

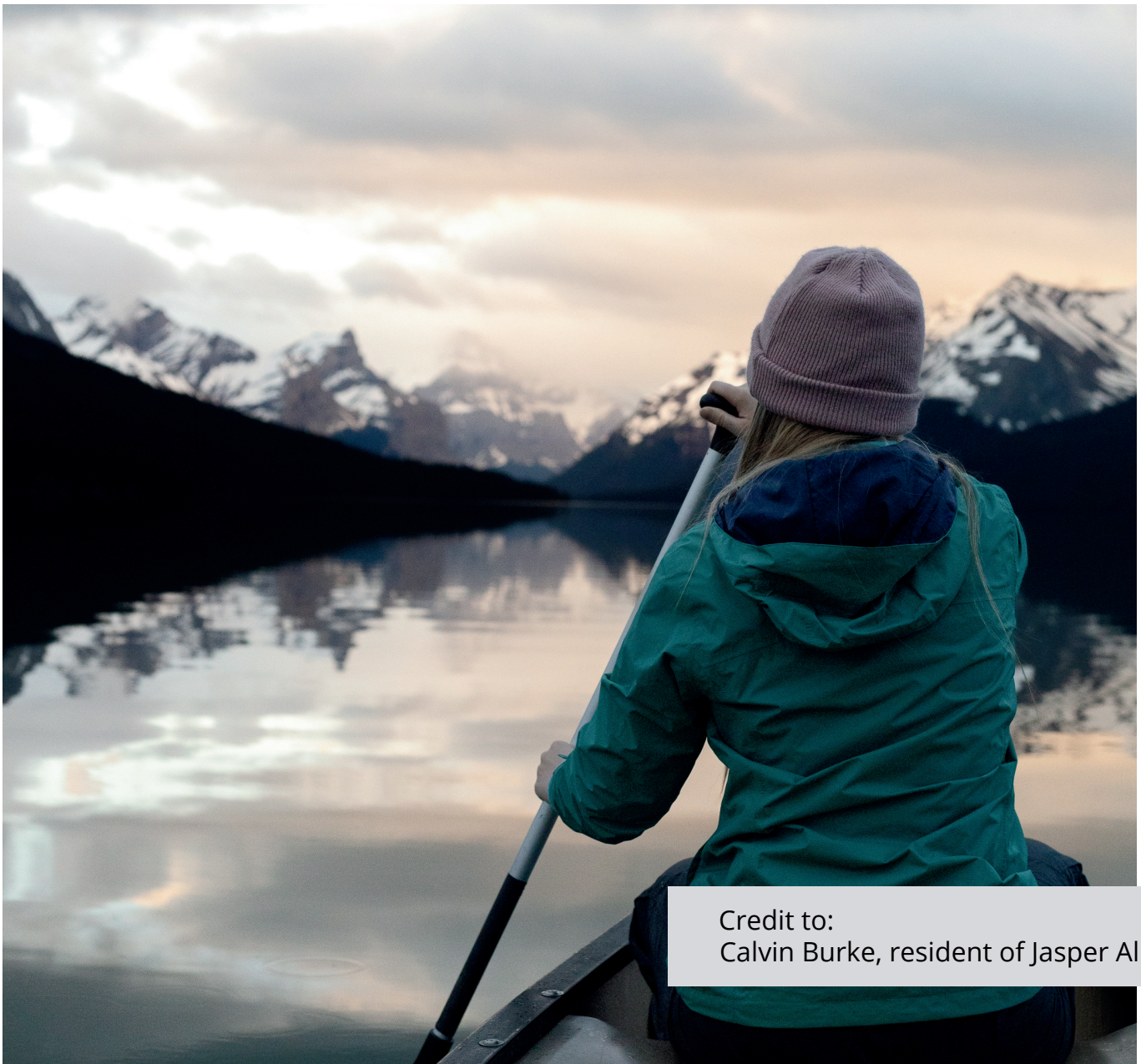
SEPTEMBER 2024
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NEWSLETTER

NPF

National Pensioners Federation



Credit to:
Calvin Burke, resident of Jasper Alberta



National Pensioners Federation

NPF EXECUTIVE - 2023-2025



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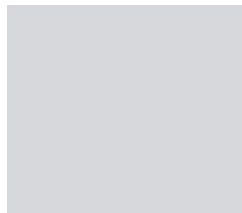
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To the Readers, All editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor. Statements and opinions expressed do not represent the official policy of NPF unless so stated. Have you got an article you would like to submit for consideration? Please send your articles to the publication's editor, Mary Forbes at mary.forbes@npfmail.ca. Thank you Maria Pinto for her assistance.

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PRESIDENT'S REPORT - Trish McAuliffe

Greetings NPF Supporters,

With the turn of the summer season upon us I would think many are especially happy for cooler temps and a reprieve from fuelling forest fires across our land. My sincerest concern remains with those residents of Jasper and the most beautiful scenic land in Canada. Indeed many communities across Canada were struck by devastation and our concerns are with you but the Jasper wild fire cut to our collective souls. The grief only deepens as the community residents now return to the destruction that lays bare before them.

Without a doubt this horrific natural disaster will double down on our efforts to come to terms with climate change and take real actions and prevention measures. Within our own demographic of seniors, we are assured of the need for climate action advocacy and emergency preparedness/evacuation education.

NEW www.nationalpensionersfederation.ca
With little fan fare but great relief we are pleased to announce our new website design. An RFP secured a very reasonable project cost from InHouse Marketing and that of Amy McQuaid to help direct us and ensure it met all of our needs. This was all made possible by the Canadian Red Cross Society, Community Services Recovery Fund Grant: "NPF Systems Modernization plan for sustainability and growth". The project goal was to create a senior's friendly communications system, web site, online application tools and improve a financial database structure to sustain our organization in a digital future. We believe we did just that. I am especially excited by the easy turn page display of the newsletter sections. As printing costs eat through our budget we wanted to bring you a more pleasing experience to read through it online. I hope you will browse through the new site soon and provide us feedback as you wish.

This work is in addition to the communications we jointly commit to with our Affiliate Leadership members that take part in NPF quarterly Zoom meetings.

This meeting gives us the opportunity to share what NPF is working on and or hearing up to date affiliate group's advocacy in their respective region. As of this report we host up to 20 affiliate groups on the call and meet the first Thursday of September and December. Contact me for more information to get on the invite list.

UN Open Ended Working Group (OEWG) 14th Session Finale, New York

The ILC-Canada had served up the heavy lifting for Canadian NGOs to ensure this year's session was a great success and NPF was extremely pleased to take part. I wish to thank our Kathleen Jamieson to represent us in the weeklong event as well as securing an in-kind donation to help us with lodging costs. We owe you a great deal of gratitude! Kathleen's report on the event is found in this newsletter but I want you to know that OEWG reports are still coming forward as we speak. We remain committed to seeing the work through to accomplish a UN Convention on the Rights of Older Persons. Additionally, the promotion of the new Canadian Coalition Against Ageism is a priority engagement I hope you will take up with us. Together we can make a difference in ending Ageism everywhere. LINK: <https://www.ilccanada.org/ccaa> and join today.

STOP Private Health Care Actions

I wish to share a tremendous thanks to the Ontario Health Coalition's (OHC) leadership and devoted staff in organizing one of the largest protests I have witnessed to date. Ten thousand people made a stand at protests across the province on May 30 in a show of strength and public display that Ontarians oppose the privatization of our public health care system. It was made loud and clear that we will keep building the fightback to protect and improve our public health care across Canada with ratcheting up the pressure on the Ford Government. I wish to extend an enormous thank you to all our members who participate in their local OHC coalitions and community organizations who devoted so much time and energy to creating this impactful show of strength.

President's Report - Trish McAuliffe

Continued

It was very evident that older persons were very well represented! To follow the campaign visit StopForProfitHealthcare.ca. Donations to the OHC are always welcomed.

Join today and pass it along!

Remember, as a member of an affiliate group member you are eligible to take advantage of our affinity plans through Belair Direct and Johnson Travel insurance. I encourage you to take advantage of the programs developed for you so look for the adverts in this newsletter today. <https://nationalpensionersfederation.ca/membership/affinity-plan/>

Many of our members have found good savings and passed along individual NPF memberships to friends in order to share the advantages, win win! Our membership and advocacy for seniors and retirees is devoted entirely to the welfare and social interests of Older Adults everywhere. Join NPF today

<https://nationalpensionersfederation.ca/membership/>

Lastly, thank you to all the contributors to this edition of the newsletter, your time and energy are very well respected. I hope all our readers will consider passing it on to colleagues and friends to help our cause. NPF, One Vision. One Voice. One Victory. Thank you all till the next time we meet!



Dr. Kiran Rabheru Chair of the CCAA, Canadian Coalition Against Ageism, Hon. Seamus O'Regan Minister for Seniors, Trish McAuliffe Pres NPF

Make it visible



Join the lawn sign campaign to stop Ford's health care privatization

Restore our public health care

Stop privatization

Ontario Health Coalition
www.StopForProfitHealthcare.ca



English lawn sign design

Rétablissons nos soins de santé publique

Cessez leur privatisation

Ontario Health Coalition
www.StopForProfitHealthcare.ca



French lawn sign design

NPF TREASURER'S REPORT - Mary Forbes

By the time this newsletter is published my hope is that the wildfires in Alberta and British Columbia will be suppressed and there are no more natural disasters.

Many thanks to the Canadian Red Cross Society Community Services Recovery Fund we have been able to upgrade our website making it much more user friendly and visually appealing. The financial component has now been added and by the end of this week all should be in full use. Please check us out at <https://nationalpensionersfederation.ca/>. NPF is doing quite well financially, because of our new website there is no monthly charge for hosting which is a plus. I wish to thank Amy England McQuaid of Quirky Squirrel for the amazing ongoing support. Without her we would not have accomplished this.

Trish and I attended a meeting hosted by Service Canada, Ontario (SAC) Seniors Advisory Committee where we were informed of the ongoing work to make their website (servicecanada.ca) more accessible and convenient for all Canadians where they can easily find information on all Federal Government Services. They spoke about their new Retirement Hub which assists people to plan for their retirement. It allows you to just key in the information relevant to you via a survey then it advises you of a retirement plan to suit your needs. <https://retraite-retirement.service.canada.ca/en/home>

We also had an update on the Canadian Dental Plan, watch <https://sunlife.ca/cdcp> for further updates. They are listening to our feedback and there are ongoing updates.

I was happy to see that the LCBO ratified their contract with some very important issues in place e.g. the conversion of 1,000 casual workers to permanent part-time positions with easier access to health benefits, wage increases with an additional 7.8% for the lowest paid workers. The agreement also safeguards public revenues by ensuring that no

LCBO retail stores will close due to the marketplace expansion of alcohol.

In 2023 the LCBO paid \$2.58 billion to the Government of Ontario to support critical services like healthcare, education, and infrastructure. Just imagine the revenue lost to the Government if they had their way. I tried to join a picket line but there was no one there but the Security Guards who looked at me very suspiciously.

I will be attending the Ontario Federation of Union Retirees Convention in October, and I have prepared and submitted a resolution calling for a Senior's Advocate for Ontario on behalf of NPF. Peter Johnston NPF Member at Large and I will speak on behalf of NPF.



**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

1ST VICE PRESIDENT'S REPORT - Barb Mikulec

The pros and cons of reverse mortgages

The popular advertised 'pro' is that you do not have to make any payments on the mortgage loan for as long as you own the home, but the compounding interest accumulates, which can rapidly increase the loan balance. Additionally, this could reduce home equity, potentially limiting inheritance or future financial flexibility.

The money you receive is tax-free and doesn't affect your ability to access the Guaranteed Income Supplement (GIS) and the funds can be used any way you wish. When the home is sold or you die, the loan is due with accrued interest, which never exceeds the value of your home.

However, there are rules on who can access a reverse mortgage and how much money you can borrow: you must be aged 55 or older, and it must be registered on a principal residence. The funds available are restricted by the home's value, location and type of structure. Funds are not available over 55% of the value of the home, depending on your age, with the average loan about 30-35% of the home's value, condition of the real estate market and lender-specific criteria.

All existing mortgages and home-equity loans must be discharged so that the reverse mortgage is the first payee.

A major 'con' is that reverse mortgages are expensive with interest rates 3-4% above regular mortgages and 2-3% above home equity line-of-credit rates, although these rates may vary by province and lender.

Other costs include up-front costs which may include property appraisal costs, legal advice and set-up costs for this loan.

Although monthly payments seem convenient, you still pay compounding interest, added to the growing loan balance, or you might pay monthly so the total does not increase.

Alternatives include a regular mortgage, a Home Equity Line of Credit (HELOC), and this would be ideal to set up before you retire, by setting up a 'collateral charge' essentially an overall credit basket containing both a mortgage and line of credit component. As the mortgage reduces, the line of credit grows.

Many choices await seniors, and it is wise to calculate what is needed and the time frame for future needs. Financial advice from an a mortgage agent, the importance of consulting both financial planners, estate advisors and mandatory Independent Legal advice, which are crucial steps before entering into a reverse mortgage, is always prudent.



Ann Marie Carlson,
Dr. Bonnie Henry
chief medical officer
BC, and Barb
Mikulec at the
provincial Elders
Gathering -August



2ND VICE PRESIDENT'S REPORT - Barry Thorsteinson

Canada Pension Plan Investment Board (CPPIB) Update

In 1997 the CPPIB was created to protect our CPP with professional Investment Managers as well as to set the Fund at arm's length from government control. Since then over four hundred billion dollars have been added to the value of the fund through investment returns alone.

This value added performance is one of the main reasons for the fund being proven by actuaries to be solvent for the next 75 years! (The main goal for pension plans is to achieve solvency strength to provide the promised pension benefits to retiring workers).

The 2024 Annual Report of the CPPIB for the fiscal year ending 31 March, 2024 disclosed an 8% increase in value over the previous 12 months. The 10 year average return on the fund was 9.2%. The managers have earned their compensation. Most recently the 1st quarter results (1 April - 30 June 2024) disclosed an increase of \$14.4 billion to the fund in these 3 months.

This was at a more modest rate of 1% (4% annual at that pace). Perhaps the next 3 quarters will show a more stronger overall return closer to the 10 year average. It has been a volatile 2024 so far with plenty of risks to navigate while chasing the rewards.

Despite this long track record, recent opinion leaders have been critical of the CPPIB. The Globe and Mail for example, a long standing supporter of all things Conservative, had a column by Andrew Coyne that was most critical of the CPPIB record. Yes, there are losses in some of the investments.

However, this is true of virtually all Investment Managers other than those running Ponzi schemes. All pension plans have less than perfect decisions.

The key to success is to have strong long term averages; thus boosting the value of the fund and deliver guarantees to pay out the promised benefits. Our CPP is the envy of many investment professionals world wide.

Current retirees (and those retiring in the future) have nothing to fear. The benefits are fully funded; completely solvent for the next 75 years as stated. The CPP will soon provide 33% (up from 25%) monthly pension income. Most defined benefit pension plans top out at a maximum of 70% of monthly work wages. Why is the CPP only set at 33% for future retirees?

The Federal Government, with the collaboration of at least 7 provinces want it that way and set the law governing the CPP accordingly.

So the CPP is at least an important pillar of our retirement security along with OAS/GIS and private savings and employer/employee pension plans. It must be protected for all of us, especially for the current workforce and future workers. They stand to lose in the long run.

Misinformation is a fast growing plague in all countries. There are those who stand to benefit from ordinary people believing opinions that are actually not in their best interest.

Political parties, as well as employers who do not want to pay more CPP contributions (or properly fund their own plan), stand to gain if people are misled and the lies are believed to be true. We will continue to accurately highlight the CPP as a necessary benefit for retirees.

Our work on this in Alberta will continue as required. Things have been quiet there since our last newsletter. This is because the majority of Albertans refuse to be misled about a separate Alberta Plan under the erratic leadership of Premier Danielle Smith.

3RD VICE PRESIDENT'S REPORT - Peter Johnston

With summer over and winter just around the corner, I hope everyone is doing well. Here at the N.P.F. We have been keeping busy with monthly Zoom meetings, personal demonstrations and social gatherings dealing with issues that affect the Senior Population in Canada. We have also worked out a majority of issues with our new website and I am happy to say it is up and running and when you get an opportunity, please check it out at nationalpensionersfederation.ca

In May, I along with other executive members of the NPF joined thousands of protesters in Toronto at Queen's Park to demonstrate against the Government of Ontario's plans to continue with their agenda to privatize our Health Care Services. Health Care needs to remain publicly owned and not controlled by private companies. Having said that, the Government of Ontario needs to step up and put People Before Profits in all services.

In June I attended a meeting in Toronto with the Minister for Seniors Seamus O'Regan as the guest speaker. This was a great opportunity to network with some of the Senior's Groups in Ontario. Unfortunately, a few weeks after this meeting Seamus O'Regan resigned from all his positions in the Canadian Government and announced that he would not seek re-election but would stay on as a Member of Parliament. Steven MacKinnon has been named as his replacement. He will have a lot of work to accomplish before the next election to win over our support. I would like to openly invite Steven to meet with the National Pensioners Federation and start working on the list of issues we have.

In July I walked the picket line with the workers at the Liquor Control Board of Ontario. The reason for the Strike was that the Government of Ontario was trying to outsource their work to Grocery and Big Box Stores. Tax revenue from the L.C.B.O is in the billions and is used to help pay for Hospital services in Ontario. Allowing this to happen would greatly affect Seniors and everyone in need of medical attention.

In closing I would like to congratulate Viola Pilkey. On August 2nd Viola celebrated her 100th Birthday. Viola is the wife of the late Cliff Pilkey, and she is also a proud member of Local 222 Ladies Auxiliary since 1955. A Lifetime member of Royal Canadian Branch 43 Ladies Auxiliary, a Founding member and the first female to sit on the Board of Directors of the Autoworkers Credit Union. Viola also volunteered for many years with Meals on Wheels, United Way, Oshawa Community Chest and the Bathe Park Neighbourhood Association. Congratulations on your 100th Birthday Viola a life well lived in the service of others.



Viola was a leading feminist mentor (femtor) to many, pictured with Trish McAuliffe (2014)



MEMBER AT LARGE REPORT - Terry Donovan

Greetings from the east coast where we continue to enjoy the hot and lazy days of summer. This has been frequently mixed with rainy periods, keeping everything lush and fresh. Fortunately, this year, we are not experiencing the devastating wildfires that many of our western counterparts are having to deal with. Here's hoping you haven't been affected. Summer is a relatively quiet time when older adult organizations take a break from regular routines to enjoy the many community activities or just to relax and refresh, however there are some items I would like to mention.

The Nova Scotia Federation of Seniors held its AGM in May, and this was well attended by 45 delegates plus guest speakers including our own NPF President, Trish McAuliffe, who spoke about the work of our organization at the national level and the need to work together to be an effective national voice for the many needs of seniors. A second presentation, given by Helen MacDonnell, Executive Director of Community Links, an organization focused on ensuring older adults can age well wherever they live in Nova Scotia (see below). Other significant developments included the election of a new executive. I did not reoffer as President but will continue to support the Federation as immediate past President. Another important development was the passing of eight resolutions under the headings of Addressing Ageism, Core Funding, Aging Well in Home Communities, Voluntary Vulnerable Person Registry, Shingrix Shingles Vaccine, RSV Vaccine, National Pharmacare and the Canadian Dental Plan. These have been sent on to the respective government departments for their responses.

In 2023 Community Links and IONS (Impact Organizations of Nova Scotia) conducted research to identify the strengths, needs, and opportunities for community-based senior serving (CBSS) organizations across the province. They conducted over twenty interviews and focus groups, hosted eight community events, and conducted a province-wide survey from which they identified the many contributions as well the challenges. The "What We Heard" report provides meaningful information under the topics of funding, collaboration, coordination, communications, best practices, volunteers, and transportation.

Community Links has a new website (Community Links | Supporting senior serving organizations in Nova Scotia (nscommunitylinks.ca) and if you click on Community-Based Senior Serving Sector Research on the front page, you can view the report.

It was a privilege for me to attend the Ageism Forum on behalf the NPF in Ottawa this past June sponsored by the International Longevity Centre and the Canadian Coalition Against Ageism. Much discussion generated many ideas which will be reported regarding addressing ageism in the workplace. We should be hearing much more on this topic this Fall. The Nova Scotia Government continues to focus on Long Term Care and the development of upgraded and new facilities. This is needed and welcomed but we also need much more focus on aging well supports in our home communities for many seniors. The CAPABLE pilots, in three communities have not been evaluated or expanded since they were introduced but these kinds of supports are needed throughout the province.

The Department of Seniors and LTC is making plans to celebrate Seniors Week (Oct. 2-9, 2024) by developing a tool kit to be used to support senior organizations under the theme of "Celebrating Aging Well." The DSLTC will also be hosting a Speaker Series online and is considering profiling older Nova Scotians who embody the "Celebrating Aging Well" philosophy. Great to recognize and celebrate older adults. That's it for now. Enjoy the remainder of summer, have a great autumn and continue your efforts to help older persons to age well.



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NPF HEALTH COMMITTEE REPORT - Kathleen Jamieson

Protecting our Human Rights as Older People, UN Convention, May 20- 24, 2024

Not far away from the Manhattan courtroom where the Donald Trump drama was noisily unfolding, another event with global implications was quietly taking place at the United Nations building in Manhattan.

The UN event, the 14th session of the UN Open-Ended Working Group on Ageing (OEWGA), was the next stage in a long struggle to secure a UN convention protecting the human rights of older people.

The positive outcome of the 4-day event in mid-May: a decision by consensus of the UN session to accept (with minor amendments) a draft OEWGA document, is a major step forward.

The OEWGA document, at least 14 years in the making, identified gaps in the protection of the human rights of older people and proposed ways to address them.

That decision, on the third day of the 14th session of the OEWGA, accepting the draft document was not a foregone conclusion. Canada, China, and the Holy See, for example, were not supportive on day one or two, but Canada suddenly changed its position. China and the Holy See continued to be unsupportive. Most of the countries represented at the session appeared to be supportive.

Margaret Gillis and Kiran Rabheru of ILC Canada and CCAA who coordinated the attendance of the 24-member non-profit Canadian contingent and encouraged NPF to attend, expect the crucial OEWGA decision will now move forward for discussion at the UN Human Rights Council in Geneva.

Apart from the sudden announcement by the Chairperson of the OEWGA on Day 3 of a consensus-based agreement (which was apparently made in camera) to accept the recommendations of the OEWGA, the main event unfolded quietly.

It consisted of men in dark suits, most likely senior bureaucrats, sitting at a long table on a stage reading from prepared scripts from 9 am to 4 pm. There was little public discussion or debate at the table.

A more informal “side event”, organized by ILC Canada on day two, was chaired by Margaret Gillis. The event allowed a few key speakers, including Canada’s UN Ambassador, Bob Ray, to speak “truth to power” and to voice their support for the OEWGA document to move forward.

As well, some NGOs representatives on day two were invited to make 3-minute presentations on their organizations’ views on the issues.

As the delegate for NPF (filling-in for President Trish McAuliffe), I was one of those allowed to speak for 3 minutes. I decided to be forthright about the extent of ageism in Canada and criticized Canada’s official lack of support for a UN convention on the human rights of older persons.

We need to recognize the huge effort made by Kiran Rabheru and Margaret Gillis to ensure that Canadian seniors’ organizations were represented at the May UN event. I do believe the visible presence of our non-profit seniors’ organizations led at least in part to Canada changing its position during the event and becoming supportive of the need to work with the UN on a UN convention protecting the human rights of older people.



2024 UN Open Ended Working Group, Canadian Delegation

NPF HOUSING COMMITTEE REPORT - Barb Mikulec

Housing issues concern seniors across Canada

Canada's National Housing Strategy Act recognizes housing as a 'basic human right' essential to the dignity and well-being of each person and to build sustainable and inclusive communities, to support improved housing outcomes for the people of Canada, and to ensure the right to adequate housing, as recognized by the International Covenant on Economic, Social and Cultural Rights of the United Nations.

National housing in Canada must include an understanding that housing is a basic need built in the **United Nations Universal Declaration of Human Rights** which links the key elements: security of tenure, availability of services, facilities and infrastructure, affordability, habitability, accessibility, location and cultural adequacy.

Canada's federal government in Budget 2024 announced several initiatives including:

- Funding an additional \$1.3 billion starting in 2024-25 to stabilize the program for **Reaching Home: Canada's Homelessness Strategy**, to accelerate community level reductions in homelessness and to address the urgent issue of encampments and unsheltered homelessness in many parts of Canada.
- Providing \$976 million over five years starting in 2024-25 and \$24 million in future years to launch a new **Rapid Housing** stream under the **Affordable Housing Fund** to build deeply affordable housing, supportive housing and shelters for the most vulnerable.
- Launching a new \$1.5 billion to protect the stock of affordable housing in Canada. The Fund will support affordable housing providers acquiring units and preserving rents at stable levels.

Recently housing issues center on the rights to housing for older adults and suggest some challenges, gaps and impacts, innovative solutions, strategies and actions to meet the diverse housing needs for older adults.

By 2030 approximately 1 in 4 Canadians will be over 65 years of age.

Issues: most seniors live independently in the community, with some residing in assisted living or long-term care. Many of senior-led renter households spend more than 30% of incomes on housing, although during COVID, there was some relief with Canada Emergency Response Benefit (CERB) which temporarily boosted incomes, and limited evictions.

The homeless population is showing an increased number of older adults in some major cities such as Vancouver, where the wait lists for subsidized housing units are increasing.

Some factors which impact housing for older adults include low incomes and high housing costs which affect affordability as incomes of seniors may not keep pace with rapidly rising costs of living. Retirement incomes may be relatively fixed, but inflation increases the cost of both food and services. The cost of rental housing is increasing, which may impact seniors living in less than adequate housing and some seniors are in precarious housing.

Operating agreements with provincial or federal governments which provide funding for subsidized housing are expiring which may reduce these subsidized housing units. Some low-rent options are not specific to older adults, who may lack social support or house seniors in places where other residents have health challenges or mental health concerns. Other concerns cover radicalized communities and newcomers seeking housing in an escalating rent market.

Financialization of housing is a concern as landlords become more interested in the profit margin than providing safe and appropriate housing.

NPF HOUSING COMMITTEE REPORT - Barb Mikulec

Continued

There are limited housing options which affect availability options, and impact choice. Some specific problems may include inadequate Residential Tenancy Legislation to protect tenants from eviction, and weak enforcement of rules.

Some problems with inadequate housing may affect health implications include: hypertension, diabetes, heart failure, poor mental health, lung diseases and various infectious diseases, amplified in older adults.

Challenges may include affordability, availability, accessibility, adequacy and accountability. Some financial supplements are available provincially for seniors, but they do not cover the needed funds for housing.

Strategies to help include using government owned land and office space for increasing available housing. Also advocating for tiny houses to help the homeless population. Ensuring planning and design for new housing includes units of lower income into each new development, which are age-friendly design.

Home sharing may include Naturally Occurring Retirement Communities (NORC), age-friendly communities to promote healthy active aging with support. Some seniors may enjoy being in their home with students doing some housework or yard work for reduced rent. Intergenerational housing may provide a community of multi-age groups that support aging in place.

Removing barriers may enable older adults to feel they can age with dignity in the area they are familiar with. Seniors are diverse and may desire adequate housing recognizing their community needs, Indigenous elders, different cultural groups, and racialized seniors so every person is treated with respect as they age.

Housing should honour and incorporate values, practices, language and connection to the land to ensure safe, affordable housing with health and social supports enabling the housing continuum of choices as older adults age with dignity.



**POWER
WORKERS'
UNION**

RETIRED WORKERS CHAPTER

Visit us at www.pwu-rwc.ca
For more information or
contact at rwc@pwu.ca

The PWU Retired Workers' Chapter (RWC)

The PWU Retired Workers' Chapter (RWC) was formed in 1996. The Chapter is an independent organization from the Power Workers' Union (PWU). The Chapter represents retirees from the 60 bargaining units covered by the PWU across Ontario.

The RWC was formed to serve as the PWU retirees' watchdog on retiree's rights, and to ensure that the PWU continues to have access to the advice and experience of PWU retirees.

Our organization works diligently to ensure that retirees' pensions, rights and benefits (where applicable) are retained or improved and not reduced.

For more information contact us at:
<https://www.pwu-rwc.ca> email: rwc@pwu.ca Tel: 1-800-958-8798



June 18th, 2024

Dear Canadian Senators

RE: PASSAGE OF BILL C-64 AN ACT RESPECTING PHARMACARE

I write to you today with an urgent message from our membership across Canada. 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.

The National Pensioners Federation recognizes that legislation enacting Bill c-64, an Act Respecting Pharmacare, is transformational and life-changing. This step towards a Universal Publically Funded and Delivered drug coverage program is tantamount to saving lives and dollars in our beloved public health care system. Canadians have invested in Public Medicare for decades. They deserve sustainable, fair and equitable, access to prescription medicines based on need, and not their ability to pay. All Canadians, but especially Older Adults who have greatly invested in our Health Care system are relying on you to support the passage of Bill c-64 in the Senate.

THE STATUS QUO:

The patient pays: Our public Medicare system does not cover the cost of prescription medicines, leaving many patients on the hook to pay for necessary drugs unless they're in a hospital.
No coverage: One-in-five people report they do not have private drug insurance – from low paid workers to self-employed entrepreneurs (Cortes & Smith, 2022). It's an issue of affordability for families. Immigrants and Racialized people are hit especially hard.
People don't heal: This situation leaves people struggling to pay for essential medicine, or they might skip taking their meds for their physical or mental health altogether. Their condition worsens, and they may end up in the hospital's Emergency Department.

THE SOLUTION RESTS WITH YOUR SUPPORT IN THE SENATE:

In 2019 after extensive consultations, the federal government's Advisory Council on the Implementation of National Pharmacare, led by Dr. Eric Hoskins, recommended: "the federal government work with provincial and territorial governments and stakeholders to establish universal, single-payer, public pharmacare in Canada" (Health Canada, 2019). Together, we have invested and accomplished so much. Today, Canadian's are relying on you to support the passage of Bill C-64 in the Senate, without amendment and or further delays. Let us work together to accomplish more before the current government session ends to ensure medical benefits flow to entrusting Canadians.

In closing, I thank you for your respectful consideration of our priority to achieve support and passage of Bill c-64 through all levels of government. A priority of critical importance to Ageing Canadians.

Yours Sincerely,

Trish McAuliffe

Trish McAuliffe
Chair, National Pensioners Federation
Trish.mcauliffe@npfmail.com



Unifor Media Release

August 23, 2024

The announcement of more Global News layoffs in B.C. and eastern Canada is yet another devastating and disheartening death by a thousand cuts to the media industry," Unifor National President Lana Payne said in a statement last week.

Dear Lana and Jenny,

I write to you today on behalf of the National Pensioners Federation (NPF) a leading seniors advocacy organization with a diverse representation of a million members across Canada. Our membership remains concerned as leading news outlets announce massive layoffs across the nation.

On December 7th, 2023 the NPF in collaboration with the Public Interest Advocacy Centre (PIAC), presented at the Canadian Radio-television and Telecommunications Commission (CRTC) hearing in review of the "Modernizing the Regulatory Framework Act" impacting a national funding formula for programming. Our focus was to prevent the erosion of funding for local television and radio news networks that are crucial sources of trusted information for seniors. Today, it appears not much has come to the forefront to restore funding via CRTC regulatory terms.

If we know one thing about seniors we know they are loyal to their community, a fair democracy and trusted sources of information. They feel included and relevant when they hear it (the news) and see it from the view of a community news anchor and partake in debate in morning radio programming they call into themselves. Without doubt we can assure to all that local news and radio is a daily ritual experience for many but especially for seniors.

Cuts to essential source funding such as this in Kingston Ontario is damaging and ruthless on so many accounts. The jobs of local personalities that most seniors welcome into their daily routine actually help alleviate isolation and importantly build a sense of community for that individual, mostly confined to their home.

The NPF mission is built on and trusted from our long history of advocating for seniors and retirees in securing a life of dignity, independence and financial security. As such, consumer protection for our vulnerable and older population has become more and more important to us as times are becoming so ruthless.

We will continue to advocate for better representation and have our concerns known but until then we remain hopeful for better resolutions from the CRTC and corporate media outlets.

Thank you for your time to reflect on our concerns and solidarity to the entire media family (membership).

Best regards,

Trish McAuliffe

National Pensioners Federation

Cc: Unifor Jenny.Yuen, MPP Thsu, MPP Gerretsen, Kingston Mayor, Director PIAC

NPF's Digital Makeover: A New Era of Connection and Engagement!

We are excited to announce the successful launch of our redesigned, senior-friendly website—a key milestone in the National Pensioner Federation's (NPF) digital transformation. With the world rapidly moving online, we knew it was time to modernize and create an online experience that empowers seniors to stay informed, engaged, and connected. Thanks to the incredible team at InHouse Marketing, we've done just that!

Our new website is designed with seniors in mind, featuring an intuitive, easy-to-navigate layout that makes finding information, applying for membership, and staying connected simpler than ever. Even for those less familiar with technology, we've ensured the site is accessible to all.

Behind the scenes, the partnership with InHouse Marketing brought more than just a fresh look—we also integrated CiviCRM, a powerful data management system that streamlines member information and payment processing. This means less time on administrative tasks and more time focusing on what matters most: our members.

"Our new website is designed with seniors in mind, offering an easy-to-navigate, user-friendly experience that ensures everyone can stay connected, informed, and empowered in the digital age." said Trish McAullife, NPF President.

The response has been overwhelmingly positive, with members finding the platform easier to use and the improved communication strengthening our community bonds. Engagement has already increased, and we're excited to continue building on these connections.

The timing couldn't have been better. As we navigate the post-pandemic world, this digital shift has made us more resilient, adaptable, and capable of delivering on our mission to serve seniors across the country.

We would like to extend our heartfelt thanks to the Red Cross Community Services Recovery Fund for their generous funding.



Share Your Story About Medications

Your story can help others, and change lives



The views expressed herein do not necessarily represent the views of Health Canada.

Have you or someone you know ever taken a medication that didn't help? Or maybe even caused harm? Have you ever tried stopping or reducing a medication, for better or worse? You are not alone!

The Canadian Medication Appropriateness and Deprescribing Network, a public health organization dedicated to promoting safe and appropriate medication use, is seeking individuals to share their experiences with taking medications. This initiative aims to spread a crucial message: medications can sometimes be harmful, but with greater awareness, these harms can be prevented.

Do you have a personal story to share? Follow the link to learn more:
DeprescribingNetwork.ca/stories



Canadian Medication
Appropriateness and
Deprescribing Network

Réseau canadien pour l'usage
approprié des médicaments
et la déprescription

Federal and Provincial Governments Announce Amendments to the Canada Pension Plan

The Federal and Provincial governments have recently agreed on several amendments to the Canada Pension Plan (CPP), introducing changes that will impact certain benefits and eligibility requirements. These amendments aim to improve benefits for some contributors while tightening rules in other areas. Importantly, the government has indicated that these changes will not affect current contribution rates. Here's a summary of the key updates:

1. Doubling the Death Benefit for Some Contributors

The most notable change is the introduction of a new \$5,000 death benefit for contributors who have no survivors and have never collected CPP payments. This is an increase from the standard \$2,500 death benefit, which will continue to be payable to all other eligible contributors.

2. Introduction of a Partial Child Benefit for Part-Time Students

The amendments will introduce a partial surviving child benefit for part-time students under 25 who attend a recognized post-secondary institution. Currently, the CPP surviving child benefit is only available if the child is under 18 or under 25 and attending a recognized post-secondary institution full-time. This change is expected to provide some additional support to families with part-time students.

3. Extended Eligibility for Disabled Contributor's Children's Benefit

The amendments will also extend the eligibility for the disabled contributor's children's benefit. Under the current rules, the benefit ends when the disabled parent reaches age 65. With the new changes, the benefit will continue until the child reaches age 18, or age 25 if attending a recognized post-secondary school, regardless of the parent's age.

4. End of Survivor Pensions for Legally Separated Couples

A significant change that may impact many families is the ending of survivor pensions for couples who are legally separated. Currently, couples who are legally separated but still legally married or in a common-law relationship may be eligible for survivor pensions when their partner dies. The CPP amendment will end eligibility for survivor pensions as soon as couples legally separate, adding a new layer of complexity to separation agreements.

Financial Impact

Although these amendments are substantial, Budget 2024 did not provide an estimate of each amendment's financial impact on the CPP fund.

Implications for NPF Members

These changes underscore the need for members to stay informed about their pension rights and benefits. The doubling of the death benefit for certain contributors and the extension of benefits for students and children of disabled contributors are positive steps, providing more robust support to those in need. However, the new rules for survivor pensions could significantly affect those navigating legal separations.

As always, members are encouraged to review their individual circumstances and consider consulting with a financial advisor to fully understand how these changes might affect them.

For further information, members can refer to official government announcements or consult their nearest CPP office.

Ford government faces legal action over licence to long-term care home with 'highest' COVID-19 death rate.- Desmond Brown CBC News

The Ontario Health Coalition has taken legal action against the province of Ontario over the granting of a new 30-year license to Southbridge Care Homes — a for-profit company that owns Orchard Villa, where more than 70 residents died during the first wave of the COVID-19 pandemic.

It's hard to think of what happened at Orchard Villa without getting emotional, said Natalie Mehra, executive director of the health-care advocacy group at a news conference on Tuesday. "In case people have forgotten, it's one of the most notorious long-term care homes in the country — 206 of 233 residents contracted COVID-19, almost everyone, and more than 70 died," Mehra said. "At a death rate of 30 deaths per 100 residents that would make it among the highest, if not the highest death rate in Ontario during the pandemic."

The coalition's lawyer, Steven Shrybman, said they've asked the Superior Court of Ontario for a judicial review to set aside a decision by the Ministry of Long-Term Care to approve a proposal by Southbridge Care Homes to build and operate a new long-term care home on the site of the current Orchard Villa.


"The home would be substantially larger than the one it would replace and would be licensed for a period of 30 years," Shrybman said. "So, the first request is to review and set aside the decision and approval that the ministry has given to this project."

The coalition is also asking the court to prohibit the ministry from taking any further steps to facilitate the project, including by providing any capital funding for it. In addition, the Ontario Health Coalition is seeking "a declaration from the court that the ministry acted unlawfully in approving the Southbridge project."

Shrybman said the notice of application filed with the court sets out the grounds upon which remedies are being sought. Both sides have agreed on Oct. 14 as the date for a hearing and a decision is expected by the end of the year, Shrybman said.

Cathy Parkes, whose father was a resident at Orchard Villa and died on April 15, 2021, during the first wave of COVID-19, says she saw firsthand how the home was being run.

"They're continuing to fail in infection prevention and control, in restraining residents, in not having clean linens," she said. "Everything that was always present is still present, things that were found in the military reports are still present and yet without warning, without notice, they were granted this step to move forward toward a license and a new build." they were having trouble before the pandemic.



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**Canada's Seniors
Advocate:
Representing
800,000 Retirees**

The NPF Advocates Year-Round, but October 1st is a Chance to Revitalize Our Community Message

The NPF advocates for the rights and well-being of older Canadians year-round, but the International Day of Older Persons on **October 1st, 2024** offers a unique opportunity to bring even greater attention to this important work. Established by the UN in 1990, this global day promotes awareness about the challenges and opportunities that come with aging populations. It also encourages governments, communities, and organizations to develop systems that support older adults in living full, active lives. The theme for 2024, Our Place, highlights the significance of the people and places that bring meaning to our lives as we age, emphasizing the emotional and social bonds that sustain older individuals.

This day serves as a chance for communities across the country to come together in celebration of older persons. Hosting local events such as health fairs, social gatherings, or informational workshops can create opportunities to engage with seniors and raise awareness about the issues they face.


Advocacy is also a key component, and we urge everyone to use this day to speak out on behalf of policies and initiatives that protect the rights of older adults, whether it's affordable healthcare, accessible housing, or age-friendly community planning. In addition, social media provides a powerful tool for spreading awareness and showcasing the contributions of older persons.

By using hashtags like #ElderRights, #OlderPersonsDay, and #AgingWithDignity, we can expand the conversation and ensure that the voices of older Canadians are heard far and wide.

Earlier this year, on June 15, 2024, we observed **World Elder Abuse Awareness Day** (WEAAD) with the theme "Spotlight on Older Persons in Emergencies." This day highlighted the critical need to prioritize older individuals during crises, such as natural disasters, pandemics, and conflicts.

Emergencies often exacerbate the vulnerabilities of older persons, particularly those with mobility issues or chronic health conditions, making it more difficult for them to access aid or evacuate safely. WEAAD 2024 brought important attention to the gaps in emergency preparedness and response systems that must be addressed to protect the safety and dignity of older adults during crises.

As we look forward to **October 1st**, let's remember the vital contributions of older persons in our society and work together to ensure they are supported, protected, and valued. The International Day of Older Persons is a time to reaffirm our commitment to advocating for their rights and well-being—not just on this day, but throughout the year.

<p>Lyle Hargrove President Doug Sanders VP Les MacDonald Treasurer Debbie Korson Secretary Mike Saunders Sergeant at Arms</p>		<p>Members at Large Wendy Rolfe Female Peter Johnston</p>	<p>Trustees Lance Livingstone Don Revoy Paul Herrington</p>
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Join the movement to stop ageism

#AgeismAwarenessDay

#AgeWithRights #StopAgeism

Canadian Coalition Against Ageism
Coalition Canadienne Anti-Ageisme



Stronger Together: Uniting Voices for Senior Advocacy

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 the processes that we each use to create our autonomy.

We respect affiliates autonomy while we unite 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 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 biennial 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 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 to 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 their members through that annual affiliation fee. Each member who signs into 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



Join us online! Simply scan the QR code to access our membership form and become part of our community today.



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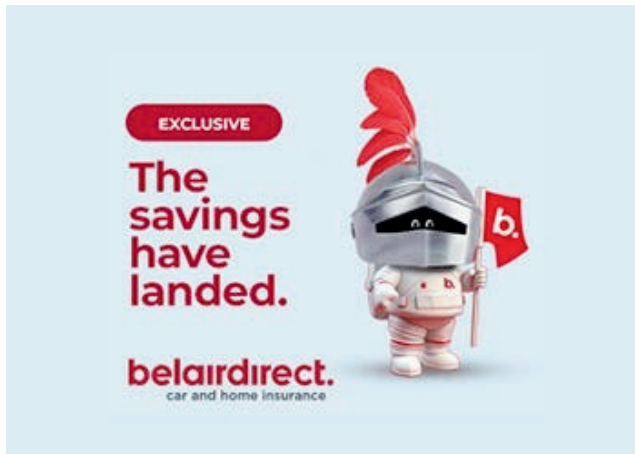
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**National Pensioners
Federation**  **Fédération Nationale
des Retraités**

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.

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