

NEWSLETTER

National Pensioners Federation



"YOU MAY SAY I'M A DREAMER, BUT I'M NOT THE ONLY ONE. I HOPE
SOMEDAY YOU'LL JOIN US. AND THE WORLD WILL LIVE AS ONE."

-JOHN LENNON

NATIONAL PENSIONERS FEDERATION

NPF Executive 2018 - 2021



Trish McAuliffe

President

905-706-5806
trish.mcauliffe@npfmail.ca



Mary Forbes

Treasurer

647-688-6249
mary.forbes@npfmail.ca



Barb Mikulec

1st Vice-President

(H) 604-261-6887
(C) 604-346-5991
barb.mikulec@npfmail.ca



Annette O'Connor

Recording Secretary

604-882-8203
annette.oconnor@npfmail.ca



Bernie LaRusic

2nd Vice-President

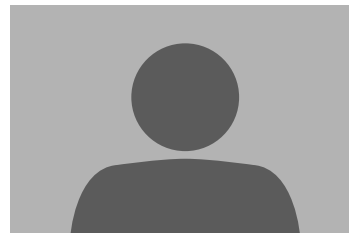
902-561-6500
bernielarusic_392@hotmail.com



Kathleen Jamieson

Member at Large

604-943-8596
kathleen.jamieson@npfmail.ca



TBD

3rd Vice-President

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



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





Trish McAuliffe, President's Report

Greetings NPF members! I hope this issue of our newsletter is finding you all in good health and spirits as the pandemic restrictions lighten somewhat. The hardships on many have clearly kept us working hard and or managing some difficult times that are a constant juggle to prioritize. That has been my life anyway over the last year.

This week has marked COVID restrictions lifting to allow for some patio and retail openings but the freedom to have family and friends in our backyards seems even a stranger thing to say. My thoughts have always gravitated to those who are feeling isolated or living in anxiety and fear of how we cope today in this new reality. How do we move to a way of accepting some kind of normalcy that may mean very different things to different people. Getting folks to a place of acceptance and kindness is key, and that hasn't played out so well across Canada. We do have our challenges as the world and local news reminds us.

The National Pensioners has endorsed and supported many community actions within anti racism initiatives and deeply mourned the actions of oppressors that have taken the lives of many across our great land. Oppression is deeply rooted in class divisions and a strong held position of power that is not easily redirected with policy and legal protections. Our role in education and collective action for systemic and societal change is always front and centre to our work.

Today is June 15th, the recognition of World Elder Abuse Awareness Day that realizes the need for a justice system that understands and supports the needs of seniors everywhere. This year, this date has more significance to it as NPF begins its collaborative efforts to engage with other NGOs and promote a call for a United Nations Convention aimed at the development and enshrinement of the Rights of Seniors into Human Rights Law. That which resembles the UN Convention on the Rights of Children and Persons with Disabilities long established.

(See also, WHO Report on Ageism;

<https://www.who.int/teams/social-determinants-of-health/demographic-change-and-healthy-ageing/combating-ageism/global-report-on-ageism>)

Access to justice is a fundamental right in itself and an essential prerequisite for the protection and promotion of all human rights. COVID-19 highlighted distressing reports of abuse and neglect of older persons in long-term care institutions and in the community where the majority of older persons live. Older persons who have experienced situations of violence, abuse and neglect face multiple barriers in accessing judicial remedies such as issues of accessibility, affordability, excessive delays and backlogs in judicial processes, impact of digitalization, gender bias, discrimination, and entrenched ageism in policy, norms and practices.

Our own recent webinar hosted with COSCO "Human Rights are Seniors Rights" held on April 21st began that insightful discussion with our guest presenters from the International Longevity Centre of Canada, Margaret Gillis and the Independent Expert at the UN, Claudia Mauler. We shall continue with this important advocacy work in coalition with other NGOs moving forward in light of a Federal election being called. Seniors activism will be essential to ensuring our political priorities are met with greater attention, devoted policies and sustainable funding. I know we can count on all of our affiliates to join with us, together we have determined strength to bring us forward.

As we draw into our summer months of what should be a relaxing time spent with family I will have much to reflect on of the efforts of NPF this past Spring. Our work in advocating for seniors in our Pre budget submission to the Federal government, some greater accomplishments in co-hosting two successful webinars, the campaign support on the Bloc's private members Bill C253, the policy review of the new (delayed) regulations in accommodations for

Trish McAuliffe, President's Report

CTA, Canadian Transportation Agency's working group. Thank you to Suzanne Clancy, of OFUR, for her tireless support to represent us in subsequent Zoom meetings.

In looking forward there is much work to be done as rumours of the Federal election call swirls about us. The NPF has worked with our executive, committees and affiliates to prioritize our issues; Pharmacare inclusive with Dental Care, National Long Term Care Standards, Financial/Pension Security, and Affordable Housing. Our leaflet has been designed to help you with our points of concerns and help you communicate them with your local federal candidate. Please reach out to us and or visit our web site for resources that may help us elect a government with the right set of priorities.

Also in this newsletter and on our web site you will find information related to our National Pensioners Federation Convention 2021. The dates have been set for October 5, 6 and 7th and will be hosted virtually unfortunately due to the unpredictability of travel for our delegates. Planning is still underway but the details will be posted to our web site as they are confirmed. Mark your calendar to set aside a couple of hours each day to take in all NPF reports, resolution discussions, and some informative guest speakers as usual. Should you have any recommendations for our agenda I am all ears. I hope to make this event a success with each of your support.

In Closing, I wish to express my deepest gratitude to our executive and committee members for their tireless work to keep seniors' issues and protections a priority in all their work. If the COVID pandemic has proven a couple of things, it's that there isn't enough time in the day for WEBINAR- ZOOM & life balance. Be safe and be kind. Have a terrific summer!

Thank you for supporting us, in supporting you.

The Federal Government has launched an online survey, consultation on the definition of Seniors Abuse. Link,

<https://www.canada.ca/en/employment-social-development/corporate/consultation-senior-abuse-definition.html>

My hope is that it is one step towards recognizing and developing an accessible framework for seniors to get justice easily and quickly. We know barriers exist and attitudes prevail in larger society, especially as we have witnessed in health care. No person should ever have to face a systematic or contractual clause of government that shields perpetrators of neglect or abuse. All efforts to protect seniors and those they entrust to support them must be given a respectable reporting system in protective/ legal services that works with them and for them.

Federal/Provincial/Territorial Ministers Responsible for Seniors Forum hosted a virtual Stakeholder Symposium discussing THE FUTURE OF AGING IN CANADA on June 8th.

The Seniors Forum in collaboration with leading national seniors organizations and expert panelists discussed new approaches and promising practices in support of healthy aging across the nation. The Future of Aging in Canada symposium was recorded on the Employment and Social Development Canada YouTube channel if you would like to review key findings or share the event with your colleagues, link here; <https://www.youtube.com/user/HRSDCanada>

Mary Forbes, Treasurer

At last we are nearing the end of a long, dark tunnel and looking to a brighter future where we can meet. I hope and pray. In Canada 9.1% of the population has now been fully vaccinated well behind many other Countries. A good case for bringing Vaccine and other manufacturing back to Canada.

We are doing fairly well financially although some dues are still outstanding for 2020. Unfortunately, Union Strategies no longer supports our Membership data base. At present I am updating information on Excel Files and issuing manual receipts. Amazing how one gets used to Computers they do save time and work. Please contact me if I have missed sending a receipt, your Membership Card, your Newsletter or if your information is incorrect etc. I am at present looking for an IT Company who will support our needs.

Budget 2021 a little budget news, is an election coming up? Election promises. I also notice Deb Schulte says "to help Canadians financial security later in life "we propose" does that mean that the increases are actually going to happen? Or is it a proposal which has to be passed. Why were all Seniors not eligible for these increases? There has been no permanent increase to OAS since 1973. Wow, we all know how prices have gone up and continue to do so. Just as Politicians wages have continued to go up. My Granddaughter is a Nurse and she says they have never received their Pandemic pay, we all know how much all Frontline workers have been in the fight and they deserve compensation.

Unfortunately, racism has reared its ugly head again and acts of violence against People of different cultures are on the rise. Canada has also received a sombre reminder of its past history with the discovery of the graves of 215 Indigenous Children. These Children were forcibly separated from their Families to assimilate into Canadian Society. As one of many immigrants I wonder why they did not do the same to immigrant Children many could not speak English or French. Immigrants and most others were obviously treated better than our First Nations People. Better housing, clean water, education and the list goes on.

Stay safe and I hope to see you at our upcoming Zoom Convention in October.

PLEASE NOTE: Our IT Provider is no longer supporting CiviCrm Membership 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 mary.forbes@npfmail.ca or to send a cheque to National Pensioners Federation,

c/o Mary Forbes, 3085 Osbourne Road, Mississauga, ON L5L 3W3 (address change)

As soon as we find a new platform online renewals and payments will be available.

We thank you for your ongoing support.

Barb Mikulec - 1st Vice President

With the ramping up of vaccines given to Canadians in all parts of Canada, the hope abounds for a safer summer with a return to more normalized social interactions and job growth. For our seniors, there is hope that the time of isolation and lack of opportunities to engage in community programs will now change into choices for safely meeting friends and family members for the long-awaited hugs and interactions.

What have we learned? Patience, caring, safety protocols, and listening to science. There will be future challenges but our vulnerable populations must be always considered. The National Pensioners Federation has consistently promoted resolutions on ways to improve the lives of seniors in Canada. Informing our politicians of the priorities facing Canadians is how we can make our voices resonate. So, at our coming AGM, let's debate the resolutions from your group to make our country better, for pension protection, healthcare, adequate and affordable housing, transportation which is convenient and services such as internet availability.

The politicians are likely asking for support leading up to a Federal election. This is the time for our voices to be heard, united, informed and ready to point to better outcomes, using funds with accountability and transparency. We need to use an intergenerational lens for outcomes, giving the youngest the care needed, and older populations choices in their transitional stages of housing needs, health requirements and range of services to make 'aging in place' a meaningful phrase –giving thoughtful consideration to the needs of elders. We make up a substantial proportion of Canadians who vote, so this is your opportunity to ask candidates their views, and to VOTE!

With rising costs affecting Canadians, an issue with stark contrasts is income in retirement. Many persons have a defined pension with adequate funds for needs and wants in retirement. However, others are limited with small pensions, relying on savings or government measures. This is the time to suggest retirement income additional funding for those at or near the poverty line. As Canadians are living longer, they may feel stress of outliving their savings. Political policy must prioritize the needed income to keep seniors, veterans, immigrants, First Nations living their lives without hardship or the fear of homelessness. I urge you to become involved with the National Pensioners Federation on these matters of urgent concern.

Barb is a retired teacher living in BC.

Toronto Public Library and CanAge have recently partnered to strengthen each organization's ability to support and better serve seniors by launching

[Aging your Way: Creating an Age-Inclusive Canada, Together](#)

Aging your way is about educating yourself on the issues that affect us all as we get older. TPL's robust seniors' programming and CanAge's vast expertise in issues affecting older people are a perfect pairing to help you and your loved ones age on your own terms.

Upcoming informative online and interactive Educational Speaker Series

July 20, 1 - 2pm: Fighting Fraud

August: Summer Break

September 21, 1 - 2pm: Using Technology to Fight Dementia

October 26, 1 - 2pm: Caregiver Survival Guide

November 23, 1 - 2pm: Fake News: Identify and Ignore

December 14, 1 - 2pm: Cannabis and Older Adults

All talks are free, online and interactive. Registration [CanAge.ca/AgingYourWay](https://www.canage.ca/AgingYourWay)

We believe this free, online speaker series is something everyone should know about.

Bernie LaRusic - 2nd Vice President

Summer is upon us but choices have been restrictive. Nova Scotia has fared well but when COVID-19 arrived, there was a major loss in a Halifax Long Term Care facility. After 15 months, the numbers associated with the deaths at that facility have only increased by one-half of numbers across the Province. It speaks well of the action taken by governments, both Federal & Provincial as well as compliance by the Nova Scotia Community. The Group of IX continues to be the major voice for seniors to the Provincial government and has been involved in committee and reviews relating to Long Term Care facilities in Nova Scotia. Looking down the road for seniors is usually not too long a drive. In addition to having the High Dose Flu Vaccine introduced to LTC facilities, Group of IX has been pressing the Provincial government to make it available to Seniors 65 plus. Little steps can make long strides.

NPF's activity for the senior community is a task for which President Trish has demonstrated a great deal of activity, energy and time as her report in the Newsletter demonstrates. As a National organization, without staff and lessening income, her dedication and leadership has been exemplary. In Nova Scotia, the Group of IX endorsed a National Pharmacare program when the Romano enquiry went across Canada in 2006 and their position has not changed.

As reported earlier, the number of Senior Clubs and particularly, those with halls have been hard hit. Without the activity usually associated with senior halls not operating for over a year, tremendous pressure has been put on Executives. Some had reserves and took the shut down as an opportunity to do upgrades not expecting it to last for over a year. Many Club Executives, whose terms were expiring, and with gathering/meeting forbidden, they agreed to stay on. Unfortunately, Executive members passed away during this period. Replacements, with gathering/meeting regulation still a major health regulation, has only added to the difficulties of these existing Executive members.

In Cape Breton, similar activity has occurred within Councils. Some have fared better than others, but this was not the case with the Cape Breton County Senior Council. Three of the four members of the Exec passed away during this period. Contact with member clubs was disrupted as a result of COVID-19 and health regulations.

Without funds or Executive, the remaining Executive member applied and received a small grant from New Horizons to re-establish the Council. Although received, the mission of re-establishing the Council is still impacted by the gathering/meeting health regulations. Presently, indications are a lessening of these restrictions are being considered. Although the intent was to begin the activity of meeting with Club Executive, this has been on hold, the possibility of moving on this initiative looks a little better.

Since the establishment of the International Day of the Older Person, Cape Breton County Senior Council has participated in a Flag Raising ceremony at the Cape Breton County Administration, "City Hall" building which always had the Mayor, Councilors, Senior Clubs as well as Union represented. With Oct 1 being extended to be recognized as Senior Week in Canada, it is hoped to continue this practice at "City Hall" and have similar recognition across the Municipality.

Bernie is the only remaining Executive Member CBCSC.

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.

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

Kathleen Jamieson, Member at Large

Is Universal Pharmacare dead?

Opinion polls show that the majority of Canadians support the creation of universal national Pharmacare that will ensure that every Canadian can get the prescription drugs she or he needs to maintain a good quality of life. Unfortunately, and despite much public consultation and many government promises in the last four years or more it now looks like universal Pharmacare may not even be on our government's back burner. That is extremely bad news for the estimated 10 to 20 percent of the Canadian population who cannot afford to pay for the prescription drugs they need and in particular for the majority of seniors who depend on prescription drugs to maintain their health or even stay alive.

Whatever high hopes seniors had prior to 2020, the government did not move to implement universal Pharmacare and did not budget for it in the April 19, 2021 federal budget. More ominously, Liberal MPs subsequently voted in the House of Commons against an NDP Bill to introduce universal Pharmacare.

The major reason for the delay and the end of government support for Pharmacare and equitable access for all to prescription drugs is the work of some 47 drug companies organized together as Innovative Medicines Canada to fight any Canadian government control of ever-rising drug prices and any encroachment on their profits. A major focus of their lobbying and two court cases by two large groups of big pharmaceutical companies in the past 3 years has been on the regulations controlling new drug prices developed by a federal agency, the Patented Medicines Prices Review Board (PMPRB). These regulations would bring new drug prices in Canada into line with what most OECD countries pay and are a fundamental building block of universal Pharmacare. So far; the PMPRB regulations have been blocked from coming into effect twice, July 1, 2020 and January 1, 2021. All signs are now that the regulations that are supposed to come into effect July 1 will not.

Then COVID and the race to develop new vaccines came along. When vaccines became available, the Canadian government was slow off the mark at first and well behind other countries in procuring a consistent supply of vaccines. Government ministers appeared on TV frantically talking about their negotiations with the key vaccine-producing drug companies on behalf of Canadians. Canada got its vaccines and many lives have been saved. What that meant was developing a friendly relationship between the government and the vaccine producing pharmaceutical companies like Pfizer and Moderna. The thorn in their flesh, the PMPRB regulations could not be expected to survive.

Now Pfizer is marketing itself as the saviour of the world. A whole-page advertisement in the June 13, 2021 New York Times headed "Equity" is written like a poem. It goes on "Its our north star. Since the beginning of our race to make the impossible possible we've been committed to making our vaccine affordable and accessible for everyone." Perhaps Pfizer has turned a new leaf and will now allow our government to treat all its citizens equitably by implementing a universal pharmacare program.

Did you know you may advertise in the newsletter?

| | |
|------------------|----------|
| Business card | \$25.00 |
| One quarter page | \$40.00 |
| One half page | \$75.00 |
| One full page | \$150.00 |

INCOME AND PENSION SECURITY COMMITTEE REPORT

Trish McAuliffe, Mike Powell, Barry Thorsteinson, John Wilson

4.2 MILLION SENIORS RELY ON DEFINED BENEFIT PENSIONS

Introduction of Private Members Bill C-253 -- An Act to amend the Bankruptcy and Insolvency Act and the Companies' Creditors Arrangement Act (pension plans and group insurance plans) was introduced before the House in early May. It is sponsored by Marilène Gill (MP, Manicouagan). Following second reading the Bill was passed to appear before the INDU review committee and stakeholders appeared for witness statements. Both the Canadian Federation of Pensioners and National Pensioners Federation gave a brief statement to the committee in support of the Bill's passing.

For two decades now pensioners have fought for better protections in legislation (super priority) to safeguard defined benefit pensions by addressing the unfairness of current bankruptcy laws. Our government holds the power to extend super-priority to pensioners; ensuring pensioners are near the front of the line to recover assets (deferred wages) in insolvency. This time the Liberals (all but 10) held a no vote. The promising note is that the Conservatives seem interested and both the Bloc and NDP voted in favour. Another promising note, the industry opponents had the same old agreements that just don't hold up anymore and or they chose not to appear. At the time of this writing the INDU committee is in clause by clause review of the Bill. We must win this one!

Here are 4 reasons to support Bill C-253:

- 1. Protect Seniors.** The COVID-19 pandemic has revealed that our social structures don't protect seniors, and that includes their financial security. Seniors need protections. Bill C-253 grants pensioners the legal status they need to protect their pensions and safeguard their financial security.
- 2. Fairness.** Bill C-253 puts fairness into Canada's pension and insolvency regime and protects pensioners. Only the federal government can make these changes and ensure fairness for defined benefit pensioners.
- 3. Companies Can Afford Their Pension Commitments.** Ontario, where the majority of Canadian pensions are registered, recently offered solvency relief to companies struggling with liquidity during the pandemic. To receive relief, a company would have to accept restrictions on discretionary uses of cash, such as dividends, share buybacks, or executive bonuses. No company applied for this relief.
- 4. Pension Protection must be mandatory, or Companies won't do it.** Companies do have the financial capacity to fully fund their pension commitments. Instead, they choose to use cash for dividends, executive bonuses and share buybacks. They do this because the current law allows it. In 2017, the CCPA's study of thirty-nine companies on the SP/TSX 60 that maintain defined benefit pension plans concluded that while companies have the capacity to fully fund their pensions, they simply don't.

Why Does Pension Protection Matter?

There are no real protections for defined benefit pensioners when a company goes bankrupt and its pension is underfunded. Unlike creditors, pensioners are not automatically able to negotiate their terms when assets are divided. They aren't even allocated a seat at the table, unless the court grants them one.

It doesn't cost taxpayers anything to ensure seniors get the pensions they worked their whole lives for.

How can you help?

- ✓ Write your Member of Parliament and ask how they voted and tell them why they should support Bill C 253. They really don't have a clue, tell them!
- ✓ Sign on the online petition located on www.pensioners.ca and share with your contacts. Petition numbers matter!
- ✓ Ask your home organization, club or group to ensure this is a federal election priority. We can win this, together!

Housing Committee Report

Manfred Markle - Housing Committee Chair

Winning the battle on affordable housing in this present Housing Mania? Who will help?

As previously reported the 2017 National Housing and Mortgage Corporation's National Housing Strategy (NHS) devoted a 10 year \$40 Billion Strategy goal. It had great intentions with the aim of delivering affordable housing (meaning that a family would not have to spend more than 30 % of disposable household income on accommodation).

Further objectives were: Construction of 100,000 new affordable housing units, Repair of 300,000 affordable housing units, Object to cut chronic homelessness by 50 %, Protect 385,000 households from losing an affordable home, Remove 530,000 households from housing need. Many more details were planned in that direction. Besides the Federal Governments efforts also many other organisations were already heavily involved in projects on a smaller scale trying to help.

Now where are we 4 years later? The programme has been increased to \$ 70 Billion over 10 years and on the website you find a flurry of programmes being slowly implemented. We agree that the overall objective is commendable, but here is where the NPF found some deep flaws with the programme.

According to an article by Elise Stolte in the Calgary Herald on May 17th 2021, presently many Income Trusts are working in the opposite direction. They are now 9 of the 10 largest landlords in Canada and are taking many older developments off the market and are upgrading them for higher rents, leaving the previous tenants to look for alternate arrangements, as many times they cannot afford the increases. But this does not happen in provinces with rent controls.

Presently the "Repositioning" as the trusts call it shows that Canada is losing four units in the private market for every one publicly subsidized unit the federal government helps build. This is exactly the activity that is eroding and erasing the affordable housing stock in this great Nation. But even with the middle class squeezed by rents in Canada's biggest cities, expect this to be an issue in the upcoming federal election.

On the good side we can report, that The Homes for Heroes foundation has built a number of tiny homes for veterans to help the homeless ones get off the street. See <https://www.apost.com/en/blog/village-of-tiny-homes-constructed-for-homeless-veterans/30669/>

The National Pensioners Federation applauds this great effort assisting our former soldiers to get back on their feet.

We have also seen the mismanagement due to lack of oversight in the administration of Long Term Care Facilities during Covid and will take years for some basic improvements, which will not be done voluntarily, as many companies are held by interests outside of Canada and are mainly for profit only.

The National Pensioners Federation again strongly advocates the Federal Government to get involved in advocating Rental controls until the market settles, as we have seen in other countries also, how predatory Real Estate organisations can behave given the opportunity.

And most importantly, the NPF strongly advocates the Federal Government to bring LTC under the Canada Health Act recognizing that facility standards cannot be left to private investors and enterprise alone.

LETTER TO THE EDITOR OF NPF

Are you a single senior? **Single Seniors for Tax Fairness (SSTF)** is an organization advocating for fairer income tax policies for single seniors. For more information, go to their website: <https://singleseNIorstax.wixsite.com/home>,

A TALE OF TWO WOMEN

This is the story of Susan and Jill, two women now in their mid-eighties, living in Toronto. They've been best friends for most of their adult lives, although when it comes to family and relationships, their lives followed different paths.

Susan took the usual route for women in the 1950s. At age 25, she married a high school teacher, started a family and became a stay-at-home mom. She and Jeff bought a house once the two children arrived, and the family settled into a satisfying domestic life in a central part of the city. The house cost \$18,000 in 1972, about one and a half years of Jeff's salary. As life progressed and the children reached their late teens, Susan decided to go back to part-time work. Her salary wasn't needed to support the family, but it did keep her happy with the extra coin she could spend as she wished.

Jill, on the other hand, never married. Her single life continued – something she never would have predicted or wanted. She lived in rented apartments, at first with roommates, but finally alone when she was in her late thirties. During this time she worked mostly as a high school teacher, and then at age 42 in the 1980s, with a mere \$25,000 in the bank and a society that had re jiggged itself to the necessity of a household with two incomes, she realized that her financial situation looked dire. So she started a small business. It was hard-going at first, but it eventually grew, even having a part-time staff of three or four. Money didn't exactly pour in, but it gave Jill enough that after twenty years she could retire in 2001 when she was in her early sixties.

At this stage, Susan and Jeff were retirees as well, with Jeff's pension and a home of their own. Because of income splitting for couples, Jeff's pension was able to be halved which lowered their tax bracket, and entitled them each to full payments of OAS. By 2017, months after Jeff had died, Susan sold the house for \$2.3 million. Since this windfall was tax-free, and since she was entitled to a portion of Jeff's pension, as well as his RRIF and TFSA portfolios, Susan had a worry-free financial future. She began by giving her two granddaughters \$800,000 each so they could each buy a house.

As for Jill, the story is different. Having run her own business, she has no pension from that and only a modest pension from her years as a teacher. She has RRIF funds totalling about \$500,000 and a small amount of money in a holding company, leftover from her business. Her monthly pensions include CPP of \$700, teacher's pension of \$1,200 and income from her RRIF. All of this income is taxed at the highest rate (no income splitting for her) and her OAS payments are mostly clawed back because her income is above the threshold of entitlement. Still a renter, like most singles her cost of living is 2/3 of what it is for a couple. This necessitates a higher income and higher taxes.

But here's the crux of the matter: When Jill dies, her estate will be taxed around 50%. She will lose half her money in taxes. That means no legacy of consequence for her nieces and a nephew who have been the centre of Jill's life for the last 25 years. As children of an illiterate immigrant mother, this family ended up in poverty when they were growing up. Jill's role has been to keep the family afloat through rent payments, camp fees, tutors and college tuition when needed. Now that the children are young adults, Jill would love to help them afford a home, but unlike Susan's granddaughters with their substantial legacy, these young people will be lucky if they inherit \$50,000 each.

Jill's question is this: Why does Susan get tax breaks simply because she was part of a couple and owned a home, while Jill's estate is taxed to the maximum because she is single and her assets are in cash instead of in a house?



National Pensioners Federation

JOIN - All welcome!

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)
- Important mailings or email blasts
- Information postings to our website, Facebook page, and Twitter
- Affiliate/Member invitation to the NPF Annual Convention
- Special discounted rates from sponsoring affinity programs



ANNUAL MEMBERSHIP SUBSCRIPTION

Individual OR Clubs / Group Includes:

- Membership Card or Membership Certificate
- 1 Yr Subscription to The National Newsletter (3 issues per year)
- Biennial Convention invitation
- Discounted Affinity programs available for members

Please complete full application for Club Membership and or Individual Membership

Name of Club OR Individual:
Contact Person (for Club Membership):

Address:

City:

Postal Code:

Province:

Email address:

Phone Number:

ANNUAL DUES STRUCTURE

Individual Membership Rate: \$25.00
Family Membership Rate: \$35.00

Club Membership Rates Number of Club/Group Members: _____

| | |
|------------------------|----------|
| Under 100 Members | \$35.00 |
| 101 to 500 Members | \$75.00 |
| 501 to 1,000 Members | \$125.00 |
| 1,001 Members and over | \$350.00 |

| | |
|-------------------------------|----------|
| Total amount payable | \$ _____ |
| Donations gratefully accepted | \$ _____ |

PLEASE NOTE CHANGE OF ADDRESS

Registration forms and payment to be forwarded to:
NPF c/o Mary Forbes, Treasurer - 3085 Osbourne Road, Mississauga ON L5L 3W3
E transfer mary.forbes@npfmail.ca
Phone # 647-688-6249

Thank you!

Covid-19 vaccines are important to everyone

To help protect Ontarians and strengthen workplace safety, the following message provides resources from the Public Health Agency of Canada (PHAC) on the COVID-19 vaccines.

The Public Health Agency of Canada (PHAC) recommends COVID-19 vaccines as an important tool to help stop the Novel Coronavirus pandemic, and as one of the most effective ways to protect employee health. You may also wish to promote COVID-19 vaccination in your organization using the PHAC "[Protect yourself. Get the COVID-19 vaccine when it's your turn](#)" social media products and the PHAC fact sheet "[The Facts About COVID-19 Vaccines](#)", available in 13 languages. For comprehensive information about the current COVID-19 situation, financial resources and vaccines, please visit Canada.ca/coronavirus.

We hope this information is helpful, and again would like to thank you for your ongoing support.

Sincerely,

Service Canada / Ontario Region / Government of Canada

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)

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)

Stephen Seaborn (CUPE Ontario)

OFURontario.ca

Follow us on Facebook



Acknowledgments

SASKATCHEWAN SENIORS ASSOCIATION INC.

We wish to announce **Lylie Herman** as president of Saskatchewan Seniors Association Inc. We have always appreciated the contributions of SSAI and the leadership in advocacy they share with NPF. Our history is the longest serving affiliate and a proven record of dedication to our national organization and to the support of seniors everywhere. We wish Lylie the best in her new role!

We extend our deepest appreciation to **Mike Kaminski** who held this position for many years AND represented NPF on our executive just as long. Mike, your tireless work in seniors' advocacy, guidance and support given to all of us is immeasurable and we are most grateful. On behalf of all of us at NPF we wish you well in your life endeavors. Keep well and thank you.

CONGRATULATIONS

The B.C./Yukon District also has a secret weapon: Its volunteer advocacy program officer has a background in public health epidemiology, and she puts those skills to excellent use.

Leslie Gaudette spent her working years with the government of Alberta and Health Canada in Ottawa. So not only does she understand the scary realities of the COVID-19 epidemic, she can transfer those skills to an outreach effort to speak truth to government, one politician at a time.

"I really enjoy it," she says. "It allows me to use all my professional background that I have working on chronic diseases and little bits of workers compensation, health and safety and benefits — the Social Security system for Canada — and it all just ties together. It's my hobby."

Congratulations Leslie on winning the National Association of Federal Retirees (NAFR) Volunteer Award so very well deserved.

Our Readers,

Thank you so very much and I really enjoyed reading this NPF newsletter. There is so much good information and references. This must have been an enormous task to put together. Congratulations to all those who contributed. Great work.

Angelo Colacci - Angelo is a Member of the Ontario Federation of Union Retirees Council



2021 FEDERAL ELECTION SENIORS' PRIORITIES

- ✓ NATIONAL PHARMACARE & DENTAL PLAN
- ✓ NATIONAL LTC REFORM - STANDARDS
- ✓ AFFORDABLE HOUSING
- ✓ PENSION SECURITY - OAS, GIS & DEFINED BENEFIT PENSION PROTECTION
- ✓ FUNDING TO SENIOR'S COMMUNITY CENTRES & TECHNOLOGY SUPPORTS

- Become familiar with resources on these issues
- Share seniors' priorities with candidates, ask for support & attend the all-candidate meetings.
- Evaluate the platforms of the political parties.
- VOTE with Seniors & for Seniors of the future.

Join us in raising our concerns and ask your Member of Parliament to bring seniors issues into action. Canada's seniors will vote on election policies that COVID-19 has shone a spotlight on and must be addressed **NATIONALLY!**

Visit our web site for more resources

www.nationalpensionersfederation.ca

Facebook.com /NPFederation

Twitter.com/npfederation

The National Pensioners Federation is a non profit, non-partisan seniors' organization that speaks to government and all political parties in support of our membership, 1 million strong across Canada. Seniors are the fastest growing segment of our society and their needs have yet to be adequately addressed. We are calling on our government to work at all levels to: value ageing & recognize the importance of prioritizing services and care to ensure dignity in living happy and healthy lives.

Plan with Seniors NOT for Seniors

Seniors over age 65 are the fastest growing age group in Canada, in 2016 census, there were 5,935,635 seniors representing 16.9% of the total population in Canada. This percentage is expected to increase to 24% by 2036*.

Report on Seniors' Housing Needs

- ✓ Increase supply of housing for seniors: with consideration of, the range of health needs. Access to services, day support centres and activity centres
- ✓ The shortage of adequate senior assisted living and long-term care facilities may result in seniors using hospital acute beds. The cost of an acute bed is about \$1,000 per day with costs of assisted or long term care may be considerably less.
- ✓ Retrofitting homes with ramps, wider hallways and access to bathrooms promote greater accessibility and enable seniors to remain in their homes. Home modifications to address the accessible and barrier-free environment, with the ideal to create age friendly communities. Safety is a concern with dire consequences for falls and injuries resulting in hospitalization or moving into long-term care.
- ✓ Housing for Indigenous seniors needs input from First Nations for planning and prioritize repairs: safe water supply and sanitation in homes free of mold, structural problems and overcrowding.

Report on Seniors' Income and Pension Security

- ✓ Statistics Canada recorded 790,820 (14.5%) of older Canadians living in low income based on census 2016 data.
- ✓ Approximately 25% of Canadian households are led by people over the age of 65 years.
- ✓ Secured private pension benefit plans have declined. A 2020 National Institute on Ageing report shows that approximately 12 million working Canadians do not have access to a workplace pension plan.
- ✓ Most seniors have fixed incomes. A senior's income may be comprised of: Canada Pension Plan, Old Age Security, Guaranteed Income Supplement, Registered pension plans, Retirement savings plans, Tax Free Savings Accounts, non-registered saving and investments that do not keep up with inflation.

Report on Seniors' Health Care Needs

- ✓ Opinion polls show that the majority of Canadians support the creation of universal national Pharmacare - 10 to 20 percent of the Canadian population cannot afford to pay for the prescription drugs they need. The majority of seniors depend on prescription drugs to maintain their health. Extensive lobbying by big pharmaceutical companies must be challenged.
- ✓ Implementation of national standards for long-term care (LTC). In 2020, the revelations coming out of provincial inquiries and the Canadian army of long hidden neglect and abuse of seniors in LTC, and the shockingly high number of COVID-related deaths of seniors in long-term care were a wake-up call for Canadians. Provinces and Territories support the need for fundamental change in LTC but they want any federal dollars to flow to them with no strings attached.
- ✓ Long-term care reform must be transparent and publicly accountable.
- ✓ Seniors deserve Federal support for a UN Convention on the Human Rights of Older Adults

Visit www.nationalpensionersfederation.ca for additional resources

(*stats from Government of Canada Employment and Social Development)

The longterm care disaster in Canada may have caught our nation by surprise, but for those living in these homes, their families and friends it is not particularly astonishing. Why is it that most people didn't know about the conditions in long term care homes? And if they did, how have these conditions been allowed to continue? The answer lies partly in the idea of ageism, defined by the UN as "the stereotypes, prejudice and discrimination directed towards people on the basis of their age. It can be institutional, interpersonal or self directed.

A recent presentation offered by COSCO and The National Pensioners Federation (NPF) pointed out that the checks and balances to ensure the safety and dignity of people living in care homes is not in place. There are few Resident/Family Councils in the care homes. Those that exist often do not have any ability to be heard or taken seriously. There is chronic understaffing partly because the wages are so low and the work is so strenuous. There is little accountability in the care homes and when infractions are noted the enforcement mechanisms have few teeth.

So what can we do about the situation. We need to have a separate covenant on the rights of older persons. We need to see these rights enshrined in law and we need to see that these laws are enforced. The rights of older persons are not just a long term care issue it affects all of us. We need to demand that our governments listen to us and take clear action – action that is based on our human rights.

Linda Forsythe

An expert from Cosco highlight May 2021 with their authority



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Call **1-877-935-2266** or visit [simplyconnect.ca/national-pensioners-federation](https://www.simplyconnect.ca/national-pensioners-federation)

*Some conditions apply, call for details.



76th NPF Biennial Convention

October 5, 6, 7, 2021
VIRTUAL ZOOM MEETING

Convention Delegate Registration

Delegate Registration Deadline: September 15, 2021

Rate: \$ 30.00

Send in delegate form by email and etransfer payment to mary.forbes@npfmail.ca
OR mail completed delegate form and payment to

Mary Forbes - 3085 Osbourne Road, Mississauga, ON L5L 3W3 647-688-6249
(Delegate registration forms are also available in our newsletter)

ALL RESOLUTIONS MUST BE SUBMITTED AND RECEIVED BY:
August 1, 2021

Convention meeting link, agenda, and resolution booklet will be forwarded to delegates by mail
/or email one week in advance of convention.

For more information, please visit our website at:

www.nationalpensionersfederation.ca

Convention 2021 Resources Tab



DELEGATE REGISTRATION - 76TH BIENNIAL CONVENTION

October 5, 6, 7, 2021

Delegate Name:

Group / Club Name:

Delegate Address:

Group / Club Secretary Name:

Delegate Email Address:

Group / Club Email Contact:

Delegate Contact Number:

Delegate status and affiliation dues must be up to date to participate in this Convention.

Confirmed delegates will be contacted two weeks prior to convention and provided with a Convention Booklet and ZOOM Meeting Link.

Information will be provided on our web site www.nationalpensionersfederation.ca

Unfortunately, Membership renewal is not available on our website at present. Dues can be paid by e transfer mary.forbes@npfmail.ca or by cheque to:

c/o M. Forbes, 3085 Osbourne Road, Mississauga, ON L5L 3W3 647-685-6249

As per our Constitution and By-laws - National Pensioners Federation

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

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

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

*Clarification an Affiliate Group is a Group to which affiliated Clubs pay yearly dues.
Individual affiliated clubs would be a club without yearly dues other than from Individuals.



2021 CONVENTION ELECTION OF OFFICERS

President / 1st Vice President / 2nd Vice President / 3rd Vice President Treasurer / Secretary / Member at Large (1)

As per outlined in the NPF Constitution SECTION 27. TERMS OF OFFICE OF DIRECTORS)

SECTION 23. EXECUTIVE ELECTIONS

1. Elections for membership on the National Pensioners Federation Executive shall be conducted at the Biennial Convention. 2. Only delegates in good standing to the convention shall be eligible to stand for election. "Individual Supporters" are not eligible to stand for election. 3. In order to be nominated for election, the delegate must be present at the meeting or have signified, in writing to the Secretary, a declaration that he/she will stand for office. 4. Nominations shall take place at the convention. 5. The President shall appoint an "elections committee" of three or more delegates. The elections committee shall be chaired by the Immediate Past President or, in his/her absence, a delegate selected by the Executive. 6. The elections committee shall ensure that elections to the Executive are conducted by secret ballot. 7. Each Convention delegate shall carry one (1) ballot. 8. Each "individual supporter" shall also carry (1) ballot but will be restricted from voting on financial matters, executive board positions and appointment of an auditor if required. 9. The individual receiving the highest number of votes will be declared elected. 10. The elections committee chairperson will announce the result of each vote.

SECTION 33. DESCRIPTION OF DIRECTORS POSITIONS

The Executive shall be delegates to the annual convention by virtue of office. The Executive shall carry on the business of the organization between Conventions.

THE PRESIDENT: 1. Shall preside at all regular, special meetings and conference calls of the organization, including the meetings of the Executive and meetings of the Advisory Board. 2. Shall be an ex-officio member of all committees of the organization. 3. Shall decide all questions of order in accordance with the rules of order of the organization. In case of a tie vote, the President may cast a vote. 4. Shall make all appointments not otherwise provided for in the Constitution or Bylaws. Such appointments shall be subject to the approval of the Executive. 5. Shall fill vacancies in the Executive by appointment. Such appointments shall be subject to the approval of the executive. 6. Shall perform such other duties as are required by the organization consistent with the office and provisions of the Constitution, Objectives and Bylaws. 7. The President, on direction from the Executive, may hire a contract staff member or consultant for the purpose of expanding the functions of the organization. 8. The President and Treasurer shall negotiate contracts on behalf of the National Pensioners Federation, such contracts requiring approval of the Executive before coming into force.

9. The President shall appoint an “elections committee” of three or more delegates. The elections committee shall be chaired by the Immediate Past President or, in his/her absence, a delegate selected by the Executive.

First Vice President 1. shall assist the President; 2. shall assume the duties of the President in his/her absence; 3. shall perform such other duties as are required of the office, by the President or Executive, provided those duties are consistent with the Constitution, Objectives and Bylaws of the organization.


The Second Vice President 1. Shall assist the President and, in the absence of the First Vice President, 2. shall undertake the duties and responsibilities of that Executive member’s office.

The Third Vice President 1. shall assist the President and the Second Vice President and, in the absence of the Second Vice President, 2. shall undertake the responsibilities and duties of that Executive member’s office.

Treasurer 1. The Treasurer shall keep the accounts of the National Pensioners organization including the receipt and disbursement of all monies. 2. shall place all monies in the account of the organization. 3. shall be responsible for the disbursement of funds for the payment of bills and accounts accrued by the organization. 4. shall provide monthly statements of all accounts to the President and, upon request, to the Executive. 5. shall submit to the Biennial Convention a duly audited financial statement outlining the financial operations of the organization.

Secretary 1. The Secretary shall have custody of the corporate seal of the National Pensioners and shall certify all documents requiring the use of the seal. 2. Shall keep a true and correct record of all meetings and attend to the correspondence of the organization. 3. Shall assist the President when requested. 4. Shall make available to the Executive the minutes of all meetings and shall, on request of the Executive, make available all records he/she holds on behalf of the organization.

Member At Large 1. Shall perform duties assigned by the President and/or Executive consistent with the Constitution, Objectives and Bylaws of the National Pensioners.



UNIFOR
RetiredWorkers | Membresretraités

**RETIRES AREA
COUNCIL**

AJAX, OSHAWA &
PETERBOROUGH

UNIFOR LOCALS 1090, 222 & 524

| | | |
|---------------------------------------|-------------------|-------------|
| Lyle Hargrove - Chair | Paul Herrington | John Gatens |
| Armando Vieira - Vice Chair | Lance Livingstone | Gord Terry |
| Sandy Carricato - Financial Secretary | | |

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Canadian Association of British Pensioners (CABP)

Are you in receipt of a UK State pension? If so then you know only too well that your state pension is frozen forever while you live in Canada, a fact that you share with approximately 126,000 other British Pensioners living in Canada.

How egregious is this frozen pension issue? It is big - a recent inquiry launched within the House of Parliament in London determined that one in two frozen pensioners are receiving only half the current pension and that over half of frozen pensioners struggle financially.

What can be done about this harmful policy? Simply, British politicians could change their domestic policy and reverse the decision to freeze pensions. But that's not happening - at this point, the British politicians are saying no to that choice, even in the face of the Canadian Government under our current Prime Minister Justin Trudeau asking for this issue to be addressed.

What else is being done to address this wrong? There is a non-profit group here in Canada that sets out to obtain pension parity in the form of annual pension uprating for Canadian residents who are in receipt of a British pension. This group, the Canadian Alliance of British Pensioners (CABP), works in the following three ways:

- Firstly, by lobbying here in Canada on behalf of all frozen pensioners. The result is that many Canadian politicians across parties are now well-aware, and in support, of the uprating of frozen pensions;
- Secondly, through forming, along with frozen pension groups from Australia and the Caribbean, the International Consortium of British Pensioners (ICBP). There is strength in numbers and the outcome of ICBP's work is assertive, effective, and persuasive lobbying in the UK;
- Thirdly, by advising future and current pensioners about how to maximize their UK State pension.

If you are a frozen pensioner, is there anything can you do to rectify this situation? Indeed, there is - if you are not already a member then you could join the Canadian Association of British Pensioners (CABP) in order to have your input on this vital issue. For more information contact CABP at: www.britishpensions.com or 416-253-6402

**What if you are entitled to a
British State Pension
and didn't know?**

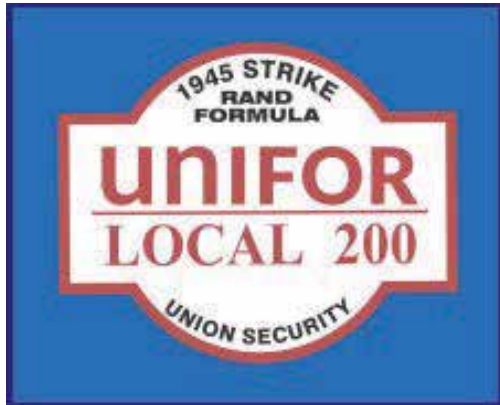


If you worked in Britain
you may be entitled to a British State Pension
We will help you and show you how to apply
We will help you determine
if you qualify for a state pension
It's easier than you think!

Join CABP by visiting our website

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or call us at 416-253-6402





UNIFOR Local 200 Retired
Workers Salutes The National
Pensioners Federation

Serving Ford Windsor Retired Workers since 1966

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

Windsor Essex/Chatham
Kent Area

UNIFOR Retired Workers
Council



Representing Retired Workers from

| | | | |
|-------------------|-------------------|-------------------|-------------------|
| UNIFOR Local 127 | UNIFOR Local 195 | UNIFOR Local 200 | UNIFOR Local 240 |
| UNIFOR Local 444 | UNIFOR Local 1498 | UNIFOR Local 1941 | UNIFOR Local 1959 |
| UNIFOR Local 1973 | UNIFOR Local 2027 | UNIFOR Local 2098 | UNIFOR Local 2458 |

Saluting the National Pensioners Federation

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

President - Les MacDonald

Vice-President - Lyle Hargrove

Treasurer - Art Field

Secretary - Wendy Rolfe

Sergeant at Arms - Mike Saunders

Female Member at Large - Debbie Korson

Member at Large - Chris White

Trustees - Don Campbell

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**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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

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

If Not Delivered, Please Return to:

Mary Forbes

3085 Osbourne Road,

Mississauga ON

L5L 3W3