



Branch Message 2015 – Important Issue Facing Retirees

In preparation for the 2015 Federal Election, the Peel Halton and Area Branch, in conjunction with various initiatives being considered at the National Level, is seeking to develop a number of strategies that would enhance and strengthen the way in which retiree concerns are brought to the attention of Members of Parliament, of potential candidates in the federal election, and of the general public. Depending on the timing of the election call the Association may be sponsoring senior's Town Hall meetings this year, including some to be held within the GTA.

There are an increasing number of disturbing Governmental decisions that seem to indicate a bias against senior citizens, or a policy of ageism. According to the Ontario Human Rights Commission, the term "ageism" refers to "...two concepts: a socially constructed way of thinking about older persons based on negative attitudes and stereotypes about aging and a tendency to structure society based on an assumption that everyone is young, thereby failing to respond appropriately to the real needs of older persons. Ageism is often a cause for individual acts of age discrimination and also discrimination that is more systemic in nature, such as in the design and implementation of services, programs and facilities." Have a close look and see what recent Government and Corporate policy decisions, affecting you or your senior friends, seem to fall within this definition.

The Federal Government scuttled plans to expand the CPP, which currently pays a maximum of about \$12,500 a year (although the average CPP annual payout at age 65, for new retirees, is just \$7,602). The Prime Minister feels that "Canadians must do a better job of financing their own retirement". This puts him at odds with several provincial leaders, and handed Ontario Premier Wynne a high-grade election issue. The current Government's position is that there are sufficient retirement vehicles, including retirement savings plans and a proposed targeted pension for federally regulated workers, where the sustainability of the plan would determine the payout and benefit levels. Yet, think back during your working period and how much you were able to set aside for your retirement while still coping with the expenses of raising a family, obtaining affordable housing, and dealing with the day to day living costs. Consider the positions of your private sector friends who worked as secretaries, labourers and other non-executive positions. At the same time, Corporations are rewarding their top executives at the highest monetary levels ever, but also complaining that average workers and seniors benefits and pensions are a drain on the Canadian economy. Does the Government's stance on this issue instill confidence that Canadian Seniors will be adequately provided for? If not, then we



urge you to speak out and question prospective members of Parliament as to what they are prepared to do to ensure financial security and dignity in retirement, for ALL CANADIANS.

Another important issue facing us as federal retirees, is the increasing frequency with which “think tank” groups attack federal public servants and federal retirees by suggesting that earned pensions and health benefits are “generous”, and inappropriately so. As we all know, statistics can be skewed to support any number of views. However, the fact of the matter is that a vast majority of our retired members are female ex-public servants or widowed spouses of ex-public servants, whose annual superannuation benefits are less than \$36,000. Consider that average retirement village monthly costs are in excess of \$4,000.00 per individual, and that a majority of us may need such accommodation until we qualify for government subsidized Long-Term Care. Now ask yourself the following question: How will I make ends meet when faced with this eventuality? Am I really one of the “fat cats” that these think tanks refer to? We think that you will come to the conclusion that our future is uncertain in light of the much rumoured Pension Reform talks.

Therefore, we need to make our concerns known. We believe that we must, in some way, educate political candidates and the general public, that federal public service retirees are not an inappropriate burden on the country’s resources. It should be pointed out that the 1999 repatriation of the \$30 Billion dollar surplus by the employer (the Federal Government) was used to reduce the Federal debt rather than protecting contractual pension payment obligations. Similarly, the doubling of PSHCP premiums, without open discussion and consultation with affected stakeholders, amounts to a breach of contract, and Treasury Board, in its role as past-employer, has yet to clearly open the books in support of such action.

There are other issues that are now appearing on our radar screen that should be of concern to Canadian Citizens and Retirees, including changes to the “Fair Elections Act”, and rumored consultations on a “shared risk” pension approach (sometimes referred to as a “target benefit” model).

In 2013 Canada Post announced the phasing out door-to-door delivery of regular mail to urban residents and increasing the cost of postage in a major move to try to reduce significant, regular losses. A senior Government official was noted to have remarked, when questioned about the effect on senior citizens, that seniors need the exercise. Think of this the next time you take a walk in winter time. How will this affect Canadians seniors who are in need of walking aids and have serious mobility issues? Have there been any real solutions tabled in this regard? Does

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National Association
of Federal Retirees

Association nationale
des retraités fédéraux

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your elected Government seem to care about our aged population when formulating administrative policies?

We need you to voice your views and to provide us with your input in developing effective communications strategies and action plans in how to achieve such initiatives. Also, when meeting federal election candidates or potential candidates, ask them to reveal their positions on issues affecting retirees. Are they prepared to publicly defend our rights to a secure retirement; a right that was inherently promised when we were employed by the Federal Government? Where do they stand on the issue of “retroactive legislative changes affecting existing retirees”? How do they propose to protect retirement benefits for Veterans? What are their views on enhancement of the Government Pension plans, such as CPP? After all, ALL CANADIANS deserve an adequate pension.

Once an election is called, and candidates are selected, we need you to question them and in this way bring important retirement issues to the public forefront. We also need to hear from you details of answers you receive, so we can, if appropriate, share them with our branch members.

Of equal importance, is that you exercise your democratic privilege by voting and encouraging others! We cannot let important retirement issues be displaced by the upcoming election pranks, mis-information, and attack ads, when serious discussion and intelligent debate is required.

Sincerely,

Your Peel Halton and area Board of Directors...