

PROCEEDINGS OF THE 50TH ANNUAL CONVENTION
OF THE
UNITED SENIOR CITIZENS OF ONTARIO, INC.
HELD AT THE
HOLIDAY INN BURLINGTON
BURLINGTON, ONTARIO
AUGUST 18TH, 19TH & 20TH, 2008

The 50th Annual Convention of the United Seniors Citizens of Ontario was held in Burlington, Ontario on August 18th, 19th and 20th, 2008.

Monday, August 18, 2008

Opening of Convention

The Convention opened at 1:15 pm by President, Marie Smith. A ceremonial placement of the Book of Remembrance onto a table flanked by a candle of remembrance and a white rose was done.

RCMP Officers assisted with the procession of the Executive, invited dignitaries and the Town Crier to the Head Table. The Town Crier brought greetings and a message for the Convention delegates.

President Marie Smith welcomed all to the 50th Annual Convention.

Greetings: were extended by:

Jack Dennison, Deputy Mayor of the City of Burlington

He welcomed all to the beautiful City of Burlington and commented on the many benefits of living in this community.

Caroline Wallace, Wife of MP Mike Wallace

She extended a welcome on behalf of her husband and thanked the USCO and congratulated them on their 50th Anniversary and the many good works that they do. She noted that seniors are the “backbone of the community” with the large amount of volunteering that they do.

Joyce Savoline, MPP

She stated that she has a lot of respect for Senior Citizens – their experience leads to having a lot to offer. Rather than referring to people who are “retired” she prefers to call them “REFIRED” – using their expertise and experience after they retire. She thanked seniors for their efforts and especially the USCO as they celebrate 50 years of important contributions.

Art Field , President of the National Pensioners & Senior Citizens Federation

He brought greetings from the National Pensioners & Senior Citizens Federation. This organization’s purpose is to lobby the federal government on Senior’s issues.

Introduced next were:

Geoff Quirt, Assistant Deputy Minister of the Ontario Seniors' Secretariat and Lorne Coe, Diane Varga of Ontario Seniors' Secretariat

Ted McMeekin, Minister of Government Services (Ontario)

He congratulated the USCO on their 50th Anniversary and brought greetings from the Honorable Aileen Carroll. He stated that it is important for the government to hear from the USCO to be able to get “grassroots input” that has the potential to impact the lives of seniors. He commented on the strategies that have been developed out of needs identified by seniors. – These have been accomplished by working together. He concluded by stating that there are two kinds of people – “Those that make a noise” and “Those that make a difference in the world”.

Speaker – Patrick Brown “Auto Insurance and Seniors, the 5 Year Review”

He commented on the resolution passed at the 49th Annual Convention on the issue of the verbal threshold and wanted to provide an update. He explained the issues of those involved in a car accident – being able to claim for pain and suffering, loss of past income, loss of future income, health care costs. There is a problem for seniors due to their ability to claim for losses and there are discriminatory tests for eligibility that are different for seniors than those adults that are still employed.

The provincial Finance Minister is doing a 5 Year Review of the Insurance Act and this year is a key one and many efforts are being made including the one by the USCO to make changes on the threshold and the deductible.

Speaker – Christine Kent – “Are You Ready for a Pandemic

She gave a summary of historical pandemics and noted that we are due for another one that 35% of people will be infected and that it can occur anytime through the year – that we will not have immunity against it – that it will spread very rapidly. She compared the seasonal influenza and a pandemic.

She commented on some of the impact of a pandemic – medical system will be overwhelmed with those who are critically ill and one-third of health care staff having the influenza, supply systems will be slowed, elder care and child care will be closed.

It is important to be

- prepared – using the 72 hour Emergency Preparedness guidelines
- use preventative measures
- keep your immune system healthy
- respect the controls being put on the use of antibiotics
- know when you can self-treat compared to seeking medical care

Adjournment– 4:30 p.m.

Dinner - served at 5:30 pm

Tuesday August 19, 2008

President's Comments – Marie Smith

Marie commented on the Convention being the 50th for the USCO and acknowledged that the USCO began as a grassroots organization for seniors and continues as such to this day. She thanked the Joyce Mitchell and the Convention Committee for their hard work planning the Convention and the 50th Anniversary Committee for their good job doing the DVD and in the celebrations scheduled during the Convention.

We were reminded of the motto – “What my Day will be – will be up to me”.

Johnson Insurance – Bonnie Maxwell

Bonnie congratulated the USCO on the occasion of their 50th Convention and noted the partnership that Johnson has had with the USCO. Bonnie reviewed the offerings from Johnson Insurance – Home and Automobile Insurance and the Travel Plan that includes trip interruption and cancellation and that no one is turned down. New benefits include Companion Services, Nursing and Housekeeping if there is a hospital stay for more than 5 days – this is a value added at no increase in premium.

Art Field , President of the National Pensioners & Senior Citizens Federation

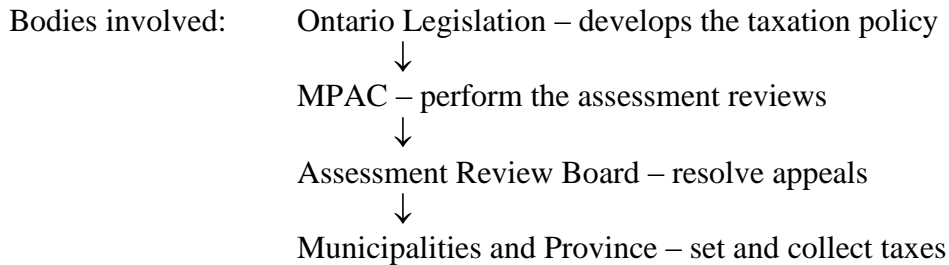
Art provided an update on the activities of the National Pensioners & Senior Citizens Federation noting that their purpose is to look after seniors – some are not well off and they lobby the government to improve benefits.

The ABC of Property Management – Bill Bradley and Mark Linquist (MPAC)

Bill presented information on the property assessment process performed by MPAC. Reassessment is currently underway and new values will be as of January 1, 2008. Property assessment has been in place for approximately 200 years. Prior to MPAC, municipalities were responsible for doing their own assessments – flaw was the inconsistencies between municipalities. In 1998, it was decided to bring all properties under a common assessment date.

Process if question your assessment –

- get information, possibly from local Real Estate agents or the Real Estate Board
- remember that MPAC does not make the rules and that it doesn't set the tax rates
- if want to appeal – fee for going to Assessment Review Board



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Current Value Assessment (CVA) = equivalent to the market value } may not be same
 Sale Price = transaction between buyer and seller }

MPAC look at 100 market areas across Ontario since there are geographic differences – look at 3 years of sales for the sampling and for some areas may expand to look at 5 years to determine market values.

MPAC look at over 200 property features but there are 5 critical ones – location, size of lot, living area, age of property and any renovations made, quality of construction.

MPAC assessors examine each residential property and feed data into a computer modeling that generates a value – staff then fine tune it. Retail values are based on revenue base.

Review will look at property features, house components and nuisance factors, eg. train, school, business that may be close by and decrease value of the property. New approach of “reverse onus” lies now with MPAC to prove that the assessed value is accurate. The owner has the last word during the appeal.

Reassessments will be done every four years from now on – with any increases in property value being phased in over those 4 years.

MPAC Contact information

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| Website | www.mpac.ca |
| Toll free | 1-866-296-6722 |
| Mail | MPAC PO Box 9808 Toronto, ON M1S 5T9 |

Recognition of Rick Bendle, Sanofi Avantis

Sanofi Avantis has been a long time supporter of the USCO Convention and its sponsorship was recognized by a presentation.

Dealing with Government – Ryan Clarke

Presentation on advocacy – advocacy is verbal support for a cause or position by telling your story to someone to bring about a change, noting that it may take time to bring this about. Advocacy is not activism (eg protests) but it is about empowerment. Advocacy is not awareness or education – these do not directly lead to action – only advocacy does this.

Seniors as voters – they vote more than any other age group. A disproportionate percentage of seniors vote and so they have a strong voice over who is the government and also they are huge taxpayers. The potential is there to have a large influence.
“SENIORS MATTER”

Advocacy = responsive to personal need; opportunity to bring about larger change to benefit more people. It is important when doing advocacy that you are able to explain the issues, know your issues better than anyone else, be able to position your own issues so that they fit within the government’s own agenda or election cycle, build on existing relationships or create new relationships --- make it seem like it is their idea!

How do you advocate?

- Key message development
 - o Make it stand out
 - o Distill it into simple terms (core elements)
 - o Separate fact and fiction
 - o If group, secure consensus of the group prior to developing further
 - o Tell in short, compelling terms
- Development of your tools
 - o “Educate, Demonstrate, Awareness”
 - o Means of telling message, eg. face to face, letter, newsletter, etc.
- Development of your “One Ask”
 - o Only ask for what you need – not what you want
 - o Focus on one thing and get it
 - o Your ask needs to be tangible and response must be tangible

Advocacy is best done by those affected by the issue. Remember, government wins when we give up – therefore, never give up. Government can wait until you stop going to them and go away – do not let them win. Canadians are culturally reluctant to advocate to their government.

Safety Driving – Rick Tout

Presentation on driving safely and how to avoid accidents through some practical things:

- always ask yourself if it is necessary to drive today or can it be delayed especially in bad weather or poor visibility and if do have to, give yourself extra time. Plan your trip so that you can be flexible when you go and know what route you are taking, choosing the safest route available
- proper use of Acceleration and Deceleration Lanes –
 - o accelerate to 80-90 kph before entering traffic
 - o decelerate only after entering the lane
- reversing – special care must be taken
- braking – for ABS brakes – they should not be pumped
- air bags – do reduce injuries but can be difficult for the frail and children
 - o children 12 years and under should sit in the back seat only
 - o driver safety – hold steering wheel at 3 & 9 (not 2 & 10)
- keep up your vehicle maintenance, especially wipers and tires
- avoid distractions when driving, eg. cell phone usage
- perform shoulder checks when doing a lane change
 - o look ahead – side mirror – over shoulder – mirror – straight ahead : then change lane if all clear
- make sure when pulling out of parking space in parking lot that your way is clear as many accidents occur at that time

“Move over to the Left Legislation” (on multi-lane highways) – requires that drivers slow down and move over to the left lane if an Emergency vehicle (police, fire or ambulance) is stopped on the shoulder of the highway.

Street Racing – since legislation came in over 5000 people have been charged with going 50+

Stunt Driving – can be any unsafe driving such as wheelies (motorcycles) or excessive lane changing – fine is \$5000, 7 day license suspension and vehicle impounded for 7 days plus costs of towing and impound – very costly driving behaviour.

“ERASE” – program to stop street racing. Vehicles are seized and may be destroyed if there are repeated violations.

Adjourn - 4:10 pm

Banquet

6:45 pm -Head Table guests, Executive, Field Representatives and special guests piped in.

Call to Order - by President Marie Smith who introduced Ken Cunningham, chair for the Banquet

Introduction - Head Table, those piped in and speaker, Cam Jackson, Mayor of Burlington

Banquet Speaker – Cam Jackson, Mayor of Burlington

Cam expressed thanks for his introduction and the invitation and noted that he has always had warm feelings for the USCO.

He acknowledged the good work of the Seniors Secretariat that was established while he was the Minister responsible for it and thanked Geoff Quirt, Dianna Varga and Lorne Coe for the work they were doing. He commented that he had worked with Marie Smith for over a decade now and noted the good and the bad times that they had gone through.

He observed that the USCO continues to elect strong leadership and through the years the USCO has helped shape the policies for the Alzheimer's strategy, Prevention of Elder Abuse, CCAC's.

How are we planning for the future? – This is a time of rapid change involving the economy, planet, and people growing older, longer life span. By 2018, there will be twice as many over 60 as there are individuals under 21. This has never happened before and we are not preparing for it. The USCO is in an important position to assist with this and all three levels of government must work and pull together to address the issues. It was noted that there is presently a disconnect between these three. He stated that if there is a failure to plan, that there will be dire consequences.

Seniors are facing many challenges – for example, if a home owner cannot afford to pay their municipal property taxes, then they can no longer stay in their own home so they must look for some other accommodation. There are 70,000 long-term care beds in Ontario – but- there are over 2 million seniors living in the province. There is already a backup in hospital beds because of insufficient long-term care beds.

There is then a need to plan today – care in the home supported by all three levels of government is needed. Seniors must be able to stay in their own homes. Affordable housing is also needed and the USCO must speak to this – advocating for affordable, safe housing that meets the quality of life that seniors deserve. There is also a need for parkland, programs which are affordable that keep seniors healthy and active and build in capacity for the influx of the Baby Boomers.

Entertainment – Burlington Footnotes

Wednesday August 20, 2008

Final Registration Report – Joyce Mitchell

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| Delegates | 120 |
| Field Representatives | 9 |
| Executive Members | 12 |
| Visitors | <u>11</u> |
| Total | 152 |

Presentation of Plaque

Art Field , President of the National Pensioners & Senior Citizens Federation presented President Marie Smith with a plaque acknowledging the 50th Anniversary of the USCO on behalf of the National Pensioners & Senior Citizens Federation.

The Members of the 50 Anniversary Committee has worked very hard and hopes you enjoyed the Convention.

Certificates Presentation

Cheers - Young at Heart #1220
Brampton Senior Citizens #106

Songs - Club 55, Huntsville
Milverton Senior Citizens #69
Wingham Seniors Happy Gang #376
Young at Heart #1220

50 New Members - Grimsby Senior Citizens #250
Gravenhurst Senior Citizens #325
Brampton Senior Citizens #106
Trenton Senior Citizens #105

Thank You – President Marie Smith extended a thank you to the Committees, Executive, Office Staff, and the Parliamentarian for their efforts to make this a successful Convention

Elections – Election Chair – Art Field

Marie vacated the chair and invited Art Field to conduct the elections for the Executive for 2008/09. He read the Election Procedures so all would be aware of the process. The called for nominations of the positions as follow – President, 1st Vice-President, 2nd Vice-President, Secretary, Treasurer and 6 Executive Members. All positions were acclaimed and declared elected by the Elections Chair. Past President is Judy Muzzi.

Workshop Reports

New Horizons Grant (Presented by Michael Lepstein) – Ken Cunningham
Michael is the Manager for Ontario for the New Horizons Grant Program.

This initiative is funded by the government of Canada. It offers three types of monetary assistance to non-profit organizations. This helps to ensure that seniors are able to benefit and contribute to the quality of life in their communities.

Community Participation and Leadership Funding encourages seniors to contribute to their community through volunteerism, mentoring and/or civic leadership. The amount of funding available for a program is up to \$25,000. These programs are of one year duration and funding cannot be applied for the same program in a second year. Non-profit organizations, community based groups, municipal governments and aboriginal organizations are some of the eligible applicants.

Capital Assistance Funding is up to \$25,000 for upgrading community facilities and equipment relating to existing activities for seniors. Up to \$10,000 of this grant can be used to replace equipment or furniture. No part of this grant is for accessibility as this is funded from another source.

The third type of funding is for **Elder Abuse Awareness**, and is up to \$250,000 for national or regional projects that raise awareness of the abuse of older adults. This would provide for improved quality of life, safety and security for seniors.

As many seniors organizations are always trying to find money to assist them in providing better facilities for their use, this workshop proved to be of great interest to those who were present.

Fraud (Presented by Gary Logan)

Gary was a detective for 33 years in charge of Toronto Police Service Corporate Fraud Section.

Identity theft versus identity fraud – these are terms that have been used to describe a criminal act or category. Identity theft takes place in advance and is the preparatory stage for identity fraud which is the actual criminal use of information.

How theft occurs – a number of different ways:

- actual physical theft of personal information or credit cards
- redirection of mail/ not getting your mail
- when you check into it someone has made a change of the address in your name
- computer hacking
- skimming/shoulder surfing

- improper disposal of personal records
- loss of wallet, personal documents, and unscrupulous employees

Some identity scams:

- bank inspector
- new employee
- account/money/movement
- spam
- contest tickets
- surveys
- mortgage fraud

To check your Credit Report – 1-800-465-7166

Things to know:

- a bank will never call you
- do not ever give your credit information over the phone
- do not do your banking on line
- do not give organizations your information over the phone, eg. credit card number
- PIN and passwords should be changed regularly
- Check your credit card statements very carefully
- If your mail is not checked daily, have a slot in your door

Resolutions(Presented by Len Harrison and Tom McSwiggan) – Richard Kratz

Len Harrison presented this workshop, with the assistance of Tom McSwiggan.

The purpose of writing resolutions is a means of fighting back, a way of lobbying our Municipal Councilors, our Members of the Provincial Government (MPP's) and our members of the Federal Parliament (MP's). The submission of resolutions is in addition to other means we have of lobbying, like writing personal letters and gathering signatures on petitions.

We were given the basic structure of a resolution. A resolution consists of three basic parts – a statement or definition of the problem, a preamble, and a solution or resolution of the stated problem.

The problem or issue dealt with must be clearly defined. Ambiguity must be avoided. It is important that only one issue is stated. That is, to say, one issue – one resolution.

Next, we dealt with part two of the resolution, namely the preamble – the whereas's we list. This section provides the facts, or factum, to support the issue or problem, as defined. It was emphasized that we must be as factual as possible in the arguments we are using. We must use language that is clearly understandable. We must not ramble on. We need to state our case briefly.

Finally, part three, the “Be it Resolved”. At this point, we state our demand for the issue to be resolved. We need stronger language in our “resolves”. We suggest the political body who should deal with the issue. We further offer a solution or starting point for resolving the matter at hand.

Len and Tom stressed that we must be persistent in order to achieve success and progress in our quest for social justice for all.

We need to not only write complaining letters, but we also need to learn to write complimentary letters, too. We need to keep updating ourselves on “the facts” and “wording” (learning what words to use to get attention).

We need experiential learning opportunities. We need to get out there and lobby and participate in getting the government to do something.

We need quality + quantity.

Adjournment – The 50th Annual Convention adjourned at 10:35 am.