Summer Issue 2026
Volume 31 - Issue 2

NEWSLETTER

National Pensioners Federation

“It’s time for all of the country’s premiers to be at the table with Prime Minister Mark Carney for a meeting focused on our public health-care needs. This is an opportunity to tackle the threat of privatization, negotiate a new framework that reflects the reality of the current system pressures, and strengthen our public health-care system,” says Linda Silas, President of the Canadian Federation of Nurses.

NPF Joins With Canadian Health Coalitions Across The Country In Preserving Public Medicare

National Pensioners Federation

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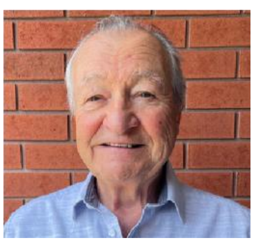

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To the Readers, all editorial matter published in this NPF newsletter represents the views and opinions of the authors and not necessarily those of the NPF or the publication's editor.

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 Nikita Barsouke, NPF Communications Coordinator, for your assistance on the newsletter design.

National Pensioners' Website
www.nationalpensionersfederation.ca

Twitter
twitter.com/npfederation

Facebook
facebook.com/NPFederation

Printing of NPF Newsletter courtesy of Unifor Windsor

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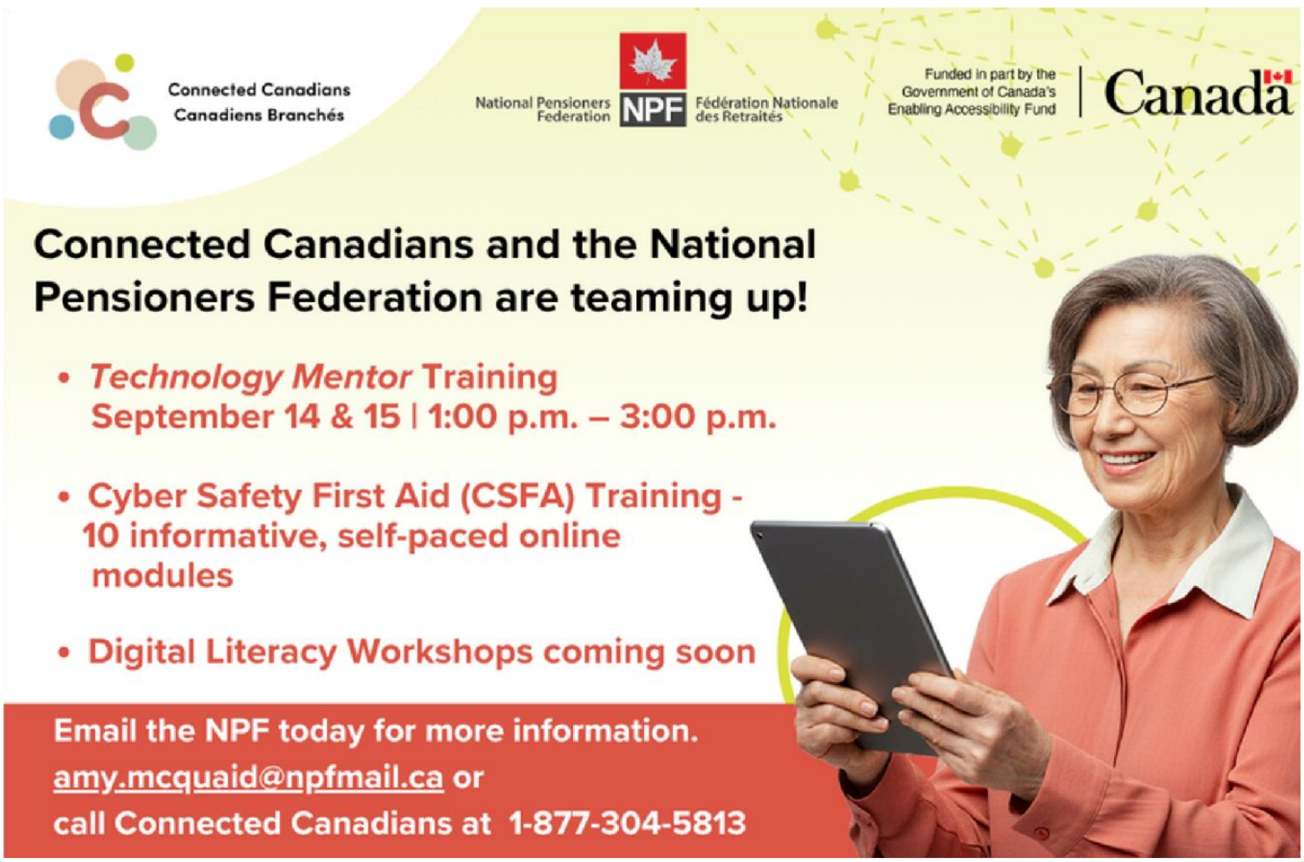
The National Pensioners Federation (NPF) is asking **all Affiliates** to help share important free training opportunities being delivered in partnership with Connected Canadians, supported through the Government of Canada's New Horizons for Seniors Program.

These programs are designed to help seniors across Canada strengthen their digital skills and stay safe online, while also building local capacity through affiliate involvement.

We kindly ask Affiliates to include the information below in your newsletters, bulletins, websites, and member communications.



Technology Mentor Training

- Digital skills development for seniors
- Technology Mentor training for affiliates & volunteers
- Supporting seniors with everydaytechnology
- Building community digital confidence

Two-day training on September 14–15, 2026 (1:00–3:00 PM ET)

⚠ Limited to 15 participants

Funded through New Horizons for Seniors Program Digital Literacy Workshops Dates to be announced.

Cyber Safety First Aid Training

- 10 self-paced online modules
- Learn anytime, at your own pace
- Scam, fraud, & online safety awareness
- Practical tools to stay safe online

Registration opens June 23, 2026.

Scan the QR Code To Register

These initiatives are an important opportunity to support seniors in your communities while strengthening digital inclusion and safety awareness across Canada. We greatly appreciate your support in helping promote these opportunities through your networks.

PRESIDENT'S REPORT - Trish McAuliffe

Growing older is something to celebrate!

June, recognized as National Seniors Month, is a powerful reminder of the resilience, experience, and ongoing contributions of older adults across Canada. Older adults are at the heart of our communities—serving as caregivers, leaders, volunteers, and knowledge keepers. To truly honour these contributions, we must continue advocating for the systems, policies, and supports that enable people to age with dignity, confidence, and respect.

National Seniors Month also serves as a reminder for all of us within NPF to reaffirm our commitment to uniting community efforts through networking, driving policy change, and advancing services that support people to thrive at every stage of life.

While the road can be challenging at times, we continue to find opportunities to engage with like-minded advocates and to respectfully challenge perspectives that hinder progress. The NPF has made a concerted effort to join alliances with FEDOQ to bring support to Bill C-261, which aims to enhance Old Age Security (OAS) benefits for seniors aged 65 to 74. In our view, income security measures should reflect the realities faced by all seniors starting at 65.

Many members will have noticed recent editorials in The Globe and Mail by Mr. Paul Kershaw, CEO of Generation Squeeze, presenting a lopsided perspective on Old Age Security (OAS). While several rebuttals from civil society leaders have since been published, I would particularly recommend an article by Tim Larsen of our affiliated member organization, COSCO. Tim debunks Gen Squeeze by examining the issue through current data and evidence, offering thoughtful insights into policies that promote greater fairness and equality for Canadians of all ages. See: page 8 https://shorturl.at/nHeIP COSCO March 2026 Edition.

Public awareness of ageism campaigns A recent Ipsos poll revealed that ageism continues to have significant and harmful impacts throughout Canadian society.

In response, the Canadian Coalition Against Ageism (CCAA) developed an Ageism Awareness Toolkit to help advocates initiate conversations and increase public understanding of both subtle and overt forms of ageism.

Earlier this spring, I had the opportunity to develop and deliver a webinar module based on the toolkit for NPF affiliate organizations. The first presentation was hosted by Saskatchewan Seniors Association Inc. (SSAI) and was very well received. Additional invitations are already being planned for the fall, demonstrating a growing interest in this important work.

NPF Advocacy and Consultations

PRESIDENT'S REPORT - Trish McAuliffe *(continued)*

Late spring proved to be an extremely busy time for us with consultations, stakeholder meetings, and government submissions. All can be found on our website and our social media posts. See next page.

I recently submitted a brief on the review of the Ombudsman Banking Services and Investments (OBSI) and was invited to attend its annual stakeholder meeting this spring. While several recommendations from the review process were highlighted, there has still been no decision regarding the key recommendation to grant OBSI binding authority in dispute resolution. Although, the Canada Bank Act has been revised and many of the stakeholder recommendations have been included.

During the June 11 OBSI presentation, Sarah Bradley, Ombudsman and CEO, outlined the organization's priorities, projects, and emerging issues. The presentation was intentionally shortened to allow more time for questions and discussion with OBSI's senior management team and Board members. These discussions created valuable opportunities to advocate for stronger reporting structures, increased stakeholder engagement, and greater awareness of financial dispute resolution processes— important issues for those working to advance financial security for older Canadians.

N**ew, Canadian Ageing Action Plan** The National Institute on Ageing (NIA) has invited NPF to participate as part of an advisory committee that will help shape a new Canadian Ageing Action Plan. This initiative is rooted in a shared commitment to strengthening collaboration and collective action across the ageing sector. As the needs of older Canadians continue to evolve, there is an opportunity to align advocacy efforts, identify shared priorities, and amplify our collective impact.

The work will draw upon multiple sources of insight, including: Existing stakeholder policy strategies; A national survey involving more than 6,000 older adults; In-person livedexperience town halls across Canada; Sector partner consultations; Interviews with policy experts.

The goal is to provide the federal government with a clear and actionable policy framework that translates lived experience into practical recommendations. Just as importantly, the project aims to strengthen collaboration across the ageing sector and build a more unified voice for advocacy. We hope NPF affiliate organizations will contribute their expertise and perspectives to this important initiative. Please feel free to reach out if you have questions or would like to support engagement efforts in your region.

Advancing the Rights of Older Persons After decades of advocacy and international collaboration through the International Longevity Centre Canada (ILC Canada), the Global Alliance for the Rights of Older Persons (GAROP), and many other global non-governmental organizations, a United Nations Convention on the Rights of Older Persons is now moving closer to reality. The
UN Open-Ended Working Group has received extensive input from organizations representing diverse sectors and regions around the world. NPF's endorsement of the ILC Canada / HelpAge International submission is available on our website under the CCAA Tab: https://shorturl.at/36fha

More recently, Senator Margo Greenwood cohosted a national discussion at the Senate of Canada entitled Leadership in Uncertainty: A Discussion on Human Rights and the Role for the United Nations in Old Age. The event brought together parliamentarians, senators, government representatives, and leaders from the aging sector to discuss the urgent need for stronger international protections for older adults.

Older persons in Canada and around the world deserve the same explicit and enforceable human rights protections already recognized for children and persons with disabilities. A dedicated UN Convention would be a significant step toward achieving that goal. The conversations were inspiring, constructive, and optimistic. I look forward to continuing to work alongside our sector partners to advance this important issue and strengthen the rights of older persons both in Canada and globally. Thank you!

As we move into the summer months, I want to thank our affiliate organizations, volunteers, and partners for their continued commitment to NPF's mission. The strength of our organization lies in our collective voice, our willingness to collaborate, and our shared belief that older Canadians deserve to age with dignity, security, and respect.

While our priorities may vary across regions and communities, we are united by common goals and a commitment to advancing the wellbeing of older adults. By working together, sharing knowledge, supporting one another, and speaking with a strong and coordinated voice, we strengthen both our organization and our impact.

I encourage all members to stay engaged, share your expertise, and continue bringing forward the issues that matter most in your communities. Together, we can build on our successes, address emerging challenges, and ensure that NPF remains a respected and influential advocate for older Canadians. I look forward to our continued work together in the months ahead. In the meantime, have a splendid summer!

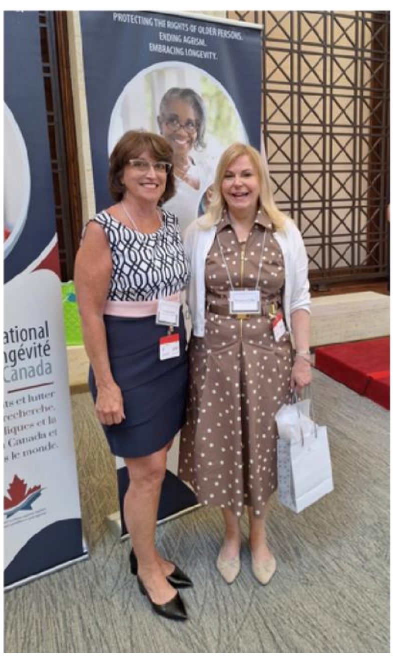
NPF Government Submissions and Advocacy

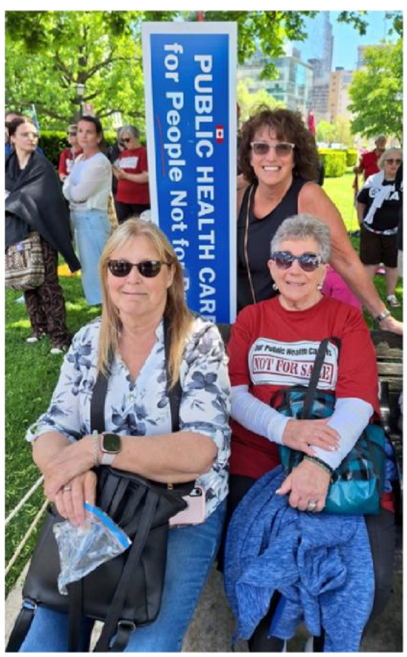
Scan the QR codes by aiming your phone's camera, or visit:
nationalpensionersfederation.ca/campaigns

Review Submission -Canada Post **Pre-Budget Submission:Fall 2026 Federal** **Submission**

to theFederal Status of to Minister Joel Lightbound: Women Committee:

Conduct for the Prevention of Economic Abuse:





Submission to the FederalFinance Dept. – Code of Joint Submission,Submission to the BoardReview on OBSI, Lack of Accessible

Housing in Canada: and Financial Investments:Ombudsman on

Banking

Trish McAuliffe, NPF President, with Margaret Gillis, Founder of ILC Canada, at Canada Senators' Meeting, May 2026

Sandy Carricato, past NPF Treasurer, with Trish McAuliffe, NPF President, and Earlene Byrne

Joanne Sinkevitch, Unifor Windsor Region Retiree Council, with Trish McAuliffe, NPF President, at Unifor Windsor Health & Wellness Day

NPF TREASURER'S REPORT - Mary Forbes

Summer has arrived at last after a long hard winter.

The National Pensioners Federation remains in a good financial position. We were successful again in obtaining another New Horizons Grant of $25,000.00. Details will be in the President's report. Amy McQuaid will lead the project in conjunction with Connected Canadians. On receipt of a grant from Employment and Social Development Canada summer jobs programme we were able to hire Nikita Barsouke, our student from 2025, to assist us with moving our payment set up from PayPal to Zeffy and many other duties. Thank you to Nikita and Amy for their support as we continue to upgrade our processes.

I attended a Zoom presentation hosted by Connected Canadians called *Navigating the Digital World: An Introduction to AI and ChatGPT*. ChatGPT is an AI chatbot that answers questions in a conversational way and is especially useful when follow-up questions are needed. To get the best results, it helps to ask clear and specific questions. By contrast, Google provides a range of information sources, current news, and links, but it does not offer follow-up responses unless you start a new search.

Microsoft Co-Pilot bot appears automatically when I write an article, memo etc. and I must admit that I allowed Co-Pilot to rewrite the above paragraph and it created more concise phrasing that I had originally used. Having said that I do like to think for myself and write my own articles etc.

A mixed bunch of Unifor family. Heather Brunelle, *Pamela Strong, L200 , Terry L1451, Victor Pierrynowski, Judy Malcom L112 Maria Pinto L673 Murray Scarf Mary Forbes L673 & NPF*

I do worry that AI will create a race of humans who cannot think for themselves, they tell me that the workforce will not be diminished because of the use of AI, that humans are needed to oversee what robots write and do. I think about trying to reach a person at a bank or a phone company etc. and how precise one must be to explain their needs. Most frustrating. AI is here to stay, and it is in our interests to find out what it is all about.

I was a part of the 8,000 strong protesters on May 28th telling Doug Ford PMO to stop privatizing our public hospitals and health care. Stop the private clinics, stop forcing hospitals into cuts and stop privatizing health care services. Instead fund the operating rooms and diagnostics services in our public hospitals. And in the meantime, the Cons are again on an extended vacation 21 weeks returning October 27th. Incredulous.

PLEASE NOTE:
NEW: Change of information for sending an e-transfer to finances@npfmail.ca
PLEASE: If there is any change in your contact information, please advise mary.forbes@npfmail.ca as soon as possible

2nd VICE PRESIDENT'S HOUSING REPORT - Barb Mikulec

Abbeyfield Houses - A Model For Senior Living

There are currently 19 Abbeyfield Houses in Canada in Ontario, Saskatchewan, Alberta and BC internationally the Abbeyfield model is widespread with about 800 houses in many countries including Australia, Belgium, New Zealand, South Africa and the United Kingdom.

Each resident lives in their private bed-sitting room furnished with their familiar things, Residents share meals and companionship during the day with a communal lounge, dining room, kitchen and laundry with a guest room for visitors. The house coordinator attends to daily house operations, including shopping for and preparing meals, as well as maintenance of house and grounds.

This Abbeyfield model is a not-for-profit entity overseen by an experienced volunteer board of directors. Abbeyfield Houses exist to enable seniors to stay in their communities in safe, affordable, family-style shared housing designed to foster companionship and ward off social isolation, with a community of 15 or fewer residents.

One Abbeyfield House I visited is in a Heritage House located in Vancouver. The residents seemed very comfortable and enthusiastic about their home, which featured two dining rooms. The residents eat the two meals a day provided in a family style setting. A self serve breakfast bar is also available.

There are several shared use spaces which give residents the opportunity to play piano, games, puzzles or watch TV together. Residents can also have their own TV in their room. There are a variety of outside decks and patios for resident use. Residents can have small pets, too.

The house is in the Marpole area of Vancouver and provides easy access to things like the community centre, library, banks and shopping. There are 18 bedrooms with ensuite bathrooms in the house. Residents can bring their own furniture and decorate their room as they wish. They can participate in various events and celebrations throughout the year. The cost of all this is reasonable. Abbeyfield House is an interesting and affordable option for anyone who doesn't want to live alone or deal with a private house. It is an independent living housing option with elevator access, secure private personal lockers, and complimentary laundry facilities.

.

Other Abbeyfield Houses in BC are located in Duncan, Victoria, Port Alberni, Vancouver, Armstrong, Golden and Fort St. John and in other provinces in Canada. For further information: abbeyfieldhousesofvancouver@gmail.com

Abbeyfield International has its origins in London, England with homes for seniors and the first volunteers met on Abbeyfield Street, which became the name of the group. Abbeyfield Houses Society of Canada was established in 1984. The National Head office is in Toronto, Ontario.

3rd Vice-President's Report - Dave Shier

Travel Advice for Seniors

Thinking about travelling?

In recent NPF newsletters I provided information in regards to travel insurance. This article will provide some further travel information to consider prior to taking a trip outside of Canada.

It is recommended that you seek good information on the area you plan to visit prior to making your travel plans and prior to your trip departure. A good source of information is the Government of Canada's official source of travel information and advice. Visit this site at: Travel Advice and Advisories - FAQ - Travel.gc.ca This site provides valuable information for travellers such as tourism threats, potential health risks, security, public safety, and other valuable information.

When you check the Canada Travel Advice web site there is an option that allows you to sign up for a notification which will email you of any travel advice and advisories updates. It is suggested that travellers sign up for this provision.

Most seniors take some type of medications. Prescription and over-the-counter medications that are legal in Canada may be restricted, controlled, or banned elsewhere. You should check whether your medications are allowed at your planned destination. You should also be cautious with drugs purchased abroad.

It is strongly recommended that travel insurance be purchased if you will be travelling outside your province. Travel insurance consist of out of Province/Country Medical Insurance, trip interruption insurance, trip cancellation insurance, etc. It is very important that you understand what you are covered for and what the restrictions are for the policy prior to your departure.

I hear of situations where travellers with travel insurance are denied payment for what they thought they were covered for. Fortunately most travellers do not have an issue but we never know when something will occur that will require insurance coverage.

Insurance denials:

The main area for denial is related to a stability period for PRE-EXISTING MEDICAL CONDITIONS. Always check your insurance carrier's definition. A pre-existing condition usually refers to any illness, injury, or health issue for which an individual has received medical advice, diagnosis, and/or treatment, been prescribed or consumed medication, or undergone further consultation or treatment before their trip's departure date.

When assessing pre-existing conditions for travel coverage, the term "stable" usually means that, during the required stability period, you haven't endured any of the following in connection with an ongoing health issue, injury, or sickness: Hospitalization, Medical procedures or interventions. Changes in prescribed medication, Adjustments to medical treatments. New or more frequent symptoms, etc.

Most Policies have a requirement that you contact them prior to or as soon as possible if you require assistance due to an insurance covered issue. Your Doctor indicates you are safe to travel. Sounds good, but the Doctor is not in charge of your insurance. Check with your insurance carrier.

What can you do help ensure that you are covered by your insurance? Read your policy. Anything you do not understand or any red flags that pop up contact your Insurance provider and get an explanation and an answer in writing indicating you are covered.

This article is intended to only provide basic information regarding travel insurance plans. It is not intended as advice and should not be relied upon in making individual insurance decisions which should be made on information from the insurance providers and other professionals.

Finally, again be aware of your coverage and have a safe travel.

Similarly, the NPF acts the same way, as a national association for seniors and retirees across Canada. Issues faced by one, are the same no matter what province you are in and we must stand together when dealing with them.

Visit the NPF website:

NPF Secretary Report - Wayne Omardeen

As I am writing this, the quest for the FIFA World Cup is upon us across Canada and the world over. Eyes everywhere are watching Canada as one of the host nations in the largest FIFA tournament ever held. I have been lucky to have an opportunity to be one of the transportation drivers for FIFA, assigned to drive members of various teams, and FIFA officials throughout the tournament in the Toronto area and it has been an experience. But not for the football as one would expect, but rather for the interaction with other retirees who also have signed up to work the games. Hearing their stories of work and experiences since retirement have led to some great laughs and the realization that we share common ground no matter where or when we retired from.

https://nationalpensionersfederation.ca/

and take a look at the various campaigns we are involved with and I strongly urge you to participate and support them as best you can. This includes spreading the news to your friends and family, even if they do not consider themselves seniors now, as they will be someday.

Wishing you a wonderful summer. Just remember to be mindful of the heat which can catch us unaware with serious health implications. Stay cool, covered and well hydrated.

Wayne Omardeen
Secretary - National Pensioners Federation
President - Police Pensioners' Association of

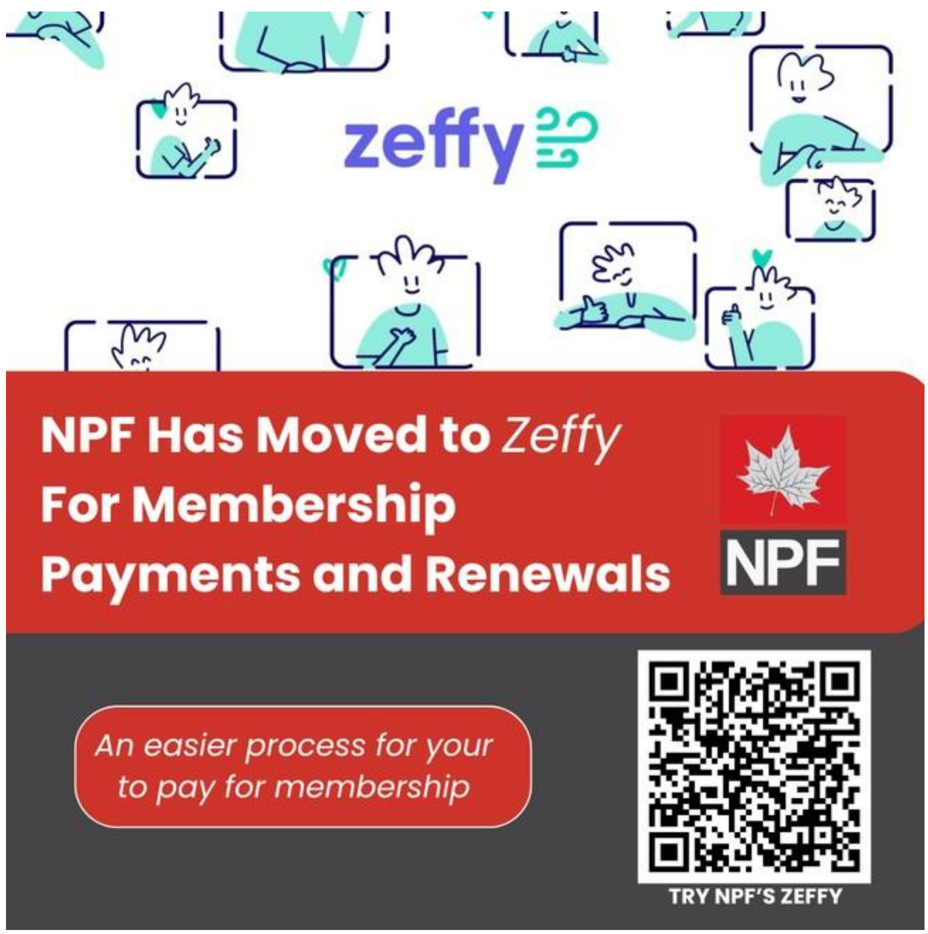
Attention All Members:

NEW: Change of information for sending an *Interac* E-Transfer:

finances@npfmail.ca

PLEASE: If there is any change in your contact information or the Leadership of your organization, please advise Mary Forbes, NPF Treasurer, as soon as possible:

mary.forbes@npfmail.ca



Ontario

National Pensioners Federation Joint Submission to the National Housing Council Review Panel on "The Lack of Accessible Housing"

Older Canadians with disabilities can face the double burden of inaccessible housing and insufficient income. The convergence of an ageing population and increasing rates of disability means that the need for accessible housing will only intensify. Despite the statutory recognition of the right to adequate housing under the National Housing Strategy Act (NHSA), persons with disabilities (PWDs) constitute part of the most acutely affected populations in the accessible housing crisis, yet they remain systematically deprioritized in housing policy, funding allocation, and legal accountability.

The National Institute on Ageing (NIA)'s 2025 Ageing in Canada Survey findings:

The proportion of Canadians reporting a disability increases markedly with age. In 2022, 27% of Canadians aged 15 and older reported having one or more disabilities. Among those aged 65 and older, the proportion of adults having one or more disabilities was 40%, compared to 15.8% among those aged15 to 24 and 21.1% aged 25 to 64.

The most commonly cited disabilities for older Canadians include, pain related (68%), mobility (63%) and flexibility (59%).3 The statistics demonstrate as individuals age, they are more likely to experience a higher number of concurrent disabilities which can lead to additional accessibility challenges. Nearly half (42%) of older adults with a disability had four or more concurrent disabilities, while youth (43%) and working-age adults (36%) were most likely to have two or three concurrent disabilities.

Read the Joint Submission:

https://shorturl.at/q8QkC

“Stop Health Services Privatization” Rally
Ontario Health Coalition

Coverage of the May 28 protest can be found as part of CTV News Toronto’s 6 pm news.

https://shorturl.at/FOx3r
The coverage starts at timestamp 9:33

A huge and heartfelt thank you for helping to make the march and protest on Thursday as big as possible. 8,000 of you turned out to send a clear message to Doug Ford that we will not let his government privatize our public hospitals. If you weren't there, you will see. It was HUGE. Check out our Facebook album here:
https://shorturl.at/6ZpLr

You can help this campaign! Here are some quick follow ups for everyone to do.

Tell Premier Doug Ford and your local MPP to stop privatizing our public hospitals and health care. That means: stop the private clinics and fund the operating rooms and diagnostics in our public hospitals that are underused, stop forcing the hospitals into cuts, stop privatizing all the health care services they are privatizing. It is a simple message:
Email Premier Doug Ford at: https://www.ontario.ca/form/send-premier-message click on "Issue", choose whether or not you want a reply, then click "proceed to step 2" and type in your message.
Or you can email Premier@ontario.ca, phone & mailing address:
https://www.ontario.ca/page/premier#contact

Also, please email your local MPP (Members of Provincial Parliament) here:
https://www.ola.org/en/members/current If you don't know who your MPP is, just put your own postal code where it says "address and postal code" and it will give you your MPP.

If you are not already an Ontario Health Coalition member, would you consider becoming one? The memberships and donations - especially monthly donations - matter hugely. We are grateful for whatever you are able to do. Here is the link:
https://www.ontariohealthcoalition.ca/index.php/donate-now/

Again, the biggest thank you ever. It was a tremendous turnout and an amazing day after LOTS of work. Thank you so much for everything you do to protect our public health care for all.

Natalie Mehra, OHC Director

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

Summer Issue 2026 Volume 31 - Issue 2

GAROP Statement at the first session of the UN convention on the rights of older persons drafting process

In April 2025, the Human Rights Council took a historic step by adopting a resolution to establish this Intergovernmental Working Group to draft a new international treaty on the rights of older persons.

The modalities of its work should provide the solid foundations for an inclusive and transformative drafting process that will ensure the legitimacy and effectiveness of the treaty. To this end, we welcome the inclusion of non-ECOSOC organisations for this session and urge continuation of this openness throughout the process.

In addition, the Working Group should guarantee civil society, including older persons and their representative organisations, full and meaningful participation throughout all Working Group sessions, panels and drafting groups. It should also respect civil society's right to self-organise.

Hybrid participation, webcasting, captioning, and timely publication of all programmes of work, drafts and submissions are essential to ensure full accessibility and transparency.

We stand ready to support the Working Group and play an active and constructive role in this process so that we can all age with rights.

NOW, IS OUR CALL TO ACTION

The National Pensioners Federation in coordination with Canadian NGOS have mobilized and provided substantive input to the UN Independent Expert on the new draft to be presented at the Human Rights Council in Geneva mid July.

We strongly recommend that all our affiliate organizations register for the virtual meetings taking place Register with INDICO: rightsofolderpeople.org/intergovernmental-working-group-igwg/

and follow GAROP, Global Alliance on the Rights of Older Persons for this historical event.

Consider joining GAROP https://rightsofolderpeople.org/become-a-member/

Source: https://rightsofolderpeople.org/garop-statement-at-the-first-session-of-the-un-convention-draftingprocess/

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

Summer Issue 2026
Volume 31 - Issue 2 Page 14

Single Seniors for Tax Fairness: Summer 2026 Update

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

Do you know that single seniors pay significantly more in income taxes than couples with the same combined taxable income? At the same time, their non-discretionary expenses, health care costs, and family obligations are similar.

We were invited to participate by Conservative

We also worked with members of the Federal Liberal Party to pass a policy at their recent convention in Montreal in April 2026 called Tax Equity for Single Seniors. The policy passed with overwhelming support from delegates. You will find the policy on that same link. We are waiting to hear the next steps in the implementation of the policy.

Elizabeth Brown, our director, appeared as a witness before the Federal Status of Women Committee as part of their study on the Abuse and Financial Vulnerability of Senior Women.

Since our last newsletter contribution, we have been busy but before we outline all our great achievements, we'd like to encourage you to become supporters of our organization. It's free and it adds to our voices as we lobby the Federal Government for change. Just visit our website at Single Seniors for Tax Fairness, scroll down to the Sign Up for Our Email List section at the bottom and add your First and Last Name and your email to our growing list of supporters. Once you've signed up, we can send you regular updates on our progress. Help us grow our supporter list by asking your friends, colleagues, and family to do the same.

So, what have we been up to? You can find more about these activities at *UPDATES | Single Seniors for Tax Fairness*

At the end of last year, we released a nation-wide petition sponsored by Federal MP Judy Sgro. Thanks to all who signed it. MP Sgro read our petition in the House of Commons in March 2026. You ca

MP Connie Cody.

Towards the end of last year, we supported the University of Ottawa in their important survey called "Optimizing the Wellbeing of Solo Retirees in Canada" to get input on how to enhance the quality of life and optimize the wellbeing of solo retirees. The survey has closed and the analysis of the results is underway. They will share their findings with us, and we will post them on our website. Approximately 360 survey respondents identified themselves as supporters of Single Seniors for Tax Fairness.

We conducted a letter writing campaign to Federal Members of Parliament which ended in May. Our supporters wrote to 75 MPs using the letter template available on our website.

If you share our concerns, we encourage you to write to local MP. Let us know that you've done so and we will follow up with them to arrange a meeting.

We continued to do presentations to seniors' groups: Mississauga CARP, Durham Central Probus, Rexdale Community Centre, districts in the Municipal Pension Retirees' Association in British Columbia, Don Heights Unitarian Church, and we attended a seniors' fair at River Grove Community Centre in Mississauga. If you would like us to present to your group, you can reach us at singleseniorstax@gmail.com. To learn more about our group, you can visit our website at www.singleseniorsfortaxfairness.com.

Facebook: Single Seniors for Tax Fairness

Linked In: Single Seniors for Tax Fairness: LinkedIn,
Bluesky Single Seniors for Tax Fairness,
YouTube: Single Seniors for Tax Fairness Canada Submitted by: Elizabeth Brown Director SSTF

Canada Post Changes – Not Good For Pensioners

Submitted by: Marion Pollack, CUPW

In September 2025 the Federal Minister of Government Transformation, Public Works and Procurement Joel Lightbound issued a statement re the so-called modernization of Canada Post. The truth is this plan is a way to undermine the postal service and to drastically reduce services. These changes include:

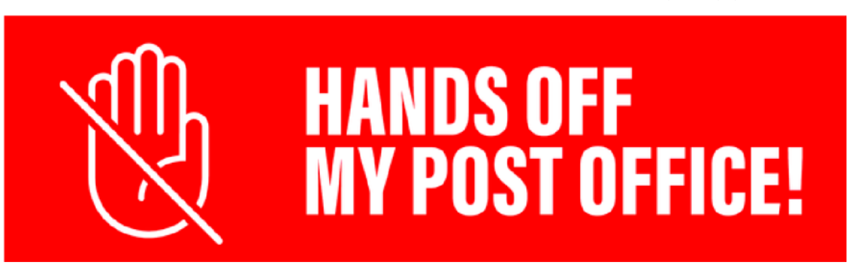
- lowering letter mail delivery standards. This will mean it will take longer for letters to be delivered eliminating door-to-door delivery in many neighborhoods and replacing this with so-called community
- mailboxes closing many rural and remote post offices.

- **These changes will have a negative impact on many pensioners:**
- the elimination of door-to-door delivery reduces an important communication method for seniors and weakens another way community dwelling seniors can be checked in on
- The fact that seniors will now have to walk to community mailboxes to pick up their mail will negatively impact on seniors with mobility and other issues and could have negative consequences on seniors in the case of inclement weather. Many pensioners do not want to be dependent on others to get their mail
- The procedure to get accommodation for door-to-door delivery is convoluted and often requires digital literacy which is a challenge to some seniors. The BC Seniors Advocate found that a large percentage of seniors do not feel comfortable filling out forms online.
- The closure of rural and remote post offices places undue hardship on rural and remote seniors, especially those who may be low income and/or do not drive. The average age of many rural communities is over 65.

The first phase of Canada Post's draconian and service denying plan will impact roughly 136,000 households in many communities from coast to coast to coast. A number of these households are senior led.

This is not the way to “fix” Canada Post. Improving and expanding services including adding postal banking, developing senior check in initiatives and much more are the way to modernize and improve Canada Post.

The National Pensioners Federation has consistently supported a strong universal public postal service.



Take Action:
Stop Canada Post’s
Sweeping Service Cuts!

Our Health Care Isn't for Sale —And We Built It to Last.

CUPE retirees spent our working lives building and defending the vital public services Canadians rely on. Today, we are sounding the alarm: the creeping privatization of our health care system and the use of P3 (Public-Private Partnership) construction models are actively dismantling the universal, public system we fought so hard to protect.

The Reality of P3s: Higher Costs, Lower Quality

Across Canada, governments are pushing P3s to build new hospitals and long-term care facilities. We know the truth behind this privatization scheme. Instead of saving money, P3 models:

- Lock taxpayers into inflated, decades-long corporate contracts.
- Prioritize shareholder profits over patient care and resident dignity.
- Result in corners being cut and vital maintenance being neglected.

Violating the Canada Health Act

Public funds should only build and support public health care. Handing over medical services to for-profit clinics violates the core principles of the Canada Health Act. It introduces user fees and extra-billing, forcing those with wealth to the front of the line while leaving vulnerable Canadians behind. This is a two-tier system, and it is illegal under the spirit of our public system.

We Cannot Let Them Dismantle Our Legacy

As CUPE retirees, our voices carry power. We built Canada's public health care, and we have a duty to stand up and defend it for our children and grandchildren.

What you can do:

- Speak out against P3 developments in your community.
- Write to your provincial representatives demanding an end to privatization and full enforcement of the Canada Health Act.
- Support CUPE campaigns advocating for publicly delivered, not-for-profit health and longterm care.

Protecting Our Legacy: Why CUPE Retirees Must Fight the Creeping Privatization of Health Care

Our retirement does not mean our advocacy ends. We understand the value of public solidarity, and our voices carry the weight of decades of experience. We cannot stand by while public health care is sold off to the highest bidder. It is up to us to demand that provincial and federal leaders strictly enforce the Canada Health Act and reject the failed P3 model. Let's also keep profit out of care, protect our public legacy, and ensure that a strong public health system exists for our children and grandchildren.

Keep Profit Out of Patient Care. Protect Public Health Care!

WHEN IDENTITY POLITICS MEETS INTERGENERATIONAL EQUITY

One of the great ironies of modern public policy is that many of the people who criticize identity politics seem to have adopted one of its central assumptions.

The assumption is simple: If we know which group someone belongs to, we know something important about their interests. For years we have heard politics discussed through the lenses of race, gender, ethnicity, religion, geography, and culture. Increasingly, however, another identity has entered the conversation and that is generations: young people – millennials – boomers – seniors.

Generation Squeeze has been enormously successful in drawing attention to the challenges facing younger Canadians. Housing affordability, student debt, precarious work, and the rising cost of raising children are real issues. They deserve serious attention. But there is a growing risk that the policy discussion is beginning to mistake age for advantage. That is where identity politics enters the picture. The argument increasingly sounds like this: Older people have done well. Younger people are struggling.

Therefore, resources should be shifted from one group to the other. At first glance, this seems reasonable. The problem is that age is a poor proxy for economic security. Not all seniors are wealthy. Not all young people are struggling. Some seniors rely entirely on modest pensions and government benefits. Others face extraordinary medical expenses, caregiving responsibilities, and long-term care costs.

Many seniors live one unexpected event away from serious financial hardship. Conversely, some younger Canadians already own homes, possess significant family wealth, or stand to inherit substantial assets.

The dividing line is not age. It is wealth. This distinction matters because the policy prescriptions change dramatically depending on which diagnosis is correct. If age is the problem, then reducing Old Age Security for some seniors may appear sensible. If wealth is the problem, then reducing Old Age Security accomplishes very little. A senior can lose part of their OAS and still own a mortgage-free home worth $2 million.

A senior can lose part of their OAS and still transfer substantial investment assets to their children. A senior can lose part of their OAS and still leave behind an inheritance that fundamentally changes the life trajectory of the next generation. The wealth remains. The transfer remains. The advantage remains. Only the income support changes.

This is why so many proposals aimed at intergenerational equity feel oddly disconnected from the problem they claim to solve. Canada increasingly debates income, but inequality revolves more and more around assets.

We argue about OAS while ignoring inheritances. We discuss clawbacks while ignoring housing wealth. We focus on retirement income while avoiding conversations about the tax treatment of large intergenerational transfers.

The result is a peculiar form of identity politics. We begin treating seniors as a privileged class simply because they are seniors. Yet the category itself contains enormous variation.

The retired widow renting in the private market receiving GIS bears little resemblance to the owner of multiple investment properties. The senior paying thousands of dollars each month for dementia care bears little resemblance to the retiree sitting on a large investment portfolio without family obligations.

Grouping them together because they are over sixty-five can be as misleading as grouping all young adults together because they are under forty. Identity categories often obscure as much as they reveal.

HEARING HEALTH MATTERS

HEARING HEALTH AND MENTAL WELL-BEING

Why Hearing Matters for Mental Health

Communicationisat the heart of relationships. When hearing becomes difficult, conversations can feel tiring, leading some people to withdraw from social situations. Over time, this can contribute to loneliness, stress, and reduced emotional well-being.

Hearing loss has also been linked to cognitive decline. When the brain must work harder to interpret unclear sounds, fewer resources are available for memory, focus, and problem-solving. Research shows hearing loss is one of the largest modifiable risk factors for dementia, and hearing aid users have a lower risk of cognitive decline compared to non-users.

Scan QR Code to read the full article:

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National Pensioners Federation NPF Fédération Nationale des Retraités

Stronger Together: Uniting Voices for Senior Advocacy

JOIN US!

Summer Issue 2026 Volume 31 - Issue 2
Page 20

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. 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.

National Pensioners Federation NPF Fédération Nationale des Retraités

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):

Request digital copy of the newsletter only**:** YES / NO

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 Mary Forbes,Treasurer–3085 Osbourne Road, Mississauga, ON L5L 3W3

Phone: 416-578-4599 or E-Transfer: finances@npfmail.ca

Thank you.

National Pensioners Federation NPF 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: