

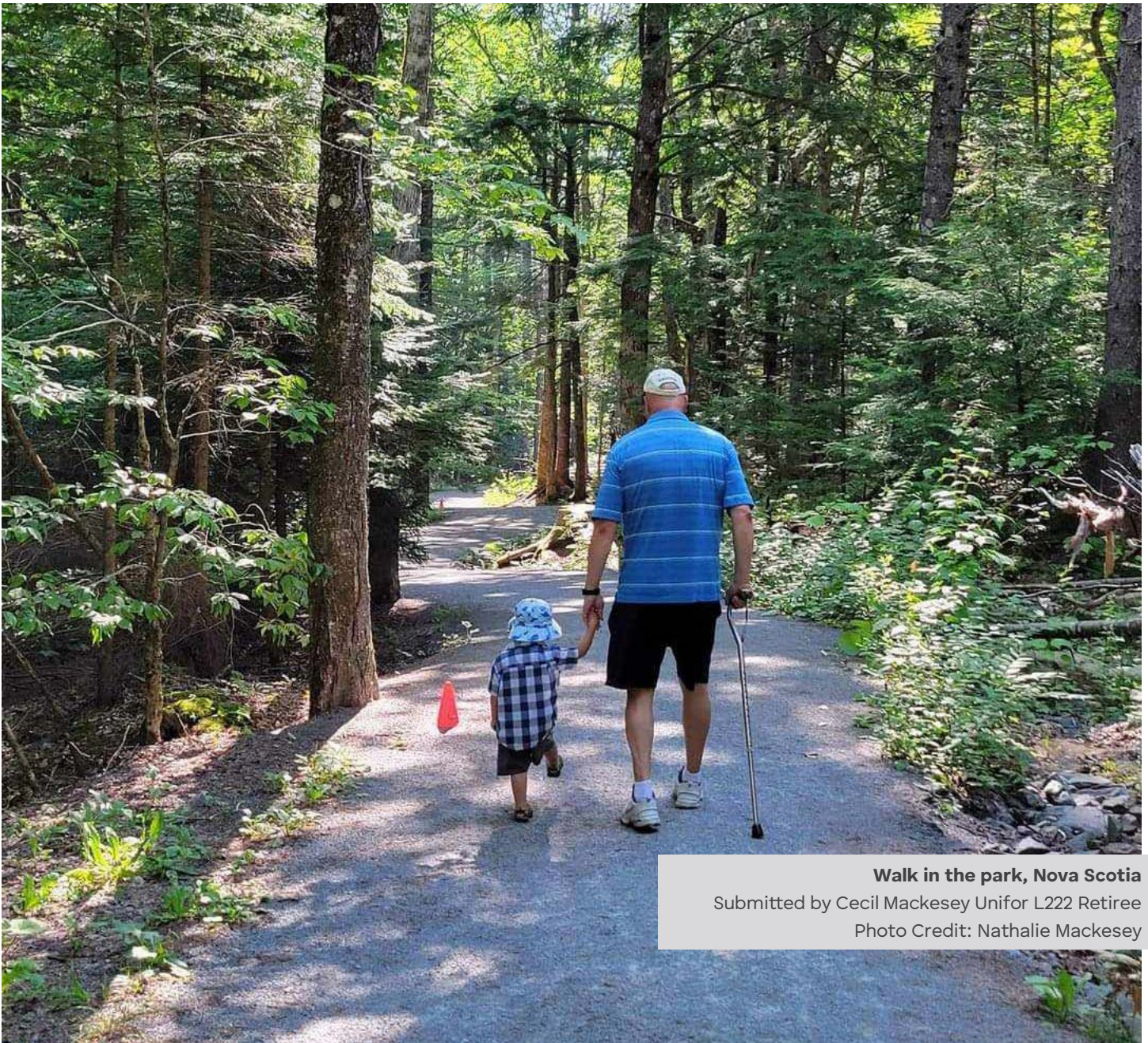
April 2024
Volume 29 - Issue 1



NEWSLETTER

NPF

National Pensioners Federation



Walk in the park, Nova Scotia
Submitted by Cecil Mackesey Unifor L222 Retiree
Photo Credit: Nathalie Mackesey

National Pensioners Federation

NPF EXECUTIVE - 2023-2025



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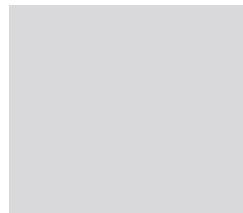
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To the Readers,

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

Happy Springtime to all our supporting members!

The current calendar year has begun with remarkable activity. I am immensely proud of our Executive Committee for their dedicated advocacy for seniors' rights and welfare. Their leadership has been evident in various initiatives. Additionally, I am grateful for the unwavering support of our Affiliate Organizations, who have actively joined us in amplifying seniors' voices and addressing their needs. The comprehensive reports in this Spring Newsletter reflect the remarkable dedication and hard work of everyone involved.

As promised by the Minister for Seniors at our September 2024 convention we did set up two meetings to discuss our policy priorities. We met both in person and virtually. Finally, on December 15th, I attended a round table meeting with Hon. Seamus O'Regan and several other seniors' organization leaders to discuss key priorities including Ageing in Place, Home Care Essentials, Seniors Income Benefits, and Ageism. Without a doubt each of us repeated the need for enhanced national policies and sustainable funding. As is often the case, we were directed to get busy building on the cooperation of Provinces and Territories to address each pressing concern. I believe if our network of organizations can come together in one voice and direction, we may be able to achieve some gains. But at the worst end, there are so many fires to attend to that we are often spread thin with workload and a lack of funds to keep pace. It is only our determination that keeps us afloat. I remain convinced that each and every Province and Territory should have a Seniors Advocate acting on our behalf and at arms length of government. This is where we should be laser focused.

Acknowledging our wins.

NPF and so many other like-minded organizations are finally celebrating long fought for healthcare policy, including the National Dental Care Plan and Pharma Care wins. With hope that these incremental beginnings will lead to further comprehensive coverage for seniors' healthcare needs. It is now imperative that we have government led

information sessions and opportunities for us to report on any shortcomings as the plans roll out.

On December 7th, 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. There will be another opportunity for us to appear before the CRTC but we remain concerned as several leading news outlets announce massive layoffs across the nation. The jobs of local personalities that most seniors welcome into their daily routine actually help alleviate isolation. We fight for that!

Consumer protection for our vulnerable and older population has become more and more important to us as times are becoming so ruthless. This such interest has led us to gain intervener status in the Supreme Court of Canada in the appeal of the International Aviation & Transportation Agency, IATA vs CTA, Canadian Transportation Agency. Canada's new Modernized Transportation Act has placed obligations on air carriers, notably in relation to flight delays, cancellations, denial of boarding and loss or damage of baggage. This case is about where individual consumer compensation claims will lay when when travel does not go according to plan AND Canada's ability to establish internal regulations to uphold consumer rights in this unequal marketplace. We are representing the interests of seniors in this crucial legal battle and have solicited stories from our members to bolster our case. The Supreme Court hearing took place on March 25th. I thank the Public Interest Legal Centre for leading an insightful argument on our behalf. <https://www.theglobeandmail.com/business/article-supreme-court-launches-appeal-hearing-on-airline-industrys-objections/>

In recognition of the second annual Pension Awareness Day (Feb 14th) the NPF was invited to partake in a podcast session which highlighted

President's Report - Trish McAuliffe

Continued

the benefits of good company pensions, specifically Defined Benefits. The event was broadcasted through various online platforms to amplify the campaign's reach and engagement. See FSRA <https://financialfreedompensionsandretirement.podbean.com>

Canadian Coalition Against Ageism (CCAA)

Continuing our involvement in the CCAA, we have now established a guide for onboarding affiliate memberships and encouraging participation in international sessions. Our aim is to garner a large Canadian contingent to help put pressure on the Canadian government to take up leadership toward a United Nation Convention on the Rights of Older Persons. The time to act is urgent as the UN Open Ended Working Group Session will be hosted this May in New York and we need a strong force of representation there to keep on target for this resolution. There is no fee to sign up for credentials and attendance can be virtual. Information is continually being sent out to all our affiliates. Delegates to the NPF 2024 convention voted unanimously to support the CCAA and we must stay engaged to see our efforts through.

Looking ahead, NPF is committed to expanding our outreach efforts and a developing friendlier web site with thanks to grants provided. Initiatives such as the New Horizons project and participation in events like the Calgary Kirby Centre Seniors Expo 2024 underscore our dedication to representing seniors' interests nationwide. The current housing and affordability crisis is far reaching, so we need to build an army to make a real difference. Each respective Provincial organization can bring vital resources and common visions to help NPF remain steadfast in building towards a better future for all seniors in Canada.

Additionally, we have continued engagements with other various stakeholders and organizations through meetings, webinars, and outreach events such as; Service Canada Advisory Committee, CPP Stakeholders meetings, and Health Coalitions.

Accomplishments and Correspondence

1. Submission opposing Bill 135, Convenient Care at Home Act, 2023, to the Legislative Assembly of Ontario.
2. Participation in Ontario Health Coalition campaigns and planning for an Ontario Wide Day of Action in May 2024.
3. Letter of support for CPP sent to all parties and Minister of Finance, receiving a reply from the Office of the Deputy Prime Minister and Minister of Finance.
4. Submission to Services Canada 2024 Summer Employment grant for two admin hires.
5. Completion of the 2023 New Horizons Grant project hosting successful "Ageism and Intergenerational Solidarity" workshops in Ontario.

I am so proud to stand with so many of you and thank you for supporting NPF!

Please join our social media sites and help us build a stronger voice for all.



Trish McAuliffe & Minister for Seniors,
Hon. Seamus O'Regan

*"The important thing is to not stop questioning. Curiosity has its own reason for existing."
- Albert Einstein*



NPF TREASURER'S REPORT - Mary Forbes

Mother Nature is certainly playing tricks on us. The clock just changed and today there is snow in Ontario. Spring is approaching, the days are getting longer, the birds are singing, and flowers are starting to grow in certain areas, and I do hope everyone is keeping well.

The National Pensioners Federation continues to represent Canadians from coast to coast. Our finances are fairly healthy, 2024 Affiliations are coming in slowly. Thanks to a grant from the Canadian Red Cross Community Services Recovery Fund, we are in the process of researching IT Companies with a view to setting up a website which will be more accessible, easier to use and will give us the information and services we need. Hopefully automatic dues reminders will be included.

The tabling of new pharmacare legislation was a historic victory and lays the groundwork towards the realization of a universal pharmacare programme in Canada. The implementation of the Canadian Dental Care Plan was also a big victory, and those benefits were obtained through the ongoing work of organizations such as National Pensioners Federation, Unions, Coalition Partners, Working People, and tireless Activists. Retired from the Job not the Fight.

As Ontario prepares to expand the number of private clinics that perform publicly funded cataract surgeries there are many complaints about unfair billing practices. The Ministry of Health's response to many of the patients who complained about charges for cataract surgery was to tell them the records showed they had actually consented to paying for non-insured services. "Buyer Beware" pay close attention to what is being said. Perhaps bring a companion so that there is no misunderstanding.

Thank you to the Canada New Horizons for Seniors Programme Grant our workshops on "Reflections on the Horizon: Stories of Aging, Solidarity, and collective transformation" commenced in Oshawa on March 9th, (a huge success). I attended the workshop in Hamilton on Saturday March 16th. There was a small group but so much sharing of knowledge and ideas. Many thanks to Amy McQuaid for her Leadership and to our 3rd VP Peter Johnston for his support.

We are excited to report that NPF will be hosting a booth at the Seniors' Expo 2024 in Calgary on Saturday, April 27th, 2024. Two of our Executives will be in attendance answering questions on NPF and handing out our new pamphlets and the latest issue of our newsletter. We have already sent out invitations to Seniors' Organizations in the area.

"I lost my code for the Canadian Dental Care Plan Application."

Service Canada:

If you misplaced your letter from us with your Canadian Dental Care Plan personalized application code and you would like to apply, please call us at **1-833-537-4342**

or ask us to call you by using our online service request form

<https://ow.ly/CHqW50Qngly>

1ST VICE PRESIDENT'S REPORT - Barb Mikulec

Warm greetings to members and people reading this NPF Newsletter! We hope you will take out a membership to be informed and ready to share your involvement in seniors' issues with perspectives from all parts of Canada. I applaud the members who will be travelling to the Kirby Centre in Alberta to share news about our organization. As a national organization we need to include voices from all regions of Canada.

Elections will be on the horizon for some areas of Canada as well as our federal election likely in 2025. It is not too early to consider framing the questions you will be asking the politicians and their party representatives.

I had the good fortune to be present when the federal Minister of Health Hon. Mark Holland, our provincial Minister of Health Hon. Adrian Dix, and my local MP Hon. Taleeb Noormohamed and other politicians met in Vancouver for the announcement of the sharing of funds for health concerns. What a truly exciting event to watch the sharing of resources to enable the province to augment their health services, with ensuring accountability for how the funds are spent. Specifically for my province there will be \$733 million over the next five years, with this funding building on the \$1.2 billion bilateral agreement announced with the province in 2023.

In particular noting the significant disparities in Indigenous health outcomes, with the federal and provincial governments committed to 'meaningfully engage and work together with Indigenous partners to support improved access to quality and culturally appropriate health care services, with a lens that promotes respect and reconciliation with Indigenous Peoples'.

Our senior population is growing and aging, and we welcome announcements of further investment in healthy living plans, both for independent living with home support, assisted living and long-term care. Training more physicians and expanding the use of skilled medical personnel will enable more Canadians to say they have the direct care of a family physician.

Expansion of our Old Age Security and direct response to those in need and the lower-income persons will ensure a more vibrant and equitable life for all Canadians, without the stress of facing escalating costs for shelter, food, medicine, and needed services. We applaud efforts to make the more senior years of our lives to be able to enjoy Aging in the Right Place.

We are proud of the accomplishments of the first Seniors Advocate of BC, Isobel Mackenzie, who has worked tirelessly for 10 years to suggest policy which enables BC seniors to age gracefully with good health, transportation, income and housing measures. As she retires March 2023, we welcome the newly appointed Dan Levitt, who has many accolades on his service to gerontology.



Barb Mikulec and the new Seniors Advocate Dan Levitt



2ND VICE PRESIDENT'S REPORT - Barry Thorsteinson

The Latest in the Defense of our Canada Pension Plan (CPP)

Good news: Even Albertans do not like the idea of a separate Alberta Pension Plan (APP). In a mid-January poll by Leger Co. Only 22% of over 1,000 Albertans polled support the establishment of the APP. Some of these supporters likely believe the ludicrous notion that Alberta should be entitled to 53% of our CPP assets, thus producing better benefits or lower contributions. Perhaps this nose stretcher claim is not going over well as 52% of those surveyed are opposed to the Provincial government's plan. 26% are undecided.

It should be noted that there is a far more objective costing (than 53%) being carried out by federal officials, however the result of this study is still months away. It is likely to produce a true reflection that Albertans do make more contributions due to higher average wages, but Alberta has only about 17% of Canada's population and this latter reality will have a large bearing on the final outcome.

One important observation of Albertans' outlook is that they will make up their own minds, thank you very much. They resent Ottawa telling them what is good for them. (I am easily accused of being guilty here!) So, despite possibly being seen as lecturing from Ontario, the best strategy is to provide facts for their own review. Respect that they will decide wisely as to what is best for them. On that topic there are the usual facts: CPP is a defined benefit plan, indexed to inflation, and portable across the provinces should one move away after retiring. All guaranteed and proven sound (actuarial) for the next 75 years-Generations! Plus 9.3% average annual return on investment over the past 10 years. Exceptional investment management. The arguments in favour of a new APP that one sees in social media venture into the realm of misinformation (aka lies). There have been fictitious benefit claims to provide superior benefits, including a \$10,000 payment upon retirement. The biggest whopper is that Prime Minister Trudeau (much despised in Alberta if not everywhere) will take funds from the plan for use in other government spending. This is not only false, but illegal. The CPP funds are at arm's length from govern-

ment control. Once again, facts are most unhelpful to those who resort to nonsense in a desperate attempt to find like-minded citizens.

On the issue of Albertans guiding the debate, I recommend a 2023 column by a Senator (from Alberta) Paula Simons. See: <https://albertaviews.ca/pension-fully> Sub-titled "Alberta Would Be Nuts To Go It Alone" gives away the Senator's views but includes reasoning for this conclusion. Anyone looking for further reading on the topic is well advised to check it out.

There has to be an explanation as to why many across the country (myself included) do not want to see our very dear CPP destabilized. This matter affects all Canadians outside Quebec. A departure here from Canada wide pension benefits is a path towards long term disintegration of what make Canada a great nation to live in. This includes our CPP, one of the 3 pillars of retirement security (along with OAS and private savings including workplace plans). Further facts can be found at: yourcpp.ca.

Only a few years ago many of us lobbied governments (the provinces have to agree with Ottawa to changes in benefit and contribution levels in the CPP) to increase benefits from 25% of earnings to 50% of earnings. The government(s) agreed to an increase to 33%. Current and future workers have more at stake here than pensioners now. We seniors have what we have earned. Future benefits will be at the 33% rate and based on future (higher) earnings (another fact for Albertans to consider). It seems that they will have lots of time as a referendum on the APP is now being likely pushed down the road to 2025. The Alberta government is in no hurry as dismal polling results to date show a crushing defeat for the APP.

Visit the NPF booth in Calgary: Unison at the Kerby Centre April 27th, 9am -3pm

Also, come out to the CPP Investment Board public meetings in Calgary and Edmonton: April 16 & 17th. 6pm -7pm. Light refreshments served. See: <https://www.cppinvestments.com/for-canadians/public-meetings> for locations.



3RD VICE PRESIDENT’S REPORT - Peter Johnston

So much has changed since the fall of 2023. The Federal Government has introduced Dental Benefits, with Seniors being amongst the first to have the opportunity to apply. As of drafting this article, more than one million Canadians have applied.

Introduction to the first steps of Pharmacare was passed by the Government of Canada with a commitment to cover some Diabetes treatments and medications and the coverage of Contraception medications. The fight to expand the list of drugs has just begun. we need to keep pushing the Federal Government for more. No Canadian should have to decide between food on their table or medication needed to survive.

The National Pensioners Federation Workshop on Ageism in Ontario held its first workshop in Oshawa Ontario at The OSCC Plus 55 Center on March 9, 2024. We had a good turnout of people from the City of Oshawa and surrounding area. Participation and ideas exchanged was great, with a wide age gap of people as young as their early 30s to folks

in their late 80s. Then on March 16, 2024, NPF held another Ageism Workshop in the City of Hamilton at the Sackville Hill Seniors Recreation Center. Although a slightly smaller group, it was just as informative and engaging as the one in Oshawa. Interest and participation at both workshops were very encouraging. I must give thanks to Amy McQuaid for putting this program together, and to our President Trish McAuliffe for recognizing the need . Hopefully, we can expand this workshop in the future.

On Saturday April 27, 2024, the National Pensioners Federation will be hosting a booth in Seniors Expo being held at the Kerby Center in Calgary from 9am until 3pm . Come out and visit our booth and say hello to our 2nd Vice President Barry Thorsteinson and myself. We will have lots of information to hand out and share, plus we look forward to meeting all of you from the Calgary area.

Until our next newsletter, have an enjoyable spring and summer.

Funded in part by the Government of Canada's New Horizons for Seniors Program



COMBATting AGEISM TOGETHER HUGE SUCCESS !

You can still participate

1

Take our survey at npfstories.ca

2

Share your story on how ageism has affected your life

THANK YOU TO EVERYONE WHO PARTICIPATED

TO FIND OUT MORE INFORMATION OR TO SHARE YOUR STORY VISIT NPFSTORIES.CA



MEMBER AT LARGE REPORT - Terry Donovan

As we move away from the cold of winter to the warmth of spring there is a feeling of optimism as we work to make life better for older adults through our Provincial Organizations in affiliation with the NPF. While there is much to do and long roads to travel to get there, I believe that sharing our experiences will help us in our travels.

- A pilot program called CAPABLE (Community Aging in Place, Advancing Better Living for Elders) has been recently announced based on an adaption of the Johns Hopkins School of Nursing program. It pairs eligible seniors with a nurse (VON - Victorian Order of Nurses), occupational therapist, and handyman to help make changes in the seniors' daily activities, and homes.
- CORAH (Centre of Rural Aging and Health) is a community hub and active living centre that promotes health and wellbeing for people 55 years and older through social, cultural, learning, and recreational programs. The program is offered at three (3) Nova Scotia Community College (NSCC) campuses. Exercise programs and others that support lifelong and long-life learning are offered.
- Other programs and initiatives include: a Seniors' Care Grant (\$750) provided annually to eligible low-income seniors, the High Dose Flu vaccine for those age 65 plus at no cost available for the first time this year, the government is returning almost \$17 million to more than 11,000 seniors who receive the federal governments Guaranteed Income Supplement (GIS), and Age-Friendly Communities Grants to support organizations that help older Nova Scotians stay active in their communities.
- Continuing Care - There have been several announcements regarding new long-term care facilities or renovations to replace older rooms for seniors in in LTC. Approximately 5,700 long-term care rooms are being added or replaced through-

out the province; some are scheduled to open by 2027 with the remainder to open in 2031/32.

A free pilot program for Continuing Care Assistants (CCAs) is beginning in which 25 currently certified CCAs who have practiced for at least two years can become licensed practical nurses. Students are required to sign a return of service agreement, committing to work full-time in continuing care in Nova Scotia for a minimum of two years after graduation.

A new program to educate continuing care assistants (CCA) faster involves a six-month training program (reduced from 8 months) with updated curriculum which will begin in April, with a second class in the fall. This is a partnership with the Employment Nova Scotia division of Labour, Skills and Immigration, Nova Scotia Community College (NSCC) and Shannex (a privately owned facility).

- Housing - On October 23rd . the province released a five-year housing plan entitled Our Homes, Action for Housing. This was in conjunction with a province wide housing needs assessment report by Turner Drake & Partners Ltd. In the new action plan, it is projected to create more than 40,000 new housing units at a cost of one billion dollars.

The Nova Scotia Federation of Seniors (NSFS) along with the Seniors Advisory Council (SAC) has a priority to focus on Aging-In-Place and has recently signed a Terms of Reference document with the Department of Seniors and Long-Term Care (DSLTC) to help us to move forward with discussions and joint planning about programs and services in this regard.

RETIREES AREA COUNCIL

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Lyle Hargrove - Chair
Armindo Viera - Vice Chair
Sandy Carricato - Financial Secretary
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UNIFOR RETIRED WORKERS COUNCIL
Representing Retired Workers from

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



NPF HOUSING COMMITTEE REPORT - Barb Mikulec

Housing issues concern seniors across Canada

The National Pensioners Federation (NPF) has a mandate to use ‘One Vision, One Voice, One Victory’ to speak for the interests of seniors across Canada. Housing is universally a concern with escalating costs for rent, maintenance, and accessibility both in urban and rural areas.

Quote from Canadian Human Rights Commission in 2023: **“Thousands of people across the country are having their human right of adequate housing violated. Affordability for those who need it most is being eroded. Housing insecurity is worsening. People are at risk of falling through the growing cracks of the safety net into homelessness. Encampments are more visible than they have ever been.”** It is essential to ensure that housing support, including the supportive housing, transition housing and low-income rental housing are adequately funded, accessible, safe, and appropriate for seniors who may be precariously housed or at risk of homelessness.

As seniors age, many wish to ‘age in place’ which may mean living in their community near friends and the services they connect with. Some seniors in Canada may face precarious housing or be at risk of homelessness. **The National Institute on Ageing (NIA)** suggest recommendations to support Canada’s ageing population to ‘Age in the Right Place’:

- Expand home and community care services to enable more older Canadians to live at home and in their communities with greater independence
- Establish community care navigator roles: to ensure timely, appropriate care and social services
- Housing should provide accessible and safe housing options in addition to LTC homes. Models such as co-housing ‘Homes

Models such as co-housing “Home Sharing or “Naturally Occurring Retirement Community”

programs (NORC) may support social and health needs including accessing the Home Accessibility Tax Credit for those 65 and older and persons eligible for the Disability Tax Credit.

Transportation needs to be supported with greater investments in accessible and flexible transportation options, inclusive of those who no longer drive.

The Federal government lays foundation to change how Canada builds homes.

In December 2023, the federal Government reported adopting new and innovative ways to build high-quality housing. The Minister of Housing, Infrastructure and Communities Hon. Sean Fraser announced consultations would begin early January 2024 on a housing design catalogue initiative to accelerate the delivery of homes by standardizing housing designs, starting with low-rise construction. The plans will include modular and prefabricated homes. Also, the government will look at ways to support municipalities, provinces and territories wishing to implement their own housing design catalogues. This plan will endeavor to use local input in the plans.

The goal is for government, private and non-profit sectors, and partners to make housing more affordable and attainable for all Canadians. The Government of Canada is working to support innovation in the construction sector through programs such as the ‘Housing Supply Challenge,’ with a \$300 million fund to support projects across the country to improve productivity in the construction sector through the adoption of modern design models and digital tools, for prefabricated construction techniques.

Links- Housing Supply Challenge, Housing Accelerator Fund, Affordable Housing Innovation Fund

NPF HOUSING COMMITTEE REPORT - Barb Mikulec

Continued

Multigenerational Home Renovation Tax Credit

This tax credit is a refundable tax credit applicable to the costs of constructing a secondary suite for an eligible person (generally a relative either age 65 or over, or eligible for the disability tax credit) to live with a qualifying relation. The tax credit is available on up to \$50,000 of eligible expenditures incurred after 2022 at a rate of 15%. The 2023 CRA confirmation of this tax credit says the eligible person must ordinarily live or be intended to inhabit the new dwelling unit constructed but does not have to reside with the qualifying relation before the renovations are undertaken. This new suite may offer a plan for a senior to move to be closer to family, in a separate, detached housing unit on the same parcel of land as a principal housing unit, such as a laneway house, would be eligible for the tax credit. Links- National Occupancy Standards

Canadian Mortgage and Housing Corporation (CMHC)

The government body with the best housing data looked at comparing rental controls for the last 50 years and their study found that new unit 'exemption rules' leading to increases in rental price. If rent controls apply only to units built until a particular year, but not to recently built units, average rents are higher. When a province abolishes rent controls in units after a certain date, with no controls on vacant units, the average rents go up, and create a financial incentive for evictions. When the lease renewal date come, landlords are free to charge higher rent. This is a grave concern for renters who may have been living in their unit for a lengthy time and may be faced with eviction. Landlords want to be able to hike prices when opportunities present themselves.

Rents continue to increase across Canada, from September 2022 to August 2023, average rents for vacant units went up by 11%, while average wages increased by 3.3%. A CCPA report showed that in 93% of the country's neighborhoods, a full-time minimum wage worker cannot afford a one-bedroom unit without spending more than the recommended 30% of their total income on housing. At the same time food bank usage reached record highs in 2023. Link- Canadian Centre for Policy Alternatives 'Monitor' report, Dec 2023.



Dan Levitt new Seniors Advocate BC, retiring Advocate BC Isobel Mackenzie, front R Mary Walsh Seniors Advocate for Newfoundland & Labrador, Dr Gloria Gutman Simon Fraser University



Dear Minister for Seniors, Honourable Seamus O'Regan:

February 4, 2024

The National Pensioners Federation (NPF) urgently requests action on issues concerning Housing measures in Canada.

The NPF is aware of issues concerning our seniors from coast to coast to coast. We applaud you for extending the foreign nationals and companies ban from buying residential properties in Canada for an additional two years until 2027. We also appreciate the Rapid Housing Initiative (RHI) extended for another year with increased investment. Also, the Tax-free First Home Savings Account doubling the first-time Home Buyer's Tax Credit, and the underused housing tax on the value of non-resident, non-Canadian owned residential property that is vacant or underused.

Of urgent concern is Homelessness. The national **Homelessness Partnering Strategy** supports community-based solutions, adding preventative objectives to reduce homelessness by investing in transitional and supportive housing through community-based efforts to prevent homelessness by giving the necessary supports to help stabilize their lives, such as a Rent Bank with low interest rates.

Federal support needs to recognize 'Housing as a Right', as every Canadian deserves to live in dignity, safety and comfort. However, some housing issues urgently affect seniors including changing climate issues (sudden cold snaps, flooding, wildfires, heat dome) or market rents may be higher than they can afford, leading to eviction and homelessness.

All provincial and territorial seniors face a growing gap between affordable housing and availability. Plans for modular and streamlined housing building plans may reduce the time for building homes, as stated in the 2024 Rental Housing Index of CMHC.

Actions needed:

- Treat the unhoused seniors as a discrete priority group with first access to housing from shelters.
- Raise awareness of tax breaks such as tax deferral for senior homeowners, and Multi Generational home credit programs.
- Repurpose housing stock being demolished to address homelessness.
- Redesign assisted living regulations to allow for a greater range of seniors to be accommodated to 'age in place'.
- Build more social housing allowing for more density of housing near transit.
- Investigate the REIT multi-building organizations which are sending large increases in rent, by tying the 'rent to the unit', rather than tied to the tenant, which means it can go up drastically between tenancies.
- Publicize Rent Banks and rent subsidies needed for long term stability.
- Fund construction of affordable housing based on 30% of family gross income.
- Deliver the annual renter's rental rebate program which is portable as planned through the National Housing Strategy
- Encourage housing co-operatives and non-profit social housing by offering land trust and lease extensions to help co-ops invest in rehabilitation of older structures
- Ensure housing regulations give fair and equitable compensation to allow seniors homeowners with low or moderate income to use the home equity to offset unexpected costs such as repairs to a roof or furnace.

Seniors deserve a safe and affordable place to call home. We would be pleased to discuss these concerns with you.

Trish McAuliffe

Chair, National Pensioners Federation

Trish.mcauliffe@npfmail.com

Barb Mikulec

NPF 1st VP and Housing chair

mikulec@telus.net



Employment and
Social Development Canada

Emploi et Développement
social Canada

Ottawa ON K1A 0J9

Trish McAuliffe , Chair
Barb Mikulec , First Vice-President and Housing Chair
National Pensioners Federation

By email: Trish.mcauliffe@npfmail.com; mikulec@telus.net

Dear Trish McAuliffe and Barb Mikulec:

On behalf of the Honourable Seamus O'Regan Jr., Minister of Labour and Seniors, I am responding to your letter of February 4, 2024, about housing for seniors. I regret the delay in replying.

Thank you for writing. Please note, however, that Minister O'Regan Jr. works in collaboration with other federal ministers to address issues that affect seniors. As the matters you have raised fall more directly within the responsibilities of his colleagues, the Honourable Sean Fraser, Minister of Housing, Infrastructure and Communities, and the Honourable Chrystia Freeland, Deputy Prime Minister and Minister of Finance, I have sent your correspondence to their Offices.

Yours sincerely,

Carine Tiller
Manager
Ministerial and Executive Correspondence

c.c. Office of the Honourable Sean Fraser, P.C., M.P. Minister of Housing, Infrastructure and Communities

Office of the Honourable Chrystia Freeland, P.C., M.P.
Deputy Prime Minister and Minister of Finance

Canada 

NPF HEALTH COMMITTEE REPORT - Kathleen Jamieson

Good Health Care News for a Change: the new Canadian Dental Care Plan

Many low and middle-income Canadian seniors without dental insurance will be able to access cost-free or low-cost dental care this year thanks to a late 2023 agreement on dental insurance negotiated by the NDP with the Liberal government. This 2023 agreement was only made possible by the March 2022 Supply and Confidence Agreement made between the NDP and the federal government in 2022. That agreement was designed to help keep in power the Liberal government, which lacked a majority of seats in parliament, with NDP support in exchange for Liberal support for certain NDP priorities such as a national dental care program and universal Pharmacare.

That there is an urgent unmet need by seniors for access to free dental care is clear --- by February 2024, 600,000 Canadian seniors had successfully applied through Service Canada to participate in the new plan. Access to free dental care may start in May 2024 for seniors in the oldest age category. There will be no retroactive payment for treatment prior to a senior formally receiving a member card from Sun Life Assurance.

Since NPF members have been lobbying for many years for dental care to be included as part of Medicare this outcome is something to celebrate. However, the new Plan has a few problems. First, the management of the Dental Care Plan is contracted out to a branch of a large international corporation, Sun Life Assurance Canada. That raises some questions about public accountability and cost control. Corporations are driven by the need for profit not the public good. We seniors want the new dental care plan to work well for all, to have its current glitches ironed out in response to public input, and to be sustainable.

According to Service Canada, you qualify for payment by the Plan to your dentist of up to 100% of your eligible dental care service costs if you have a net annual family income of less than \$70,000. If your income is less than \$90,000 annually, you can get some dentistry paid for. Not all procedures are covered so it's necessary to verify the cost beforehand.

Importantly, you don't qualify for the Plan if you have existing private dental care insurance. This is a dilemma for some seniors who may wish to opt out of their current plan but are unclear about the process for doing so.

For dentists, participation in the Plan is voluntary. Dentists may also charge more for a procedure than the Plan will pay so low-income seniors can be asked for a co-pay. That may be a deterrent for some from seeking dental care.

Despite these issues, this Plan is very good news for most seniors. For those very low-income seniors who must wait until the decay in their teeth is so bad that they can get free extractions in a hospital emergency department, this Plan will be a godsend that is if they are able to navigate the initial Service Canada and SunLife hurdles. For most other Canadian seniors with modest incomes (the median income is about \$31,000) this Plan provides hope for the improvements in their well-being that access to better oral care will bring.



Kathleen Jamieson & Steven Staples,
National Director, Canadian Health Coalition

WHAT COSCO SAID TO THE PATENTED MEDICINE PRICES REVIEW BOARD (PMPRB) - December 2023

COSCO strongly supports measures to reduce prescription drug prices as a much-needed step to implement National Pharmacare. We are keen to ensure that seniors receive appropriate, effective, and cost-effective drugs that enhance overall health and well-being. Here are key points made in our presentation and written submissions:

First, approvals and price-setting for drugs should require a very high quality of scientific evidence. Assessments should consider the value added over best available treatments including not just other drugs but also other non-pharmaceutical approaches including diet and exercise. Attention should be given to Indigenous approaches using the medicine wheel which addresses factors affecting the body, mind, soul and spirit.

Second, we urge the PMPRB to **convene policy advisory tables to listen to the voices of seniors and retiree organizations** and other marginalized groups, and especially those who are independent of pharma company influence. These often are non-profit organizations who understand the desperation facing low-income seniors and others across this country.

Third, the high cost of drugs affects seniors in many ways.

- **Seniors are major consumers of prescription drugs**, accounting for about 40% of all spending on prescription drugs, and 55% of public drug program spending. One in four Canadian seniors was prescribed 10 or more drug classes in 2021.
- The high costs of these drugs affect the **sustainability of extended health benefit plans** to the point where employers are finding it difficult to maintain such programs.

Fourth, we pointed out the critical importance of conducting pharmacoeconomic assessments by independent agencies to ensure that the eventual price bears some relation to the effectiveness of the drug as determined by the overall therapeutic improvement. The excellent work on these topics conducted by the BC Therapeutics Initiative and others in Canada has directly contributed to the province of BC enjoying some of the lowest drug prices across Canada.

Fifth, the effectiveness of a medicine in older persons may be lower under actual conditions in the population at large, compared with the relatively controlled environment of clinical trials usually conducted on persons aged less than 65 years. This is because as we age, we may develop multiple chronic conditions that may require treatment with several drugs for each condition, which may affect the effectiveness of any individual drug.

Finally, key to this vision is that a Canada Drug Agency be established in collaboration with federal, provincial, and territorial governments to incorporate a one-stop shopping approach. This work is underway in part with the Canada Drug Agency Transition Office (CDATO). We envision the comprehensive range of functions for the Canada Drug Agency will be to:

1. Assess the clinical effectiveness of drugs compared to other treatment options -
2. Assess the cost-effectiveness of drugs compared to other treatment options,
3. Decide which drugs and related products (such as devices and supplies) should be on the national formulary.
4. Negotiate prices and supply arrangements with manufacturers -
5. Provide advice to prescribers, pharmacists, and patients on how best to use drugs.
6. Monitor the safety and effectiveness of drugs in real-world use.

COSCO envisions the work in 5 and 6 will be supplemented and complemented by including the functions of the Canadian Medication Appropriateness and Deprescribing Network (CaDeN).

For the full submission, please visit: https://coscobc.org/wp-content/uploads/2023/12/PM-PRB-Submission_COSCO_Dec_19_2023_final.pdf

For the initial response from the PMPRB, please visit:

<https://www.canada.ca/content/dam/pm-prb-cepmb/documents/consultations/scoping-paper/Policy-Roundtable-What-We-Learned-Report-en.pdf>

Submitted by Leslie Gaudette
President COSCO



Have you been to a hospital Emergency Department lately? - Adverse Drug Events

Did you show up at the hospital Emergency Department (ED) and wait for hours to find out that you were having a bad reaction to a medication? That is called an adverse drug event (ADE). Do you think the record of that event is electronically shared across the system so that you will not get that same harmful drug again? No, it is not. Research in BC has shown that 1 in 9 (11%) of ED visits are due to Adverse Drug Events and 36.9% of those ADE visits will result in a hospital admission. In 2019, our ActionADE research team found that 1/3 of the emergency department visits in 9 BC hospitals caused by adverse drug events were repeat visits – the harmful medication had caused an ED visit before. Why? Sometimes a health provider will consult prescribing guidelines for a condition which recommends the same harmful drug, but the prescriber does not know about the emergency department visit.

Three of the top drug classes causing harm are: drugs to lower blood pressure, “blood thinners”, and Diabetes Type 2 drugs. It is not surprising, given their widespread use. Remember that drugs affect people differently and have both harms and benefits. Seniors are the group most often harmed (especially older women) since they take the most medications.

Of the drugs with higher hospital admissions compared to their frequency of use in Canada, acetylsalicylic acid was highest in admissions. Valproic acid, candesartan, cephalexin, and digoxin had high hospital admissions compared to frequency of use in Canada. Hydrochlorothiazide, prescribed to lower blood pressure, was the most common culprit drug to which ADEs and serious ADEs were reported. Hydrochlorothiazide also had the greatest hospital admission burden of any drug. This was particularly high among women 65 years and older. *

The truth is that the electronic medical records we rely on are usually only available to healthcare providers who use the same system. For example, hospital emergency departments where patients go for help in an emergency have different electronic systems than those who are doing the prescribing in the community (e.g., family doc-

tors, specialists). The systems cannot exchange information directly. So, getting another “culprit” drug prescription that was stopped for harm in the emergency department is common.

ActionADE software was developed to connect BC hospital emergency departments to the PharmaNet database, which contains all prescriptions dispensed in community pharmacies in BC. The community pharmacies are connected to PharmaNet, and they must consult PharmaNet before filling a prescription. However, if the pharmacist gets an ActionADE alert of previous medication harm to that patient, they are warned not to refill. ActionADE is a research project being tested in nine acute care hospitals in BC’s Vancouver Coastal Health Authority. Preliminary results show that 33% of patients who had an Adverse Drug Event identified in the Emergency Department later received and tried to refill a prescription for the same harmful medication even though the drug had been stopped previously. ActionADE alerts to community pharmacists were able to prevent 36% of these harmful refills.

Now serious adverse drug event reporting is required by federal law (“Vanessa’s Law”), but many hospitals are still reporting NO adverse drug events! Given the number of events our research has identified in these BC hospitals, this is impossible. Standard reporting is time consuming and medical staff are busy. So, Vancouver Coastal Health Authority uses ActionADE to report: it is quick and easy..

Action: Before you leave the emergency department, ensure you understand what happened and if there may have been medications involved. Ask questions, take notes. Over the counter, non-prescription medications may also be involved. Make sure all health providers who prescribe for you are alerted and share any written information you received. Ask that the adverse drug event be entered into their office electronic record. Have your pharmacist add the adverse drug event to their pharmacy records. Be sure to give your family a heads-up!

For more information: <https://actionade.org/>



YOUR VOICE MATTERS. PROTECT YOUR CPP.



The CPP is Canada's national retirement plan. It's designed to provide a foundation for millions of Canadians to build their retirement.

Right now, conversations are taking place about the potential of withdrawing from the CPP. It's an important decision for Albertans, with implications for all Canadians.

CPP Investments, the independent, non-partisan, global investment management organization responsible for investing the CPP Fund, has launched a new online resource yourcpp.ca to support the conversation, and help residents make an informed choice about their future.

Today, the CPP is well-funded, resilient, and financially sustainable for generations to come, despite rapidly aging populations and longer life expectancies.

What makes the CPP one of the best in the world?

CPP Investments has a clear mandate to maximize returns without taking unnecessary risks, independent from government interference. Our diversified portfolio has achieved a 10-year net rate of return of 9.3% – a proven track record of performance surpassing many of our domestic and global peers.

- **The CPP is safe.** When it comes to pensions, there is strength in numbers. Pooling contributions from more than 22 million Canadians

helps protect the CPP Fund from market volatility and changing demographics.

- **The CPP Fund is resilient and well diversified.** The CPP Fund is invested in Canada and in more than 50 countries. It holds assets in many sectors, such as Alberta oil and gas, ports in the United States, and toll roads in Australia. The investment returns we generate abroad are brought back to pay pension benefits in Canada.
- **The CPP is portable.** Since its creation nearly 60 years ago, the CPP guarantees full portability across every province and in almost 60 countries, allowing you to access your pension wherever you live.
- **The CPP is financially sustainable.** Independent experts have concluded the CPP is financially sustainable for generations to come. That means you, your children, and grandchildren can rely on the CPP for security in retirement.
- **The CPP Fund is independent from government.** The CPP Fund is managed by investment professionals who invest the funds and maximize returns without taking excessive risk. Governments do not direct how or where the CPP Fund is invested.

You've worked hard to protect your financial future.

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yourcpp.ca

CONDOLENCES

John Edward Broadbent was known to New Democrats as “Honest Ed,” “Mr. Decent” or simply “Ed.” Mr. Decent was a Friend of the National Pensioners Federation since its conception.

“We understand that too much emphasis on markets can threaten important social programs and produce extreme levels of inequality, which excludes too many Canadians from making meaningful choices and enjoying a life of dignity... The vision of Canada I propose is richer, more compelling, and achievable. We know things can be better. As a social democrat,

I see government pensions, universal health care, trade union rights, and comprehensive unemployment insurance as proof that economic resources can be collectively harnessed and allocated to create greater equality and hence enhance individual freedom and choice. And all of this can only flourish within the context of ecological sustainability.

“Our hopes are not unrealistic. We are pragmatists as much as dreamers. And our fight must continue.”

Ed Broadbent

The Power Workers Union (PWU) Retired Workers' Chapter (RWC) was formed in 1996. The Chapter is an independent organization from the Power Workers Union.

The Retired Workers Chapter represents retirees from over 50 Employers across Ontario.

The Retired Worker Chapter was formed to serve as the Power Workers Union retirees' watchdog on retirees' rights, and to ensure that the Power Workers Union continues to have access to the advice and experience of Power Worker Union retirees.

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

The Retired Workers membership is kept informed on issues that may affect or be of interest to them via bulletins, membership meetings, and a semi-annual newsletter.

The Retired Workers Chapter has a position on the Power Workers Union Executive Board and is also affiliated with other Retiree advocacy organizations in Canada. This allows us to keep informed and provide input on issues that may affect Power Worker Union Retirees.

Visit our web site at www.pwu-rwc.ca for more information or contact us at rwc@pwu.ca



POWER WORKERS' UNION
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CHAPTER

ER OVERCROWDING WON'T BE SOLVED BY TELLING SICK PEOPLE TO STAY HOME - Andre Picard - Opinion

On the eve of New Year's Eve, Quebec's Ministry of Health issued a press release urging the public to "respect good practices" and avoid going to hospital emergency rooms if their health problem was "non-urgent."

This kind of idiocy is rampant in Canada right now. Telling people to avoid hospitals is not a solution to ER overcrowding. It's a recipe for disaster. It's also a grievous failure to do what actually needs to be done: Fix the underlying problems that are causing ER backlogs and closures around the country.

The vast majority of people who go to emergency rooms feel their health problem is urgent. Stop blaming them for the failures of a health system that is supposed to serve them.

Where are people supposed to go for medical care if they don't have a family doctor? And 6.5 million Canadians don't, while many of those who do can't get an appointment for days or weeks.

The real problems in ERs lies – primarily, in the lack of beds available to admit new patients. There are no beds available for these seriously ill new patients because many beds are tied up with long-time hospital patients who, in turn, should be in

long-term care homes or rehab facilities. But they lack available beds too.

It's like a traffic jam and the worst bottleneck always occurs at the entry point – the emergency department. All this, of course, is exacerbated by labour shortages.

One of the key problems is Canadians' lack of access to primary care. Another is insufficient inpatient bed capacity in hospitals and care homes. Throw in some excessive bureaucracy that affects patient flow. And, of course, a larger neglectful omission, not adapting the system to the needs of the aging population.

ERs are overflowing because of bad planning and misplaced priorities. So we need to focus our efforts on restructuring the system to meet the needs of the population.

Simply telling people that the ER is busy so they should stay away is not a public service, it's a failure of public policy.

An excerpt from the Globe and Mail Jan 9/2024

Submitted by: Gudrun Langolf, NPF Member & Former President COSCO



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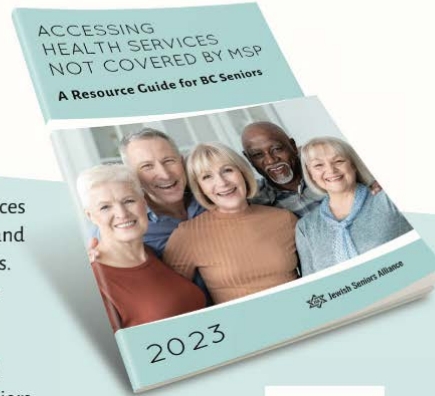
Paul Herrington

ACCESSING HEALTH SERVICES NOT COVERED BY MSP A Resource Guide for BC Seniors

Jewish Seniors Alliance (JSA) recognizes that in BC, our Medical Services Plan (MSP) specifically excludes coverage of dental, vision, hearing, and other services such as physio, massage, podiatry, and assistive devices. As a result, many do not receive necessary care and those who do are subject to high out-of-pocket costs.

JSA is pleased to present *Accessing Health Services Not Covered By MSP*. This Resource Guide provides information about financial benefits seniors are entitled to and tips on how to access some extended health services.

To access the JSA Resource Guide [CLICK HERE](#) or scan the QR Code.



Jewish Seniors Alliance of Greater Vancouver | 800 East Broadway | 604-732-1555 | office@jsalliance.org | www.jsalliance.org



Looking for Dementia Resources that offer hope and provide strategies to live well?

To find resources in multiple languages for the South Asian, Italian and Chinese communities visit:

→ forwardwithdementia.ca



Visitez pour trouver des ressources pour les communautés sud-asiatiques, italiennes et chinoises!

This phase of the Forward with Dementia initiative is funded by the Public Health Agency of Canada.
Cette phase de l'initiative Forward with Dementia est financée par l'Agence de la santé publique du Canada.





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

Registration forms and payment can also 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!

NATIONAL PENSIONERS FEDERATION JOIN - ALL WELCOME

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 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



Mary Forbes, NPF Treasurer and Steve Benedict

"I had the pleasure of meeting Steve Benedict the Son of Dan Benedict who was delighted to hear that the National Pensioners Federation had been recipients of this prestigious OSSCO 2024 Leadership Award."



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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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