

Advocate

OFFICIAL NEWSLETTER OF THE B.C. FEDERATION OF RETIRED UNION MEMBERS

Vol. 13 No. 4 December, 2010

BC FORUM gives the government an earful on behalf of retired workers and families

IT'S NOT EASY TO get the attention of the B.C. finance committee. Every year, hundreds of individuals and groups who want to provide input into the provincial budget are turned away. They're told to send an e-mail. It's just not the same as looking the committee members in the eye, and telling them why the government needs to change course.

On a cloudy Oct. 15 afternoon in Abbotsford, BC FORUM appeared before the committee and did just that.

Bill Silvester, vice president, called for fair taxes and more balance and fairness for all citizens.

Here are excerpts from the brief Silvester presented to the committee:

"The title of this year's public consultation document is 'Building B.C. for your family.' That is a worthy objective. It is a goal that we share with the committee.

"We hope that you will follow through on it in your final report because many British Columbians have lost faith that government has their interests at heart.

"A month ago, an Angus Reid poll found that 83 percent of voters don't trust the Premier. Much of this is directly tied to budget decisions and taxation policy. It is a reflection of how government spends our money,

Please see "We have a shared" Page 8



Bill Silvester, BC FORUM vice-president, appeared before the B.C. Finance Committee to press the government to change direction, and bring in a budget that recognizes the needs of retired workers and their families.

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Advocate

The Advocate is published by the B.C. Federation of Retired Union Members. BC FORUM is dedicated to representing the interests and well-being of members, their families and spouses, and continuing into retirement the relationship they enjoyed with the union movement. Supported by Working Enterprises and affiliated with the B.C. Federation of Labour, BC FORUM represents thousands of retired union members.

#200-5118 Joyce Street
Vancouver, BC V5R 4H1
Toll-free 1.800.896.5678
Tel. 604.688.4565
Fax. 604.408.2525
bcforum@bcfed.ca
www.bcforum.ca

EDITORIAL

BC FORUM is a voice for solidarity across generations, and a more civil society

BC FORUM is unique. We are the only B.C. organization of older and retired workers which is directly affiliated to the labour movement. We are proud of the strong role we play in labour campaigns, and our growing ability to influence and participate in public policy decisions.

Our links to the movement, and to those who are working to build a better province in communities throughout B.C., are multi-faceted.

At the local level, a growing number of Labour Councils are benefitting from the experience and knowledge of life-long activists who participate as BC FORUM delegates.

We have appointed seven delegates since January, and now have 20 delegates to 13 labour councils. These delegates are the key to building BC FORUM's presence and influence in communities across the province.

AT THE PROVINCIAL LEVEL, BC FORUM directors have participated in planning for the 2011 CLC Winter School education program, with an emphasis on retirement planning and train the trainers. We are working to build solidarity across the generations, and to encourage young men and women to take leadership roles in their unions and communities.

We appeared before the provincial finance committee to outline our case for a budget that meets the needs of working families and individuals.

We made a submission to the Public Commission on Legal Aid. We continue to be active in the anti-HST campaign, following up on earlier research and articles by drafting a position paper on the referendum.

At the national level, the president of BC FORUM serves on the executive of the Congress of Union Retirees of Canada.

BC FORUM also brings the voice and influence of labour to the seniors movement as a whole. For example, members of BC FORUM serve as vice-president and directors of Council of Senior Citizens' Organizations of B.C.

MOST IMPORTANTLY, we are committed to work with the B.C. Federation of Labour and affiliated unions on campaigns where our network of retired union members can make a difference.

This is not a casual relationship. It is part of our structure.

The president of BC FORUM attends meetings of the BCFL Executive Council.

The BCFL kindly provides office space for our staff, and indeed, our staff frequently attend BCFL staff meetings to ensure our organization is fully in the loop.

We greatly appreciate the strong support of the labour movement and Working Enterprises – and particularly our mutually beneficial relationship with WE Insurance (of the hundreds of calls received in our office, more than half are about WE provided benefits coverage) – as we move forward together.

If we're lucky, all of us eventually get older and slower, but perhaps also more fuel efficient. Older and retired workers have much to contribute. BC FORUM is a key vehicle for us to continue to do so.

PRESIDENT'S REPORT

A new funding challenge spurs quick action by BC FORUM's board of directors

Board has launched a membership drive, cut costs, begun a search for new revenue sources, and increased dues for first time

By Alice West
President, BC FORUM

WE HAVE OUR WORK cut out for us! Jim Sinclair of the B.C. Federation of Labour and David Levi of Working Enterprises (WE) attended the October meeting to inform the BC FORUM board that WE's financial support for BC FORUM's activities has been reduced from \$60,000 to \$30,000 a year.

This is a 25% reduction in our budget. It took effect immediately, three quarters of the way through our fiscal year.

We are now working to meet this challenge.

We have cancelled a scheduled joint meeting with our growing number of labour council delegates – a very difficult decision, and quite unfortunate since these activists are the key to energizing BC FORUM at the community level. We have reduced staff and office hours from 20 to 17.5 hours a week. We have initiated an operational review. We have held a special meeting to plan an aggressive membership drive.

We do a lot with not much money.

Our entire operational budget, before we made the cuts, was roughly equal to what a union would spend in wages and expenses for one full-time organizer. Now it's less than that.

There is a limit to how much we can squeeze. Additional funding must be found.

At the current level of \$15 a year – unchanged since 1995 – membership revenues alone cannot cover the expenses of playing an active role in the movement, advocating for our members, the printing and postage cost of annual renewal and reminder mailings, database updates and communications with our members, let alone the cost of organizing and expanding our membership as we must do to meet our collective goals.

For this reason, the board has approved an increase in membership dues to \$20 a year, effective Jan. 1, 2011. Our newly-introduced longer term membership will increase to \$49 for three years.

These are the first increases since BC FORUM was established more than a decade and a half ago.

Personally, with the benefits and advocacy available through BC FORUM, I think it remains one of the best bargains available to retired and older workers.

If you wish to extend your membership before the end of the year, and beat the increase, you'll find a renewal form on the last page of this Advocate.

The reduction in support from WE



is disappointing, but there is a bright side.

If we take up the challenge to sign up more members, and to find new sources of funding, BC FORUM will be an even stronger voice for retired workers and our families.

We ask you to continue to work with us to make that happen.

Quick facts about BC FORUM's finances

- Our 2010 budget – for advocacy, organizing, printing, mailing, travel, The Advocate, our website, two part-time staff and more – was \$120,000.
- The budget was based on revenues of \$60,000 from membership dues, and a generous \$60,000 contribution from Working Enterprises.
- The contribution from WE has been reduced to a still generous \$30,000 a year, effective immediately, cutting available revenues to \$90,000.
- The board has decided to launch a membership drive, seek new sources of revenue, and increase dues to \$20 a year – the first dues increase in 15 years – effective Jan. 1, 2011.
- If you wish to extend your membership at the current rate of \$15 a year, or \$39 for three years, you can do so using the form on page 12 of this edition of The Advocate. The renewal must be received by Dec. 31, 2010.

Ten great reasons to expand the CPP

By James Clancy, President
National Union of Public and
General Employees (NUPGE)

CANADA IS FACING a crisis. More and more Canadians are about to enter their retirement years without adequate income security.

We need to collectively fix this problem. We cannot rely on the private sector to do so. They have failed miserably in providing Canadians with decent retirement income. Close to 11 million Canadian workers do not have a private pension plan. These workers must rely on their own savings, through contributions to risky RRSPs or other means, for their retirement security.

The situation is going to get worse if we don't take action now.

The solution lies within the Canada Pension Plan (CPP). CPP is secure, funded on a sound basis and well managed by professional staff independent of government. The only problem is that benefit levels are way too low.

Here are ten excellent reasons to expand the CPP.

1. CPP covers virtually every worker in Canada

CPP is a national, public, universal workplace pension plan funded exclusively by contributions made by employees and employers at no cost to government. It covers 93% of Canadian workers, whether employed or self-employed, full-time or part-time.

2. Guaranteed income

CPP guarantees retirees ongoing certainty with respect to their benefit entitlements. As a national, mandatory defined benefit pension plan, CPP guarantees all Canadian workers a monthly benefit related to the income they earned.



The vast majority of Canadian workers have no pension coverage other than the CPP.

3. Additional benefits

CPP offers many extra benefits that are not available in any other workplace pensions. Additional benefits include disability, death, survivor and children's benefits. CPP administers the largest long-term disability plan in Canada.

4. CPP is portable

One of the greatest advantages of this national plan is the continuity of pension coverage it provides employees who change jobs. CPP is fully portable when employees move from job to job across provinces and territories. CPP provides the best continuity of benefits of any pension plan in Canada.

5. Inflation protection

CPP benefits are increased each January based on the annual Consumer Price Index (CPI) to ensure that benefits keep up with the cost

of living. If there are decreases in the cost of living, CPP pensions do not decrease. Since Oct. 2004, the CPI has increased by 9% while CPP rates increased by 12%.

6. Flexibility

CPP accommodates different work patterns of parents, care givers and others with periods of work interruptions. Women especially find the CPP child-rearing drop-out provision helpful. It allows employees to drop up to seven years of low or zero earnings due to child rearing from the calculation of their future benefits (this will increase to eight years by 2012). No other plan allows this.

7. A risk free investment

CPP is one of the most stable plans in the world. It is also one of the largest and fastest-growing pools of assets. With the expertise of its professional investment managers and strong public sector accountability, CPP significantly reduces risk for employees and employers. It also spreads the risk across generations by pooling life expectancy and investment risk among all contributors and beneficiaries.

8. Well managed

CPP is administered by a professional investment management organization. It operates at arm's length from governments. The management costs of CPP are shared by all Canadians so less of the fund is taken up by fees. Only 1.1% of CPP assets are used to manage the fund. These fees are expected to decrease with the growth of the fund. Compared to the fees charged by the financial services industry for risky RRSPs, low CPP fees allow Canadians to keep hundreds of dollars more of their monthly retirement income.

9. Secure and sustainable

Canada's Chief Actuary stated in his latest report that the CPP fund is sustainable for at least the next 75 years. Despite the recent unprecedented market downturn, the CPP fund is expected to deliver the returns required to help sustain the plan for decades and generations. Not one cent of the CPP's current \$130 billion investment portfolio is being used to help pay for pensions today because current contributions more than cover benefits being paid out. It will be at least another 10 years before even a small portion of CPP's investment income will be needed to help pay for pensions. Beyond that time, CPP will continue to grow for decades to come.

10. Good for our economy

CPP benefits are not paid from government revenues. They are totally funded by contributions from employees, employers and the self-employed. CPP actually generates more revenues than it pays out in benefits and therefore contributes to the overall growth of the Canadian economy. In 2009, four million Canadians received \$29 billion in benefits. CPP also plays a major role in investing in Canada's economy with 46% of its investment fund (or \$60 billion) invested in Canadian companies and infrastructure.

Like all public programs and services, CPP is an important tie that binds us together as a nation. It is an expression of our collective commitment to one another and to the fundamental principle that all citizens have the right to income security and dignity.

We must seize the opportunity that exists today and demand that our political leaders across the country embrace this most sensible, affordable and effective approach to improving retirement security for all Canadians.



In France, hundreds of thousands of protesters have taken to the streets to fight the government's plan to increase the retirement age – but in Canada, there is progress in our campaign to improve income security for retired workers.

CLC's pension campaign is gaining widespread support

By Ken Georgetti
President
Canadian Labour Congress

CANADA'S FINANCE MINISTERS will meet in Alberta in December to talk about the Canada and Quebec Pension Plans. The labour movement forced this issue onto the national agenda and we are gaining support among experts and the public at large.

Professor Jack Mintz from the University of Calgary wrote a paper a year ago for the federal and provincial governments. He said that our pension system did not need reform but now he is coming around. He says, "If there was some enhancement of the CPP, I think I could buy that."

Professor Jonathan Kesselman, a pensions expert at Simon Fraser University in B.C., says that improving the CPP is a better option than any other proposal being put forward.

The public is also on our side. In a

recent Environics poll conducted for CUPE and PSAC, 78% of respondents support increasing CPP benefits. A CLC poll provides similar results, and we also found that 52% of respondents would vote for a party that proposes to increase CPP benefits.

The financial services sector, which charges fat fees on RRSPs and other investments, opposes our plan and so does the Alberta government. But our CLC poll shows that 73% of Albertans surveyed actually support increasing CPP benefits.

I have met with Premier Danny Williams of Newfoundland and Labrador, and will meet with other political leaders in weeks to come. It's important that all of us work to keep the pressure on our federal, provincial and territorial representatives. Canadians are counting on us to do so.

Please visit the CLC website at www.canadianlabour.ca to see how our CPP plan will affect your province or territory.

B.C. expenditure on public health care is now the second lowest in Canada

By Soren Bech

AMONG THE MANY things that annoy me – as a greying Canadian who has worked all his life – the way our current governments talk about public health care is right up there. So many of the things they say are distorted, or simply not true.

They say health care spending is out of control. That it's not sustainable. That it's eating up more and more of the provincial budget.

Even if that were true – and it's not – it says something about the government's mind set. What a Solomon's choice they offer us. We can either sell our homes to pay for treatment, or quietly go away and die.

A report titled *National Health Expenditure Trends*, released by the Canadian Institute for Health Information (CIHI) Oct. 28, sets the record straight.

First, if spending is going up, it's not all the fault of us old folks. Between 1998 and 2008, the number of seniors in Canada increased by 10 percent. The proportion of health care costs spent on seniors remained the same. In other words, on a per capita basis, we are spending less on care for seniors, and more on care for young people.

The fastest growing area of spending is doctors' incomes. Drugs are number two. Hospitals are third.

For the seventh year in a row, B.C.'s per capita spending on health is below the national average. We were above the national average for 21 of the 25 years before the B.C. Liberals were elected. We're now the second lowest in Canada.

Three out of ten dollars spent on health care in B.C. are now being spent on private care, an increase of more than 75 percent. They have profited our health care system.



Canadian seniors are living better, living longer – and taking up a *smaller* per capita share of public health care expenditures.

The government constantly argues that the share of government expenditures devoted to health care keeps going up. The easy answer is that they've cut everything else.

But in fact, CIHI reports that health care, as a percentage of total government spending has been going down since 2006. In that year, it declined 2.4 percent. It went down another 1.7 percent in 2007, 0.7 percent in 2008, and 3.1 percent (projected) in 2009.

It makes you want to ask what exactly we're getting for the relentless increases in Medical Services Premiums the government has imposed, while cutting the services that are covered under MSP.

Yes, the government spends a lot of dollars on health care. At \$3.54 billion, it's the largest single item in the budget. And yes, in current dollars before inflation and population growth, it has gone up 42.8 percent since 2001.

But there are more of us, and dollars buy less than they used to do. B.C.'s population has increased by 11.2 percent, almost half a million more people. Inflation since 2001 accounts for another 17.2 percent.

On top of that, our collective ability to pay, in real dollars after inflation, is considerably more. Real gross domestic product increased by 23 percent between 2001 and 2008.

Just in case anyone should think that last number demonstrates what a terrific job the B.C. Liberals have done for our economy, or that it proves their much vaunted tax cuts are helping, it's worth remembering that real GDP grew by 31.4 percent between 1991 and 2001.

Economic growth, job creation, and increased wages for working families – we all did better during the time that Liberals falsely, by rote, describe as “the dismal decade.” If that was dismal, today is truly terrible.

Soren Bech edits The Advocate.

A forward-looking investment for working families, and for the provincial economy

Working Opportunity Fund provides venture capital to promising biotechnology companies.

A great RRSP option, the Fund supports innovation, creates jobs, and provides significant tax credits.

THERE ARE OVER 300 biotechnology related companies in British Columbia with about one half in the biopharmaceuticals, medical devices and diagnostics sector.

British Columbia is the seventh largest life sciences biotechnology centre in North America by number

of companies, and the largest centre in Canada.

British Columbia is home to numerous Centres of Excellence and world class researchers working in a broad array of areas, from neuroscience at UBC's Brain Research Centre to regenerative medicine at the B.C. Cancer Agency's Terry Fox Laboratory.

Therefore, it is no surprise that British Columbia has been a hotbed for successful, venture-backed biotechnology companies.

The Working Opportunity Fund has been a leader in financing this sector, dedicating approximately one-quarter of its current venture portfolio value to the life sciences biotechnology sector.

Some notable investees include:

- Angiotech Pharmaceuticals Inc.
- Anormed Inc.
- Tekmira Pharmaceuticals Corp.
- OncoGenex Pharmaceuticals Inc.

Given the tremendous resources focused towards B.C.'s life sciences research, many more promising biotechnology companies are expected to arise.

The Working Opportunity Fund offers BC residents tax credits of up to 30%, is Western Canada's largest venture capital fund, and has invested over \$550 million in more than 125 small and medium-sized entrepreneurial B.C. companies.

Invest in the Working Opportunity Fund and help grow life sciences and B.C.'s economy.

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Commissions, trailing commissions, management fees and expenses all may be associated with investment fund purchases. Please read the prospectus before investing. Investment funds are not guaranteed, their values change frequently and past performance may not be repeated. Investments in the Fund have some restrictions on resale and redemption. Tax credits are subject to certain conditions.

We have a shared responsibility to each other; government must be a force for the public good

Continued from page 1

and who it collects it from.

“In a civil society, the strong must support the weak, not take from them. We have a shared responsibility to each other.

“Establishing that sense of balance and fairness for all citizens is a primary role of democratic government. Government is the way all British Columbians can work together to achieve the things we cannot achieve alone.

“This principle appears to be sadly absent from many government decisions. The guiding principle seems to be competition. We could use a little more consensus building and co-operation.

“The HST is only the latest example of how the government has shifted the tax burden away from corporations and onto ordinary people. Every family is paying more so corporations can pay \$1.9 billion a year less. If the objective is to – in your words – build B.C. for your family, this is not the way to go about it.

“Our tax system has been skewed to give more thousands of dollars to those who already have the most. The rest of us are paying for it in higher fees and lost services.

“The government argues that these tax giveaways will encourage innovation.

“That doesn’t make sense. There is no incentive for corporations to seek new ideas when the government guarantees net profits will go up if they just keep doing business exactly as they are.

“There is no incentive to invent anything if government gives corporations a free ride with the lowest minimum wage in Canada, weakened environmental regulations, and

an ever lower share of the cost of the public services and institutions that shape the society in which they operate.

“These changes are happening while many retired workers are finding it ever harder to make ends meet. Retired workers have contributed a great deal for society. They seek to live out their days in a society that respects their independence and dignity.

“There are so many areas where government decisions can make the difference between dignity and despair for ordinary people.

“When government chooses to continually redistribute more wealth to the wealthy, everyone else suffers.

“We’ve seen the elimination of government grants to volunteer-driven non-profit societies that help seniors who are isolated and alone. Now they are really on their own. Thousands of seniors must pay out almost \$700 a month more as they await the end of their days in residential care.

“These cost-cutting decisions involve amounts that are almost insignificant in relation to the size of the provincial budget.

“They are also insignificant in relation to the size of the benefits and tax giveaways that continue to flow unabated to the richest of the rich.

“But they are a huge burden on the frailest of the frail, and an unnecessary attack on some of our most defenceless citizens.

“Government needs to change course.

“We do not object to paying higher taxes in return for services people need including:

- public health care for the sick,
- public education for our children

and grandchildren,

- equal access to justice through legal aid for those who need it, and
- protection of our rivers, streams, and natural heritage from unregulated exploitation and pollution.

“Some things we pay for through taxes. Some we pay on our own.

“In many cases, paying for them through taxes is less expensive, provides better service, and is more fair to those who pay.

“As a small example, BC FORUM negotiates group rates on services for our members. This includes services that government has eliminated, even as it continues to increase Medical Services Plan premiums.

“As a group, we get more for less than any of us can negotiate on our own. That’s even more true for public services paid for through fair and progressive taxes, because government represents a much larger group.

“I ask you to move B.C. towards a fair, progressive tax policy that recognizes the needs of the weak as well as the strong.

“I ask you to put people first, and to seize that principle as the light that guides every government decision, and thereby help us move towards better days, more opportunities, and more respect for every citizen.

“It is time now for budget decisions that reflect the traditional values of British Columbians – concern for others, compassion, and simple human decency towards our fellow men, women and children.”

The full text of the BC FORUM brief is available at www.bcforum.ca.

Justice should not be only for the rich

“Without equal access to the law the system not only robs the poor of their only protection, but places in the hand of their oppressors the most powerful and ruthless weapon ever invented.”

– Reginald Heber Smith, ‘Justice And the Poor,’ 1919

BC FORUM submits that without legal aid we will have a justice system that is only for the wealthy.

The Department of Justice Canada’s report regarding legal aid eligibility and coverage in Canada states that in British Columbia, “32% of all poor families do not qualify for eligibility based primarily on income.”

Even when the criteria for legal aid are met there are many exceptions. The exceptions include those cases where the legal aid committee decides that legal aid should not be granted. This approach and the criteria that are currently used further restrict access in an already fundamentally flawed system. Justice seems to be only the right of those who can afford it. Those who do not have the financial means can be left without access.

Legal aid must be available and accessible in order to provide a viable service. BC FORUM believes the goals should ensure there is a wide range of accessible, high quality services, and that adequate funding must be provided.

It is the opinion of BC FORUM that the poor and disadvantaged should have fair access to the justice system in B.C. The recent and continual cutbacks to legal aid have put this premise in jeopardy. Chronic under funding and cutbacks continue to place women and minority groups such as migrants or those with disabilities in an untenable situation of not having equal access in the judicial system. Persons with low levels of education, or those where English is a second or third language have more difficulty in use of internet or telephone conversations versus face to face contact.

Closure of offices creates barriers to those who require assistance. Reduction or closure of offices also is an increased barrier for those requiring legal aid in rural and remote locations.

It is the view of BC FORUM that the test for financial eligibility should be the ability to retain counsel without suffering financial hardship.

As a first step we believe that everyone who is below the national poverty level should have access to counsel.

We also believe that circumstances for those above the poverty level should be considered, especially where there is a question of hardship. A viable remedy could be subsidising all or part of the costs. We also submit that without offices, equal access to justice is jeopardised.

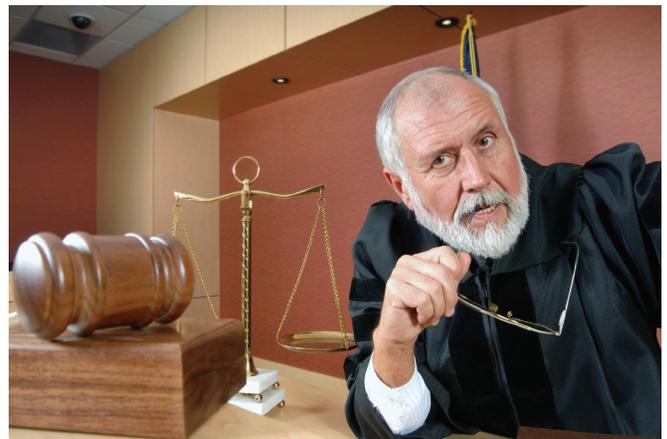
BC FORUM believes that the administration of justice is one of the hallmarks of a civilized society. Another is the protection of the weak against the strong, whether that strength is physical or economic.

The judicial determination of disputes should be readily available and accessible to any person who is a resident in this province.

This in our view should be for any civil court proceedings that are initiated in B.C., regardless of whether the applicant is the intended plaintiff, defendant, or any other party.

Moving forward to a fair judicial system, it is BC FORUM’s view that in order to have a fair system:

1. Legal aid should be considered an essential public service.
2. Public funding has to meet the need of the citizens and communities.
3. Regional staffed offices have to be accessible and available in all communities.



BC FORUM endorses the charter of public legal services proposed in “Moving Forward with Legal Aid” for an inclusive system that would meet the needs of a diversified population:

- Every person in Canada should have the ability to retain counsel of choice, without suffering financial hardship.
- Legal representatives must be available to individuals with legal problems which put in jeopardy their or their families liberty; livelihood, health, safety, sustenance or shelter.
- The provision of essential public legal services should ensure the preservation of the independence and confidentiality of the solicitor client relationship. It is the responsibility of the legal profession to ensure access to justice for all persons.

Excerpted from BC FORUM’s submission, prepared by Mona Sykes, to the Public Commission on Legal Aid.

HONOURING A BUILDER

Bill Clark (1932 – 2010)

ON OCT. 26, 2010 the union movement lost one of its own. Bill Clark passed away after a long battle with Parkinson's disease. He was an inspiration to many in the labour movement with his leadership and innovative ideas.

We at BC FORUM are particularly sad at his passing as he was such an activist – the founder and first president of BC FORUM – still advocating on seniors' issues long into his retirement. He is missed.

Bill grew up in New Westminster and the Sapperton area where he became quite a baseball player. He had many stories to tell of those days. In his later years and into retirement he golfed with his friends. It was amazing to watch him strike the golf ball so well even when the symptoms of Parkinson's were becoming obvious. He always maintained his sense of humor and perspective.

As President of the Telecommunication Workers Union from 1980 until his retirement in 1987 he was instrumental in bargaining an excellent pension plan into the collective agreement. His skills in the bargaining process kept his members in good stead throughout the 1980s

and 1990s and kept subsequent bargaining committees busy trying to protect the contract language negotiated under his leadership.

Bill was passionate about the use of pension funds. He pushed hard for a consortium of unions to invest some of their pension monies into a construction company that would hire only union labour. As a result of his efforts Concert Properties is a successful, multi billion dollar company that is owned by union pensions.

He recognized that workers going into retirement should have the opportunity to organize and negotiate better and less costly benefit plans. As a result BC FORUM was formed, and is still negotiating benefit plans and advocating on behalf of seniors.

Bill took the opportunities that he was given in the labour movement and truly worked with or negotiated with workers, unions, companies to make positive contributions to thousands of workers. He had a presence and people listened to him.

The Concert Properties Founders Endowment, recently established in honour of Bill Clark, provides bursaries to students in BCIT's Telecommunication Technician and Wireless



Communications and Computer Networks Technology programs.

Bill is survived by his wife Gwen, his sons, Barrie, Bill Jr., Jamie and their families. Our best wishes and condolences go out to them with many thanks as well. They shared him with us and supported him through his struggles in the labour movement and with his struggle with Parkinson's.

They will have a small, family service for Bill. Gwen has asked that any gestures of support in his name should go to either of his favourite charities, Canucks' Place or the Pacific Parkinson's Research Institute.

– Bill Silvester

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Falling even further behind

Young people aren't the only ones who are scratching their heads as B.C.'s minimum wage falls further and further behind other provinces. Many "retired" workers who need to supplement inadequate incomes are also feeling the pinch.

In September, New Brunswick increased its minimum wage to \$9 an hour, and announced it would be increased to \$10 next summer.

In October, 21 B.C. mayors joined with the B.C. Federation of Labour to call for an increase in B.C.'s minimum wage, which has been frozen at \$8 an hour – \$6 for new workers – since 2001.

Lowest minimum wage. Highest rates of poverty. One would think the government, if it cared to do so, would be able to connect the dots.



Imagine what we could do!

EACH OF US, in our own way, can help to build a civil society in British Columbia.

It doesn't happen automatically. It doesn't happen easily. It takes letter writing. Phone calls. Petitions. Signing

up new members. Rallies. Media events. Political action.

Our small group, reaching out to others and building an ever bigger group, can be a real driver of social change. Working together, we can make it happen.

Join the BC FORUM Action Team today

Send this coupon to: BC FORUM Action Team, #200-5118 Joyce Street, Vancouver, BC V5R 4H1

Count me in!

Name:

Phone:

E-mail:

Town:

I can help by:

- Wearing a button
- Attending rallies
- Calling members
- Signing up new members
- Calling talk shows
- Writing letters to editor
- Other:

"Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has."

– Margaret Mead (1901 – 1978)

YOUR MEMBERSHIP IN BC FORUM

1. Helps to build **solidarity across the generations**, strengthens the labour movement, and supports the fight for a civil society and social justice for retired workers, active workers who are 50 or older, and our families.
2. Includes **free \$2,500 coverage** in BC FORUM's Group Accident Insurance Plan with world-wide death and disability coverage to age 86 (the maximum we were able to negotiate).
3. Entitles you to **special negotiated group rates** on many products and services, including:
 - Home and tenant insurance
 - Extended health and dental coverage
 - Travel package discounts and insurance
 - Professional financial planning and advice
 - Income tax services
4. Includes a **free subscription** to the BC FORUM newsletter, *The Advocate*, keeping you in touch with issues that affect retired workers and our families.

Beat the dues increase – join or renew today!

BC FORUM is a registered non-profit society for retired union members, and active members age 50 and over. We are dedicated to representing the interests and well-being of members, their families and spouses.

Membership in BC FORUM allows you to realize the kind of savings on programs, services and products that are only possible through group negotiations.

If you join or extend your membership before Dec. 31, 2010, the membership dues are \$15 a year or \$39 for three years. Effective Jan. 1, 2011, dues will be increased for the first time in 15 years to \$20 a year or \$49 for three years. (See page 3 for the reasons behind this increase.)

Your membership includes free coverage under BC FORUM's \$2,500 group accident insurance plan. Optional benefits include homeowner,

tenant, extended health, dental, and travel insurance.

Members also have access to financial advice and planning, discounts on selected travel packages and income tax services. Our newsletter, *The Advocate*, will inform you about current initiatives.

There are more than 100,000 retired union members in B.C. Together, we can be a powerful voice for the well-being of our families. Join today!



B.C. Federation of Retired Union Members • #200 - 5118 Joyce St., Vancouver, V5R 4H1
604 688-4565 • 1 800 896-5678 • Fax: 604 430-5917 • bcforum@bcfed.ca • www.bcforum.ca

- New
 Renewal

Membership Application or Renewal

Name: _____
LAST FIRST INITIAL

Address: _____
STREET ADDRESS CITY POSTAL CODE

Phone: _____ E-mail: _____

Union: _____ Date of birth:* _____
DAY MONTH YEAR

Spouse's name: _____ Spouse's birth date:* _____
DAY MONTH YEAR

I am enclosing a cheque for \$15 - 1 year \$39 - 3 years, or
Please charge my Visa or MasterCard:
Card number: _____
Expiry date: ____ / ____ Automatic renewal? ** Yes No

.....
SIGNATURE

Date of application: _____
DAY MONTH YEAR

* Required for your free group insurance coverage ** Only available via credit card

