



**United Senior Citizens of Ontario 52nd Annual Convention, August 16-18, 2010
Holiday Inn, Guelph, Ontario
Resolutions for Protection of Pensions and Long Term Disability Benefits in the Workplace
Passed by Majority Vote on August 16, 2010**

1. Canadian court precedents say that when pensioners lose their income due to pension plan deficits at the time of corporation bankruptcies, their loss is treated the same as unsecured creditor claims. This means pensioners are not being protected by Canada's bankruptcy laws and that large and powerful bond owners are benefiting from pensioners losing their income.

Therefore, be it resolved that the Federal bankruptcy laws be amended to place pension plan deficits at preferred status above unsecured creditor claims when corporations are liquidated or restructured.

2. More than 1 million Canadian are exposed to unsafe long term disability benefits provided by employers who are not buying insurance policies to back these benefits. When employers go bankrupt, they are cutting the income and medical benefits of the disabled. The disabled are being pushed into poverty without a basic quality of life. The disabled are forced to rely on the taxpayer funded Guaranteed Income Supplement in their senior years, even though the employers had enough money in their bankruptcy estates to pay for the long term disability benefits.

Therefore, be it resolved that the Federal bankruptcy laws be amended to put self-insured long term disability benefit claims at super-priority above all creditors when corporations are liquidated or restructured.

About Us



The United Senior Citizens of Ontario Inc. (U.S.C.O.) represents 300,000 seniors and over 1,000 clubs throughout the province. In the mid fifties a province-wide seniors' planning group convened to address problems of the elderly that were not being met by the programs of the time. Since then, it has grown into an extensive network of clubs, and a growing number of single members at large.

POLICY DEVELOPMENT & OUTREACH

The U.S.C.O. is an organization which promotes the best interest of senior citizens in a variety of ways. It is involved in the education and promotion of wellness, health, fitness, safety and recreation to its members and their associates and to provide a means whereby seniors can work together to have input on issues concerning them. Other concerns cover pensions, taxation, transportation, etc., etc.. For many, it is a principle source of information about government programs for seniors. The executive, field representatives and zone executives, supported by the monthly newsletter, form a network keeping clubs and their members up to date on seniors programs and issues. At the same time they gather information from seniors on the needs of the elderly in the province.

OUR HISTORY

Back in 1974, after some pressure from U.S.C.O., the Ontario Legislature under the authority of Premier William Davis officially proclaimed Senior Citizens' Week. It was to be held the third week in June of each year. The government also assured the U.S.C.O. of their assistance and continuing support. Senior Citizens' Week has been a very successful project. In 1984, the entire month of June was designated as Seniors Month in Ontario and in 1985, a minister responsible for seniors affairs was appointed. We remain as members of the annual planning committee for seniors month.

ACHIEVEMENTS

Over the years, U.S.C.O. has been instrumental in achieving such benefits for seniors as Meals On Wheels, OHIP coverage, assisted drug coverage under the Ontario Drug Benefit plan; the property tax grants; the Bill of Rights for Nursing Homes; reduction in car insurance premiums for seniors; etc.. Under the Assistive Devices, U.S.C.O. was responsible for acquiring assistance for diabetic supplies; hearing devices; home oxygen supplies. We were heavily involved in the reform of long term care.

EDUCATION AND ACTION

An elected executive of 11 members oversees the workings of the organization between conventions. This includes preparing briefs, petitioning government, being part of advisory committees, speaking to clubs when asked. Executive members attend discussion groups and/or workshops on Alzheimer Disease; Elder Abuse; Home Care; and medication misuse. U.S.C.O. was very involved with the International Year of the Older Person (IYOP) and the Year of the Volunteer (IYO'V) and many of our executive members and field representatives sat on the committees in their local MPP's constituencies for both events.

The United Senior Citizens of Ontario has been successful in such issues as: the regulation of nursing homes; elder abuse; strategy for Alzheimer disease; volunteerism and impressing on the Human Rights Commission and the government of the importance of re-examining seniors housing and Mobile Home Park legislation. 'Seniors Only' housing is again available under certain conditions.

When the federal government transferred 680 million dollars to the provinces for social housing (Ontario's proposed share is \$245 million), it created opportunities that have not existed since 1995. We look forward to developing these opportunities for the good of all seniors in Ontario.

We have created a productive and positive working relationship with the Ontario government and we have been invited, by the Seniors' Secretariat to continue meeting and having dialogue through a series of quarterly liaison committee meetings.

The Romanow report did not address chronic and home care services nor is part of the Canada Health Act. We must continue to put pressure on the federal government and make them accountable to preserve and improve our health care system. Medicare does not belong to the government. It belongs to the people.

THE FUTURE

We will continue to advocate the provincial government to improve and maintain the quality of life for all older adults in this province on such issues as health care; long-term care; wellness; caregiving; housing; transportation; pensions, etc.. Please let us know your concerns by writing to us and forwarding the information to the U.S.C.O. office.