

Fredericton CARP Chapter #27 Chair's Report to the 2014 Annual General Meeting

On behalf of Suzanne Maltais, Chair, Fredericton CARP Chapter #27, I am pleased to report on the activities of your local chapter. As some of you are aware, Suzanne has encountered health issues this year and has had to curtail some activities. Her natural enthusiasm has been knocked back because of the illness she is struggling to overcome. In reporting on her behalf, I will recap the years activities by the three pillars of CARP; **Advocacy**, **Benefits**, and **Community**.

Advocacy

As well as forwarding to members information about CARP being in the media nationally through content in the emails sent out from the chapter, Chair Suzanne penned several letters to editors of the major New Brunswick papers and government officials.

Pension Reform

In November Chair Suzanne sent a letter to Premier Alward, Finance Minister Higgs, and Federal Finance Minister Flaherty advocating for an enhancement to the Canada Pension Plan. She sent another letter to the New Brunswick newspapers expressing our dismay with the Federal government's refusal to begin a dialogue on how to responsibly expand the CPP.

Canada Post Service Reductions

CARP's letter re Canada Post to the New Brunswick print media was the letter of the day in the Moncton *Times & Transcript*. It was also published in *The Daily Gleaner*. In the letter Chair Suzanne noted that the reduction of service is yet another blow to Canadian seniors who are trying to deal with a variety of issues. Without mail delivery, how will seniors pay bills? How many seniors will have the financial means to buy computers, let alone become proficient with computer technology to stay in touch with family and friends? What about seniors with disabilities and mobility issues? How will they be able to pick up their mail from community mail boxes, and what about the security of these community boxes which further puts seniors in a vulnerable position?

Pharmacare

Earlier this month, the Chair's letter to *The Daily Gleaner* was published, along with a picture of Tommy Douglas as a commentary on the Drug Plan for Uninsured New Brunswickers. CARP believes that what is needed is a universal plan funded by the province. A public and universal pharmacare program would offer similar benefits to those currently under medicare – a competitive advantage for business by lessening the burden on employers, reduction in administrative costs, and more workplace stability as pharmaceuticals would not be the

subject of labour-management conflicts. A public and universal pharmacare program is the right move socially – in helping the poor and middle-class – and makes sense in promoting fiscal responsibility as well as providing an attractive climate for business and investment.

Benefits

We've increased the equity of our membership by raising funds through the solicitation of advertising in the emails sent to members from the Chapter. To date, Capital Home Watch, Rainsford Properties, and Shannex Parkland have purchased advertising. In addition, the chapter through the National office's affiliation with Sun Life benefited by a \$500 grant from Sun Life. As well, we are finalizing the details of a discount to be offered to CARP members by McAdam's Funeral Home.

And of course, we all benefit from the discounts the national CARP organization is able to obtain for us as members of a larger group.

Community

As a local chapter, we have endeavored to bring members together through meetings with informative presentations and ongoing communications via emails. Unfortunately, those members who do not have email access or who have not provided the chapter with email addresses miss out on being fully included in the local CARP community.

National Seniors Day

Along with some of the more than 50 CARP chapters across the country, Fredericton CARP Chapter Chair Suzanne Maltais and Chapter Board members Eileen Malone, Mariet van Groenewoud, and Dennis Taylor, participated with other Fredericton CARP Chapter members in raising the CARP Chapter 27 flag at Fredericton City Hall on October 1st as part of National Seniors Day. Deputy Mayor Stephen Chase represented the City of Fredericton. We hope this will be an annual event and even more chapters will be able to replicate the ceremony in their city or town centre, raising awareness of seniors and CARP.

Service Canada CPP-OAS Presentation

In November Fredericton CARP Chapter #27 held a meeting at the Fredericton Legion with a Service Canada representative providing more than 40 CARP members with details of the financial support programs and services available to seniors through Service Canada. Ms

Sheilah Prosser spoke of the different benefits available through the Canada Pension Plan: the Retirement pension, the new Post-Retirement benefit, the Disability and Children's benefits, and the various Survivor benefits. She reviewed the changes coming in 2016 impacting the pre and post-age 65 adjustment factors. She then reviewed the Old Age Security (OAS) benefits including the OAS Pension, the Guaranteed Income Supplement (GIS), the Allowance, and the Allowance for the Survivor. With much interaction through questions and answers, CARP members were provided with a lot of information to ponder.

Sun Life Financial Presentation

Finally, after being canceled twice because of snow storms, in April we were able to hold a meeting where Sun Life made a presentation on how we can leave a legacy for what matters most, with money for life. We all wonder if we will outlive our money. Can you retire with confidence, if you are not yet retired? Fellow CARP members and Sun Life representatives told us some of the things we need to plan for in our later years, and what needs to be considered when we are no longer here.

McAdam's Funeral Home Presentation

In May, the Chapter met at McAdam's to receive a most informative presentation on what happens when the inevitable occurs. Through a very interesting exchange of questions and answers those in attendance agreed that it was a great evening which incorporated a tour of the facility with a lot of discussion about cremation, urns, and caskets. Of particular interest were the rules governing the care and disposition of our remains in the immediate days following our demise or the demise of a loved one for whom we have responsibility.

Communications

In addition to our regular meetings, we have sent newsletters referencing CARP in the media, especially when our national Vice President of Advocacy, Susan Eng, is mentioned, either as the author, or a subject matter specialist interviewee, news that could be of interest to New Brunswick CARP members. Feedback on those mailings would be appreciated.

Reporting for Chair Suzanne Maltais,

Dennis Taylor (Board Member)