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NEWSLETTER

National Pensioners Federation



NATIONAL PENSIONERS FEDERATION

NPF Executive 2018 - 2021



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To the Readers,

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

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

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

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

Thank you Maria Pinto for her assistance.

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Trish McAuliffe, President's Report



Considering this our 2020 Springtime edition and the renewed sense that this season offers us we seemingly still have struggles of yesteryears resurfacing. This is why our combined efforts and affiliate relationships are ever more important, as we build up against some powerful forces. What I ask of you and your organization is to continue to contribute to our growth with your full participation available. Enjoy this newsletter, circulate our material, visit our media sources and donate in whatever way possible to keep us well connected and informed. On that note I wish to acknowledge our newest affiliate group, the [Ontario Federation of Union Retirees \(OFUR\)](#) in joining with us.

In today's minority government the elected opposition now has the ability (if they vote together) to conduct studies, demand information from the government and call witnesses forward as they please so our work is clearly to get prepared to communicate with our allies in all parties. It is up to us to encourage researchers and policy advisors to plan WITH seniors NOT for seniors so let's be sure our strategic and unified voice is ready.

Join us online through [Facebook](#), Twitter and our [website](#) for updates and most importantly please know your feedback is always welcome. The NPF standing committees are always open for our members to join, support and contribute to. Especially in light of our change to Biennial Conventions it is important to stay connected on the current issues that demand our attention. The quarterly affiliate leadership conference calls also keep us united in our direction. The joint NPF executive/ affiliate calls have ensured that no stone is unturned and support for ageing Canadians remains tantamount to all of our work.

Current Actions

The NPF was invited to the Canadian Health Coalition's Health Research Forum in November 2019 held in Ottawa. The forum representatives/speakers from across Canada gave detailed research, stats and stories to achieve significant Federal attention on investments in Health Care for seniors. As the evolving landscape changes for health care delivery it is important to know and build relationships with our leading advocates across the country. Indeed, we are in good hands.

The Canadian Transportation Agency Disabilities Advisory Committee invited the NPF to their Dec 2019 meeting in Ottawa in advance of the call for submissions to the Part 2 of the Policy Review Board. I want to thank Annette O'Conner, as the liaison to our executive, for attending and providing the follow up submission on behalf of the NPF. Her report is also included in this newsletter.

Also in 2019 the NPF was invited to participate in the federal government Patented Medicines Prices Review Board (PMPRB) consultation in Ottawa. Kathleen Jamieson attended as liaison to the executive. The PMPRB is a federal agency that regulates pharmaceutical prices for patented drugs and is suggesting significant amendments to its regulations. The purpose of the PMPRB daylong consultation with labour and citizen groups, including representatives of rare diseases patient groups, was to describe the need for the amendments and to clarify them. We understand that there is a great need for support in the form of letters and submissions on the amendments. Kathleen prepared an NPF submission to the PMPRB and continues to prop up the opportunity to emphasize our commitment to a universal pharmacare plan. Her report is also included in this newsletter.

Trish McAuliffe, President's Report

Pension Coalition Advocacy

Our coalition work with the Canadian Coalition for Retirement Security (CCRS) and the Canadian Federation of Pensioners (CFP) remain as our vehicle for pension protection campaign initiatives and updates. Further, as some are aware we are waiting to hear the results from the OFSI consultations regarding the "guideline" changes that distinctly reminded us of the Targeted Pension Plan that we all fought off in Bill C27. Our CCRS coalition face to face meeting will be scheduled for March and held in Ottawa. This will give us the opportunity of a strategic discussion in combined goals and a plan to develop a lobby/campaign plan for Fall 2020. Today we are seeing a drastic attack on our Pension Plans, the collective savings, our earned wages, and we have to be guarding the door at every turn. We must not leave behind the workers of today who are under constant threat of their own pensions in each provincial jurisdiction. They too need our support and determination in securing a better standard of living in retirement. We are all taking heed of "who is with us".

The NPF recently endorsed a Quebec QPIP model of pension guarantee plan that would resemble the Ontario version of PPG fund and it appears that many other organizations are in agreement as the fight for pension security grows amidst corporate insolvencies. They now have 6 cross sector/public groups totalling nearly 1 million strong. We can now add that number to the 3.5 million in our collective coalition across the rest of Canada as a determined effort to achieve pension protection for all Canadians.

In closing, I wish to express my full gratitude for the support and engagement of all our leadership affiliates and members across Canada. Not just on my own behalf but for the NPF executive members and most importantly the standing committee work achieved to date. Our commitment as volunteers help sustain a better living for ageing Canadians and indeed it takes a tremendous amount of work and time from daily living pleasures. So for that, I thank you ALL! Have a splendid Spring.



From Left to Right: Former NPF President, Art Field; Recording Secretary, Patrick Brady; 1st Vice Pres., Mike Kaminski; Treasurer, Mary Forbes; John Medd, Grandson to the honoured Nathan W Medd; President, Trish McAuliffe; Nathan Medd, Great Grandson; Theresa Graf, Grand Daughter to Nathan W Medd ; 2nd Vice President, Bernie LaRusic; Ellen Graf-Martin, Great Niece to Nathan W Medd.

The 2019 Nathan Wedgewood Medd Award was presented to the Saskatchewan Seniors Association Incorporated (SSAI) for their decades-long history and advocacy relationship to NPF.



**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

Breaking down barriers and systemic issues that prevent or limit meaningful participation by Canadians – as consumers and citizens – in the digital economy remains a fundamental mandate of PIAC/NPF.

Submitted by Trish McAuliffe, NPF President

RE: The recent release of the [Report of the Broadcasting and Telecommunications Legislative Review Panel \(BTLR\)](#) As some of you may recall we circulated a membership survey on the concerns seniors have on the affordability and services of their Telecom / Internet providers. We had a fair response and PIAC is currently representing our members in the CRTC hearings on this matter. Your participation in our call for feedback really matters so we can tabulate and capture real stories. For this reason we send out electronic emails to our individual members and the group affiliates to then share with their own organizations. When this process is utilized we get to speak on behalf of our membership at these hearings. Please know that your participation counts!

1. Internet Pricing

The CRTC hearings on internet pricing affordability were held in February 2020. I attended the hearing in person with John Lawford, Director of PIAC. I was able to call upon your concerns and experiences in internet pricing and the need to “do competitive pricings better” in terms of services and cost. As the government promotes various programs for seniors to become active and combat isolation we believe that the digital world is one important piece in that reality. The cost burden should not play a leading role in such barrier to participation.

“The Report recognizes that to live in this society, you have to be connected.” The Report also recommends changes to the Broadcasting Act to ensure continued creation of Canadian content. While the goal of these changes is laudable, the potential impact on consumers is unknown. PIAC will closely monitor pricing developments and advance the consumer interest during this transition to increased regulation of online content in Canada”,
John Lawford, Director PIAC.

2. Review of the CBC Licensing Act

Subsequently, PIAC and the NPF will further request input from our members on the values they hold and point of view on the modernization review of the CBC licensing act underway. The CBC is at a critical juncture due to powerful challenges posed by rapidly changing media market conditions related to the digital world. We understand that seniors hold public service broadcasting (“PSB”) as an important and relevant cultural government investment. We all know and trust the originality, high quality, distinctly Canadian service apart from other private broadcasters. So we are undertaking this opportunity to represent seniors in support of this Canadian icon in continuing the services we trust (in television and radio) while balancing the need to modernize for the digital world. PIAC/NPF supports this process of license renewal (5yr term) but wants to ensure that the public consumer is properly consulted and

the proceeding is not a stealth proceeding on the regulations of the Corporation’s digital investment services. In all, we understand the need for flexibility for modernization but wish to stand up for consumer interests in programs (TV, Radio developed by Canadians) and Canadian production of content as a valued legacy.

A 2014 survey conducted on behalf of PIAC/NPF by Environics (“PIAC/NPF Environics Survey”) revealed strongly held views of Canadians about the importance of Cancon obligations for television broadcasters and broadcasting distribution undertakings (“TV BDUs” or “BDUs”) – with levels of support ranging from 75% to 83%, depending on the kind of Cancon requirement being measured. Few believed broadcasters and BDUs should not have any requirement at all to support Canadian television programs (20%) (see Table below).

Significant support for Canadian programming obligations ⁱ	
Item	Support
Having to help promote and market Canadian programs	83%
Having to seek out, train and promote more Canadians in the television broadcasting industry	80%
Having to direct a certain percentage of their annual revenues to funding Canadian television production	79%
Having to financially contribute to funds that support independent Canadian producers	75%
Broadcasters should not have any requirement at all to support Canadian television programs	20%

ⁱ BNC CRTc 2014-190, Let’s Talk TV, Intervention of the Groups for the Public Interest, Appendix C – Environics Survey.

ⁱⁱ BNC CRTc 2014-190, Let’s Talk TV, Intervention of the Groups for the Public Interest, Appendix C – Environics Survey.





Mary Forbes, Treasurer's Report

Trish and I with the assistance of Union Strategies have now updated our NPF letterhead and our registration forms. Separate forms for Club/Group Membership and for Individual Membership are no longer required. The Annual Membership Subscription form is appropriate for both types of Membership. The updated form is included in this newsletter. Our Membership Cards for Individual Members have also been updated. Now the information can be typed rather than written as we do now. So much more professional.

After settling all our accounts after Convention, we find ourselves in a fairly solid financial position for the first time in my position as Treasurer. We are at present sending out reminders for our 2020 affiliations. As always donations to assist in carrying out our work are always very welcome. We do much of our printing at home to cut down on expenses. That way we can afford to send Representatives to Events of value to Seniors and to distribute the information.

As a Retiree dependent on my Pension, I am very perturbed at the goings on in Regina where Federated Co-operative Ltd. Refinery have locked out approximately 600 Workers over a dispute on defined pensions and hired replacement workers to do their jobs. They earn over 3 million a day and can afford to fly these workers in by plane but cannot afford or want to treat their Employees with respect. The pension plan at present is non-contributory and concessions have been offered to make it more palatable for the Company. The Saskatoon Co-op Board will not intervene, Premier Scott Moe will not intervene a special Mediator has been assigned and FCL are still installing scab trailers days before mediation. Regina Police have been very aggressive towards the legal Picketers.

The Co-operative is alive and well in Britain as in Canada. It was formed as a membership owned collective to protect Farmers and to ensure that profits stay within the Community. The appearance would be that FCL has lost its way and Corporate greed has taken over. Those of you who can support these workers, this could happen to your pension too. A reminder just because one has a defined benefit pension plan even though they did not actually have a deduction from their salary each cheque, they still paid into it. Companies only have so much money in the pot to compensate their employees. A decision is made as to where that money should be assigned. Do they want higher wages, benefits OR a pension plan? They cannot have it all.

It is time again to renew your 2020 Affiliation dues.

You can renew online at: <http://www.nationalpensionersfederation.ca/membership>

Payment to: National Pensioners Federation, c/o M. Forbes, 2186 Stanfield Rd., Mississauga, ON L4Y 1R5

Donations also gratefully accepted



Sam Wiese, 1st Vice President's Report

The Honourable Justin Trudeau
Prime Minister
Government of Canada
Ottawa, Ontario

Dear Mr. Trudeau,

I write on behalf of the National Pensioners' Federation. The National Pensioners' Federation (NPF) is a national, not for profit non sectarian group 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 aging Canadians. Our mission is to stimulate public interest in the welfare of aging Canadians. Our goal is to help seniors and retirees have a life of dignity, independence and financial security.

From September 10 to 12, 2019 NPF delegates attended our 75th Annual Convention. To address the need for information and tactics for action on ongoing and forthcoming campaigns, delegates received presentations on pension protection; National Public Pharmacare and Health Care, including safe prescribing; information from the Canadian Medical Association about current and future steps to ensure continued quality public healthcare; thoughts from the Council of Canadians on how to build a better Canada; and reports from the NPF standing committees on housing and health. Many of these presentations are available on our website at <https://nationalpensionersfederation.ca>

In addition to these very informative presentations delegates were presented and debated resolutions which dealt with the environment, health, housing, pensions and financial security. By passing the resolutions, over the next two years the NPF is committed to taking specific action and working with affiliates and coalitions to build a safer, healthier environment for all Canadians with focus on the needs of seniors.

As a first step in reaching our goals attached please find a brief summary of resolutions passed by our delegation that we are hopeful you and your newly formed cabinet will take the time to review. We see your term of minority governing as a time to act in cooperation with opposition parties, coming together to enact legislation that is beneficial to all. Rest assured we will be following up with individual Ministers, Opposition Critics and others to build a safer, healthier environment for all Canadians with focus on the needs of seniors. The following are some of our pressing issues which we would like you to address via return correspondence at your earliest opportunity.

Health:

Implementation of National Pharmacare
Mandatory inspections, Long Term Care Homes
Dental Care
Federal Ministry for Seniors
Housing
Pensions
Pension Protection

Bernie LaRusic, 2nd Vice President's Report

People assigned a task, like Liaison Office, to report to the NPF Exec on the Outreach & Communication Committee (O&C) is frustrating when, it is not yet populated. In an effort to begin some activity, I reached out to a member of my organization, Nova Scotia Government Retired Employees Association (NSGREA).

The request/mission was to locate Senior organizations in New Brunswick, Prince Edward Island, Newfoundland & Labrador involving names and addresses of Senior Organizations. Within a short period of time, information relating to the request was being forward to me. Having said that, yes, we have information but still no committee members. Yes, that's also right, my source hasn't, as of now, volunteered to go further.

Outreach & Communication Committee direction would be to move on the information, and that's what our NPF President has also put on her plate. With names and addresses referring to Seniors Organizations in these Provinces, a need to capitalize on its possibilities was and is required. The Outreach and Communication Committee is still without members. There are other Provinces, without NPF recognition, with a populated Outreach and Communication Committee a similar method could be utilized to seek information. Our President Trish McAuliffe sent letters of invitation to become acquainted although that is the work of the Committee.

Affiliates could have a member(s) who could assist in moving the mandate of the Outreach and Communication Committee forward and their input would be gratefully appreciated.

I'm also involved with an Affordable Housing & Homelessness Committee in Cape Breton Regional Municipality. I've forwarded work of their efforts to the Housing Committee, which I believe, there would be similar committee activities happening across our Nation. With the Federal government having already committed funds toward housing, the ongoing discussions on a National Pharmacare program, the need to encourage follow-up with MP's must be encouraged. Without direction, there is no leadership.



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Barb Mikulec, 3rd Vice President's Housing Report

An urgent need for all Canadians is secure housing. Federally, the Liberal 'Mandate letters' form the policy directions for the new Liberal cabinet ministers. Ahmed Hussen, Minister of Families, Children and Social Development is responsible for Canada Mortgage and Housing Corporation (CMHC). Specific duties are to implement the new First-Time Home Buyer Incentive, and to increase the qualifying value in places where houses cost more like the Greater Toronto, Vancouver and Victoria regions. CMHC works with each province and territory to address their housing issues. Also, the duties include sustaining of existing housing stock, and building affordable social housing. This funding for social housing repairs and new projects is vital to many Canadians.

The politicians are implementing the Canada Housing Benefit, which provides for low-income people in Canada to receive additional benefits. It is noted that residents living in non-profit and social housing units that are not fully subsidized, are included in these National Housing Benefits. Income thresholds are to be used to establish eligibility for the Canada Housing Benefit.

Hussen's policy mandate includes the creation of 41,800 new units and the repair of another 229,600 units, to continue to build and renovate housing through the National Housing Strategy, (which is a ten-year strategy). Specifically, he is directed to include Veteran's housing needs.

Other measures to be supported include making a plan for Canadians to make their homes more energy efficient and climate resilient with free energy audits to homeowners and landlords, up to \$40,000 in interest-free lending for retrofits that will save Canadians money on their energy use.

Other areas of collaboration include implementing the Housing Supply Challenge with a detailed plan to municipalities which are the main stakeholders targeted by the challenge for infrastructure improvements. It is only with the support of all levels of government that housing issues can be tackled.

Housing needs to be affordable, accessible and adaptable for changing needs. Ideally housing is located near the services which are needed: transportation, medical and social venues to enable Canadians to live a longer, less stressful life.

The lack of choice affects many seniors and inadequate housing may affect the health of seniors. The latest Canadian survey of homeless report 32,000 homeless people across Canada: 14% in unsheltered areas, 65% in shelters and 21% in transitional facilities. Of great concern is that 36% are women, 30% indigenous identity, 5% veterans and 11% LGBTQ2.

One solution: Finland has decided to tackle homelessness with a novel idea: provide housing to those who need it. Finland provides housing to all, as they say it cuts costs of caring for the homeless and gives stability to people's lives.

Canadians should be able to access decent housing, and an expanded diversity of housing to meet a variety of needs. For more info: Everyone Counts information www.Canada.ca/homelessness

The NPF is concerned about all Canadians especially seniors who are at risk, or have precarious housing options.

Kathleen Jamieson, Member at Large Report

Pharmacare Update

In a few days, NDP MP Peter Julian, Deputy Leader of the NDP, will introduce an NDP plan for a universal, single-payer Pharmacare plan in the House of Commons. As a private members' bill, it has little chance of passing but it will finally give all Canadians inside and outside the House of Commons a vision of what a Pharmacare plan could look like.

The debate on the bill may force the Liberals to explain what they are doing about implementing a Pharmacare plan. Although implementing Pharmacare is mentioned as a priority in the mandate letter of the current federal Minister of Health, Patty Hadju, we have only heard vague promises dangled before us and have very little idea what the Liberals are planning.

One hopeful sign that was not necessarily designed to be part of a Liberal Pharmacare plan but which will help to make Pharmacare sustainable are significant changes to regulations that will control the rising and out-of-control costs of new patented drugs. These changes have been in the works for about three years and will come into effect July 1, 2020. The changes will be implemented by the arms-length federal agency, the Patented Medicines Price Review Board (PMPRB).

When the changes were announced in August 2019, the former Health Minister, Ginette Petipas Taylor said: "Today we take the biggest step to lower drug prices in a generation...these bold reforms will both make prescription drugs more affordable and accessible for all Canadians...saving them an estimated \$13 billion dollars in the next decade...and lay the foundation for National Pharmacare."

The mandate of the PMPRB is to implement these "bold reforms" through setting ceiling prices for new patented medicines, looking at a drug price in relation to its value and impact on the Canadian health care system, and updating the list of countries that Canada uses to compare its drug spending with.

These changes will significantly affect the profits of big pharmaceutical companies and almost immediately 21 pharmaceutical companies in two groups filed a challenge through the courts to the amendments. A spokesperson said at the time that they had been trying to work with Health Canada to find policy alternatives for 2 years. Who knew?

NPF has submitted a brief about the changes to the regulations that will be available tomorrow on the NPF website.

Annette O'Connor, Recording Secretary Report

According to the CONSULTATION PAPER PHASE II OF THE ACCESSIBLE TRANSPORTATION FOR PERSONS WITH DISABILITIES REGULATIONS:

The *Canada Transportation Act* (Act) gives the CTA the responsibility of ensuring that persons with disabilities have equal access to federal transportation services and that barriers to accessibility are removed. One way the CTA achieves this goal is by developing and administering accessibility guidelines, codes of practice, and regulations that apply to the transportation network under federal jurisdiction.

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 will come into effect on June 25, 2020.

The ATPDR represent an important step forward in accessible transportation, as they are up-to-date and enforceable through Administrative Monetary Penalties (AMPs) of up to \$250,000 per violation.

With some exceptions, the ATPDR cover large airlines, passenger railway companies, marine carriers (ferries), and bus operators in the federal transportation network as well as the terminals in Canada that serve them. Together, these are referred to as large transportation providers.

The CTA is now consulting on **Phase 2 of the *Accessible Transportation for Persons with Disabilities Regulations* (Phase 2 ATPDR)**. This phase has four objectives:

1. Apply ATPDR provisions to small transportation providers as much as possible – with adjustments, as necessary, to reflect their unique operating realities;
2. Determine whether or not to apply the One Person, One Fare (1p1f) requirement to international travel and to small transportation providers;
3. Determine what, if anything, to require of transportation providers with respect to Emotional Support Animals and service animals other than dogs; and
4. Establish planning and reporting obligations for transportation providers, pursuant to the *Accessible Canada Act* (ACA), which came into force on July 11, 2019.

As well as the federal government, Nova Scotia, Quebec, Ontario and Manitoba have accessibility legislation in place. British Columbia is currently looking into developing legislation.

Many seniors, although they do not identify with a recognized disability condition, have reduced mobility that makes travel more difficult. If the passenger needs pre-boarding or assistance such as a wheel chair or cart ride to navigate through the terminal it is important that they let their transportation provider know this when their ticket is purchased so that they can have the necessary assistance in place.

Union Activists Close Generation Gap

“I hear people say, ‘I hope I die before my pension runs out,’” Suzanne Clancy declares. “It shouldn’t be that resources only last so many years. I’ve been retired since 2006. Not once has my pension been adjusted with the rate of inflation. It puts retirees on the fringe and it can be devastating.”

Clancy, president of the [Ontario Federation of Union Retirees \(OFUR\)](#), is 77 years old with a lifetime of union activism behind her. She is wise, experienced — and generous with her knowledge.

Gairey and Clancy want to close the generation gap by working together with younger Canadians. “One of my big concerns is trying to emphasize the need for serious retirement planning early on, especially for women,” Clancy says over the telephone from her home in Hamilton. “Young women must realize the white knight has died and fallen off his horse.”



Union activists Suzanne Clancy (left) and Janice Gairey (right) want to close the generation gap by working with younger people.

PHOTOGRAPH: COURTESY JANICE GAIREY

FEMINISM, COLLECTIVE ACTION AND INCLUSIVITY

Retired in 2007, Clancy’s belief in feminism, collective action and inclusivity continue to be part of her activism as she enters her third term leading OFUR. She also brings a national perspective to her advocacy for Ontario seniors, as a member-at-large on the executive of the [Congress of Union Retirees \(CURC\)](#), an affiliate of the [Canadian Labour Congress \(CLC\)](#) with more than half a million retired members.

“Canadians are living longer,” Clancy says, “and the cost of long-term care and retirement homes are an issue.” She quotes the rent for a studio in a retirement home in Hamilton at \$3,495 a month, not including other living expenses, well above the average market rate. Long-term care facilities are also expensive and only partially subsidized by the government. Private insurance policies related to long-term care stays are complex, spotty in their coverage and out of reach for too many people.

“This issue isn’t talked about,” Clancy observes. “What happens to people who can’t afford long-term care?”

SENIORS' PRECARIOUS LIVING CONDITIONS

Gairey agrees that seniors’ precarious living conditions are not being adequately addressed. “Social housing, co-operative housing and senior housing are at a standstill,” Gairey says. “Rents are not affordable. The risk of homelessness is greater for women, too. The waiting lists for senior housing can be up to 15 years.” She believes a good place to start would be to make changes to the federal census: more detailed information about seniors needs to be collected to give an accurate picture of the kind of precarity women are experiencing in their later years.

Union Activists Close Generation Gap Continued

PRECARITY THEN AND NOW

Clancy is looking beyond her own generation's experience with precarity: "I think about what's going on with young people now. Someone will have to support them if they don't have a pension or adequate savings." She believes the best solution is secure pensions for all. "Yet companies are doing away with pensions," she points out, "leaving individuals to manage."

Again women are usually hit harder, since they still earn less than men on average and accumulate less time in the workforce. "All this means more women retire with smaller pensions," she says. "Women have many other duties as caregivers," Gairey notes. Echoing Clancy, she says "We have a bigger plate and fewer years of (paid work) service." A marriage or partnership is no guarantee of life-long security either. When one partner dies, the survivor receives a reduced portion of the deceased's pension.

"More women are going back to work when their husband or partner is laid off or needs care for health reasons," Clancy continues. "Lots of people are keeping their spouse or parent at home. They are giving care — but also scrambling for help. You hear about seniors wandering and missing."

Resources could become even scarcer if provincial governments continue their attacks on the public sector. "Premier Doug Ford's proposed \$6 billion in spending cuts will lead to fewer public services," Clancy warns of the Ontario government's policies, "which means health care needs will be downloaded on to individuals and families."

"Right now they are hitting us left and right," Gairey says. "When we have these rallies against cuts to education and health, seniors are there. We are supportive." She makes the point that all of these issues are interconnected. "We have to care about everything in Canada. We can't only address seniors. I know young people don't want to hear it," Gairey says, "but they have to acknowledge the history of people in all walks of life."

Clancy asks people to be aware about seniors in their midst. "Look out for neighbours," she advises. "If things don't seem right, check it out." Of her own experience, she says, "I have lived on the same street for 30 years and I have good neighbours. Young people shovel my driveway and my neighbours check on me. "Creative solutions are needed because people are living longer," Clancy believes. "These issues are not going away."

*Edited from original article in [Summer 2019](#) of *Our Times Magazine**

Pharma Care Now statement and letter to Finance Minister Bill Morneau

Over 150 national and provincial organizations signed on to the Pharma Care Now statement and the following letter to Finance Minister Bill Morneau asking for the necessary financial commitments for pharmacare in this year's federal budget.

February 2020

The Honourable Bill Morneau, P.C., M.P. Minister of Finance

Government of Canada Ottawa, Ontario, K1A 0A6

Dear Minister Morneau,

We are a diverse coalition of national and provincial organizations representing health care providers, non-profit organizations, unions, workers, business, seniors and patients from coast to coast to coast. In November 2019, over 150 of our organizations signed a joint Pharmacare Now Statement calling on all parties to work together to implement universal, public pharmacare within this government's mandate. We are now calling on your government to make the financial commitments that are needed in this year's budget to make this program a reality.

In the federal budget for 2019, the government provided \$35 million over four years to establish a Canadian Drug Agency Transition Office. It also provided \$1 billion over two years (starting in 2022–23) to develop a national strategy for high-cost drugs for rare diseases, with up to \$500 million per year ongoing.

As laid out in the report of the Advisory Council on the Implementation of National Pharmacare, an additional \$3.5 billion is needed by 2022 to roll out the first stage of universal, public pharmacare. This stage would provide access to a national formulary of essential medicines by January 2022. Incremental increases in annual spending would subsequently be required to roll out a full, comprehensive formulary by January 2027.

The majority of Canadians voted for pharmacare in the 2019 election. We are counting on your government to fulfill its promise to Canadians by implementing the Advisory Council's recommendations. Universal, public pharmacare would improve the health of our population and would save Canadians billions of dollars every year. Canada can't afford not to adopt this program.

In this year's budget, we hope to see the necessary minimum commitment of \$3.5 billion in total for pharmacare between 2020 and 2022, as well as maintained funding for a rare diseases strategy. Anything less would put us behind schedule for implementing this essential new program.

We thank your government for its commitment to universal pharmacare. Only single-payer, public pharmacare will ensure everyone in Canada can access the medications they need.

Regards, The Pharmacare Now Coalition

Care for the elderly in an “Age Friendly Society”

THIS IS AN ATTEMPT TO TRY AND LINK PEOPLE WITH UNIQUE EXPERIENCE AND SUCCESS AND “INSPIRATION” IN SOLVING THE PROBLEMS THAT WILL BE GIVEN TO OUR CHILDREN TO SOLVE AND WILL HAVE TO BE TRANSFERRED INTO “ACTION”.

Most people would prepare by being able to choose a humane death. [We should all be thinking more about how life ends.]

However, as providers of “life in care homes”, we find that people who need help would really like to stay in their own homes, for the last years of their lives. I have yet to meet anyone who goes to sleep at night hoping that they won’t wake up in the morning—irrespective of what they thought in their younger years. [There are exceptions] We celebrate that we are living longer and healthy lives – the result of the effort of our excellent “Public Health” system, improved maternal health and the advances in medical science.

However, many worry about resources being “squandered” in providing good medical care for the elderly people. Or so say those that want to see private profit take over the “Public” system for personal gain.

Governments are finding out that privatization has not led to higher quality and lower cost. They are finding out that the marketization of the elderly that is happening now is not the way to help seniors to age in safety that requires legislation and regulations.

Resources are important – but equally important is helping people to enjoy what they have left in life, using the abilities they still have, rather than focusing on what they don’t have. It’s about comfort and helping people to fade away with dignity. With the support of the multi professional health and social care teams in the community, this is entirely possible. As people reach the end of their lives, the community teams work sensitively with them, when the care givers must produce an “escalation plan” so that care – givers can follow people’s wishes about their treatment needs.

Well--prepared end-of-life care does not leave us worrying about when we can shake off our mortal coil—the trick is to make sure that the right care remains available at the right time for people who need this.

Older people must be able to assess the accessibility and suitability of housing based their needs.

- 1) The system of health care needs a funding increase, as health care funding is insufficient for the need of an Aging Population.
- 2) There is still an urgent need to resolve the question of how to fund and organize social care that is “Public not Private”.
- 3) There is a need to have a much more innovative and reform-minded approach to questions ranging from the use of data in diagnostic improvement and treatment to how many hospitals we really need to maintain.
- 4) There is an enormous amount still to be done in collaboration on research and innovation to meet society’s challenges and opportunities as a result of demographic change, with a growing proportion of older people in our population in the areas of preventative medicine and lifestyle improvements.

Michael Powell - Canadian Federation of Pensioners

Response to Keohane Toronto Star Article

I read with interest "Canadians want better pensions — and they're willing to give up pay to get them" By Jim Keohane and David Coletto, published on January 3.

The Canadian Federation of Pensioners (CFP) agrees with the authors' main points. Canadians want income security in their senior years and are willing to pay for it. Individual savings are the least effective way to save, and there are numerous approaches to provide seniors' income security that do not get the attention they deserve.

There is one glaring omission from the article: the impact of corporate insolvency on seniors who have a pension. Providing more ways to save and promising pensions to more people -- without ensuring those promised pensions are actually delivered -- does not address seniors' pensions insecurity.

The unfortunate reality is that companies do become insolvent. Large companies like Nortel, ubiquitous companies like Sears and small companies like Co-op Atlantic have left pensioners facing reduced income of 20 - 40% for the rest of their lives, and there are many other examples. The Boston Consulting Group recently released a study forecasting, "The odds of failure are increasing. One out of three public companies will cease to exist in their current form over the next five years – a rate six times higher than years ago." When those companies fail, pensioners bear the consequences.

Despite this reality, governments and the pension industry continue to ignore a looming crisis. Rather than proposing and implementing solutions to protect pensions, the trend is to weaken solvency funding requirements for pensions. Traditionally pensions regulations required pensions target 100% solvency funding; where the assets in the plan were equal to the liabilities so that if there was an insolvency the pension would be fully covered. Jurisdictions with regulatory responsibility for most of Canada's defined benefit pension plans have or are moving this way including Ontario, Quebec, British Columbia, and Manitoba. The common approach is to establish 85% as the required solvency funding level with some improvement to "going concern" funding.

This raises three big red flags. First, when solvency targets were 100%, pensioners of insolvent companies lost 20% or more of their income for the rest of their lives. At 85% this can only get worse. Second, while each jurisdiction holds consultations before making these changes to solvency requirements, they typically ignore the impact of insolvency. British Columbia explicitly excluded the impact of insolvency in the terms of reference for their consultation. Third, while all the jurisdictions emphasize the improvements to going concern funding, they assume there will be no insolvencies -- a very naive position.

The Canadian Federation of Pensioners believes pensioners should receive 100% of the pension their employer committed to. Pensions are deferred earnings; earned while you work, payable after you retire. Governments become complicit in the abuse of pensioners when they pass legislation reducing solvency requirements without implementing compensating pension protection.

While the CFP is solution agnostic, we have made several proposals to protect pensioners including industry funded pension insurance. If fully protecting pensions is too onerous for individual companies, they should pool the risk with insurance, just as you and I do with vehicle and home insurance.

It's time to take the politics out of pensions. We are calling on the federal and provincial governments to work with pensioners and the pension sector to protect pensioners.

Michael Powell
President
Canadian Federation of Pensioners

See full article here:

<https://www.thestar.com/business/opinion/2020/01/03/canadians-want-better-retirement-savings-options-and-theyre-willing-to-pay-for-it.html>



I'm writing because the World Health Organization declared the coronavirus outbreak a global emergency. Collette has had the privilege of carrying thousands of passengers to all of the world's great destinations. Our passengers know and trust that ensuring their safety is our #1 priority. The situation is fluid – new information is coming out on a daily, almost hourly, basis – but we want to bring you up to date on the steps we're currently taking at Collette.

Current guidance from the Centers for Disease Control and Prevention has not indicated any travel safety issues beyond avoiding non-essential travel to **China**. In keeping with CDC guidance, we will not operate tours to China departing through April 30th, 2020. For guests travelling May – June 2020, they will be offered the opportunity to move to a departure operating later in 2020 or an alternative tour with under no penalty.

Travel is one of the most resilient industries in the world. Unfortunately, we're susceptible to issues like viruses, natural disasters and world events. The Industry comes together in times of need, and we have no doubt this will be another example of how we are stronger together.

Ron Lonsdale
Vice President of Canada



National Pensioners
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Registration online at: <http://www.nationalpensionersfederation.ca/membership>

Registration forms and payment can also be forwarded to:
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mary.forbes@npfmail.ca Phone # 905-306-1830

Thank you!

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:

- Annual Membership Card
- 1 year subscription to The National Newsletter (3 issues/year)
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please contact:

Rebecca Genoe
Faculty of Kinesiology and Health Studies
at
306-585-4781 or
Email: rebecca.genoe@uregina.ca

**This study has been reviewed and received approval
through the Research Ethics Board, University of Regina.**

A new way to combat loneliness RX Community

We all know how loneliness and social isolation affects us as we age. It is important but not always easy to be active and involved within the community.

In the meantime, health care practitioners are starting to consider the uses and benefits of social prescribing, a new practice aimed at increasing social interactions. Often co-created with patients to complement clinical treatments, social prescribing considers a patient's strengths and interests, as well as this approach directs patients to 'upstream' community supports. "Prescriptions" can include social activities, nutrition programs, caregiver support, and leads to less hospital admission emergency visits.

A 'social prescription' is typically made by a patient's primary care provider, after carefully considering their needs and whether social prescribing will benefit them. This begins a process that involves a navigator who helps connect the patient to appropriate resources and supports the patient to fulfill their social prescription.

In Ontario, a network of 11 community health centres has undertaken a pilot project to promote social prescribing to its clients, called Rx: Community. The health centres connect older adults to non-clinical supports and interventions, such as volunteering opportunities, museum visits, breakfast clubs, park and nature walks, bereavement support groups, yoga and meditation. The project, which brings together Ontario-based community health centres from Ottawa, Guelph, Thunder Bay, Temiskaming, and Belleville, has found social prescribing to be a low-cost feasible intervention that addresses real health issues in the community.

The practice has also been trialed in the United Kingdom. In that time, health care providers have found that social prescribing contributes to improved self-esteem, mood, opportunities for social contact, self-efficacy, transferrable skills and confidence. All of these outcomes are positive in and of themselves, but social prescribing can also lead to enhanced engagement in other health-related activities. In the UK, researchers also found that social prescribing resulted in overall per-patient cost reductions due to fewer appointments and admissions to hospital.

Staying socially connected to friends and family members is becoming increasingly recognized as a good strategy to help us age independently in our communities and remain as healthy as possible. Eventually social prescribing may become a key prescription to enable healthy ageing.

Submitted by M. Forbes From the National Institute on Ageing National Seniors Strategy

nationalseniorsstrategy.ca

Cannabis in Canada

Ontario Health – Cancer Care Ontario provides a brief evidence summary for healthcare providers working in cancer and primary care on the cancer risk of cannabis and cannabinoids (medical and non-medical) and using cannabis and cannabinoids to manage cancer symptoms.

Cannabis and cannabinoids: Cancer risk and use to manage cancer symptoms Evidence summary, current as of January 2, 2020 Purpose This document provides a brief evidence summary for healthcare providers working in cancer and primary care on the cancer risk of cannabis and cannabinoids (medical and non-medical), and using cannabis and cannabinoids to manage cancer symptoms. **Key messages**

- The available evidence does not clearly show that using cannabis increases the risk of cancer; more research is required to address the limitations of current evidence.
- There is no evidence that cannabis or cannabinoids can be used to treat cancer or reduce the risk of developing cancer.
- There is no evidence to recommend cannabis or cannabinoids as initial therapies for any health condition, including cancer-related symptoms.
- Consideration may be given to adding nabilone or nabiximols (pharmaceutical cannabinoids) when managing the following cancer-related symptoms when they do not respond to standard therapies: palliative cancer pain, neuropathic pain and chemotherapy-induced nausea and vomiting (nabilone only).
- Healthcare providers should discuss risks and benefits with their patients before authorizing medical access to cannabis or cannabinoids.
- Cannabis and cannabinoids may be associated with short- and long-term health-related harms (e.g., respiratory symptoms [when smoked or vaped], mental health effects); the most effective way to reduce the risk of these harms is to not use cannabis.
- Canada’s Lower-Risk Cannabis Use Guidelines and Cannabasics can help healthcare providers advise their patients and the general population on how to lower their risk of harms from cannabis use.

Cannabis refers to the plant, *Cannabis sativa*, and related plants, such as *Cannabis indica*. Cannabis is used in a variety of ways such as by smoking its dried flowers, leaves, stems and seeds; inhaling it from a vaporizer; or eating or drinking the plant or its oils with other ingredients in prepared foods or teas.

Cannabinoids are a group of psychoactive chemical compounds found in the cannabis plant.¹ They include delta-9-tetrahydrocannabinol (THC) and cannabidiol (CBD).¹ CBD by itself does not cause a “high” or intoxication.. The authors of the guidelines note that the evidence for using pharmaceutical cannabinoids is limited.

For more information:

The College of Physicians and Surgeons of Ontario • Canada’s Lower-Risk Cannabis Use Guidelines and Cannabasics

<https://www.canada.ca/en/services/health/campaigns/cannabis/canadians.html>

<https://www.canada.ca/en/healthcanada/services/drugs-medication/cannabis/about.html>.

Submitted by Kathleen Jamieson

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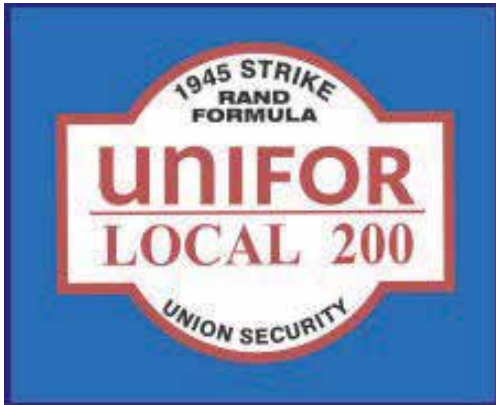
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