

Report from ACER-CART AGM

June 2-4, 2022

submitted Joe LaFitte and Sharon Penney

From June 2-4, 2022, our President Sharon Penney as a director, and I, Joe LaFitte, Vice-President as an observer, attended the Annual General Meeting of the Canadian Association of Retired Teachers (ACER-CART) in Ottawa. All 10 provinces, plus the Yukon, were represented.

ACER-CART president Gerry Teide welcomed delegates. A round of self-introductions and presentation of swag to delegates from various provinces followed the president's welcome.

There were two very informative presentations.

Presentation 1: Guest speaker Sue Lantz, author of "Options Open - The Guide for Mapping Your Best Aging Journey". Ms. Lantz gave a talk titled "Taking the Lead: Opening Up the Options for Aging in Place". She highlighted five strategies for aging in place and identified five areas to investigate when determining your best options for ageing: housing, health, caregiving team, social networks and resources. The decisions you make for yourself and your loved ones around these issues have an impact on your ability to age in place. Seniors should be making informed and timely choices regarding these five strategies. First, the healthier you are the more options you have in the long run. When considering housing units, decisions made early on such as a house without stairs and with wider doorways can mean that adaptations can be made to ensure your ability to live in the same residence later in life. Social networks or our social connections provide a vital support system that will assist in living independently as we age. She advised intentionally selecting, building, and preparing a caregiving team. This forces the retiree to think ahead and plan for future occurrences. It alleviates any part of the team being thrust into stressful situations and lessens the possibility of affairs not being handled as you would have wished. Finally, she directs the aging population to seriously consider their resources and to plan realistically to determine what level of care they can afford, and she offers ideas for additional sources of funding that seniors can access within their financial portfolios. (Sue Lantz's presentation will be available on the ACER-CART website) For more information you can visit her Collaborative Aging website at www.collaborativeaging.com.

Presentation 2: Advocacy Presentation by Mark Garcia, advocate, Assembly of First Nations. Mark gave insights into how to advocate successfully. He first addressed the topic of advocacy and government relations. The distinction here being the difference in advocating and lobbying. While lobbyists are paid employees working on behalf of a private enterprise, advocates are usually unpaid and working on behalf of a wide group of citizens. He identified the following steps in the advocacy process and provided practical ways to implement them:

Probably the most important step in the whole process is securing a meeting with the target MP or group. When requesting a meeting you should indicate the issues you wish to discuss so that the MP knows that you are representing an issue and they can be prepared to speak to the issue rather than to generalities. After the meeting it is appropriate to write the MP a thank you note including reminders on what they had agreed to.

When making representations to a Minister or MP it is important that you represent yourself as a constituent. They are more likely to be responsive to a voter, especially one in their riding versus someone who has a vested interest in an issue. If possible, it is suggested that you point out the positives of your case. It is even better if

you can align your interests with the MP's interests. Give examples of how your issue can be beneficial from an economic point of view. Before any advocacy opportunity, familiarize yourself with the NDP mandate letter of the Minister. This will permit you to zero in on which MPs are best able to further your objectives. It also allows your advocacy group to identify which issues the Minister is obligated to assist with. Always follow up any meeting, whether in person or by electronic means, with a thank you. It reminds the Minister of the original meeting and their obligations to you as a constituent, and to your cause.

After the presentations, the main business of the meeting started.

First topic was ACER-CART reaffirming the following prime goals for which ACER-CART, in collaboration with like-minded organizations, will advocate in the coming year:

- a) Advocate for the development and implementation of a National Seniors Strategy.
- b) Monitor the federal government's implementation of a national universal pharmacare program, including the establishment of a Canada Drug Agency and implementation of a national formulary.
- c) Monitor the Canada Health Act and the bilateral health funding agreements with the provinces and territories.
- d) Advocate for a health care system that prioritizes care in seniors' own homes for as long as possible.
- e) Advocate for regulations governing Retirement and Long-Term Care Homes with emphasis on improving patient respect, working conditions, training, and staff wages.
- f) Advocate for the UN Charter of Rights for older adults. ACER-CART will advocate for the protection of all retiree pensions, with emphasis on the preservation and enhancement of defined benefit pension plans.

ACER-CART will seek to continue elevating the profile of our National Association in our provincial associations and at all levels of government and beyond.

An election of officers was held and all were elected by acclamation. The new executive of ACER-CART is as follows: President: Martin Higgs; Vice-President Bill Berryman; Regional Representatives – Margaret Urquhart for Eastern, Martha Foster for Ontario, and Marilyn Bossert for Western. Remaining on the Executive will be Past-President Gerry Tiede, and Executive Director, Roger Regimbal.

The following Standing Committees of ACER-CART were recognized as well as their chairs:

Communications	Marilyn Bossert	bossertmj@gmail.com
Health Services	Marg Urquart	kimlin@nbnet.nb.ca
Legislation	Bill Berryman	bbberyman459@gmail.com
Nominations	Gerry Tiede	gerry.tiede@gmail.com
Pension & Retirement Concerns	Gerry Tiede	gerry.tiede@gmail.com
Political Advocacy	Martha Foster	marthafos@gmail.com

ACER-CART committees play a key role in our activities. The executive asks if anyone is interested in joining one of the committees to please get in touch with the Committee Chair to learn more about what is involved.

Since the Executive Members come from across Canada, they have offered to come to General Meetings to spread the word and add their voice to our advocacy.

Canadian Association of Retired Teachers President's Reports 2021-22

President Gerry Tiede expressed appreciation for the expertise and efforts of the Executive and Directors during this past year. He complimented Executive Director, Roger Régimbal, and thanked him for his work, much of which is completed in the background, in completing the day-to-day office work, sharing his knowledge of our history and our routines, and respectfully advising the Executive.

He then listed the following areas of concern for our membership.

1) National Seniors Strategy: more than 1 in 6 Canadians are over 65, but Canada's policy response to this growing demographic group is still lacking in substance. Social, financial and health care concerns must be addressed in an integrated way between all levels of government to remain sustainable and meet the needs of all. The bilateral health funding agreements now in place suggest that the federal government has little prospect or intention of implementing a National Seniors' Strategy because provinces prefer to remain firmly in control of any health care initiatives – but are willing to make individual deals to access federal dollars.

2) National Universal Pharmacare: Encouraging words are coming out of Ottawa with the Supply and Confidence Agreement between the Liberal and New Democratic parties. However, per capita pharmaceutical spending in Canada is around \$1,100, the third highest amount for high-income, developed countries. The Hoskin's Report, commissioned by the federal government, concluded that a national pharmacare program, once implemented, would save \$5 billion dollars per year in addition to the huge benefits of improved individual health outcomes achieved through greater compliance of prescription use. The interests of the pharmaceutical and insurance companies, plus the challenge of getting provincial and federal government agreement on any health care initiatives are roadblocks to a meaningful national pharmacare plan.

3) Aging at Home: Surveys show that between 87% to 97% of seniors wish to remain in their own homes as they age. This is no surprise. The benefits of aging in one's own home and community include better physical, mental and social health. And we are all aware of the unacceptable conditions in some long-term care homes publicized during the COVID crisis.

Compared to other countries in the Organization for Economic Co-operation, Canada spends 1/3 less than the average, as a percentage of GDP, on home, community and long-term institutional care for their senior populations. The majority of our money goes toward long-term care facilities in Canada, with little left over to support home and community support.

4) Support for Defined Benefit Pension Plans: While pension issues have not dominated the federal political landscape this past year, defined benefit (DB) pension plans need to be supported in some provinces. DB plans provide the most efficient retirement income due to their low management fees. Their large capital sizes support significant investments in local Canadian projects. According to the Canadian Centre for Economic Analysis, in 2019 Canada's public sector pension plans paid \$49 billion in retirement income to 1.85 million retired members. Interestingly, 64% of those members are female. The impact of these pensions is multiplied: for every \$10 of pension paid, \$16.72 of economic activity is generated. This supports 877,100 jobs and \$33 billion in wages for Canadians and provides \$21 billion in federal and provincial tax revenue. Despite the overwhelming benefit of defined benefit pension plans to society, plan sponsors, including governments, shortsightedly look for opportunities to reduce their costs and liabilities by attacking DB plans in favor of less efficient target benefit plans, defined contribution plans or no plans at all.

In conclusion, he commented that these complex and long-standing challenges will continue to impact our membership. It is imperative that we continue to work together to advocate on behalf of our 165,000 members.

The challenge we face is how we can do that more effectively. Meeting together once per year is not likely to produce significant momentum or results. Is it time to consider more frequent ACER-CART Directors' meetings using Zoom-like formats.

Roger Regimbal – Executive Director's Report

Plans for the Executive to meeting in January had to be cancelled once again because of COVID. Nevertheless, the use of Zoom has proven very beneficial for ACER-CART. Zoom provides a more efficient and productive way to meet and has replaced conference calls as the main way Executive exchange ideas. Committee meetings carried out via Zoom and have resulted in more member involvement from across the country.

A quick review of our membership statistics reveals that we are up by 805 members this year. It also shows that eight member organizations have sustained a decrease in membership.

All meetings with like-minded organizations have been put on hold. We have communicated through emails addressing issues of common concern and sharing documents that are important for seniors across Canada.

ACER-CART finances are on a sound footing. The surplus we are witnessing comes from our being unable to hold an AGM for the last year, and the fact that no national liaison meetings were held. Our financial situation will permit us to expand our activities to a higher level.

This year the AGM will be more expensive. The executive has decided that, due to distancing protocols, all activities would occur at the hotel. This resulted in unforeseen expenses averaging around \$7,000, plus other expenses because of the high cost of living that we are experiencing.

Letters were generated or received during the year. The President and the Executive Director have received numerous emails, most of which requested a reply or further work.

We have subscribed to New Mode. This enables us to do our advocacy in a more direct way, while involving the entire membership. It was used for the federal elections. Although our participation was far less than expected, we are confident that future endeavours will be more productive.

The program is available to members if they want to use it for their advocacy work. RTAM has used it very efficiently.

Roger finished by thanking Marilyn, Tony, and Linda for the work they have done at maintaining and enhancing our website. There have had many positive comments about the professionalism that it reveals. Executive, Directors and Members – thank you for answering our requests and producing your reports in a timely fashion. He went on the thank Gerry for his leadership, vision, and hard work which has resulted in bringing ACER-CART closer to our members.

Member Reports

In addition to the written reports published in the AGM document ,each member organization was given the opportunity to highlight some of their initiatives over the past year.

British Columbia Retired Teachers' Association (BCRTA) celebrated their 75th anniversary. They are undertaking a review of their entire communication strategy with a deep dive into the information systems side. They continue working on recruiting new members. This is a common struggle across the country. They have realized non-member fee revenue through advertising in their publications. They report that their members are finding accessing services is getting more complicated as more and more services move to digital formats.

Alberta Retired Teachers' Association (ARTA) has been very active on the social responsibility side. Their members now have their own pharmacy from which to order drugs. They are actively working to secure affordable housing for seniors.

Saskatchewan Teachers' Society (STS) has launched a Facebook page which they report is reaching more retirees. This initiative is a time-consuming task as it needs to be administered and maintained. The STS website was given an overhaul to make it more current and user friendly.

Retired Teachers' Association Manitoba (RTAM) applied for a New Horizons Seniors Grant of \$5K. The grant money was used to develop students' success portfolio, pamphlets, etc. info on their website. The intended purpose of the project was to reduce social isolation and build mentorships between RTAM members and students, giving the retiree a sense of a service.

Retired Teachers of Ontario (RTOERO) continue to have a focus in the Vibrant Voices advocacy program and the development of a national seniors' strategy. They focus on Geriatric Healthcare and Environmental Stewardship along with the development of a Seniors' Strategy. They formed a formal partnership with the National Institute on Ageing. They have funded two summer internships in support of research into healthy active ageing and two scholarships for post-graduate studies into the ageing process for each of the next five years. The town hall meetings focused on the main advocacy issues of seniors. Strategy, Geriatric Healthcare and Environmental Stewardship were held throughout the province. *Renaissance*, the organization's magazine, is distributed on a quarterly basis throughout the year via hard copy and/or electronic copy. RTOERO is heavily committed to communicating with their members via social media (Twitter, Facebook and Instagram). They have hosted 16 webinars this year, and upcoming webinars on cyber security and advocacy are in the works.

Quebec Provincial Association of Retired School Educators (QPARSE) reached out to their membership during COVID via Zoom. They provided a series of webinars on different topics and interests. They published a newsletter with an online version that is more interactive. They will celebrate a 60th anniversary. Recruitment is still a challenge; they make presentations at teacher conventions and workshops. In October, QPARSE will host the ECRTO conference Montreal.

Prince Edward Island Retired Teachers Association (PEIRTA) continues to focus on Aging in Place, and elder abuse awareness. They are making representations to local, provincial, and federal politicians aimed at having elder abuse become recognized under the Criminal Code of Canada.

Retired Teachers' Organization - Nova Scotia Teacher's Union (RTONSTU) is focused on pensions panel - they are being reviewed in the hopes of finding ways to make the pension plan 90% funded. They have contacted retired teacher organizations across the country to determine if they have paid staff, and if honorifics are being paid to executive members. Their President will visit with the regions to be able to present to more people and hopefully increase their membership.

Société des enseignantes et des enseignants retraités francophones du Nouveau-Brunswick (SERFNB) hired a consultant to review the organization and its various documents. They are actively working on their website.

New Brunswick Society of Retired Teachers (NBSRT) represents less than 1/2 of retired teachers in the province. To enhance recruitment, the association refunded double dues to branches to spend on recruiting. They have bought spots on TV commending teachers on a tremendous job being done. Free membership, for

the first year, was offered to all who register with the association. It was accomplished by refunding the money directly to the retiree after they officially registered as a member with the NBSRT.

Retired Teachers' Association of Newfoundland and Labrador (RTANL) reports that at the last report from the Teachers Pension Plan Corporation, our plan is now 116% funded. We, like the rest of the country, are experiencing a drop in enrolment as new teachers are not joining the association in big numbers. Due to lack of new members and an aging executive in many of the Divisions, we find it necessary to make cessation plans. The Provincial Executive are seeking solutions on how to make distance less restrictive for attending meetings and gatherings.

Committee Reports

Marilyn Bossert, Chair of the **Communication Committee** reported that the committee has made significant improvements to the ACER-CART website: acer-cart.org. The committee suggests that members publicize the website more in their own provinces via their own newsletters and communications officers. The Health Services Committee link has been added to the website. The committee continues to work to make ACER-CART more visible and to inform the public about who they are and what they are advocating for. Keeping the website updated is a struggle, but the committee is working on it. An Advocacy section will next be included on the website. On the agenda for initiatives is creating web links to our member organizations' websites. The Canada photo gallery is an ongoing venture. It has been so successful that it is being continued without any published end date.

Health Services Committee Report was written by Marg Urghart and delivered by Bill Berryman. The committee recommends to Member Associations that Members:

- a. familiarize themselves with and keep abreast of Power of Attorney Legislation;
- b. determine if their jurisdiction has an independent seniors' advocate/ombudsperson and, if so, familiarize themselves with their role and, if not, promote the naming of one;
- c. advocate for the high dose flu vaccine if it is not available in your jurisdiction through Medicare.

On the recommendation of the committee, a letter was sent to the National Seniors Council advising that ACER-CART is ready to engage and participate in contributing to the well-being of seniors.

Political Advocacy Committee – Martha Foster

The focus for the year was on advocating for a health care system that prioritizes care in seniors' own homes for as long as possible. Not only is remaining in their own homes better for them, but it also reduces the strain on our care homes and hospitals. With this as the focus, ACER-CART has produced two information sheets to be shared with members, politicians and others who are involved with government initiatives.

The first sheet outlines the different aspects that need to be considered:

- Stress on the system;
- Inadequacy of long-term care openings;
- The various needs of seniors that need to be considered;
- Needs of paid caregivers; and
- The role and support of unpaid caregivers.

The second sheet looks more at the specifics:

- Benefits to the system;

- Benefits to the individual; and
- The role of the government in the necessary changes.

Pension and Retirement Income Committee – Martin Higgs

Members were surveyed to find out about changes to current COLA arrangements, any concerns they had about pension security issues and were requested that they inform ACER-CART immediately if they catch wind of changes about to occur.

There are a couple of provinces where governments are reviewing control of their teacher pension plans and these need to be closely watched. In the COLA area, there are several shared risk components to our pension plans. As we emerge from the pandemic, there may well be attempts to find savings in social programs to recoup funds which governments have been spending. Unfortunately, as we have seen recently in at least two provinces, teacher pension plans are not immune from political interference or structural change.

In the recent federal government budget, while there was some positive movement in long-term care, dental care, and housing, it was disappointing in many areas which would have benefited seniors' economic interests. There was some promise to provide financial relief for seniors through payments or tax credits to offset rising costs and to ensure that public pensions such as OAS, CPP and GIS reflect the current consumer price index and inflation. There was no movement on protecting pensions from company bankruptcy.

Legislative Committee Report – Bill Merryman

The Legislation Committee was requested to review the ACER-CART By-Laws and report on this document. The By-Laws were last reviewed in 2012 and some major revisions were necessary to update the document.

Recommendations:

That the revised By-Laws be adopted as presented/amended

Moved by: _____ Seconded by: _____

Term of Office

At the ACER-CART Executive Committee meeting on January 14, 2022, a question was raised about the Executive members' term of office. Specifically, the question was why not have a two-year term of office for Executive positions versus the present one-year term of office.

The ACER-CART Constitution and By-Laws have specific language on Executive members' term of office.

Recommendation:

That there be an open discussion at the AGM concerning two-year terms of office.

These reports are available in their complete form on the ACER-CART website.

Martin Higgs concluded the meetings with a summary of ACER-CART priorities 2022-2023. These identified priorities are listed below and will be achieved by working collaboratively with like-minded organizations.

- Advocate for the development and implementation of National Seniors Strategy.
- Monitor the federal government's implementation of a national universal pharmacare program, including the establishment of a Canada Drug Agency and implementation of a national formulary.

- c) Monitor the Canada Health Act and the bilateral health funding agreements with the provinces and territories.
- d) Advocate for a health care system that prioritizes care in seniors' own homes for as long as possible
- e) Advocate for regulations governing Retirement and Long-Term Care Homes with an emphasis on improving patient respect, working conditions, training, and staff wages.
- f) Advocate for the UN Charter of Rights for older adults.

In addition to these, the following two priorities were added:

- advocate for senior advocate in each province
- advocate for a charter of rights for seniors/older adults

ACER-CART will advocate for the protection of all retiree pensions, with an emphasis on the preservation and enhancement of defined benefit pension.

ACER-CART will seek to continue elevating the profile of our National Association in our provincial associations and at all levels of government and beyond.

Other than the business of the meetings and presentations, it was great to meet and chat with people we've only emailed or had Zoom meetings with. A lot of informal business, networking and developing working relationships gets accomplished in the hospitality suite.