

Winter Issue 2025
Volume 30 - Issue 3



NPF

NEWSLETTER

National Pensioners Federation



Photo Credit : Arnie DeVaan

78th NPF Convention

**Leadership delegates in attendance represented nearly
500,000 NPF members across Canada**

Canadian Federation of Pensioners, Nova Scotia Federation of Seniors, Ontario Power Workers Retiree Chapter, Saskatchewan Seniors Association Inc., Single Seniors for Tax Fairness, BC Government retired employees Association, BC Municipal Pension Retirees' Assn, Council of Senior Citizens Organizations of BC, BC Old Age Pensioners, BC Retired Teachers Assn of Vancouver, BC Provincial Teachers Assn, BC Federation of Retired Union Members, CUPE Staff Retirees Assn, Jewish Seniors Alliance of BC, United Steel Workers of BC Soar 3-14 Chapter, Unifor Retired Workers Executive Council, Unifor Ajax Oshawa Peterborough RW Area Council, Unifor Toronto RW Area Council, Unifor Retired Workers Ontario Chapters - Local 199, L200, L222, L673, L707.

Guests: Seniors Advisory Council BC, Unifor BC Lower Mainland RW Area Council



National Pensioners Federation

NPF EXECUTIVE - 2025-2027



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Treasurer

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1st Vice-President

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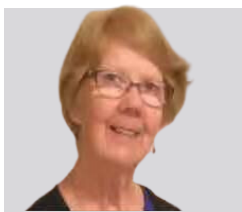
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To the Readers, all editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor. Statements and opinions expressed do not represent the official 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 Amy McQuaid for your assistance on the newsletter design.

Printing of NPF newsletter
courtesy of Unifor Windsor
Regional Office
2345 Central Ave. 2nd Floor,
Windsor, ON



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PRESIDENT'S REPORT - Trish McAuliffe

As President of the National Pensioners Federation (NPF), I am proud to reflect on the success of our 78th Annual Convention, held on October 6 & 7, 2025, in Richmond, BC. This year's theme, **Equity in Ageing: Improving Access**, resonated deeply with all of us as we gathered to discuss the challenges and opportunities facing seniors across Canada.

The two-day convention was filled with meaningful dialogue, action-oriented resolutions, and a sense of unity that reinforced the NPF's critical role in advocating for seniors' rights. With 61 delegates representing provinces from coast to coast, we set out to strengthen our voice and push for change on key issues like healthcare, housing, income security, and fairness.

I was honored to share the stage with several esteemed guests, including Debra Sparrow of the Musqueam Band, Councillor Kash Heed from the City of Richmond, and our host affiliate COSCO's President Leslie Gaudette. Their words reminded us of the importance of community, solidarity, and respect for all people, especially those who work tirelessly to advocate for fairness.

Day One: Expert Presentations and Actionable Insights

Honoured by guest speakers who shared their expertise and passion for improving the lives of seniors:

Zena Simces, a Health Policy

Consultant, spoke on Ageing with Dignity and Equity, highlighting the urgent need for more inclusive healthcare for older Canadians.

Dan Levitt, the BC Seniors Advocate, shared invaluable insights on strengthening services for seniors—a number one priority for many of us.

Alex Hemingway, Policy Analyst at BC Policy Solutions, gave us a deep dive into Housing Affordability and what must be done to ensure seniors can live in homes that are both affordable and accessible.

Former MP Peter Julian brought attention to the pressing need for Pharmacare and affordable Life solutions, passionate insights that stirred deep conversations.

Chris Chan from BC TransLink spoke on improving Accessibility and Senior Transit Access, something we know many seniors across the country struggle with on a daily basis. His humour and openness encouraged us to accept this challenge.

Our Collective Voice for Change

We debated and passed several resolutions that are poised to make a real difference in the lives of seniors. While we didn't get to every resolution submitted, the efforts of the resolution committee laid a solid foundation for future advocacy.



PRESIDENT'S REPORT CONTINUED - Trish McAuliffe

We endorsed the need to strengthen the Canada Health Act, ensuring healthcare is accessible to all, including seniors. The call for a National Pharmacare Program received strong support, as did our push for Dental Care to be included in universal healthcare. We voted in favor of creating Provincial Seniors' Advocates across Canada, and establishing a National Caregiver Strategy—both of which are essential for better supporting those who care for our aging population. We also reaffirmed our commitment to Canadian sovereignty, under the theme **“True North Strong and Free”**.

The Save Canada Post resolution, opposing privatization, was a clear statement of support for the workers and the vital role that Canada Post plays for seniors across the country. We called for expanded public transit options, including free rides for seniors and youth a necessary move to make transportation more equitable.

A resolution to Protect Bill C-228 (Pension Protection Act) was passed to ensure the stability of the CPP/QPP system for generations to come. We also advocated for several important Income Security Measures, including increasing the OAS claw back threshold and better financial support for single seniors.

A motion for a Safe Long-Term Care Act passed, calling for enforceable national standards to guaranteed quality care for our aging population.

While a few resolutions were deferred or defeated the discussions were thoughtful, and I believe we are moving in the right direction.

Day Two: Inspired and determined

As we began Day 2, I reminded delegates of the power of communicating personal stories into advocacy. It was heartening to hear from affiliate organizations across the country—BC, Ontario, Saskatchewan, and Nova Scotia—sharing their efforts and successes in fighting for seniors' rights, tax fairness, and public engagement.

One of the highlights of the convention was the presentation of the Honourary Medd Award, received by Michael Powell of the **Canadian Federation of Pensioners** for their outstanding leadership on the passage of Bill C-228, for Defined Pension Protection. It was truly inspiring to see the collective efforts of so many individuals and organizations driving change. **One Vision, One Voice, One Victory**

NPF Financial Health and Governance

Updates: As we wrapped up the business side of things, our Treasurer, Mary Forbes, presented the financial report, which was approved by all delegates. We also made some important updates to the NPF's Constitution and By-Laws, which can now be reviewed on our webpage.



PRESIDENT'S REPORT CONTINUED - Trish McAuliffe

Continued from Page 4

NPF Board Elections: I am pleased to announce that most executive positions were acclaimed with one elected position of the Member at Large welcoming Mala Webb from the Nova Scotia Federation of Seniors. I also took a moment to personally thank Barry Thorsteinson for his years of dedicated service on the NPF Board—his contributions have been invaluable. Thank you, Barry!

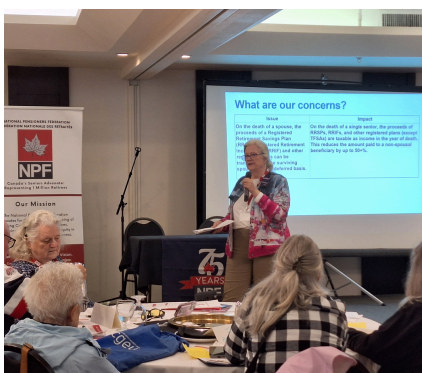
Looking Ahead: Renewed Purpose and Commitment

As the convention drew to a close, I felt deeply encouraged by the work we've done together. The new Board was sworn in, and I'm confident that with the resolutions we've passed and the momentum we've built, the NPF will continue to make a lasting impact on the lives of seniors across Canada. My heartfelt thanks go out to each and every delegate, all our affiliate organizations, convention sponsors and individual volunteers who made this convention a success.

Your commitment to seniors' rights is unwavering, and together, we will continue to advocate for "Equity in Ageing" and ensure that the voices of older Canadians are heard and respected. It's your dedication that fuels our progress and keeps the NPF moving forward with purpose.

Keep well and safe this winter season.

Trish McAuliffe, President, National Pensioners Federation





78th NPF Convention





DONATIONS GRATEFULLY RECEIVED

THE NATIONAL PENSIONERS FEDERATION WISHES TO THANK THE UNDERMENTIONED FOR THEIR FINANCIAL DONATIONS TO THIS CONVENTION AND ONGOING SUPPORT:

ORGANIZATIONS - MONETARY:



belairdirect.



INDIVIDUALS - MONETARY:

S. Carricato

J.P. Tucker

S. J. Hall

I. Yuet Ping Tang

M. L. Baumann

N. Westrom

L. Gaudette

A. Jackman

K. Robertson

J. Daughney

D. Wood

B. Mikulec

IN-KIND:





NPF TREASURER'S REPORT - Mary Forbes

Time really does move quickly—just six weeks remain until we enter a new year. With any luck, it will be less chaotic around the world than 2025 has been so far.

The National Pensioners Federation is financially stable. Our 78th convention was a resounding success and due to the generosity of our donors the cost to NPF was reasonable. It was such a pleasure to spend time with you all, sharing information and experiences. I would like to express my sincere appreciation to all who dedicated their time to support the planning, preparation, and running of the convention. Thanks to those elected, and I look forward to working with you.

As a user of public transportation, I found the presentation by Chris Chan TransLink very interesting. I did travel on the Skytrain and the buses while in BC. The Skytrain was easily accessible and directions were not too difficult to follow. I live in Mississauga; Ontario and I had to travel into Toronto. The Cities are side by side and one can transfer from Toronto Transit (TTC) to Mississauga transit, not as easily as I thought. I chose to travel to Toronto by subway (TTC). One must walk about half a mile to board the train. The trip back to Mississauga caused me to question accessibility and whether those transit systems are interested in having seniors adopt public transit as their mode of transportation.



After disembarking from the train, it was necessary to walk over a mile to board the Mississauga bus. There were several sets of stairs—some up, some down. There were elevators but no escalators. As I said to one of the employees, I need a bus to get to the bus. Many subway and GO stations have been renovated and are so large it is hard to find one's way around. There is usually no staff to assist; it is often other passengers who offer guidance. I truly worry about travelers who are mobility challenged or confused. In Mississauga seniors ride for free. In Toronto they pay. Public transportation in the Greater Toronto Area is not user friendly.

I volunteered at the Royal Canadian Legion Branch 592 in Mississauga filling boxes with poppies for the 2026 Remembrance Day. Consider joining your local Legion—there are many fun activities: cards, darts, bowling, dancing, and often a bus trip somewhere fun. The membership fee is not too expensive, and you are helping Veterans



1ST VICE PRESIDENT'S REPORT - Peter Johnston

Greetings, and thank you to everyone who supported our recent convention. The financial contributions we received underscore the importance of our collective advocacy and our commitment to strengthening ties with all our partners and allies. While we hosted several engaging speakers, we regrettably missed the opportunity to hear from the CPPIB, as their representative was unavailable. I am therefore sharing the information that was relayed to us. In light of the current political environment, we had several concerns, and we believe their response addressed them. We also look forward to the 2026 Stakeholder meeting.

Canada Pension Plan Investment Board

Correspondence from CPP Stakeholder & Investment Manager

I hope your NPF conference in Richmond went well last month and thank you for your inquiry! The nation building project is one we are watching closely, as we play an important role to ensure the financial sustainability of generations of Canadians.

CPP Investments is a Canadian investment organization with global capabilities, with a singular purpose: to help provide retirement security for 22 million Canadians. Our strategy remains rooted in long-term thinking, global diversification, and disciplined execution. While we operate on the world stage, we are proudly Canadian. We've long been active participants in the Canadian business economy, and we are one of the country's largest investors, with \$114 billion in gross assets invested here. We have consistently maintained an overweight position in Canada (currently 12% of the portfolio) because we believe in its long-term potential.

Canada offers what long-term investors value most: stability, transparency, and opportunity.

Our legal and regulatory systems are strong, our institutions trusted, and our democracy stable. While we must operate globally as one part of our diversification strategy, we remain confident that this country is one of the best places to invest. If you are interested in sharing some stories of how we invest in Canada, our Insights Institute has profiled a number of our Canadian Investments – you can find these under Mapping Canadian Capital: Profiles in long-term investment.

It's incredible how much the domestic and international investment landscape has evolved in just the past two years! From my own experiences connecting with Canadians at events across the country, I know that the topic of investing here at home will be an important part of our discussions at the upcoming Stakeholder Meeting in the new year, as well as during the Public Meetings we'll be hosting across Canada throughout 2026.

We often emphasize that our 12% domestic investment share reflects opportunities that meet our long-term, risk-adjusted return objectives, and that this allocation is flexible. It evolves over time as market conditions and opportunities shift. What's most important to Canadians, from what we hear, is that the Fund remains resilient, independent, and focused on delivering results for contributors and beneficiaries across the country.

The strong results of fiscal 2025 demonstrate the continued success of this model – one that delivers resilient returns today while safeguarding security for future generations.

Best regards,
Katie Zajner



2ND VICE PRESIDENT'S HOUSING REPORT -Barb Mikulec

Winter approaches with colder weather forecast and some communities are preparing shelter for those at risk of homelessness and needing safe indoor spaces. Some response to extreme weather includes temporary and permanent shelters, as well as emergency warming centres, which operate during extreme weather cold, snow or heavy rain conditions.

Michael Powell of the Canadian Federation of Pensioners suggests that Canadian policy should consider building more housing using streamlined design and assembly and manufacturing on a scale for faster production of housing and delivery of prefab units which are assembled on site. Speed is achieved and cost is reduced by having design choices made on a larger scale which will impact the affordability of the actual building phase and reduce wastage and transform housing by optimizing product design and reflect unique geographic needs and challenges to collaborate between designers and manufacturers for smooth manufacturing process of building cost-effective production of homes more quickly. Further info: michaeljpowell@gmail.com

The Canada Strong Budget 2025 recently gave an indication of policy initiatives for the future to build more housing through the Build Canada Homes, with a commitment to focus primarily on new home construction of non-market-housing (such as public, co-operative and non-profit housing) also supportive and transitional housing. -reported by the National Right to Housing Network's newsletter of November, 2025.

The federal budget 2025 will reorient how the government delivers infrastructure funding helping housing infrastructure and communities in Canada to deliver housing by launching Build Communities Strong Fund to invest in growing Canada's economy by implementing initiatives to streamline management and operations with a Climate Toolkit for Housing and Infrastructure with tools, resources and technical advice. The Minister of Housing and Infrastructure proposes to accelerate delivery of projects by building new projects faster and better. Build Canada Homes will partner with industry, other levels of government and Indigenous communities to build affordable housing with \$2.8 billion for funding urban, rural and northern Indigenous housing.

With an initial investment of \$13 billion over 5 years on a cash basis, starting in 2025-26 Build Canada Homes provides an opportunity to ensure Canada Mortgage and Housing Corporation's resources are aligned with this priority. CMHC will prioritize increasing housing supply, also target Canadians in housing need. CMHC maintains funding for initiatives that address the housing crisis, including the Apartment Construction Loan Program and support to increase access to housing for Indigenous people residing in urban, rural and northern regions. Further info: Federal Budget November 2025

3RD VICE PRESIDENT -David Shier

Travel Insurance

We continue to hear of cases where retirees and others are denied out of country medical insurance. The NPF always strongly urges members to acquire out of country/province medical insurance. The following details are provided by the insurance industry about insurance coverage when you are outside the country.

Failing to Disclose Pre-Existing Conditions: For health, travel, and life insurance, failing to disclose pre-existing medical conditions is one of the most common mistakes Canadians make.

Even if the condition seems minor or well-managed, insurers require full transparency. If you file a claim later and medical records show you left out important details, coverage can be voided. Some people omit conditions to lower premiums, but this often leads to denied claims when it matters most. Always be honest and thorough with medical history, as insurers will investigate, and withholding information can cost you your policy.

Not Reading the Fine Print: The biggest mistake Canadians make is simply not reading their insurance policies carefully. Every policy comes with exclusions, conditions, and requirements that must be met. Ignoring the fine print means you may unknowingly break the rules, leaving you without coverage when you need it.

From small details, such as deductibles, to larger issues like exclusions for certain activities, insurers expect you to understand your policy. Unfortunately, many only realize after a denied claim, making taking the time important.

IT IS "YOUR" RESPONSIBILITY TO UNDERSTAND "YOUR" COVERAGE. IF "YOU" HAVE QUESTIONS, CALL YOUR INSURANCE PROVIDER.

Submitted by D. Shier 3rd VP NPF



Local 200 is an amalgamated local, comprised of eight units, including Diageo bottlers of Seagram's products, Pelee Island Winery, Goodwill Community Stores, parts manufacturing and transportation

Chair: Jim Mitchell

Recording Secretary: John Gray

Vice Chair: Pam Strong

Sgt-at-Arms: Heather Brunelle

Financial Secretary: Mike Lepine

Guide: Brian Williams



NPF Recording Secretary Report -Wayne Omardeen

With Winter upon us, Christmas right around the corner and 2025 almost over, I catch myself saying where has the time gone, over and over. I am sure this is something that you yourself say especially as the opportunity for Christmas shopping gets narrower and narrower.

As I reflect on 2025, I am amazed at the amount of work that has been done, continues to be done and needs to be done in the area of protecting the rights of older persons and being able to age with dignity. Being still relatively new to the NPF, despite being on several board of directors over the years and currently, this is still one of the busiest I have ever had the opportunity to work with. As I get to know the players in this arena, I am satisfied in knowing that our team is well laid out under the leadership of our president, Trish McAuliffe.

Coming from a policing background of over 30 years, I am used to advocacy, but my past has been geared on fairly specific issues. The NPF has a much wider lens look at issues from Canadian housing issues for seniors to supporting a UN convention on the Rights of Older People. Don't get me started on the issues in the middle that have also made our table for discussion. I think you get the point that the issues are varied and many.

What we need to remember is that the first step is to be aware of the discussions, and then take action where you can. I hope that when the call for action comes, we can call on your support to take action where you can. Something as simple as forwarding an email to friends or your local MP/MPP is a huge help.

Before I get too serious, let us remember that during this Christmas Holiday season, there are many who are alone, or may be in poor health. Remember to share your time with them by visiting a senior's center and talking with the residents, or volunteering at a local food bank. The time you spend is so meaningful to those in need.

From my family to yours, I wish you a very Merry Christmas and a healthy, happy and prosperous New Year.

Apply for the Canada Disability Benefit

The Canada Disability Benefit provides financial support of up to \$200 per month to eligible people with disabilities with low income. Individuals must be between 18 and 64 years old. It is administered by ServiceCanada and represents a significant step forward in addressing financial barriers faced by many people with disabilities. The first month of eligibility is June 2025, with payments beginning in July 2025 for applications received and approved by June 30, 2025.

More info: <https://www.canada.ca/.../canada-disability-benefit.html>



A SPOTLIGHT ON NPF AFFILIATED GROUP

UPPER BIG TRACADIE SENIORS ACTION

The Upper Big Tracadie Seniors Action Club is in the community of Upper Big Tracadie Guysborough County, one of the 54 African Nova Scotian Black Communities. The club was started in 2011 and incorporated with the Registrar of Joint Stock Companies on February 8, 2012. The past thirteen years the club has grown with members coming from other local areas that have seen their clubs close during Covid. They continue to support the community while doing outreach in supporting other programmes also.

The Club applied for a Grant in early 2025 and received it for their ladies to have a social gathering they called their group the "Dancing Grannies". They are having a barrel of fun and had the opportunity to perform for the 4th Annual Emancipation in Guysborough at the opening day event on August 1st 2025. Their song was "Boogie Shoes" and they received overwhelming cheers from the audience.

On the road they went again and performed at the Antigonish /Guysborough Seniors Citizen's Council #63 quarterly meeting hosted in Canso Nova Scotia by the Shamrock Club on October 27th, 2025, to their new song, "Follow the Leader". This was enjoyed by the seniors. The ladies have been enjoying their time together. The Dancing Grannies project will be ending in December, but I know this group will be looking to find other grants to get them moving and coming together. Our past project had funding to cover an instructor that gave the club the opportunity to hire a youth from the community. This has shown intergenerational qualities with elders and youth working together.

The club stands firm in their Mission Statement: To enrich seniors in the community by providing activities that will enhance their health and overall wellbeing.

Submitted by Catherine Hartling, Treasurer
Upper Big Tracadie Seniors Action Club

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

RETIRES AREA COUNCIL AJAX, OSHAWA &
PETERBOROUGH UNIFOR LOCALS 1090,222 & 524

Chair: Lyle Hargrove
Treasurer: Tony Leah
1 st Vice: Armindo Viera
Secretary: Earlene Byrne
Gord Terry – Lance Livingstone
Kathy Richardson – Peggy Mueller





NPF HEALTH COMMITTEE REPORT

Federal Budget 2025: What It Means for Canadian Seniors

The 2025 federal budget introduces several health-related measures, but most fall under economic and infrastructure spending rather than direct care. Core federal health transfers to provinces and territories remain unchanged. A new \$5-billion Health Infrastructure Fund—larger than the government’s election commitment—will support hospital construction and modernization over several years. However, funding for workforce initiatives and team-based care has been removed, despite ongoing ER closures and staffing shortages that disproportionately affect seniors who rely on consistent, accessible care. Health experts note the budget’s economic focus. Nursing leader Michelle Acorn said it was “light on healthcare policy,” reflecting Ottawa’s view that health delivery is a provincial responsibility. Tech-sector voices welcomed investments for foreign-trained professionals but stressed that results depend on implementation.

Several issues important to older adults remain unresolved. Pharmacists say there is still no clarity on national pharmacare, including how fair compensation will be negotiated—an uncertainty that directly affects medication access for seniors. Meanwhile, national dental care and pharmacare programs continue but receive no new funding.

The budget does include a one-time \$150 payment to help cover Disability Tax Credit certification costs under the Canada Disability Benefit, along with measures to protect recipients’ eligibility for other federal programs. Austerity measures will require Health Canada, the Public Health Agency of Canada, and the Canadian Food Inspection Agency to cut operating expenses by up to 15%, leading to lab closures, automation, and reduced research—changes that raise concerns as foodborne illness outbreaks become more frequent. Overall, while the budget highlights long-term infrastructure investment, near-term pressures in Canada’s health system will persist, with fewer federal scientific and regulatory support long before new facilities are built implications that will be felt most acutely by seniors who depend on timely care, safe food systems, and stable access to medications.

Are you interested in Healthcare issues? If so, volunteers needed, please join the NPF Health Committee. Share your knowledge.

For more information on how to volunteer for the health committee or anywhere in The National Pensioners Federation contact Trish today at
Trish.McAuliffe@npfmail.ca

Enforce the Canada Health Act – Stop User Charges for Patients Petition

to the House of Commons, Prime Minister & Minister of Health

We, the undersigned citizens and residents of Canada, draw the attention of the House of Commons to the following:

WHEREAS:

Ontario's Doug Ford government has redirected thousands of surgeries from public hospitals to private, for-profit clinics and hospitals, and;

The private MRI/CT and cataract surgery clinics are extra-billing patients, charging user fees, and manipulating patients -- particularly elderly patients -- into paying thousands of dollars when they go in for care, and;

Patients are reporting exorbitant charges of \$4,000, \$8,000, even up to \$11,000 for cataract surgery in Ontario's private clinics, as well as hundreds of dollars for access to primary care in private for-profit nurse practitioner clinics, and;

The Canada Health Act bans user fees and extra-billing of patients & requires that our medical care be funded by taxes (OHIP) and provided without financial barriers, based on Canadians' medical need not how much money a person has, and;

No patient should be forced or manipulated into paying for their cataract and other surgeries, MRIs and CTs, and primary care – in fact these charges are just what the Canada Health Act was set up to prevent, therefore:

We, the undersigned, call on the Government of Canada to uphold and enforce the Canada Health Act and take all possible measures to stop the Ford government from violating it.

Signature	Address (street, city, province, postal code)	Pls put a check mark <input type="checkbox"/> and write your email address to get updates & info from the Ontario Health Coalition on these issues

Please fill & return to: Ontario Health Coalition, P.O. Box 113, North York, Ontario M3C 2R6



Global Alliance for the Rights of Older Persons

Warm congratulations to Marta Hajek on her successes at GAROP! Well-deserved recognition of your leadership and unwavering commitment to the rights and dignity of older persons globally.

Steering Group election results 2025

GAROP announces the 5 candidates elected to the Steering Group this year are:

- Asha Vijai Rao — Gharonda (India)
- Belén Martínez Perianes — HelpAge International España (Spain)
- João Paulo Iotti Cruz — ILC-Brazil
- Marta Hajek — Canadian Network for the Prevention of Elder Abuse (CNPEA)
- Rose Gahire K. — NSINDAGIZA Organization (Rwanda)

Jewish Seniors Alliance of B.C. Honours extraordinary Seniors!

JSA presented service honours to our NPF 2nd VP Barb Mikulec and 3 community members, Shelly Rivkin, Ken Levitt, Mariett Doduck for their tremendous leadership that continue to make an impact in bettering seniors' lives in BC.

There's no doubt that Barb enjoys a full and successful retirement. In addition to her work with NPF, she lends her leadership to COSCO BC, the Seniors Health and Wellness Institute, BCRTA, JSA, the South Vancouver Seniors Network, and Metro Vancouver Cross Cultural Seniors Network among others. Congratulations, Barb Mikulec, and thank you for your outstanding service!

**If you need to call 911
but you are scared
because someone is in
the room**

Stay calm, dial 911, and use coded language like asking for a "pepperoni pizza" to signal an emergency, as dispatchers are trained to recognize these cues for domestic violence or threats, but always try to state your address and situation clearly if you can, or use your phone's silent alert features if available, and know that not calling is worse if you're truly in danger.



Learn more about Single Seniors for Tax Fairness (SSTF)

SSTF is a nationwide movement devoted to lobbying for revisions to the Income Tax Act to provide fairness and equity for single seniors, including lifetime single, widowed, divorced or separated seniors aged 65 plus.

We enjoyed participating at the recent NPF Conference in Vancouver.

We have two areas of concern: the unfair income taxation of single or solo seniors and the inability for a single senior, on death, to transfer RRSP/RRIF assets to a beneficiary of choice without significant taxation.

We don't want to take away any benefits that senior couples receive. We are focussed on greater equality for single seniors.

Do you know that single seniors pay from 2 to almost 10 times more in income taxes than couples with the same combined taxable income? In addition, because they can't split their pension incomes, single seniors are more likely to exceed the thresholds for the clawback of the non-refundable age amount tax credit and Old Age Security and, therefore, to see reductions in these benefits.

To learn more about our platform, you can visit our website at

www.singleseniorsfortaxfairness.com. There you can sign up as a supporter. We also invite you to visit our other social media platforms:

- **Facebook:** @Singleseniorstax
- **LinkedIn:** <https://www.linkedin.com/company/single-seniors-for-tax-fairness>
- **Bluesky:** @singleseniorstax.bsky.social
- **YouTube:** @SingleSeniorTaxFairnessCanada

Single Seniors for Tax Fairness has launched an online petition to the Government of Canada which we invite you to sign. Here are the details.

The petition will be open until December 28, 2025.

Please pass it on to friends, family, and any other groups that you belong to.

There are two steps to sign the petition.

Step 1:

Click on this link to sign the online petition - Petition

Provide your First Name, Last Name, E-mail Address, Phone Number.

If you are living in Canada, provide your Province and Postal Code.

If you are a Canadian citizen living abroad, provide the name of your country.

You will also need to acknowledge that you are either a Canadian citizen living inside or outside of Canada or a resident of Canada. Non-citizens who don't live in Canada cannot sign the petition. Non-citizens who do live in Canada can.

Click on the "SIGN" button

Step 2:

After you sign the petition, you will receive an email from the House of Commons asking for you to confirm your support for the petition.

Please click on the link that appears in your email. It will say "Please confirm your support to complete the process". Just click on the link for your signature to be added to the petition.

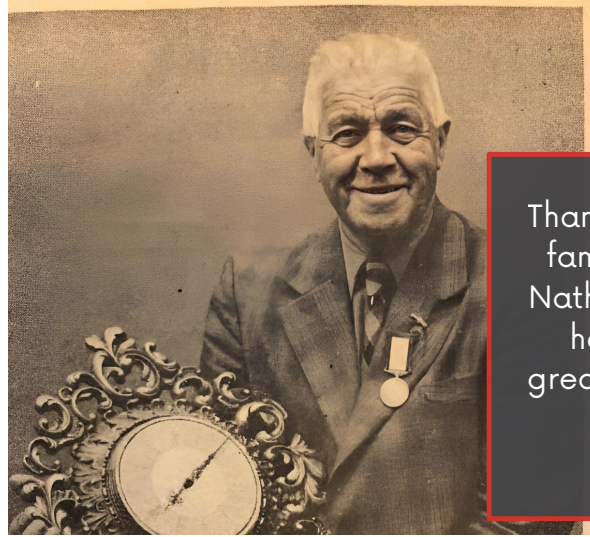
Let's support this important initiative.
Elizabeth Brown – President SSTF

Sign the Petition

<https://www.ourcommons.ca/petitions/en/Petition/Sign/e-6831>

THE MEDD AWARD

During a convention, Nathan Medd received the prestigious **Nathan Medd Honorary Trophy**, a significant honor named in recognition of his inspiring dedication to advancing the pensioners' cause.



Thanks to the Medd family, especially Nathan Medd II, for honoring their great grandfather's memory.

2025 RECIPIENT OF THE MEDD AWARD



CFP Executive Members with Federal Seniors Minister Deb Schulte. January 28, 2020



In April 2023, CFP and its partners helped secure passage of the Pension Protection Act (Bill C-228), granting super-priority status to single-employer defined benefit pension plans in insolvency. CFP continues to advocate for pension protection at all levels of government.

Founded in 2005, the Canadian Federation of Pensioners (CFP) represents 22 retiree groups and 300,000 defined benefit pensioners across Canada. CFP is affiliated with CARP, CanAge, FADOQ, and the National Pensioners Federation.

CFP works collaboratively with provincial and federal pension regulators through pre-budget consultations, committee hearings, legislative consultations, stakeholder meetings, lobby days, media campaigns, and meetings with senior ministers and officials.



National Pensioners
Federation

Fédération Nationale
des Retraités

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 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.



ANNUAL MEMBERSHIP SUBSCRIPTION

Individual OR Clubs / Group Includes:

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

Please complete full application for Club Membership and or Individual Membership

Name of Club OR Individual:

Contact Person (for Club Membership):

Address:

City:

Province:

Phone Number:

Postal Code:

Email address:

Annual Dues Structure

Individual Membership Rate: \$25.00

Family Membership Rate: \$35.00

Club Membership Rates Number of Club/Group Members: _____

Under 100 Members \$35.00

101 to 500 Members \$75.00

501 to 1,000 Members \$125.00

1,001 Members and over \$350.00

Total amount payable \$ _____

Donations gratefully accepted \$ _____

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

Registration forms and payment can also be forwarded to:

NPF c/o MaryForbes,Treasurer–3085 Osbourne Road, Mississauga, On L5L 3W3

Phone # 416-578-4599 [etransfermary.forbes@npfmail.ca](mailto:mary.forbes@npfmail.ca) Thank you

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**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

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

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

If Not Delivered, Please Return to:

Mary Forbes

3085 Osbourne Road,
Mississauga ON
L5L 3W3

Mail to: