

CARP



**ANNUAL
ADVOCACY
REPORT
2009**



Moving Forward – Traction for CARP’s Advocacy



Traction.
In engineering design traction is what keeps an object from slipping when it is propelled forward. Without it, a lot of slogging gets us nowhere. That’s the key to moving ahead on an advocacy agenda.

This year, CARP’s advocacy agenda gained momentum in the media, in the corridors of power and the engagement of CARP members helped immeasurably.

Sometimes it takes dogged persistence to get traction, like the almost weekly media releases on RRIF withdrawals last year, responding instantly to the government’s various positions and giving the media a new angle on the story to keep it alive.

And sometimes it just falls into our lap, like the Liberal candidate, Robert Thibeault, in West Nova saying his 60 year old opponent was too old to be running against him. CARP’s demand for his apology hit the front pages in most of Nova Scotia and his apology was delivered to CARP on a national radio broadcast the next day.

The RRIF campaign took two months to get the 25% reduction in mandated withdrawals. The Thibeault apology took two days. Perhaps telling him that his 500 vote margin of victory in the last election could be wiped out if he offended just 250 of the estimated 12,000 potential voters over 60 years of age in his riding did the trick. Or maybe it was saying that ageism was the final frontier of discrimination that captured the media’s attention. CARP asked: “What if he had said his opponent was too Black to run against him?” He lost by nearly 1,600 votes.

Getting the attention of politicians is a slightly different challenge. Whatever their reasons for getting into public service, they share a common need for voter support, even those with very comfortable margins. They are buttonholed by interest groups at every turn. They hear everyone out and make supportive noises. But before they act, they watch to see how much traction a group or issue gets in the media and among their own constituents.

The sleeper issue in this Parliament was, and still is, retirement security. Provincial pension review panels were beavering away in relative seclusion until the economic turmoil of 2008. Almost overnight, the runic language of actuaries was splashed across the headlines. The alarm was sounding that even the giant automakers and other major employers were unable to meet their deficiency funding obligations.

CARP was among the first to point out that retirees with workplace pensions were also at risk and they could find common cause with people watching their retirement plans evaporate along with their RRSPs. Now the media had a new interest group to cover.

CARP’s proposals for pension reform to rebalance the interests of employers and employees took on new meaning. As did the need for a universally accessible retirement savings vehicle that CARP recommends for the estimated one in three Canadians who retire without adequate savings. When the front page of the Financial Post proclaimed “CARP Supports Universal Pension”, it meant that both CARP and the issue needed no further introduction. That’s traction.

That kind of notice got CARP invited to the Standing Committee on Finance. And we brought along the coup de grace – a survey of over 4,000 CARP members showing strong support for a mandatory, universal pension plan. Whatever the members of the Standing Committee might have thought of our ideas for pension reform, there was a noticeable intake of breath when we showed them the numbers in the survey.

It is not the answers that were important; it was that at least 4,000 members were acting in concert. Similarly, when CARP members used E-voice to send nearly 6,000 emails to MPs across the country to support a Parliamentary Motion on improving retirement security, contributing to the extraordinary 294-0 vote, you can bet every MP got a good idea of what CARP members can do and how important the issue was to their constituents.

So now CARP is being invited by Opposition leaders to explain our pension reform proposals and we have a slot in the pre-budget consultations in Ottawa. Hard work and good luck grease the wheel of progress – real traction helps us give the wheel a nice hard push.

Susan Eng



CARP National Office
Suite 702, 27 Queen Street East, Toronto, Ontario, Canada M5C 2M6
416.363.8748 Toll Free 1.800.363.9736
www.CARP.ca

Our Mission

CARP is a national, non-partisan, non-profit organization committed to advocating for a New Vision of Aging for Canada, social change that will bring financial security, equitable access to health care and freedom from discrimination. CARP seeks to ensure that the marketplace serves the needs and expectations of our generation and provides value-added benefits, products and services to our members. Through our network of chapters across Canada, CARP is dedicated to building a sense of community and shared values among our members in support of CARP's mission.



**Vice-President,
Advocacy
Susan Eng**



**Researcher, Policy
Development
Anne Gravel**



**Public Policy
& Government
Relations
Kim Hokan**



**Research and
Communications
Coordinator
Pamela Maher**

Our Guiding Principles

CARP is committed to enhancing the quality of life for all Canadians as we age.

This means addressing the issues that affect our finances, health and rights.

From this basic premise, we elaborated and developed the principles that would guide our advocacy and policy development:

- Financial Security to ensure that no one outlives their money
- Good health is fundamental to our quality of life;
- Freedom from ageism and discrimination of all kinds is a basic human right;

All of the advocacy issues and policies we pursued this year were carefully selected to serve these three guiding principles. Today's society is a long way from adequately reflecting and embracing these principles: there is a great need for change. CARP will continue to pursue the social change that will make CARP's New Vision of Aging for Canadians a reality.

Our Goals

FINANCIAL SECURITY GOALS

No one wants to outlive their money.

To ensure financial security as people age, there must be:

- Freedom from excessive tax burdens and restrictions
- Protection from predatory financial practices and consumer fraud
- Improved guaranteed income support programs
- Equitable access to pension and other retirement savings vehicles

HEALTH SECURITY GOALS

Good health is fundamental to our quality of life.

To ensure good health as people age, there must be:

- Equitable and timely access to high quality health care that is linguistically and culturally appropriate
- Uniform and affordable access to medicines and medical devices
- Equitable and timely access to aging-at-home options
- Increased support and legal rights for caregivers
- Easy access to dependable information and resources for healthy living

FREEDOM FROM AGE DISCRIMINATION

Freedom from ageism and discrimination of all kinds is a basic human right.

To protect the rights and dignity of people as they age, there must be:

- The right to continue working, driving and living independently
- Freedom from ageist and other stereotypes in advertising and the media
- Protection from elder abuse
- Adequate access to affordable housing

Our Resources

HOW WE CONDUCT OUR ADVOCACY

Our advocacy agenda is driven by input from members and broader research in the field examining the challenges and opportunities that confront Canadians as we age.

CARP has built a strong reputation over the years with political decision makers. We will continue to develop this reputation through strong, evidence-based advocacy. This year, CARP has started to broaden its reach to include provincial and municipal policy makers beyond Ottawa and across the country.

The key to effecting change is to focus on select advocacy priorities and to clearly articulate what is required of policy makers. In a world of competing priorities, rhetorical arguments are not enough. There must be a sound fundamental basis for any policy or legislative change combined with clear member and public support and media interest.

EVIDENCE-BASED ADVOCACY

Non-profit organizations can advocate most effectively when they produce relevant research that influences public and political discourse, 'framing' the issue for discussion. In order to do this, CARP increased the depth and breadth of our research of the issues and enhanced the avenues for dissemination of this information.

During the past year, we conducted extensive background research on issues affecting Canadians as they age. From this research, we have produced analytical reports and submissions to government. Research has supported current and informed advocacy, which has increased our credibility as a primary resource for media, interest groups and policy-makers seeking to understand these issues.

A listing of the submissions and reports may be found on the website: www.carp.ca.

COALITION BUILDING AND CHAPTER NETWORK

CARP continues to build and strengthen its ability to mobilize across the country. This gives us a critical advantage when seeking to persuade policy makers to consider our position on an issue.

CARP has built a number of strategic alliances with other organizations with similar interests. The strengthening of our Chapter Network is covered in the Community Development Report. The Chapter Network deepens CARP's reach into local communities and promotes better relationships with local decision makers. CARP's national office will continue to support submissions made to provincial policy panels.



The Local Chapters are major resources in connecting CARP with provincial and municipal politicians and policy makers.

Often already involved in local politics, Chapter executives can arrange face to face meetings with Ministers of provincial and municipal government as well as local media much more readily than the national office. This allows CARP to press our Advocacy agenda at the provincial level as well as to invite the provincial governments to support our message with their federal counterparts.

During elections, the chapters represent an important local presence and reinforce CARP's advocacy message in local constituencies. In last year's federal election, at least four CARP chapters held all-candidates meetings and several actively presented CARP's election message.

Our Resources

DIRECT COMMUNICATIONS:

CARP has the advantage of its own well-developed communications channel through the CARP Action pages of ZOOMER magazine – which is sent to all CARP members, the CARP website and, increasingly, the CARP ActionOnline newsletter. CARP's message is reinforced through coverage and reference in the broader reach of ZOOMER Media.

The CARP Action pages of ZOOMER magazine are drawn from CARP's advocacy agenda. There were concerns that CARP's advocacy agenda would be lost in the transformation from CARP magazine to ZOOMER. In fact, there are more pages given over to specific advocacy issues and the broader appeal of ZOOMER will extend our advocacy reach and strengthen our voice.

In line with the new format and tone of ZOOMER, CARP's voice will be more challenging. And, given CARP's close working relationship with the editors of ZOOMER, our messages can be timely and effective.

Currently, ZOOMER magazine has 200,000 subscribers and a pass-along readership of 700,000. Our message has reached an even greater readership with the newsstand launch of the dynamic new magazine last year.

This year the readership of CARP Action Online has grown from 50, 000 to 70,000 opt-in subscribers and participation in our polls has increased dramatically: 2,000-5,000 readers regularly respond to our poll questions.

CARP Action Online has become a very important tool to inform our advocacy. It allows us to instantly gauge where a representative sample of our members stands on the issues. CARP ActionOnline is also a fast and cost-effective way

to get important information to readers when we need them to act quickly. One such example was the callout we sent out in June 2009 urging members to email their MPs to support the special Parliamentary Motion on retirement security. Over 6,000 members sent messages to their MPs via CARP E-voice in two business days. It has come to the point that government and other stakeholders actively seek to access our members using this very effective communications vehicle.

CARP's website (www.carp.ca) continues to ensure that our reports, submissions, news releases and media hits are captured in one place to provide a useful tool for information and background research. In the coming year, we hope to reorganize the site so as to make it more user friendly.

This year we launched CARP Action TV, a live and on-demand talk show style webcast where viewers can tune into the pressing advocacy, financial and political issues of the day with Susan Eng, CARP VP of Advocacy and David Cravit, ZOOMERmedia VP. Over the course of the past year we have increased our use of video features on the site, which now has a player where members can find past CARP news hits, past episodes of CARP Action TV as well as videos that showcase our advocacy activities such as our Budget Day special.



Gaining Media Traction: the Media and Our Message



One of the most important measures of an advocacy group's success is the amount of buzz it is able to generate through the media. Getting a mention – no matter how brief – on the front page or in the six o'clock news is often a cause for celebration because awareness and education are crucial to building solutions for every cause. This year CARP focused on gaining media traction, developing a successful concerted media strategy that has gotten us results. Our strategy involves identifying the issues that suit and appeal to each particular purveyor and offering them well-developed ideas and solutions that address the issues of the day. This year the breadth of issues on which CARP was asked to comment as well as the sheer volume of coverage increased significantly. Here are some examples of the successes CARP Advocacy has had this year.

HEALTHCARE REFORM: A CASE STUDY IN ISSUE FRAMING

Before an issue can gain media traction, it must first be framed properly. During an economic crisis, the public is thirsty for innovative and cost-effective solutions. This media climate presents both challenges and opportunities. Such an opportunity presented itself when CARP was asked to partner with the Health Council of Canada to launch its "Value for Money" report and consultation.

The report was alarming: at the turn of the new millennium, the federal government and the provinces signed the Health Care Accords. Since

then, Canada has poured \$172 billion dollars annually into its healthcare system. The fix promised under the Accord doesn't seem to have materialized, and the provinces are overburdened with healthcare costs.

While the Report mused whether we should be asking if we get value for our money, we decided to just ask the question and get the answers for them. We tapped into one of our most valuable assets: our fast-track access to member feedback. We polled our members and were able to get almost immediate answers to some of the Health Council of Canada's questions.

Framing is what allows us to move from simple recognition of an issue (healthcare costs spiralling out of control) to influencing how the issue and potential solutions are portrayed (not just doing more of the same but doing things differently).

Our members agreed with some proposed solutions like coverage, e-Health and primary health care teams, they didn't want any more money spent but wanted it better spent. They wanted to see benchmarks imposed and they were ready to fire even their doctor if they did not meet their targets. We subsequently publicized our poll results framing our policy position as a cost-effective "third option" – doing things differently - based on best practices, organizational protocols, evidence-based procedures and innovation that will provide us with better value for our healthcare dollars.

In fact, the solutions we tested were already identified in the 2003 Health Accords: aging at home, uniformity and cost effectiveness in drug coverage and primary health care teams. These are all issues that form the basis of CARP Advocacy in healthcare. The new feature was that we could demonstrate member support for our advocacy position. This has helped CARP establish itself as a leading and authoritative voice in the media.

Gaining Media Traction: the Media and Our Message

A BIG IDEA WHOSE TIME HAS COME: CARP'S UPP PROPOSAL MAKES THE FRONT PAGE OF THE FINANCIAL POST



“In the current climate, you will see headlines that you’ve never seen before, including the fact that even the gold-plated pension plans ... indexed defined benefit plans ... are at risk. The only pension fund that is not at risk is the CPP, and it has performed better than all the others we’ve seen. So the question then becomes, during this economic crisis, which has affected even the retirement security of those with pension funds, what should be done and what should be done immediately?” said Eng.

The value of a headline like “CARP backs Universal Pension” (which appeared on the front page of the financial section of the National Post, April 23, 2009) cannot be overstated. The fact that the headline ran without any descriptor is the kind of coverage any advocacy group lives for.

There are several contributing factors to media success: sound research, consensus building, getting stakeholders and government onside but it all starts when a big idea is embraced. The concept of a Universal Pension Plan (UPP) is designed to cover the 75% of private sector workers who do not participate in a registered plan and is modeled on the architecture of the Canada Pension Plan. The idea had been kicked around since 2004, and started to gain momentum in spring 2007, when CARP in partnership with the Common Front for Retirement Security began urging governments to adopt the concept at the provincial pension review panels.

Here is how we made UPP a national story: first, using CARP Action Online we polled our members and found that 88% supported a UPP. These findings were submitted to government both in written correspondence and testimony before the Standing Committee on Finance coupled with general news releases. While the politicians and media are used to getting advocacy messages from interest groups, the added attraction here was that CARP brought evidence of the broad support of our members.

Subsequently, Susan Eng took to the airways while www.carp.ca simultaneously carried in-depth support materials. By the time we started working our arm's-length political and media contacts, the UPP discussion was already on the public radar. Subsequent phone calls, interviews and meetings built momentum and the story was ultimately picked up by various media across the country and CARP was cited as the proposal's main backer.

Gaining Media Traction: the Media and Our Message



In late October, the Globe and Mail launched a week long focus on “Retirement Lost” – the pension crisis for Canadians, including a feature with CARP’s moniker: “it’s time Canada adopt a new vision for aging”. CARP had the only op-ed in that series.

REGISTERED RETIREMENT INCOME FUNDS: A TEST OF WILLS

CARP has been on the record calling for the elimination of mandated RRIF withdrawals for many years – without much success. This year’s market meltdown changed everything. The first to feel the pain were the people with their own stock portfolios – they could watch their savings evaporate right before their eyes with every monthly statement. Rubbing salt in their wounds was the mandated minimum amounts that everyone over 71 had to withdraw from their registered retirement income funds (RRIFs).

CARP’s demand for a two-year moratorium caught a moment during the 2008 Federal election. Soon after the election began two months of saturation media coverage of “he said, CARP said” that culminated in a grudging promise of a 25% reduction in mandated RRIF withdrawals tacked onto the November Fiscal Update of 2008.

During those months, we issued almost weekly news releases with new angles to keep the story fresh and in the headlines. But the grudging implementation of this proposal meant that many RRIF holders were unable to take the discount: financial institutions were either unable to program their computers or unwilling to take the chance of the proposal not being enacted.

So RRIF holders had to withdraw the full amount in 2008 and then re-contribute the 25 per cent in 2009. This started a fresh round of frustrations: some investment vehicles could not be replaced once the amounts were withdrawn. To make matters worse, the January 2009 budget required the re-contribution to be made by either March 1, 2009 or 30 days after the provisions received Royal Assent, whichever came later. CARP was persistently there to stay on the story so that it remained front and centre in the media.

“GO TO” SOURCE FOR COMMENT

“Never let a good crisis go to waste,” a catchphrase attributed to Rahm Emmanuel, President Obama’s chief of staff, is a good one for CARP advocacy on pension reform and retirement security in general. The free fall of the economy has put even “gold-plated” pensions at risk. Even large pension funds lost 20 per cent of their value, and some brand name employers sought relaxation of their obligations to fund deficiencies. Whereas pension reform had always been the quiet preserve of a few pension experts, recent events have made it a topic the public can no longer afford to ignore. Having done the policy legwork ahead of time meant that CARP was poised to speak for the public interest on these issues.

It is this preparedness that allows us to seize media opportunities when they arise and to develop an instinct for potential stories of the day. This is why, over the past year we have been sought out to comment on a wide range of issues including: pension reform, retirement security, Nortel and CHCH pensioners, the need for a pension summit, care-giving, healthcare, seniors rights, active aging, older workers, mandatory retirement, elder abuse and ageism. Because of our knowledge of policy in the areas, we will also be called upon to comment on various reports and studies such as the Senate Report on Aging, submitted in April 2009.

Gaining Media Traction: the Media and Our Message

DEVELOPING RELATIONSHIPS, ESTABLISHING CREDIBILITY AND REFUSING TO BACK DOWN

“Ageism seems to be the final frontier of acceptable discrimination – imagine if Mr. Thibault had said: ‘He’s too Black for the job’”

- Susan Eng

Repeat business is always good. When dealing with the media, credibility and relationships are never to be taken for granted. Over the past year we have worked hard to continue to establish our credibility as a primary source, to forge new, as well as cultivate old relationships. Susan Eng, CARP VP of Advocacy has had repeat interviews on the Business News Network, Goldhawk Fights Back and the Wealthy Boomer. Programs like these help us to expand our reach to a larger audience, thus strengthening support for our issues.



However, what makes our approach different from that of many advocacy organizations is that we are not afraid to be challenging. It is important to call out public figures who are guilty of ageism or who would retract progress we have made as older Canadians. To do this, we use our own communications channels as well as external communications.

“Age friendly cities should be a soft sell. I just never thought we would have to deal with hostile behaviour. Now, we are manning the barricades again.”
-on seniors needing a licence to walk in parks

It also means that we are on hand with a new angle to give reporters. In October 2009, a group of seniors walking through a Toronto park were threatened with prosecution if they did not obtain a licence. CARP VP Susan Eng pointed to CARP’s Age-Friendly Cities proposal saying “I thought this was a soft sell to politicians, I just never thought we would have to deal with hostile behaviour. I thought, ‘This is a gimmie.’ Now, we are manning the barricades again.”

We believe in giving the media value-added content. In this case we were there not only to comment on the situation at hand but to also give reporters a good idea of what a truly Age-Friendly City might look like. And it happened that we had just finished our position paper and published a newsletter on Age Friendly Cities. Having a policy platform to recommend when current events unfold allows us to point to well developed solutions when attention is focused on our issues. And often it means an extra news cycle.



Gaining Media Traction: the Media and Our Message

When West Nova MP Robert Thibault accused his opponent of being “too old to run” we issued press releases calling for an apology and Susan Eng took to the public airwaves demanding and obtaining an unconditional public apology, refusing to accept his explanation that he only meant to disparage his opponent, not all 60-year-olds. The exchange made front-page headlines in Nova Scotia and Mr. Thibault subsequently lost the election.

In the pre-election season of October 2008, comments attributed to Liberal candidates questioned the value of pension income splitting, something that CARP had advocated and secured from the Conservative government. We pursued the candidates with our news releases asking “Will Dion sacrifice pension income splitting to finance green shift scheme?” until CARP secured personal confirmation and a statement from Liberal Seniors Critic Carolyn Bennett that this would not be the case.

In April 2009 we sent an open letter to CFRB’s Bill Carroll, host of the now cancelled Bill Carroll Show. He had joked about kicking an elderly person out of the way during an airplane emergency evacuation and cited older persons as being solely responsible for spiralling healthcare costs.

“The entertainment value that some of your listeners might find from disparaging older people is far outweighed by the harm caused by feeding the ageist attitudes that permeate our public policy”, wrote Susan Eng.

Outrageous examples of ageism are not too difficult to find. The key is to be ready to call people on it when it occurs – no matter that it might seem confrontational. It is important to speak out against ageism or it will persist.

“The entertainment value that some of your listeners might find from disparaging older people is far outweighed by the harm caused by feeding the ageist attitudes that permeate our public policy”



Ever-present in the corridors of power is a plethora of lobbyists clamouring to bend the ear of politicians and to be effective, advocates must stand out from the pack. This year CARP developed a unique profile and made significant inroads with politicians at all three levels of government by adopting a dynamic media strategy and utilizing CARP’s community connections. By tapping into the well spring of political knowledge and networks held by CARP Chapters, CARP brought its national platform to provincial leaders and expanded its advocacy efforts at the municipal level.

CARP also focused public attention on its most pressing advocacy issues with the result that politicians of all stripes solicited our advice and responded to our requests on a number of pressing policy issues. This course of action has allowed CARP to steadily build relationships with key decision makers across the country and CARP’s presence within the halls of power has grown steadily over the past year. Here is a summary of our involvement with Canadian legislators over the past year.

TAKING IT LOCAL

While the media spotlight shines brightest on Parliament Hill, it is provincial and municipal governments that deliver services – such as health care, education, social services and transportation- that touch older Canadians in the most immediate and tangible facets of their everyday life. With this in mind, CARP worked with chapter executives to build stronger connections with politicians at the local level.

In September, CARP’s national office partnered with chapter executives in Newfoundland to

Traction in the Corridors of Power

apprise the province’s senior decision makers of the public issues that lie at the heart of CARP’s New Vision of Ageing for Canada. During a week-long visit to St. John’s, CARP opened productive dialogues with the Minister of Finance and senior officials in the Ministry of Health about CARP’s key Advocacy priorities including, the establishment of a universal pension plan, the need for a caregivers allowance, poverty reduction and affordable housing for seniors.

In October, CARP’s national office repeated this process in Halifax, Nova Scotia, meeting with the Ministers of Finance and Community Service and will continue to work with each of the local chapters in the upcoming year to deepen and broaden the reach of our Advocacy.

This year, CARP also targeted the need for leadership on issues related to ageing at the local level. As first step in this area, CARP developed a three point plan for Canadian Age-friendly Cities based on the World Health Organization’s Age-friendly Cities guide. CARP also discussed the concept of the Age-friendly city concept with the Mayor of St. John’s N.L., Dennis O’Keefe, and issued an invitation to the Canadian Federation of Municipalities to support CARP’s three point plan for Canadian Age-friendly Cities.



Traction in the Corridors of Power

GIVING THEM A CHANCE TO HAVE THEIR SAY ON ISSUES OF THE DAY

To gain and maintain electoral success, politicians must effectively communicate their positions and justify their actions to the citizenry. Over the past year, CARP consistently gave politicians opportunities to inform CARP members of their views on weighty issues through CARP's bi-weekly newsletter, CARPACTIONOnline. In general, politicians jumped at the chance to speak directly to CARP members. For example, during the Toronto by-election in the riding of St. Paul's, CARPACTIONOnline featured opinions on the Ontario government's controversial decision to implement retail sales tax harmonization from the candidates, opposition MPPs and the Cabinet Minister responsible for tax reform. Similarly, MP Ruby Dhalla and Conservative and NDP MPs seized the opportunity to weigh in on, Dhalla's controversial private member's Bill C-428.

We have also been pleased to carry congratulatory messages on the establishment of the PINK CARP chapter as well as our work on Elder Abuse. The eagerness of politicians to express themselves in CARPACTIONOnline is an indication of their recognition of the political savvy and engagement of our members.

WHEN THEY ARE BEING DISINGENUOUS, WE'LL CALL THEM OUT

After CARP received a flood of correspondence from members concerned about the potential impact of Bill C-428, an Act to reduce residency requirements for Old Age Security, CARP invited Ruby Dhalla to explain her bill and posted her reply along with the position of the Government and the NDP on the issue. CARP then issued an open letter calling on Dr. Dhalla to provide more comprehensive information on her bill:

"We will post it and see if the explanation will satisfy CARP members and others who have been writing into us relying on a major misapprehension of the purpose and scale of your proposal." wrote Susan Eng, VP of Advocacy.

After receiving correspondence from Dhalla that failed to clarify the true scope and feasibility of her Private Member's Bill, CARP issued an open letter calling on Dhalla to withdraw her bill – not least because as a private member's bill that required significant spending, it could not be voted on without the government granting a Royal Recommendation and they had already stated plainly in their statement to CARP members that they did not support the Bill.

Similarly, following a landmark ruling by the Canadian Human Rights Tribunal that found mandatory retirement in federally regulated industries to violate the Canadian Charter of Rights and Freedoms, CARP called on the government to remove section 15[1][c] of the Canadian Human Rights Act which purports to permit age discrimination. In an open letter to Prime Minister Stephen Harper, CARP stressed the need for government action on this issue:

"Mandatory retirement is a human rights violation in which an individual's employment is terminated solely based on their age, not their ability or competency to perform a job. Age discrimination is otherwise prohibited under both the Charter of Rights and Freedoms and provincial/federal human rights codes... Over 840,000 Canadians, representing 10% of Canada's workforce, are currently affected by S.15(1)(c)"

Following CARP's call for the removal of the offending section from the Canadian Human Rights Act, Liberal MP Raymonde Folco committed to sponsor a Private Member's Bill to change the law and bring the matter to her caucus for consideration.

Traction in the Corridors of Power

act on Pension Reform – the status quo is no longer an option. CARP urged politicians to improve retirement security for all Canadians by increasing OAS, GIS and CPP, initiating Pension Reform to rebalance the interests of employers and employees and provide a universal pension plan for those without workplace pensions and supporting Family Caregivers.

TAKING OUR MESSAGE TO PARLIAMENT

"Until recently, pension reform has been the quiet preserve of pension experts, often to the exclusion of those most affected and least able to influence the management of their pension savings. This must change, not only because it is inequitable but also because today's retiree will no longer accept the status quo. Millions of Canadians are looking to all levels of government for bold leadership to ensure that protection of their retirement security remain the top public policy priority,"

- Susan Eng during a presentation before the Standing Committee on Finance

CARP was invited to present to two Standing Committees of the House of Commons – Finance [April] and Human Resources [June]. CARP raised the importance of retirement security through pension reform both to help older Canadians hardest hit by the economic downturn and as part of the federal government's role in addressing poverty among seniors.

By issuing open letters in response to government inaction and problematic legislative proposals CARP has successfully publicized the inertia that characterizes parliamentary activity on occasion and stimulated more appropriate parliamentary responses to issues affecting older Canadians.

PRE-BUDGET AND THE BUDGET DAY ACTIVITIES

The annual Budget is often the one statement of the Government that determines whether election promises will be kept. A policy initiative normally needs a budget allocation to come to fruition. That's why CARP makes sure we are invited to the Budget lockups in Ottawa and at Queen's Park. We are working on getting more coverage of budget in the other provinces with the help of our local chapters.

In January, CARP attended the federal budget "lock up," a one day physical containment of journalists and interest groups in advance of the release of the federal budget. After reviewing the document to determine its implications on CARP's advocacy platform, CARP issued a special Budget Report. The CARP poll on the budget revealed that most CARPACTIONOnline readers were largely uninspired by the budget measures but still wanted the Opposition to support the budget so as to avoid an election.

In March, CARP attended the budget lock up in advance of the release of the Ontario budget and issued a Special Report on the implications for older Ontarians CARP collected opinions from senior provincial leaders about budget measures affecting older Ontarians such as tax harmonization.

In August, CARP made its pre-budget submission to the Standing Committee on Finance [FINA] with the message that it was imperative to

Traction in the Corridors of Power

At the Finance Committee, CARP highlighted the need for immediate action to repair Canada's pension system and to establish a Universal Pension Plan to help Canadians better provide for their own retirement. When pension fund managers at the same table suggested that pensioners should not have a say in the governance of pension funds because it was too complex for them, it was fortunate that CARP was there to push back:

"You've heard today the kinds of things that have historically brought us to this point... [pensioners not being at the table to protect their own interests]. Although pension experts say this is a mystical area, it's really simple arithmetic: if you take out money when times are good, you're going to face problems when times are bad."

At the Human Resources Committee, CARP focused on ways the Federal government could ensure adequate retirement income for the entire population. This means increases to OAS, GIS since pension reform may have limited impact on the low wage sectors, those most likely to face poverty in retirement. Other measures include caregiver support and affordable housing.

For those interested our presentations, we invite you to visit www.carp.ca where you can read the transcripts or read about how the politicians quoted from them in the House!

MAKING YOUR VOICE HEARD IN PARLIAMENT

CARP worked with politicians of all stripes to keep the issue of retirement security front and centre, including appearing before the cross-country consultations headed by Parliamentary Secretary to the Minister of Finance, Ted Menzies. By the time the House was ready to rise for the summer recess, MPs from all parties were aware of our position and CARP'S testimony at the Standing

Committees was quoted in the debate on a NDP motion focusing on retirement security.

CARP issued a call out to the readers of CARP ActionOnline to use CARP e-Voice to email their MPs urging them to vote in favour of the motion. MPs' inboxes across the country filled up with the nearly 6,000 emails sent by CARP members in two business days. The party leaders and the Finance Minister got the lion's share of them. So it was no surprise that the Motion passed 294-0.



The Power of Mobilization: Gaining traction through Collective Action

**"Change will not come if we wait for some other person or some other time. We are the ones we've been waitin for. We are the change that we seek."
- Barack Obama**



CARP membership is the most powerful weapon in our advocacy arsenal. Many organizations can claim large membership bases but cannot actually call their members to action when they are needed. We expend a substantial amount of effort engaging our membership, but limited resources make it impossible to act on every single inquiry or request we receive. This requires us to prioritize our work on the basis of our policy research, member polling and member feedback.

A most valuable and cost-effective tool to harness member engagement is CARP Action Online, which gives members up-to-date information on the issues that affect them most. This year, we have expanded the newsletter format and have worked to earn the loyalty of our readers. We have also deepened both the substance and the analysis of our polls.

All this seems to have paid off, since the response rate to our polls has grown significantly year over year: whereas our polls had 500-1500 respondents in 2007-2008, they now attract anywhere from 2000-5000 respondents.

CARP E-Voice is an important tool our members can use to ensure that their voices are heard by their elected representatives when they support CARP campaigns or issues. It originates from the sender's email account but carries the CARP E-Voice banner to show that we are acting in concert.

Here are some examples of what we all accomplished as a result of collective action this year.

HOUSE MAKES HISTORIC SHOW OF SUPPORT THANKS TO CARP E-ACTIVISTS

On June 13th 2009, we issued a special call to members encouraging them to write their Members of Parliament in support of a vote on a Motion to increase OAS, GIS and CPP, as well as to address the retirement security of Canadians. In two business days, MPs all across the country had their inboxes flooded with more than 6,000 emails sent to them from CARP members via CARP E-Voice. The leaders of three of the parties, Stephen Harper, Michael Ignatieff and Jack Layton each received over 200 e-mails while Finance Minister Jim Flaherty received over 500. Such a show of concerted support for the motion no doubt contributed to the 294-0 vote, a historic show of parliamentary support for retirees and older Canadians.

The Power of Mobilization: Gaining traction through Collective Action

THE POWER OF THE POLL

Over the past year we have worked twice as hard to ask the right questions, select the right topics, provide thoughtful poll analysis and use these poll results to shape our advocacy. When 96% of our readers favoured more support for family caregivers, we moved the issue up on the list of priorities.

Pre-budget Consultation Survey		
Public pensions – current maximums are CPP benefits – \$10,905 p.a.; OAS – \$6,203.52 p.a.; GIS is paid to bring total income, including OAS and CPP, to \$15,672 p.a. which is lower than the poverty line [LICO] in most communities. Should OAS, CPP and GIS be significantly increased?		
Yes to all	1225 Votes	37.6 %
Yes and make it an election issue	1354 Votes	46.9 %
Yes to GIS only	211 Votes	6.4 %
Yes to CPP only	126 Votes	3.8 %
Yes to OAS only	178 Votes	5.3 %
No	228 Votes	6.9 %
Total	3314 Votes	
GM, Nortel and CHCH pensioners and many others face a double whammy when their struggling or bankrupt employers cannot fund the deficiencies in their market ravaged pension funds. Amend the bankruptcy laws to give a higher priority to such deficiency payments.		
Yes	1569 Votes	47.5 %
Yes and make it an election issue	1432 Votes	43.2 %
No	313 Votes	9.3 %
Total	3314 Votes	
RRSPs/RRIFs have been decimated in the market crash. Retirees cannot recover the lost tax deferred savings room – a situation made worse by mandated RRIF withdrawals. There should be a two-year moratorium on mandated RRIF withdrawals.		
Yes	1886 Votes	56.9 %
Yes and make it an election issue	1393 Votes	42.0 %
No	232 Votes	7.2 %
Total	3314 Votes	
The new Tax Free Savings Account makes up for some of the lost tax deferred		

When the Health Council of Canada released its latest report asking: “Are Canadians getting the best value for the \$172 billion they now spend annually on healthcare?” we decided to get the answers for them. CARP Action Online readers reported they wanted more from their health-care dollars, online access to their medical records and legislated service benchmarks with consequences. We were able to provide a clear snapshot of what older Canadians wanted.

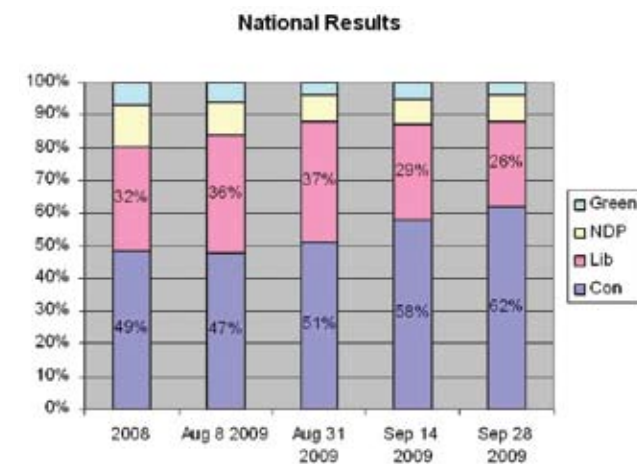
The power of these polls is invaluable. When CARP presented at the Finance Committee on Parliament Hill and was able to show proof that 88% of the more than 4,000 members who answered a poll supported our proposal for a Universal Pension Plan, the politicians knew to take us very seriously.

The results achieved this year in terms of readership, loyalty, and support for our issues and respondent rate demonstrate that CARP members can act in concert quickly and decisively. This is perhaps one of the most promising developments we have seen this year.

Our polling has also proven itself to be quite reliable, in areas surrounding elder abuse it has matched results obtained by academic polls. Around election time they also track public opinion polls, demonstrating that our readers are a bellwether group.

OF ELECTION FEVER AND CARP MEMBERS AS A BELLWETHER GROUP

Throughout late August, September and early October we tracked election trends and could have predicted that the Opposition would not force a fall election since CARP Action Online polls showed overwhelming opposition to an election call. Worse for the opposition parties, there was strong support for the Government’s alternative proposal for EI and for a Conservative majority if they were forced into an election. The lead of the Conservatives over the Liberals widened once the prospect of an election became more firm and support for the smaller parties fell away dramatically.



The Power of Mobilization: Gaining traction through Collective Action

Our polls showed a clear pattern that was mirrored by all other major pollsters, namely that the Conservatives started the election season with about the same level of support as they had received prior to last year’s election but steadily improved after an election became imminent over the summer. By contrast, the Liberals who had polled higher among CARP members than their performance in last year’s election, and polled higher earlier this summer than now, have seen their approval ratings decline to the level of last year’s popular vote (26%). This was likely driven by the fact the party had been seen to be forcing an unnecessary election.

That the CARP poll results are reflected in the public polls should not be surprising since 70% of older Canadians vote regularly and would form a critical mass in the both the polling and election results. Simply because CARP ActionOnline readers provide representative feedback in a matter of days at very low cost as compared to the published polls in no way diminishes their reliability – as we demonstrated repeatedly over the summer.

Our polling also allowed us to determine that no party had developed a ballot question with real resonance for our readers. Whereas respondents felt that issues such as fixing the isotope shortage, preparing for the H1N1 pandemic and expanding the qualifications for EI were important issues, they did not want to make them election questions. Our polling also allowed us to compile the CARP Leadership Index™.

CARP LEADERSHIP INDEX™

What makes a good political leader? In the absence of searing election issues, leadership is the default ballot question.

CARP ActionOnline readers were asked which leader would make the best Prime Minister, the scores our members gave the party leaders are as follows: Stephen Harper 52%, Michael Ignatieff 36%, Jack Layton 7%, Elizabeth May 4%, Gilles Duceppe 1%.

However, the components of Carp’s Leadership Index™ and how the leaders fared are even more instructive. We asked how CARP ActionOnline rated the leaders on certain characteristics: caring/uncaring, effective/ineffective and elitist/down-to-earth. Then we added the scores and came up with their CARP Leadership Index™ rating.

Harper scored -1, Ignatieff scored -37, Layton scored -38, May scored -14 and Duceppe Scored -60.



Mr. Harper’s very high effectiveness score more than compensated for his pre-singing image of being uncaring and somewhat elitist whereas Mr. Ignatieff’s elitist score overwhelmed the low effectiveness score of an untested leader.

Although this exercise was somewhat tongue-in-cheek, it was a good predictor of the plummeting popularity of Michael Ignatieff and the holding fast of Stephen Harper’s grip.

MEMBER INQUIRIES

We value member input but we are obliged to prioritize from the hundreds of inquiries and suggestions we receive every year. Generally speaking we try to prioritize our work according to the gravity of the situation and the critical mass

The Power of Mobilization: Gaining traction through Collective Action

of requests we get for any one issue as we did with Bill C-428, Harmonized Sales Tax and the Joseph Brant Home First Program.

HST

The Harmonized Sales Tax generated volumes of complaints and inquiries from Ontario and British Columbia where we have many members. CARP ActionOnline were asked readers to weigh in on the decision by the provincial governments of B.C and Ontario to implement a Harmonized Sales Tax (HST) in 2010. Most polls respondents didn't believe that the tax credits would be sufficient to offset the tax increase created by the HST and 85.4% of them didn't believe that businesses would pass through their savings to consumers.

We invited our members to use CARP E-Voice to let the politicians know how they felt about harmonization. Here is what some of our members had to say:

"It is a shock to me that on my small income I will now have to pay 8% more on my utility bills which are already quite difficult to pay. My vote will go to any party that promises to rescind this new tax."

CARP will be bringing this message to the provincial and federal governments and seeking relief from this new tax burden

JOSEPH BRANT HOSPITAL 'HOME FIRST PROGRAM'

"We trust that your review will ensure that protocols and training are established and monitored to ensure that attitudes displayed by your front line staff actually reflect the standard of care and values displayed in your media release".

CARP received shocking complaints from its members about the treatment they had received at Joseph Brant hospital alleging they had been forced out of acute care and discharged with no time to make arrangements for their safe return home. One woman said that her 90-year-old father had been forced to crawl up the front porch stairs because he had been discharged without any assistance at home. He was still recovering from hip replacement surgery.

It seems that a new hospital administration initiative called "Home First" designed to shorten wait times and make Alternate Level Care (ALC) beds available to emergency patients was responsible for older patients being hustled out the door.

In an open letter to Eric Vanderwall, the hospital's CEO, Susan Eng wrote:

"From the viewpoint of our members, the expectation is that no patient will be discharged without being given a reasonable opportunity and assistance to find alternative accommodation or home care and other supportive services. We trust that your review will ensure that protocols and training are established and monitored to ensure this standard of care and that attitudes displayed by your front line staff reflect this standard and the values displayed in your media release".

In his response to CARP's open letter Mr. Vanderwall said he was willing to receive complaints from us regarding their service. Since we publicized the issue we have not received new accounts reflecting this ageist behaviour at Joseph Brant.

The Power of Mobilization: Gaining traction through Collective Action

MEMBER ENGAGEMENT IN ATLANTIC CANADA

There's nothing like checking out the state of affairs in person. This year CARP Susan Eng, VP Advocacy accompanied CARP President Moses Znaimer and Ross Mayot, VP Community Development to Moncton and St-John's. Susan then visited with the Halifax chapter. They were deeply impressed by the tireless work of our Atlantic Canada chapters, where membership is growing, engaged and connected with local and provincial elected representatives.



The Avalon (St. John's) Chapter, launched 16 years ago, is one of our first chapters if not the first chapter and Chapter chair, Edgar Williams, has worked tirelessly to keep CARP advocacy issues front and centre in

Newfoundland. He introduced the CARP national executives to the province's Minister of Finance, Jerome Kennedy, as well as to St. John's Mayor Dennis O'Keefe. Both the Chapter membership and their local politicians are aware of the need for pension reform and for better solutions for seniors living in poverty. Efforts to find these solutions are rooted in part in Newfoundland's long tradition of social solidarity and extended family support.

Since Minister Kennedy was also the former Justice Minister, we pitched him on supporting changes to the provincial Human Rights legislation to remove the pension plan exemption that allows mandatory retirement as well as on legislated intervention to prevent elder abuse.

Since he is now the Province's Minister of Health, it is fortunate that we also raised support for family caregivers as part of our Retirement Security proposals.

Mayor O'Keefe fully agreed that a city could adopt the same kind of cycle of caring in all of its services – whether in ensuring that people could in fact age safely at home on their own and in good health or in providing a 911-style hotline for elder abuse or shelters. Such initiatives would put a reality on the vision of an age friendly city.

The Moncton Chapter is one of the newest. Moses Znaimer and Ross Mayot were on hand on September 21st, 2009, to mark the formal launch of the chapter. Many members of the public showed up to meet them, and Moncton CARP Chapter board members, Louise Gilbert and Wayne and Barb Harrigan.

In Halifax, Chapter executives Bill Van Gorder, Ed Murray and Susan Cameron used their networks to arrange meetings with the Minister of Community and Social Services, with responsibility for Seniors and the Minister of Finance as well as a full tour of the local media that reaches the whole of Nova Scotia and some other parts of the Atlantic provinces. Again the provincial ministers were very receptive to CARP's advocacy in pension reform and support for caregivers as well as action on elder abuse. The local chapter will follow up on these avenues of advocacy.

We look forward to meeting local elected representatives at other cities in the months to come and extending CARP's advocacy initiatives with the help of the local CARP chapters. There are now 35 active local chapters across Canada.

Notes:

Notes:

“ I’m in it for the **ADVOCACY**

CARP is committed to enhancing the quality of life for all Canadians as we age – with particular focus on health care, finances and rights.

I joined for the **BENEFITS**

CARP membership can save you hundreds – even thousands – of dollars on products and services you need and use.

I joined for the **COMMUNITY**”

CARP has more than 25 active, goal-oriented chapters where you can meet like-minded Zoomers ... and we're adding new ones all the time.



Visit www.CARP.ca or call 1-800-363-9736 for details

Add your voice! Become part of our powerful movement for change – and enjoy immediate benefits that repay the cost of membership many times over. Support CARP's March to a Million members by joining CARP today. A one-year membership (that includes nine issues of Zoomer magazine) is only \$34.95. Sign up online and save \$5!

