climb out for air. Having a debate around vaccines and the likely hood of the return of another wave only keeps us living in fear. There must be a light at the end of the tunnel for people to feel safe again. To get back to social participation. You can be sure there will be many books written on this historic time but we need renewal now. Despite these challenges we continue to do our part in advocating for seniors on many fronts. This issue of our newsletter will not only highlight the work our executive has taken on but reveal the passion and commitment it has taken to keep pace with a busier than expected role. The amount of zoom meetings, planning sessions, government submissions and a whole gamut of communication sharing no doubt has taken its toll on each of us. So I want to extend a very public thank you to each individual who stepped up to help NPF thrive through it all. We have gracefully transitioned our monthly executive meetings and quarterly affiliate leadership meetings to virtual like many other organizations. Our Committee work for Healthcare, Financial Security, and Seniors Housing has progressed with increased participation by our affiliate groups. A couple of new members will be approved to join our committees at our April executive board meeting but we are always in need of seniors advocates to engage with us. Please consider this yourself. A few combined skills to get the job done are an asset to all of us. We are always open to working with provincial affiliates any way possible. Our recent initiative in hosting the "Human Rights Protections of Elders in Health Care" webinar sessions is an example of the work of our NPF and COSCO Health Committee. One expanded into the other. It is almost imperative that a group of like minded organizations come together for a united voice to get the attention and create the outcomes we desire. Within most of our groups we know the individuals who can get the ball rolling and co ordinate the worker bees to get the job done. So let's make change together!

[Support a U.N. Convention on the Rights of Older Persons](http://www.ilccanada.org), <http://www.ilccanada.org>

Naturally, Human Rights protections for Older Persons is not simply a personal concern, its wide spread, nationally and globally especially given the light shone onto specific concerns (LTC) in the COVID 29 pandemic.

That is why the NPF and our affiliates are keen in participating with ILA and The United Nations call for a Global Convention on the Rights of Seniors. Our desire for better outcomes is embedded in our call for concrete demands of governments everywhere.

We demand retribution from the horrific impact of the pandemic on older people in Canada and in particular the many deaths and shocking neglect and abuse of older people in nursing homes, as well as the suffering that bereaved families endure.

We have to believe that many minds and hearts are now open to getting major and lasting change in the way that older adults are treated in our society and that we need to seize this moment to educate and mobilize seniors and civil society in general to advocate strongly with governments and all those in a position to bring about change.

We believe a Convention on the Rights of Older Persons setting out these rights and making governments accountable will be a major step forward.

Trish McAuliffe, President's Report Continued

NPF President's Action Report:

Letters to Federal Government.

1. Support of the implementation of National Long Term Care Standards
2. Pharma Care Support, NDP MP Peter Julian's campaign on getting Bill C-213 & letter of endorsement.
3. Pension Security Submission to the Dept of Finance
4. 2021 Federal Budget Submission

Disability Tax Credit – NPF announcement went out in an eblast to members to quickly review their medical records with their doctor to potentially qualify for the Seniors Disability Tax Credit. It is our hope that seniors become better aware of the financial opportunity that is present for them but have to apply.

PIAC, Public Interest Advocacy Centre - NPF submission and presentation to the CRTC Hearing Jan 26th, CBC Licensing Renewal and the importance of funding TV, Radio beyond the growing interests in funding the digital.

Ontario Health Coalition, Long Term Care Action Endorsement. Jan 22nd Webinar was hosted by the OHC in support of the inadequate response of the Ford Government to the LTC crisis.

Services Canada, South Western Seniors Advisory Committee, (SAC)

A zoom meeting was held December 11, 2020. An opportunity to hear feedback on the Department's efforts during its transition to offer more online and digital options to Canadians during the pandemic and advice on how to support our diverse population of seniors in Ontario. Next meeting to be held in March 2021.

New Projects

International Federation on Ageing, IFA – open-ended working group on ageing and the Decade of Healthy Ageing providing webinars and resources for the promotion of Healthy Ageing.

Healthy ageing, "the process of developing and maintaining the functional ability that enables wellbeing in older age" requires environments including health systems that enable people of all ages, and in this context older people, to maintain and improve their functional ability.

Participated in survey and webinar on senior's influenza vaccination. Research paper followed.

<https://ifa.ngo/wp-content/uploads/2021/01/Bringing-Canadian-Patient-Advocacy-Organizations-Together-in-the-Fight-Against-Influenza.pdf>

IFA 15th Global Conference on Ageing - is now scheduled for 10-12 November 2021 in Niagara Falls Ontario, with pre-conference events on 9 November 2021. • The themes for the conference are now focused on the four themes related to the WHO Decade of Healthy Ageing (2020-2030): Ageism, Age-friendly Cities and Communities, Primary Health Care and Long-term Care. • A fifth theme was added to the conference focused on Older people and Pandemics. • The Conference will be a hybrid event, combining an in-person experience as it was originally planned, and a virtual experience, allowing participants to attend virtually from around the world.

Seniors Rights are Human Rights

The NPF continues to advocate with partnering affiliates and participate where possible with like minded Provincial groups for the immediate increases to funding (PPE/PSWs) and emergency support for LTC facilities. Support for family caregivers who are prevented from accessing information on their loved ones.

Trish McAuliffe, President's Report Continued

Attending to webinars, petitions and a submission to the Federal government on a National LTC Strategy. See also: Seniors for Social Action Ontario (SSAO); Carenotprofit.ca; Voices of LTC; Ontario Health Coalition.

*NPF/COSCO webinar sessions Seniors Care & Human Rights, March 23 & April 23

Government of Canada Agencies

The NPF has a seat on the consultations committee of the following Government Agencies;

Patented Medicines Regulations - Kathleen Jamieson is our representative to the Task Force Review Committee assembled in 2019 in Ottawa and continues to correspond on this work.

On October 23, 2020, the PMPRB published its final PMPRB Guidelines that frames the amended Patented Medicines Regulations, which WAS to come into force on January 1st, 2021 and now delayed until July 1, 2021. Mounting of evidence may prove that the Big Pharma lobby is the driving factor for this delay and may put the realization of the announcement of a National Pharma Care Plan at risk.

<https://www.canada.ca/en/patented-medicine-prices-review/services/legislation/about-guidelines/guidelines.html>

Canadian Transportation Agency - On July 10, 2019, the Accessible Transportation for Persons with Disabilities Regulations (ATPDR) were finalized and published in the Canada Gazette, Part II. The ATPDR establish legally binding requirements on services, technical standards for equipment, communications, training, and security and border screening. Most provisions of the regulations were come into effect on June 25, 2020, **BUT HAVE BEEN DELAYED** due to the airlines request under the current COVID measures. <https://otc-cta.gc.ca/eng/consultation-paper-phase-ii-accessible-transportation-persons-disabilities-regulations>

Canadian Transportation Agency issues temporary exemptions to certain Air Passenger Protection Regulations provisions to address the COVID-19 pandemic <https://rppa-appr.ca/eng/notice/canadian-transportation-agency-issues-temporary-exemptions-certain-air-passenger-protection-0>


Webinar 2: Friday April 23 (10:00-11:30 AM PDT)



https://us02web.zoom.us/webinar/register/WN_fCSugRT-RrKdtsbBT3--jA

Protecting the Human Rights of Older Adults in the Canadian Health Care System

Speakers:



Andre Picard, Author of:
"Neglected No More: Canada's ongoing battle to fix long-term care"



Margaret Gillis, President
International Longevity Centre Canada



Dr. Claudia Mahler
UN Independent Expert on the enjoyment
of all human rights by older persons.

Mary Forbes, Treasurer

Greetings all:

I do hope you are keeping healthy and weathering this storm.

I take this opportunity to thank you for your patience, I know that it has been a trial to gain access to our website. As per our e mail blast we are in the process of moving to a new platform to handle our Membership. I hope that this new platform will serve us better along with the ability to e transfer funds as well as paying by credit card. Rather than pay extra for an accounting programme we will continue to report using Excel. If you have any questions, concerns please contact me.

Our funds are fairly healthy in spite of many 2020 affiliation dues still outstanding. Hopefully things will re-open soon and we can return to the "new normal. Meeting in person, attending events rather than zoom calls It is surprising how busy we are and we don't even have to leave the house. Pandemic PJ's.

So that brings me back to "only in Ontario" different strokes for different communities for vaccination roll out. In Mississauga where I live at last they have 4 vaccination locations. If you do not drive and do not take public transportation how does one get there? They are currently in stage 1 vaccinating priority health care workers and then they go on to people over age 80. What about the People who have to go to work Teachers, Transit Drivers, Grocery Store Assistants etc they are looking after us and cannot work from home. Eligible Residents in Mississauga can book an appointment on March 15th online. I wonder how many 80 and older know how to book an online appointment. You had be there if you have an appointment because if you are late that's it no vaccination. Yet it's ok if one stands outside in all kind of weather for 2 hours plus. I am so annoyed when they keep reporting how many shipments of vaccines received get them into arms.

When deciding how much care to give to seniors, no one should ever ask "how much money can we make?" And they did: They rejected proposals to hire thousands of long term care staff because it was too expensive. Proposals submitted by Doctors. Appears in Ontario the Government does what they like and ignore the advice of professionals who work in the field.

"When people talk, listen completely. Most people never listen." --Ernest Hemingway

"Alone we can do so little, together we can do so much." --Helen Keller

PLEASE NOTE: Our IT Provider is no longer supporting CiviCrm as a result the link on our website to renew your affiliation is no longer active, therefore the link to PayPal is also inactive.

We sincerely regret the inconvenience and encourage you to use Interac e transfer or to send a cheque c/o M. Forbes, 2186 Stanfield Road, Mississauga, ON L4Y 1R5.

We are in the process of finding a new platform which will be convenient to all of us. In the meantime, please be patient. I have received some payments by regular mail and I will be ensuring that you will receive receipts and your payments will be recorded.

Thank you for your ongoing support.

Mary (Forbes) Treasurer NPF

Barb Mikulec - 1st Vice President

Housing report –Spring 2021

Housing issues include choices and finding supportive options as seniors age.

Some residents face difficulties especially during this pandemic, to find secure, affordable housing.

Municipalities, provinces/ territories and the federal government need to work together to support coordinated endeavours to help local housing initiatives.

Access to housing is coordinated by having individuals, families and youth referred to an access point, with initial triage. Once assessed, people are prioritized for action, into housing and/or services, and helping people move through the system without falling through the cracks.

This process helps those at risk of homelessness, or in shelters, to gain housing and the services to engage with their needs.

The federal government announced \$157.5 million for **Reaching Home: Canada's Homelessness Strategy**.

Precarious living during the colder months of the year has an impact on health issues, too. The Canadian Encyclopedia's article **"Homelessness in Canada"** estimates that at least 235,000 Canadians are homeless in any given year, with approximately 35,000 Canadians experiencing homelessness on any given night. Some persons live in public spaces include parks, sidewalks, or use garages, attics, or tents. Homelessness may be caused by barriers: lack of finances, mental or physical challenges, racism and discrimination. Other causes may include poverty, under-employment, shortage of affordable housing, lack of family support or family violence, stigmatization of mental health problems or drug dependency and lack of adequate services.

Canadian Encyclopedia states that 'core housing need' affects 12.7% of Canadian households (from Canadian census of 2016). Many residents spend much more than 30% of their income for housing. The Toronto 'homeless population count' found over 8,000 homeless individuals in 2018, and in March 2020 the Metro Vancouver 'homeless count' revealed 3,634 individuals, notably 33% Indigenous and 25% aged 55 and older. The Indigenous numbers may be rooted in the impact of residential schools which took Indigenous children away from their families, communities and culture, combined with poverty, lack of opportunities and inadequate housing. Overcrowded living spaces may contribute to homelessness, especially in urban areas such as Toronto and Metro Vancouver.

Fred Victor reports 'Important Facts about Homelessness', is a complex problem needing to provide safe and affordable housing units, connecting individuals and families to support services to lead to positive outcomes. The number of homeless veterans is a concern as they may experience high rates of mental health issues such as anxiety, post-traumatic stress disorder or addictions and need access to support programs. Senior women may have low incomes or be victims of violence or stay in unhealthy relationships instead of accessing a shelter.

The NPF urges Action: for compassionate, coordinated approach to help with the root causes, as well as supplying adequate housing. Let's look forward to progressive initiatives on this serious issue of homelessness by all levels of government.

Ask your representatives about the funding and how it is reaching your area of Canada. The funds need to be accountable, to reach those most in need.

Barb Mikulec - Housing Chair

Housing Matters

Bernie LaRusic sent Nova Scotia's 'Community Think Tank Housing Matters' materials, which are pertinent to both rural and urban areas of Canada. The report is from the Nova Scotia Health Authority. The impacts of housing adequacy fit three broad areas: affordability, quality and community and location.

1. Housing affordability: affordable means that tenants/residents do not have to pay more than 30% of before tax income on housing and utilities (CMHC, 2014). Housing quality must meet standards of adequacy and suitability in order to prevent people from experiencing core housing need. Healthy housing is safe, well-maintained, not-crowded, without environmental hazards. Homes need an adequate supply of safe water and functioning toilet facilities, and access to support, services and outdoor recreational space.
 2. Housing in rural areas: the cost of utilities may put low-income homeowners at risk of fuel poverty. Private apartments in substandard conditions are common and are often the only affordable units. Supportive public housing has long waiting lists and housing programs don't always reach the people in greatest need, especially housing for families and seniors. Homelessness in rural areas is often hidden and shows up as couch surfing, especially among youth. Stigma and discrimination limit access to the affordable housing market for recipients of income social assistance, mental health or addictions issues. Seniors in rural areas need affordable and assisted/supported housing. Single women or women living in dangerous situations lack housing options.
 3. Housing community and location: socio-economic status is often associated with poorer quality housing, poorer access to transportation and other amenities such as grocery stores, green spaces, childcare. These barriers may add to discrimination, stigma and create further social isolation, which can directly influence physical and mental health.
 4. Precarious Housing affects the health of individuals, particularly in rural areas, as tent cities, temporary shelters are the result of overcrowded or substandard housing, or inadequacy of affordable housing. Risk of homelessness or housing insecurity may be felt by: young people, lone parent families, people living alone (women, men, seniors), new immigrants, people living with disabilities, people on social assistance or visible minorities.
 5. Housing issues may be impacted by social and economic inequities, health, poverty, and availability of accessible and affordable housing. Some lack of housing options may lead to homelessness. In the following model, the CMHC shows the continuum of housing choices.
- Action: the NPF encourages all levels of government to plan with seniors, arrange for options of housing which meet the age and needs of residents to enable aging in place with dignity.

Canada Housing and Mortgage-Housing Continuum – Housing options impacting Canadians



Bernie LaRusic - 2nd Vice President

Pandemic - Vaccines

The pandemic caused by COVID-19 has been and will be the NORM in life, work & recreation for some time to come. The first wave killed over 15,000 Canadians. WWII killed 44,000 Canadians. As to when the first wave ended and the second began is a mute point. Like many Provinces, when compared to those hardest hit, LTC facilities were the leaders. In Nova Scotia over 50 seniors died in one LTC facility in Halifax. Many in the scientific community went to battle stations to come up with a vaccine to stop this deadly infection. The roll-out of several vaccines becoming available has the potential of lessening such an outcome.

The ability of Provinces to manage the distribution of vaccines is easily put together in a presentation, including graphs but in Nova Scotia the system crashed on the first day of operation. A possibility, communications. People calling for an appointment on a 2-day clinic, in only 10 locations across the Province were badly handled. It had been understood from a presentation by a Deputy Minister of Health & Wellness, Seniors would be receiving a letter from Medical Services Insurance (MSI) informing them of the time and place of their appointment. MSI's letter was received, opened and the info was "call this number or use this email to get an appointment". With such direction the system crashed on day 1. My Uncle who is 97 called 115 times before someone answered and their response was "All spaces filled".

Representatives on the N S Senior Advisory Council (SAC) also received similar messages along with MLA's. As a result, the Deputy Minister of Seniors asked SAC to meet along with 5 of the top communications officers in government. A plan was put forward on how Seniors would be vaccinated. Seniors 80+ were first and it was based on the month one was born. At 85 and born in May, I can register from May to July. My wife, age 85 born in Aug will register with the Aug to Oct group.

It was also noted there were insufficient sites for vaccinations, along with mobility issues, storage of the vaccine and shortage of trained staff. Very similar to a battle plan that went bad after the first shot (Vaccination). SAC will be meeting next week with the higher authority to hear what is being planned to address these issues

In addition, Senior clubs, operating halls are facing a tremendous financial crunch. These facilities have been the activity center for many in the Senior community with social, exercise, meals & card activities to assist in covering operating costs. Like LTC facilities, Seniors' with halls are being left on their own. As a result of inactivity of Clubs, the impact of interacting with Councils is close to nil. Many have lost Executive members which has resulted in many Executive positions not being filled due to the health regulations on gatherings/meetings. All this impacts on the mental health of Seniors and with business, i.e. banks, pharmacies, even grocery stores wanting to eliminate paper as well as cashiers, are causing another problem in the lives of Seniors.

All these are issues need attention and NPF along with its affiliates will continue to remind the Federal & Provincial governments of these tasks before them.

A handwritten signature in blue ink, appearing to be 'Bernie LaRusic', is located at the bottom left of the page.

Annette O'Connor, Recording Secretary Report

<https://nationalpensionersfederation.ca/wp-content/uploads/2018/04/npf-policy-book.pdf>

Full details can be found on our web site, Resolution Tab linked in above

1. Resolution Submission Deadline:

Member organizations submitting a resolution for the fall NPF convention must send the resolution to the **NPF secretary by August 1st, 2021**. Send to caoconno@teleus.net

This deadline date is important as there needs to be sufficient time to get all the resolutions organized and printed for our booklet. A participating **member organization** in good standing but is part of a larger group does not need recommendation and can submit it directly. The resolution submitted to the NPF should state what action the NPF is to take, via the federal government or other body.

Resolutions received after August 1st will be considered to be late and will be dealt with by the executive. The executive may decide to A) return the resolution for submission to a subsequent convention or B) place the resolution on the current agenda.

2. Format of Resolutions

A resolution should have two parts, the Whereas section and the Resolution itself. The proposal may have been described in the rationale, but the resolution by itself has to define the issue. When an organization is drafting a resolution to present at an NPF convention, they should check the NPF website to see if the proposed resolution is already in the policy book. If such a policy exists, the new resolution should not be necessary. A modified resolution that covers new ground or solicits a new action might be able to focus the intention more clearly.

3. Scope of Resolutions

Resolutions sent to the NPF should be national in scope, having an application across the whole country. While regional resolutions - those that are provincial or territorial in nature - are certainly valid, they do not necessarily fit into the scope of the NPF. The national resolution could seek action of a related nature to a local concern but can be dealt with on a national level (multi governmental). Whilst we appreciate any member organization that could consider citing the action of our national body in seeking action at a local or regional level.

"Two roads diverged in a wood, and I -
I took the one less traveled by,
And that has made all the difference." — Robert Frost

Kathleen Jamieson, Member at Large Report

The human rights of Seniors in the time of COVID

The “biggest lesson” that Canada’s Chief Public Health Officer, Dr Theresa Tam, learned from the experience with COVID-19 is that “we failed the most vulnerable ... the tragedy and the massive lesson learned for everyone [she said] is that we were, at every level, not able to protect our seniors particularly in long-term care homes. Even worse is that second wave, as we warned of the resurgence, there was a repeat of the huge impact on that population.” (CTV interview, March 14, 2021.)

The big questions for us as seniors is: Why has there been such an ongoing continuing massive failure to protect seniors in long-term care and what exactly are our governments now doing about completely reforming long-term care so this tragedy does not repeat itself? And why have all our governments deliberately ignored the well-documented serious problems in long-term care that existed for many years before the pandemic.

For more than one year now, we have seen politicians at every level telling us, almost daily, that everything is under control, how hard and how sincerely they are working to protect seniors in long-term care. Often their appearances have produced record high positive ratings for them. Yet, as Dr Tam points out, these politicians all failed and they do not seem to feel accountable or to be planning for a much different future for Canada’s most vulnerable seniors, most of whom are women.

The National Pensioners Federation (NPF) and the Council of Senior Citizens Organizations Citizens Organizations of BC (COSCO B.C.)

Executive and the United Nations Organization now believe that deeply entrenched ageism is at the root of the tragedies that have occurred in long-term care. In Canada the decades-long underfunding and neglect of seniors’ care in Canada (compared with many other developed countries) is another issue.

NPF and COSCO have therefore organized two webinars on the rights of seniors in long-term care and their families that include UN experts on the human rights of older adults.

The webinars will take place on March 23 and April 23, 2021.

We hope you can join us. The link is on the NPF face book and web pages.

NPF/COSCO

“Never be bullied into silence. Never allow yourself to be made a victim. Accept no one’s definition of your life; define yourself.” - Robert Frost

BEWARE OF VACCINE SCAMS

Some Canadians are being targeted by scammers who are offering COVID-19 vaccination kits and other related products. The federal government is offering vaccines **for free** for all Canadians. It is reported that the Federal government has reserved enough doses so that every Canadian who wants a vaccine will be able to get it by September 2021.

Beware, some of the ongoing COVID-19 scams to watch out for includes:

- **unsolicited calls claiming to be from a private company or from health care providers offering home vaccination kits for an upfront fee**
- **COVID-19 or vaccination themed emails or text messages that require you to open attachments or follow links to unfamiliar websites that ask you to reveal sensitive personal and financial details**
- **private companies selling fraudulent products that claim to treat or prevent COVID-19**

ONTARIO FEDERATION OF UNION RETIREES



The Federation will pursue the cause of peace, freedom, and security for all Retirees present and future.

And we offer a united voice to lobby all levels of government for improvements on issues affecting retirees.

Suzanne Clancy, President (OPSEU)

Jean Simpson, 2nd V.P. (UNIFOR)

Mary Forbes, Treasurer (UNIFOR)

Bob Cruickshank, Member at Large (UNIFOR)

Donovan Campbell (UNIFOR)

John Hanson (OPSEU)

Malcolm Buchanan (OSSTF/ARM)

Stephen Seaborn (CUPE Ontario)

Dennis Lafraniere, 1st V.P. (SOAR)

Joyce Cruickshank, Secretary (SOAR)

Gord Assman, Member at Large (SOAR)

Angelo Colacci (CUPW)

Janice Gairey (COPE Local 343)

Fran Parry (OSSTF)

Maureen King (COPE Local 343)

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Cyber Safety

Keep your private information safe:

Passphrases, passwords and PINs

Using unique and complex passphrases and passwords for every account and device is one of the best ways to keep your personal information safe.

We recommend that you use passphrases, as they are longer yet easier to remember than a password of random, mixed characters. A passphrase is a memorized phrase consisting of mixed words or without spaces.

A password that's easy to remember is probably easy to guess. And to make a password really hard to guess, you shouldn't use a password at all!

Instead, try a passphrase — a mix of random words.

It should be at least 4 words, and 15 characters long.

To come up with a unique password, just take a look around you. The first four objects you see could make up the four words in your passphrase. You have a password that's unique to you, and less likely to be cracked by cyber criminals.

Or think of a memorable sentence and take the first letter of each word

Capitalize letters, add numbers & special characters that you'll remember.

Courtesy of Service Canada



Thank you to all front line workers! We appreciate all you do through these challenging times.

TAX JUSTICE

We pay our taxes. Why don't they? For the first time, researchers have compiled comprehensive estimates of the huge sum each country loses to tax abuse every year. The State of Tax Justice 2020, prepared by the Global Alliance for Tax Justice, found that the direct cost of international tax abuse is more than \$427 billion (all amounts in US dollars) every year. Nearly \$245 billion is lost due to multinational corporations shifting profits into tax havens. Another \$182 billion is lost due to wealthy individuals hiding undeclared assets and incomes offshore, beyond the reach of national governments. In Canada, the annual loss due to corporate tax abuse is put at \$3.3 billion (USD) while the loss due to offshore tax evasion is \$2.4 billion. The total loss of \$5.7 billion would be enough to hire more than 100,000 nurses to help combat the pandemic in Canada. "Almost every person in almost every country in the world foots the bill incurred by tax abusers," says the report. "People suffer needlessly poor public services, needlessly deep inequalities, needlessly high rates of death, needlessly weak and corrupt governments and public administrations. Only tax abusers and the very wealthy in tax havens win, at the cost of everyone else." The report does not estimate the indirect costs which arise when governments reduce corporate tax rates to try to attract multinational corporations. This tax competition or race to the bottom "is a false economy which a wide body of evidence has shown leads to even lower tax revenue for all governments," says the report. "Even before the coronavirus pandemic, the facts revealed in the State of Tax Justice 2020 would be scandalous. With the coronavirus pandemic shining a harsh light on the grave cost of underfunded health and public services around the world – which are both exacerbated by and exacerbating deep underlying structural injustices and inequalities - these figures represent a tragedy." The report says the data expose a hard truth: "Over the past few decades, our governments, influenced by corporate giants and the super-rich, have programmed our tax systems to prioritise the desires of the wealthiest over the needs of all members of society."

The case for a wealth tax in Canada: The Broadbent Institute, Canadians for Tax Fairness and other allies are campaigning for tax fairness. They are calling on government to impose taxes on wealth and excess profits, and to close tax loopholes. "During a pandemic, when thousands have lost their jobs and taken pay cuts, Canada's top 20 billionaires increased their wealth by \$53 billion," says the Institute. To help ensure everyone recovers equally from the health and economic crises of the pandemic, the Institute has launched a #TaxtheRich campaign.

Visit broadbentinstitute.ca for details.

An excerpt of an original article reprinted with the authority of BC Forum publication, The Advocate, Spring issue 2021

"Injustice anywhere is a threat to justice everywhere" Martin Luther King Jr

"The time is always right to do what is right" Martin Luther King Jr



National Pensioners
Federation



Fédération Nationale
des Retraités

The Federal Cabinet dismissed PIAC and NPF Petition to overturn CRTC decision on Koodo on paper bills last week. They mostly based it on the fact that CRTC is doing the ongoing umbrella proceeding on paper billing: TNC CRTC 2020-81. They basically said to wait for the CRTC decision on that. It's not all bad news. They did say, in denying it:

Whereas the Administrator in Council considers that the Order Issuing a Direction to the CRTC on implementing the Canadian Telecommunications Policy Objectives to Promote Competition, Affordability, Consumer Interests and Innovation — which came into force on June 17, 2019, after final submissions had already been filed in the proceeding leading to Telecom Decision CRTC 2020-80

CRTC 2020-80 — **applies in respect of the issues being examined by the Commission** in the ongoing proceeding, and subparagraph 1(a)(iv) of that Order **directs the Commission to consider the extent to which its decisions enhance and protect the rights of consumers in their relationships with telecommunications service providers, including rights related to accessibility.**

Anyway, I am waiting to see about the big proceeding and will let you know. We will have a better media strategy when that one comes out. A statement from the Minister regarding the denial reads: "In its decision, the CRTC determined that, while Koodo was not violating any existing rules, important concerns related to consumer access to paper bills had been raised. As a result, the CRTC launched a broader proceeding to examine whether paper billing requirements should be developed not only for wireless services but also for phone, Internet and television services". Kind of positive?

"The GIC has carefully considered the matter, and it recognizes that access to paper bills is an important issue for consumers. The GIC has determined that rescinding or referring back the Koodo decision would only delay the CRTC's current work to develop rules for all communications services. We are confident that a comprehensive solution that is in the best interests of Canadian consumers will be found in a timely manner, in accordance with the existing policy direction."

For more information, please contact: John Lawford, PIAC Executive Director and General Council Public Interest Advocacy Centre: jlawford@piac.ca Office: 1-613-562-4002 Ext. 25

Cyber Safety: <https://www.getcybersafe.gc.ca/en/home> Service Canada

Service Canada recommends that you use pass phrases rather than passwords to protect your info

A pass phrase is a memorized phrase consisting of mixed words with or without spaces

Or think of a memorable sentence and take the first letter of each word : Using unique and complex pass phrases for every account and device is one of the best ways to protect your personal information

Response from Minister of Seniors

An exert to the response of NPF letter of April 24th, 2020 to the Honorable Deb Schulte and our subsequent correspondence of April 29th, 2020 which was forwarded to her by the Office of the Prime Minister

"You wrote to express concerns regarding the impact of the extension of the federal income tax deadline on the renewal of Guaranteed Income Supplement (GIS) benefits and the state of long-term care homes. I regret the delay in replying.

Every year, in advance of the July to June payment period for GIS benefits, Service Canada assesses whether individuals who receive the GIS remain entitled to the benefit based on the prior calendar year's income

GIS recipients who have not already filed their 2019 income tax information should contact Service Canada by calling, toll-free, 1-800-277-9914 (English) or 1-800-277-9915 (French) and provide their income information over the phone as soon as possible.

To be clear, Old Age Security and Canada Pension Plan benefits will always continue to flow as they are not based on income.

The pandemic has highlighted the challenges that the long-term care sector has struggled with for many years. It has also shone a light on the essential work of personal support workers across the country, who must be better recognized for the contributions they make to our society.

To help manage the spread of the virus, the Public Health Agency of Canada released guidelines to help residents and health care workers in long-term care homes remain safe and healthy (www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/prevent-control-covid-19-long-term-care-homes.html). It also released interim guidance on care for all long-term care residents during the pandemic (www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/guidance-documents/residents-long-term-care-homes-covid-19.html).

In 2017–2018, the federal government entered into a 10-year agreement with provincial and territorial governments to provide \$6 billion to improve access to home and community care services, including palliative care. Details of the bilateral agreements and of how federal funding will be spent can be found on Health Canada's website at www.canada.ca/en/health-canada/corporate/transparency/health-agreements/shared-health-priorities.html

I can assure you that our government has considered the recommendations provided in your email.

Yours sincerely,
The Honourable Deb Schulte, P.C., M.P.
Minister of Seniors

Read the letter, in full, on our website nationalpensionersfederation.ca



**National Pensioners
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Payments can be e transferred to mary.forbes@npfmail.ca

**Registration forms and payment can also be forwarded to:
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SAFEGUARDING YOUR IDENTITY:

Courtesy of Johnson Inc.

Fraud and scams leading to identity theft are an increasing problem for Canadians. The crime can take the form of a phone call or a knock at the door, an email, a text message, an online ad or an online search result. It comes via our smartphone, our tablet and our laptop or desktop computer – personal or professional.

As we enjoy the advantages of a “connected world”, we sometimes forget that some of our most vulnerable information travels on an endless information highway and if not properly protected can be accessed by those who shouldn’t if not properly protected. We need to take the bull by the horn and protect ourselves from becoming a victim.

- Check your bank/credit account statements each month; check your credit report regularly and establish fraud alerts.
 - Report any lost or stolen credit card, bank card and other piece of ID right away.
 - Don’t give ANY personal info over the phone (unless you called them first).
 - Shred important documents/paper records that include personal/financial data.
 - Limit your exposure by limiting the number of credit cards/pieces of ID you carry with you.
 - Do you shop online? Be careful when providing payment info. If a website address does not begin with a “padlock icon”, followed by “https”, shop elsewhere. Close your browser after completing online financial transactions.
 - Avoid public Wi-Fi networks. They are never safe connections.
 - Passwords are like keys. Do you leave the doors opened or unlocked when you leave your home? Treat your electronic devices as a “home for your personal info”; use strong passwords along with security questions (change them regularly and don’t use the same one for all of your accounts). Avoid clicking on links in emails or text messages without checking with the sender - especially when it promises rewards/prizes.
 - Keep antivirus software and other security features up-to-date.

Never take the security of your personal data for granted. Stay informed, read about current threats and review tips on how to protect yourself better. Insurance products are available for identity theft. Check with your insurance representative.

The RCMP offers step by step advice on what to do if you find out that your personal information is in an unknown person’s hands.

<https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

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LETTER TO NPF – TAKING ACTION ON TELECOM PAPERLESS BILLING PRACTICES

"I give permission to publish my complaint letter to the CRTC with hope it gets attention it deserves. It is so critical, and not just for seniors but for all kinds of people being forced into the electronic sphere - you may have heard the saying, "if you're not at the table, you're on the menu." That's exactly the situation for the wholesale move to electronic everything - but users and their data are what's on the menu - what's being sold."

Daphne Lavers, M.J.

Re: Formal Complaint against Bell Canada for unauthorized illegitimate billing practices and unauthorized misuse of private information

This is a formal complaint against Bell Canada for its unauthorized telephone service billing practices, together with its misleading communications over the past year, inappropriate and unauthorized use of 3rd party email to me, Daphne Lavers, a 30+ year customer and shareholder of Bell Canada.

In the first quarter of 2020, when the CRTC allowed telecom carrier Koodoo to eliminate paper billing of customers, Bell Canada informed – did not ask - its customers, including me, that it was moving to paperless billing. I declined.

Requests for paper billing

I called Bell Canada and informed the company I was not prepared to accept paperless billing and requested continuation of normal paper billing. The Bell Canada representative questioned the reasons for my request and then agreed to continue paper billing.

Three times in the last 11 months, beginning at the start of this global pandemic, I have been notified repeatedly about paperless billing; each time, it has been necessary to phone Bell and its endless voice mail system to repeat my refusal of paperless billing, with assurances that paper billing would continue.

There are specific, adequate reasons why I and thousands of other Canadian customers of Bell, and any other company that moves towards this "negative option billing" fiasco already - tried by a now-competitive cable company - decline and reject paperless billing. Personal preference should, in fact, be the ONLY and sufficient reason for a customer to decline paperless billing. Clearly it is not.

This is an abuse of position, of customers, of telecom infrastructure monopoly. Bell – and any other company that decides it will move to paperless billing – is attempting to force paying customers of Bell to assume work and responsibilities that reside with the company offering services. Such customers have NOT agreed to this reversal of business practice for payment of service provision. In the case of Canadian telecom services, it is well-known we pay among the highest costs in the world for telecom services. This coercion to paperless billing is unauthorized, illegitimate, at worst illegal and no doubt, contributes significantly to Bell's outstanding financial performance and plans for its announced increase of capital spending by \$4.7 billion this year and approximately \$1-2 billion over the next 2 years (Globe, Feb. 5, 2021).

Intervention/Resolution

I request that the CRTC and CCTS order Bell Canada – and any other company attempting to force a shift to electronic financial transactions – to immediately direct, order and legislate the requirement for a fully-effective and fully-enforced alternative to electronic billing for services they provide to paying customers who request – in my case, clearly and repeatedly - the continuation of long-standing paper billing practices.

For your records, I have read and consent to be bound by the CCTS Procedural Code and the CCTS Privacy Policy. Please also note that contrary to CCTS Procedural Code Section 8.1, I was not informed at any point by Bell Canada of my right to bring any unresolved complaint to CCTS. In fact, Bell Canada telephone representatives to whom I spoke 'did not know' or declined to provide the basic Website address of BCE. In addition, virtually no email addresses for the CRTC are available on the CRTC Website, requiring correspondents to complete a pre-determined form and submit it to the Commission.

I look forward to a rapid resolution of this issue, re-instatement of promised paper billing, and absolute guarantee of no interference/retaliation of my services as a result of this complaint.

Daphne Lavers, M.J.

NOTE: This is a condensed version of the letter of complaint registered by Ms Lavers to the CCTS and the CRTC on Feb. 13th, 2021. Ms Lavers has since advised us that she won, no more electronic billing only paper bills. A letter to BCE Corporate resulted in fast results. Power to the People.



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NPF INCOME AND PENSION COMMITTEE REPORT

Trish McAuliffe, Mike Powell, Barry Thorsteinson, John Wilson

The COVID-19 pandemic is threatening our pension security

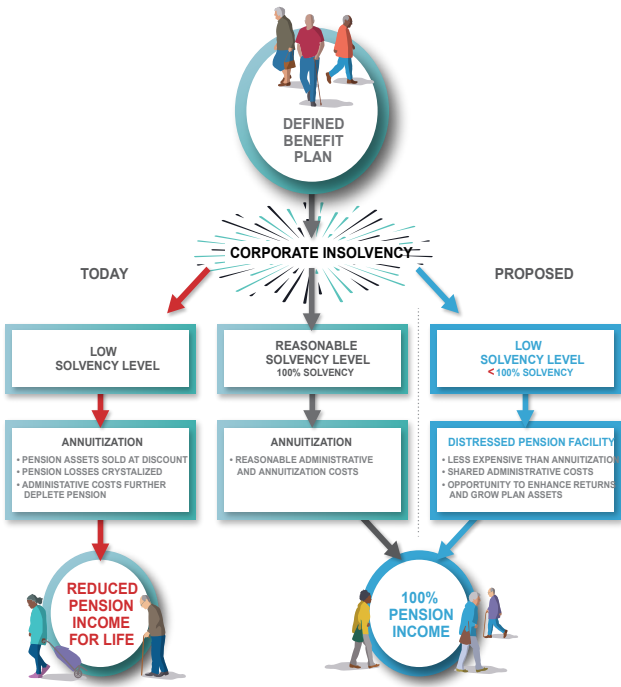
Today, many Canadian businesses are in crisis and there will be significant business insolvencies in the months and years to come. In many cases, insolvent companies will leave behind underfunded and abandoned defined benefit pension plans. In anticipation of this looming crisis, governments across Canada need to act now to protect defined pensions. Responding to the urgency of the COVID-19 pandemic, the Canadian Federation of Pensioners has consulted with key sector players – pensioners, pension sponsors, insolvency experts, pension administrators and seniors' advocates – to identify innovative solutions to the looming crisis in pension security that would ensure all Canadians pensioners are treated equally, regardless of where they live. Together, we are calling on the federal government to amend insolvency legislation and enable the creation of a distressed pension facility in the event of a corporate insolvency.

The Canadian Federation of Pensioners and affiliated partners have proposed innovative solutions to governments to address this problem in whole or at least in part. These include: • Creating a national pension insurance program that insures 100% of the pension liability and is fully funded by the plan sponsors. • Amending insolvency legislation to extend superpriority to the unfunded pension liability. As a short-term measure, introducing a refundable tax credit equal to the amount of pension loss an individual incurs when a pension fails. • Establishing a commission with the explicit goal of determining the best way to ensure pensioners receive 100% of the pension they paid into and to which their employers committed. But there has been limited federal action to protect pensioners.

CFP's proposal will remove this uncertainty and address four key elements of a workable solution: • Fairness: This is a legislative/regulatory solution that applies equally to all pensions abandoned due to insolvency regardless of where the pension is regulated and where pensioners live. • Jurisdiction: The creation and regulation of a Distressed Pension Facility under federal insolvency law will overcome the confusion and conflicts created by differences in pension legislation in different jurisdictions. • Size: Enabling these pensions to merge with large existing plans allows them to take advantage of the economies of scale and the greater risk tolerance of these larger, more diversified plans.

Added here is a one page overview of the CFP's pension protection strategy positions. It provides a quick reference by jurisdiction (provincial and federal) and by area of legislation (pension benefits and insolvency). It simplifies a complex landscape.

PRIMARY STRATEGY MAP

Jurisdiction	Pension Regulations		Insolvency
	Within Jurisdiction	Across Jurisdictions	
Federal	<p>Multi-faceted approach to improve pension protection</p> <ol style="list-style-type: none"> 1. The solvency target must be maintained at 100%. 2. Actuarial valuations to be required annually. 3. Should the AV show the solvency ratio below a prescribed threshold the sponsor is required to do one, or more of the following: <ol style="list-style-type: none"> A. Obtain a letter of credit to return to 100% solvency B. Abide by restrictions on corporate cash management similar to Ontario's recent 520/20 until the solvency of the plan is restored. C. Obtain informed consent of a significant portion of plan members (perhaps >75%) to implement a solution other than A or B. 	<p>Distressed Pension Facility provides 100% of pension after insolvency</p> 	<p>Extend super-priority to the unfunded pension liability ensuring pensioners are near the front of the line to recover assets in insolvency</p>
Ontario	Improve PBGF to cover 100% of pension loss	<p>National pension insurance to cover 100% of pension loss</p> <p>Recurring refundable tax credit equal to pension loss</p>	
Quebec	Implement pension insurance (QPIP) to cover 100% of pension loss		
Other Jurisdictions	Pension insurance or as appropriate		

National Pensioners Federation

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

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

When we focus on a vision, differences will not divide us...

Affiliation does not require an affiliate to change or compromise the policies or principles which may or may not reflect the policies of NPF. Most organizations memberships develop policies through a process of discussion and decision about who they are and the beliefs they represent. As affiliated organizations we must respect that process that we each use to create our autonomy.

We respect affiliates autonomy while we unit together in advocacy, education, and networking to produce a clear and sound message for direction and change. Lobbying our Federal Government ministers and developing campaigns to advance our purpose and improvements for ageing citizens from coast to coast to coast creates even stronger voices for our provincial affiliates.

Our joint affiliate and NPF executive conference calls ensure up-to-date communication and input by all provincial leadership. NPF policies reflect the support of motions and discussions at our annual National Convention where resolutions are submitted and debated to provide us our foundation for advocacy. We take pride in our selection of expert speakers at all of our conventions to tackle issues such as income insecurity, national seniors health care strategy, equitable access to information and promoting national standards for seniors across many spectrums.

JOIN US! <https://nationalpensionersfederation.ca>

We are excited to be calling on you and or your organization to be a part of our family of activists and participate in our advocacy initiatives. NPF receives no government funding and depends on membership and donations to support our activities. Organizations that register as a "Club or Group" then are entitled to extend an NPF membership to all of their members through that annual affiliation fee. Each member who signs in to our membership link on our web site will enjoy the membership benefits:

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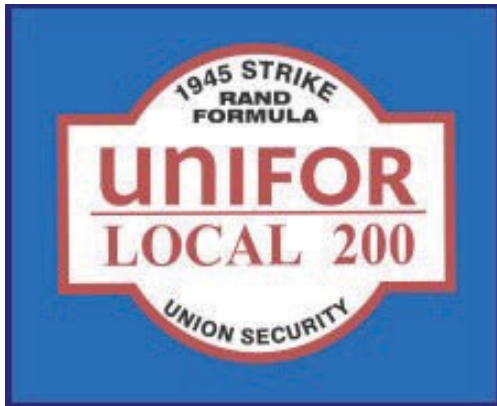
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