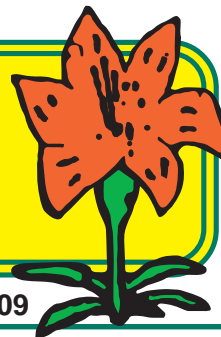


# Seniors' Voice



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*Eternal Vigilance is the price of Liberty. Power is ever stealing from the many to the few.*

## Canadian Centre for Policy Alternatives Proposal: Budget Stimulus Package Injects 2% of GDP Into Canadian Economy – Creates 407, 000 Jobs

Ottawa, January 6, 2009, The Canadian Centre for Policy Alternatives (CCPA) released their Alternative Federal Budget (AFB) fiscal stimulus plan, a one-year package that would create 407,000 jobs, boost the economy by 3% and help protect Canadians from the worst of a recession.

Consistent with recommendations by the IMF and OECD, the plan injects \$32.9 billion (or 2.1 % of GDP) into Canada's economy to protect Canadians who experience loss of income, as well as strengthen and build hard and soft infrastructure to address the challenges of climate change, income inequality, and aging population.

"We've laid out a bold and achievable set of initiatives that can protect Canada from the economic storm while building for future generations," says CCPA Senior Economist Armine Yalnizyan. "Our plan creates jobs and gives the economy a jolt of life just when we needed it – *Now.*"

The AFB Plan's impact on job creation and GDP has been validated by Informeteca.

### Limited's macroeconomic model.

Key investments outlined in the plan include:

- \$12.4 billion to protect the most vulnerable Canadians with investments in fixing EI so more out of work Canadians receive benefits, poverty reduction, and income support for seniors, children, and the working poor.
- \$14.7 billion to strengthen and build infrastructure with investments in municipal infrastructure, and post-secondary education: it also honours the First Nations Kelowna Accord.
- \$5.8 billion to prepare for the future by investing in green infrastructure, training and education and energy retrofits.

"This stimulus package is good for Canadians and it's smart economics," says AFB Coordinator David MacDonald. "Simply put, government spending initiatives outlined in this Plan provide for more job creating stimulus than across-the-board tax cuts. People who have jobs spend: people who lose them do not.

The CCPA released their full Alternative Federal Budget in late January.

*"The price that good people pay, for their indifference to public affairs, is to be ruled by evil men." — Plato*

# Those who work for wages are not to blame

IT'S PROBABLY NATURAL to want to point the finger at someone about world recession. How did we get into this mess?

The root cause of the problem is the lack of regulations, in other words deregulation, in the financial industry. Insurance giants, investment firms and the big banks can invest where they want, and how they want, with very few rules in place to keep the system stable, let alone fair.

The roots of this recession began when thousands of American folks were lured into loans for mortgages at really low interest rates. The lenders then bundled up their mortgage loans and 'sold' them to investors, who speculated on future payments. What the lenders did not tell the borrowers was that within a couple of years, they would jack the interest rates way up. Many homeowners couldn't make the payments and had to default. All that speculated profit blew up.

You may have seen some of the reports in the popular press who blame 'naïve' people who should not have borrowed beyond their means. But do we really begrudge people trying to acquire their

first home? These are often families paying off student loans, some with children to support.

The blame should rest squarely on the shoulders of the lending institutions who lied to their customers. They created billions of dollars of toxic debt, and now taxpayers are footing the bill.

These same corrupt banks then stopped lending to their CEO buddies at the Big Three, putting the auto industry in peril. Yet we're being told by the mainstream media that it's because unionized autoworkers make \$70 an hour in wages, which is a lie.

Do we as a society support the CEOs of the auto industry who flew their private jets into Washington asking for billions of dollars in bailout money? One of the key problems with our system is that the owners taking escalating amounts of profits and filling their own pockets.

In the American bailout bill, was a cap put on CEO salaries? It sure wasn't.

Don't let anyone tell you that the working class is to blame for a system that feeds the greed of the rich. ■

By —Larry Hubich, SFL President

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***“A banker is a fellow who lends you his umbrella when the sun is shining, But wants it back the minute it begins to rain.” – Mark Twain***

## FAIR VOTING: DEVELOPING A MADE-IN-CANADA SOLUTION

Canadians deserve a fair voting system. We need a citizen-driven process to discuss alternatives and then choose a made-in Canada system that's fair representation and accountable government.

Will a new voting system require constitutional change? Will a fair voting system require an expanded House of Commons? The answer to both questions is no.

Two examples outline systems that could be implemented without constitutional change, while keeping the House at the current size. However, these are just two of many approaches that might be considered. ■

(Note: Fair Vote Canada is developing more detailed examples of alternative voting systems for Canada. [info@fairvotecanada.org](mailto:info@fairvotecanada.org) or 416-410-4034)

**"It is striking that a solid majority (64%) of Canadians support the implementation of a PR system of voting".**  
Ipsos-Reid, July-August, 2001

### Seniors' Voice

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Since March of 1986, Senior Power of Regina has been providing Advocacy Services, for seniors in Regina and surrounding area. We are incorporated under the Non-Profit Corporations Act of Saskatchewan. We provide two kinds of services:

#### Individual Advocacy

**WE help solve problems with:**

- Pensions and income tax
- Disputes with the city or Province
- Problems with contractors, direct sellers, service providers or neighbours
- Letter writing and documents
- Wills and small claims actions

#### Group Advocacy

**We speak out on issues impacting society, seniors, our children and grandchildren;**

- Publish the Seniors' Voice newsletter
- Prepare briefs, make presentations
- Appear on TV and radio programs
- Speak to various groups
- Serve on various government boards, commissions and advisory committees
- Emphasize important role seniors play in our society
- Promote intergenerational appreciation and understanding
- Hold regular monthly meetings with guest speakers

The annual Senior Power membership fee is \$10.00, which includes a yearly subscription to the Seniors' Voice newsletter. For more information call (306) 757-4664. Subscriptions, donations, bequests and memorials are gratefully received.

# Pro Bono Law in Saskatchewan

***I am pleased to outline below pro bono programs available for seniors in Saskatchewan. We also have available a Guide which contains information for organizations making referrals and partnering with Pro Bono Law Saskatchewan.***

## Seniors Legal Assistance Service

For a number of years the Law Society of Saskatchewan has operated the Seniors Legal Assistance Service, providing a valuable resource for seniors who are receiving the Federal Guaranteed Income Supplement. The service allows individuals over 65, who receive the Guaranteed Income Supplement and are facing a legal issue, to contact the Law Society of Saskatchewan and where possible, receive a referral to a participating lawyer.

As of recently, The Law Society of Saskatchewan has transferred administration of this program to Pro Bono Law Saskatchewan (PBLs). PBLs will continue to operate the program very closely to how it was formerly run. As a reminder, lawyers participating in this program agree to provide free (except for disbursements of out-of-pocket expenses) professional services to qualifying seniors. Matters which appear to be fee generating or result in significant recovery of damages are exempt from this program. There is also no guarantee that all eligible persons will be provided with legal service as this is a voluntary program. In every case, best efforts will be made.

Seniors wishing to access this service should contact Pro Bono Law Saskatchewan at (305) 569-3098 and specify that they are telephoning in relation to the Seniors Legal Assistance Service. Proof that the senior is receiving the Guaranteed Income Supplement will be required.

## General Referral

For seniors that may not be receiving the Federal Guaranteed Income Supplement, but are still low-

income, Pro Bono Law Saskatchewan invites referrals to the Pro Bono Law Saskatchewan office. Seniors will have an opportunity to speak with a lawyer and be provided basic advice, they will not in all cases receive full representation and in some cases they may be referred to another service, such as a free legal clinic.

## Free Legal Clinics

Pro Bono Law Saskatchewan operates a number of free clinics throughout the province of Saskatchewan. Seniors who fall below low income cutoff indicators are eligible for clinic services, which are in most cases limited to assisted self-representation. In certain cases, full representation may be provided. A list of clinic services is available on request. Telephone appointments are available through the Regina Free Legal Clinic.

## Intermediary Role

It is appreciated that seniors may not be as able to receive information about available programs or have direct access to services. Pro Bono Saskatchewan appreciates the role of intermediaries who are in direct contact with seniors and are able to provide information about available services and facilitate referrals.

A referral sheet is available, whereby an intermediary organization may refer a senior to Pro Bono Law Saskatchewan (PBLs) directly, with the senior's permission. Using the form provided, PBLs will receive the referral and undertake to facilitate the most appropriate follow-up possible given the senior's income, geographic residence, legal situation, and the volunteer resources available. At the very least,

in all cases, a telephone call will be made to the senior directly.

In order to insure quality and effectiveness of service, Pro Bono Law Saskatchewan prepares an Intermediary Guide which outlines the expectations and considerations Pro Bono Law Saskatchewan requires in order to receive referrals from intermediary organizations. Please review this Guide and be sure that you are comfortable with the expectations set out and confirm the same in writing.

It is our hope that the services described above will be of assistance to the senior population that

you serve. Your cooperation in securing access to justice for a vulnerable population is greatly appreciated. Please do not hesitate to contact the writer if you have any questions or concerns.

I look forward to receiving referrals from your organization.

Pamala R. Kovacs  
Executive Director & Staff Lawyer  
Law Society of Saskatchewan  
1100 - 2002 Victoria Avenue  
Regina, Saskatchewan S4P 0R7 ■

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## No Confidence in Conservative Budget

– By Jack Layton

In the past months I have heard from many Canadians who share the view that they do not trust Prime Minister Harper to put in place the measures needed to help with this economic crisis. And, with good reason. Mr. Harper has broken his commitments to Canadians before.

He said he opposed holding snap elections – then he called one. He said he opposed unelected senators — but recently appointed eighteen. He said he opposed budget leaks — then he ordered them.

This is not only a question of the content of the budget; it's a question of confidence in this conservative government. Mr. Harper's budget proposes to implement policies that he has spent a lifetime opposing.

New democrats do not have confidence in Prime Minister Harper. And so, because a budget vote is a confidence vote, we will be voting against it.

On the matter of content, Harper's budget plan fails to deliver on many fronts – it fails to protect the vulnerable, to safeguard the jobs of today and to create the jobs of tomorrow.

Some of his glaring budget faults are:

- \$60 in glaring tax giveaways for every dollar to unemployed workers
- Not one single additional unemployed worker is eligible for EI
- Attacks pay equality for women
- Fails to build social housing
- No money for childcare spaces
- Post-secondary education is less accessible
- Lacks funds for research
- Changes to equalization payments will hurt Newfoundland-Labrador & Quebec
- Infrastructure program requires matching funds from provinces and municipal governments – even if they're broke.

Does Michael Ignatieff really believe that this is the kind of government that Canadians want?

# Seniors' Chat

## Huge Boost for Low-Income Seniors

I'm very pleased to tell you about an exciting initiative that provides a huge boost to seniors with low incomes. As of January 1, the provincial government will more than double the **Seniors' Income Plan (SIP)** benefit, which in turn, will double the number of seniors who are eligible for the program.

### Financial Benefit

This means single seniors will receive \$190 per month (instead of \$90), and couples will receive \$155 per month each (instead of \$72.50).

For a single senior, the new maximum income is \$16,313.64. For a couple, the new maximum income is \$26,468.64.

We recognize that many seniors on fixed incomes are struggling to deal with higher costs. As a result of our new \$19.5 million investment, I'm happy to say that the number of Saskatchewan seniors who are eligible for SIP will double from 10,000 to about 20,000.

This is the first increase in the SIP benefit since 1992.

### Automatic Enrolment

SIP helps seniors with little or no income other than the federal Old Age Security pension (OAS) and Guaranteed Income Supplement (GIS). Seniors do not have to apply for SIP. Enrolment is automatic, based upon income reported on applications for the



Hon. Don McMorris

federal GIS or the previous year's income tax return.

### Health Care Benefits

In addition to these financial benefits, seniors who are eligible for SIP will receive the following health care services:

- one free eye examination per year;
- free chiropractic services;
- reduced deductible on prescription drugs;
- home care subsidy;
- loan of some low-cost devices through Saskatchewan Abilities Council; and
- supplementary health benefits for SIP recipients living in special-care homes.

For more information about SIP, please contact Social Services at 1-800-667-7161 or [www.socialservices.gov.sk.ca](http://www.socialservices.gov.sk.ca) For information about SIP health care benefits, contact Saskatchewan Health at 1-800-667-7581; in Regina at 787-3317 or [www.health.gov.sk.ca](http://www.health.gov.sk.ca)

If you have any ideas or concerns about issues relating to seniors, please feel free to write to me at Room 302, Legislative Building, 2405 Legislative Drive, Regina, S4S 0B3, or phone my office at (306) 787-7345. I welcome your comments and look forward to hearing from you.

A handwritten signature in black ink that reads "Don McMorris".

The Honourable Don McMorris  
Minister of Health



Saskatchewan  
Ministry of  
Health

# The Impact of Retirement on Marriage

“I married him for better or worse, but not for lunch” is not the whispered endearment that any recently retired husband wants to hear. Yet without proactive sensitivity, it may well capture the prevailing emotion of a distressed spouse.

Retirement offers the promise and allure of many exciting options, not the least of which are possibilities for a couple to start or resume hobbies, plan and take exciting trips, enroll in mind-expanding courses or just plain “hang-out together”. Yet often after the initial euphoric first few weeks or months of retirement, many couples find themselves caught up in petty – or not-so-petty - disagreements and squabbles over a myriad of issues. Why, years after having successfully resolved conflicts over expectations, values and priorities, do so many happily married couples find themselves reliving these issues?

With the arrival of retirement, the maxim “If you assume, you risk making an ass out of you and me” (ass/u/me) often comes into play. Despite knowing the date of retirement far in advance, many individuals assume that their partner knows what they are expecting of them, how retirement will play out, what activities are envisaged and what lifestyle changes will need to be made.

Thinking and dreaming about their retirement while tracking the months and days to the final countdown, the new retiree would like to think that their plans are both obvious and full of common sense. It turns out though, that all-too-often, what is *obvious* to one is *new information* to the other.

A lifetime together often produces unspoken routines and shared values. This helps to successfully juggle and manage the inevitable chores, responsibilities and commitments. Work, even if at times resented, offered a

structure that helped to accomplish this. Work became a pervasive force in shaping and defining both individual lives and marital dynamics. So powerful an influencing force was the job or career that it often determined where a family lived, whom they socialized with, how they dressed and what time was available for hobbies or play.

It is frequently perceived that retirement would change all this. Patterns, albeit being comfortable by virtue of their familiarity, could be modified; responsibilities reviewed if not renegotiated. New choices, options and possibilities would now be competing for attention. Suddenly, the unstructured time that the retiree faces also affords a possibility of significant conflict. Change, no matter how desired or ultimately helpful, begets tension. We are creatures of habit and routine, for they provide the very sense of safety and security that helps us find the courage to undertake new challenges and acquire knowledge that is a basic part of our retirement dreams.

Couples would do well to proactively consider and discuss how retirement will impact on the individual and marital rhythms that have become an integral part of their lives. By identifying and sharing the hopes, dreams and expectations that each has, couples will be better able to avoid the predictable transitory pitfalls and move harmoniously into this long-desired life stage. ■

This article is for informational purposes only and is not intended to promote a specific product, nor is it intended to provide financial, legal, accounting or tax advice.

Submitted compliments of Donna St. Onge, Certified Senior Advisor, Conexus Credit Union, 780-1584.

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