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CARP: We've Got Your Back!

Many of you will be familiar with our annual Impact Report and its information about our advocacy work. Thanks to the generous sponsorship of our trusted insurance partner, The McLennan Group Insurance Inc., we're now able to produce this new semi-annual member update, too.

In this booklet, you'll find news on two recent advocacy issues CARP has been tackling: long-term-care and pensions. And it's important to note that none of this would be possible without our pan-Canadian chapter network, and particularly our nose-to-the-grindstone chapter executives. In these pages you'll find a complete list of our chapters, so if there's an outpost in your area, we encourage you to check out the events and activities near you.

Want even more CARP? Find advocacy updates, member benefits and helpful resources on our website at carp.ca.



-Moses

Moses Znaimer,
CARP President

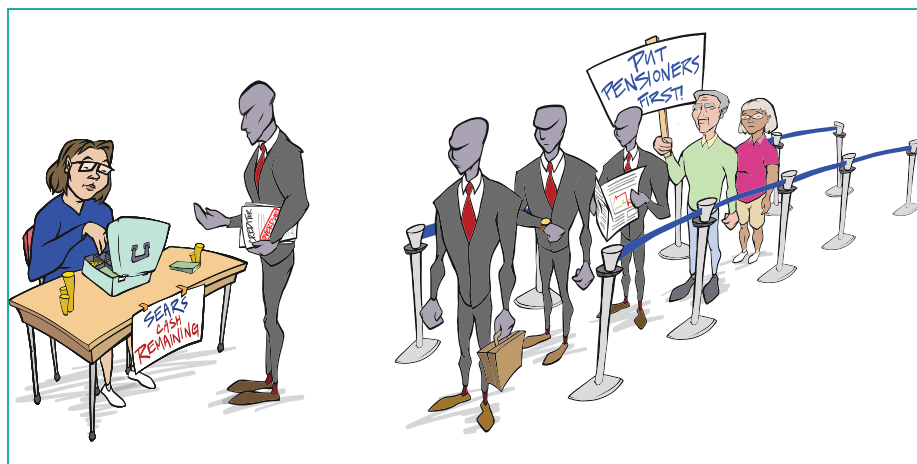


Wanda Morris

Wanda Morris,
CARP VP Advocacy

CARP Advocacy: Protecting Pensioners

carp.ca/pensioners



This fall, CARP demanded legislative changes to better protect pensioners. We launched a national petition to **‘Put Pensioners First’**.

When a company declares insolvency or bankruptcy, we want pensioners to rank ahead of other creditors when it comes to who gets money first. It's called super-priority status, and pensioners should have it!

“I was promised health benefits for my wife and I for the rest of our lives. Now that I’m ready to retire these benefits are being taken away.”

~ Robert Regnier, Sears pensioner, 39 years of service

CARP is calling for amendments to two major federal statutes that govern bankruptcy and insolvency: the Bankruptcy and Insolvency Act and the Companies’ Creditors Arrangement Act.

Over 10,000 concerned Canadians have signed the petition. Have YOU?

Add your voice today at carp.ca/pensioners.

“God knows if a pensioner robbed a business, we’d face the full wrath of the law.”

~ Paul Gain, Sears pensioner

16,000 Sears Canada pensioners may lose \$270 million in pensions they’ve lawfully earned.

Yesterday, it was Nortel, Indalex Mines and Target Canada. Today, it’s Sears. Tomorrow, it could be your workplace. Over 1.3 million privately-funded pensioners in Canada are at risk. If you think that’s not right, add your voice to CARP’s petition.

“My life insurance may be discontinued on Sept. 30th, 2017.”

~ Sears pensioner



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CARP: In The News

carp.ca/news



Let's Celebrate Older Canadians

This is condensed from Grey Matters, a PostMedia column by Wanda Morris, originally published May 30, 2017.

According to recently released Statistics Canada census data, the number of Canadians aged 65 and over is now greater than the number under age 15.

For many, this is cause for celebration. Canadians are not only living past 65 in greater numbers, they are living to greater ages. A record number of centenarians were also reported. Others see this demographic shift as a cause for concern.

No matter what they do, it seems seniors are an open target. If they continue to work past 65 – why don't they retire and make way for younger workers? If they retire – why do they expect younger Canadians to support them? If they are hale and hearty – how long can younger Canadians be expected to support them?

If they are infirm – why are they taking up so many healthcare dollars?

Paul Kershaw of Generation Squeeze has painted a woeful picture of seniors as the anchor holding back the inter-generational fairness ship.

Granted, spending on seniors is not inconsequential. Out of a total federal budget of \$300 billion, spending on seniors' benefits is \$50 billion now and forecast to grow to \$60 billion by 2022. But these payments aren't a windfall. Seniors have been paying taxes for decades. They've supported others in need, knowing they'll receive support in turn.

Spending is only half the story. Seniors continue to pay income tax on their earnings, including any government transfers they receive. They draw down and spend accumulated savings, stimulating the economy and paying goods and services taxes in the process. Older Canadians also pay a disproportionate share of municipal taxes, with 40% of homes in Canada owned by those aged 50 to 70.

Concerns about inter-generational fairness point to a real problem, but it's not the amount governments spend on different cohorts. It's the allegation that seniors are somehow "screwing" younger generations.

This rhetoric is not only misleading, it has the potential to do real harm. Like conversations happening (primarily) south of our border about immigrants, disparaging comments about seniors will only increase the ageism that many Canadians already experience.

"We need to stop seeing seniors as a drain on the system and instead start seeing them as our future selves."

There are many things we can and should do that will not only reduce federal spending on seniors, but also increase the well-being of Canadians as we age. For example, we can provide appropriate types of care closer to home to reduce healthcare spending. We can provide incentives for seniors to continue working, to increase tax revenue. And we can improve retirement security and investor protections so that fewer seniors need rely on government support.

Visit carp.ca/news to read more of Wanda Morris' PostMedia columns.



Insurance Programs for CARP Members

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If you prefer, call the toll-free numbers on carpinsurance.ca and talk with our licensed brokers. ***Your protection is our priority.***



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Top Investor Traps

CARP is fighting to protect investors. We encourage you to download this resource to learn about investment pitfalls, shady advisors and how to protect your money.

Get Scam Smart

CARP members will soon have an all-access pass to updates about scams and frauds. In the coming months, you'll be able to sign up for daily scam notifications on your phone or email.

In the meantime, download CARP's Get Scam Smart Guide. It offers top intel on the Romance Scam, CRA Scam and many more.

Impact Report

This is CARP's report card, an annual review at a glance. It contains all the big wins that we've fought for as the largest advocacy association in Canada. Take a look at what you have helped us accomplish!

What's Your Investment Fee Score?

As we age, we have fewer options to make our savings last. But one way is to pay less in investment fees.

That's why CARP now offers its members a unique online investment fee calculator. Plug in your information and it computes how much money you will pay in fees annually and over time. It gives you a personalized "T-Rex Score", or the total percentage of your investment returns you actually get to keep.

More tools to help plan retirement security to come!



Give Us Your Two Cents!

We want to know what information resources will make your life easier or better.

How to plan for retirement?

How to stay healthy?

How to manage the stress of caregiving?

Let us know!



Email us at resources@carp.ca

CARP Advocacy: Long-Term-Care Safety

carp.ca/residentsafety

When James Acker, an 86-year-old husband, father and grandfather, was severely beaten in his long-term-care home, his shattered family reached out to CARP to ask: How can we prevent others from suffering a similar fate?

Sadly, James' story was just one of many we heard. Every year, thousands of residents suffer abuse and neglect. Tragically, two months after the cruel beating he received, James died of his injuries. His family is still struggling to come to terms with what happened.



**James with daughter, Tammy,
before the long-term-care attack.**

In addition to an epidemic of resident-on-resident aggression, Elizabeth Wettlaufer, an Ontario nurse, was convicted of killing eight long-term-care residents and attempting to kill several others. How could this happen?

Under pressure from CARP, Ontario's Attorney General called an independent public inquiry to investigate the circumstances and systematic issues that may have put residents under Wettlaufer's care at risk.

You made them listen!

Thousands of Ontarians wrote to their MPP, shared personal stories, and participated in our poll. That's how change happens.

CARP's VP of Advocacy Wanda Morris says,

"I'd like to extend a deep and sincere thank you to everyone who supported this critical initiative. Whether through direct action or CARP membership, you're ensuring that long-term-care residents in Ontario have a much better chance of living their final days in peace and dignity."

What is CARP?

CARP, formerly the Canadian Association of Retired Persons, is Canada's largest advocacy association for older Canadians. CARP advocates for better healthcare, financial security and freedom from ageism. CARP members also get more than 100 benefits and discounts in healthcare, lifestyle, travelling and many more.



Visit us at www.carp.ca.

Your Community

Find CARP in your area at carp.ca/chapters and join our online community. Sign up online at carp.ca/newsletters to receive CARP's advocacy priorities right in your inbox.

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