

Advocate

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



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Getting older means we'll all have to get bolder

DISCRIMINATION AGAINST seniors has reached pervasive and sinister levels in Canada, according to a survey conducted by Leger Marketing.

"Retired workers are no strangers to fighting discrimination," says Diane Wood, President of BC FORUM. "We've spent a good part of our lives fighting racism, sexism and the worst excesses of capitalism. We've fought for and won social programs and public services that promote equality and opportunities for all Canadians.

"The Leger survey makes it clear that we and our allies in the community and the union movement will have to work equally hard to combat pervasive ageism and create more age-friendly communities," she says.

"Seniors today are living longer and healthier lives. We have years of experience in fighting for social justice, and many of us are continu-



Retired workers are living longer, healthier lives – but discrimination against the elderly has grown to "pervasive and sinister" levels in Canada.

ing that fight well into our 80s and 90s. We may all be getting older, but we're also getting bolder in standing up for what's right."

The survey found that ageism has become "the most tolerated" form of discrimination in Canada. It found that 80 percent of Canadians believe seniors aged 76 and older are viewed as "less important" and 35 percent admit they've treated someone "differently" because of their age.

"It is particularly troublesome when seniors are treated differently by governments and the health care system," says Wood. "It is just not acceptable when doctors write off things that can

be fixed as just part of growing old.

"There are thousands of dedicated health care providers who provide excellent service in home support, residential care and acute care regardless of age. But there are times when the health care system needs to do much better."

The experience of one BC FORUM member illustrates the point. When his father suffered a minor stroke, he accompanied him to a hospital emergency ward. Although they were standing side by side, the doctor entirely ignored the father, and

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Please check the expiry date on your label. Is your membership due for renewal?

Please see "Fighting ageism" page 3

Our warmest Season's Greetings

To you, your family and friends –
from the Directors, Representatives
and staff of B.C. FORUM



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THE ADVOCATE

In this edition:

EVERY ELECTION is an opportunity to work for a better province – an opportunity to support policies that put people first.

With the next B.C. election now only six months away, we need to speak out on the issues that matter and ensure that the woeful record of the current government is not forgotten.

Silence is not an option – a special four page Advocate report – looks at how B.C. has been changed for the worse by B.C. Liberal actions, and presents some facts that may surprise you. It begins on page 7.

AN ANTI-UNION private member's bill put forward by a backbench Conservative MP, with the apparent blessing of the Harper government, is a serious invasion of privacy, a bureaucratic monster that will cost unions and the government a lot of money, and may well be unconstitutional.

We look at the provisions of Bill C-377, the massive criticism it has drawn, and the author's long career of promoting intolerance. You'll find our two page report on pages 4 and 5.

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Fighting ageism requires more of what unionists do best: standing up for each other

From page 1

addressed all questions to the son.

“It was ridiculous and offensive,” said the member. “I had to turn to him to answer the questions. My father is fully capable, and twice as smart as I’ll ever be. Yet the doctor kept talking to me as though my father was a potted plant.”

The survey confirmed such treatment is far too common:

- 41 percent of seniors said they had been ignored or treated as though they were invisible.
- 38 percent said they had been treated like they had nothing to contribute.
- 27 percent said people had assumed seniors are incompetent.

The sources of discrimination identified by seniors show how pervasive ageism is in our society:

- 56 percent said discrimination primarily comes from people younger than them.

- 27 percent said they’d experienced discrimination from government.

- 34 percent said they’d been discriminated against by the health care system.

Canadians are not alone in this trend. Ageism is a growing social issue around the world. For example, the European Social Survey recently found that 46 per cent of respondents from 28 countries had experienced age-related prejudice.

“There are many cultures that value the knowledge and experience of elders, including the First Nations of North America. The unfortunate mainstream obsession with youth – and all the marketing gimmicks that are supposed to keep people young forever – ignores the fact that every wrinkle and laugh line is a mark of victory,” says Wood.

“If we’re lucky, we all grow older. The number of seniors in Canada will double within 25 years. This



Diane Wood

survey shows that we still have a lot to do to eliminate discrimination and build age-friendly communities. Through our years in the labour movement, we’ve learned how to tackle such issues together. We’ll show others – and particularly governments and the health care system – that we are far from invisible, and will not tolerate being ignored.”

Standing up for quality public health care

AS CANADIANS CELEBRATE National Medicare Week, Dec. 2 – 8, public health care in Canada approached an important crossroads. Two events may shape the future of Medicare: the expiration of the federal – provincial Health Accord in 2014 and the federal election in 2015.

The Canadian Health Coalition is calling on the federal government to work closely with the provinces and territories to reach a long-term agreement that will strengthen Canada’s public health care system. The coalition says what’s needed is a federal government that will:

- Implement and enforce national standards to ensure all Canadians have universal access without financial barriers to care.
- Show leadership and act as a catalyst for innovation and facilitates sharing of best-practices.
- Fulfill its legal obligation under the Canada Health Act to stop illegal queue-jumping and extra-billing.

The coalition organized teams of activists who travelled to Ottawa on a national lobby day, Dec. 4, in order to seek MPs support for a strong public health care system.

“The Harper federal government isn’t interested in playing a role in transforming our health care system to meet the needs of the next generation. Nor is the Harper government fulfilling its legal obligations under the Canada Health Act. Instead, responsibility for the future of Medicare is being downloaded onto the provinces (along with a \$36 billion cut to transfers). The feds have cut-and-run from health care.”

– Canadian Health Coalition

Anti-union bill would heap new costs on unions and BC FORUM, and seriously attack privacy

AN ANTI-UNION PRIVATE member's bill, put forward by a back-bench MP with the apparent blessing of the Harper government, has been condemned as a "serious" attack on privacy by the federal privacy commissioner.

Jennifer Stoddart told the House of Commons Finance Committee Nov. 7 that Bill C-377 "is a significant privacy intrusion and it seems highly disproportionate."

Pat Kerwin, President of the Congress of Union Retirees of Canada, warned in a brief to the committee that the reach of the bill would include CURC and provincial affiliates, including BC FORUM. Since these are volunteer-driven organizations, the proposed fines for being a month late in meeting a reporting deadline would equal their entire annual budget.

"For the sake of sanity and fair treatment to seniors and their organizations, we ask that this bill be withdrawn," said Kerwin.

Opposition MPs call the bill "a bureaucratic monster" that would be very expensive to administer, and warn that it will raise the cost of union sponsored pension and benefit plans.

The Canadian Bar Association warned in an earlier presentation that the bill raised serious constitutional issues by interfering with freedom of association, freedom of assembly, and other union activities protected by the Canadian Charter of Rights.

Russ Hiebert, Conservative MP for South Surrey – White Rock – Cloverdale, admitted his bill has raised a lot of concerns, but offered no clear solutions to address them. Most worryingly, there are reports that his speech to the committee was written by the prime minister's office,

and that the Harper government is considering "whipping the vote," thereby requiring all ministers to support the bill at third reading.

The bill would force the government to publish on a website the details of payments such as dental, vision, drug, life, health insurance and pension benefits, including details of widows' survivor benefits.

Payments made to businesses providing services to over 25,000 unions, union locals and labour organizations – including rates, fees, and private commercial information

– would also be published.

This discriminatory bill targets only unions. Professional organizations such as bar associations and medical associations are excluded.

In short, the bill violates the privacy of over four million Canadians and their families just because they are union members. It would force all pension, health and benefit plans to turn over to government the personal and private details of payments to individuals. Names, addresses and amounts would be published on a public website.

A career of promoting intolerance

RUSS HIEBERT WOULD fit right in with the most extreme and intolerant anti-women, anti-gay and anti-union Tea Party Republicans of the United States.

- Backed by organized Christian fundamentalists, Hiebert defeated incumbent MP Val Meredith for the Conservative nomination in 2004. Anti-choice activists hailed his nomination as "great news for pro-lifers."
- Hiebert said he was, "Particularly concerned about the judicial activism in this country... (and) passionate about preserving the traditional definition of marriage."
- After promising to fight government waste, Hiebert racked up \$637,093 in expenses in 2008, including \$214,360 to fly his family back and forth from Ottawa. The total was the second highest of all MPs, and a quarter of a million dollars more than the average.
- Hiebert voted against a private member's bill to prohibit discrimination on the basis of gender identity in February 2011.
- In December 2011, Hiebert delighted anti-union extremists by tabling Bill C-377.
- This year, he supported a private member's bill which attempted to establish an all-party committee to re-open the abortion debate.
- He presented a petition calling upon Parliament to "speedily enact legislation that restricts abortion to the greatest extent possible" in June 2012.
- Hiebert has opposed measures to combat climate change, calling them irresponsible, as well as measures to make pensions available to immigrants after three years residency.
- Finally, no irony intended, Hiebert represents the Harper government on Parliament's standing committee on ethics.

Withdraw Bill C-377: Governments, bosses should keep their noses out of our business

By Ken Georgetti,
President,
Canadian Labour Congress

THE CANADIAN LABOUR CONGRESS is deeply concerned about this private member's Bill's many disturbing provisions – so concerned that we believe this legislation should be withdrawn.

The reporting requirements of Mr. Hiebert's Bill will intrude right into the medicine cabinets of millions of Canadian families. It is ironic that this very government got rid of the long-form census on the basis of intrusion into an individual's privacy, yet this Bill does exactly that in a much more intrusive manner.

Who is promoting this Bill and why do they want the information it provides?

You don't have to look hard to see that it is Merit Canada, an organization that does not even release the names of its board members and that has four lobbyists on the Hill, the Canadian Federation of Independent Business, a non-profit organization, just like us, which issues tax receipts for its membership fees, the National Citizens Coalition which holds no annual general membership meetings and provides no financial statements to its members, LabourWatch and the Canadian Taxpayers' Federation.

These are all the same people, wearing two or three hats, who work to destroy what we have accomplished. Not a single one of them would agree to share the information publicly they want you to gath-

er from us.

There are going to be a lot of unintended victims of this Bill – people who are on disability plans, a person in the same benefit plan as a union member, businesses and commercial enterprises which have contracts with unions, all of whom will have private information posted on a public data base. This is information employers cannot obtain from plan carriers because of privacy legislation.

We are democratic, our conventions are open and we are transparent to our members and our decision making is not the business of either the government, our bosses or anti-union organizations.

Excerpted from the CLC presentation to the Commons Finance Committee.

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Through Protein for People, unions reach out to support people in our communities

BC FORUM has joined Protein for People, a unique partnership that works to address the shortage of protein at overburdened food banks

FAR TOO MANY people in British Columbia depend on food banks to feed themselves and their families – and sometimes the food banks are just not able to meet the need.

That's why BC FORUM has joined Protein for People, a unique community partnership that works to address the shortages of protein at food banks, as well as the shortages of an economy that leaves people vulnerable.

"Food banks across the province are struggling to provide essential food, such as protein, to the growing number of vulnerable people who have lost their jobs, or work at several low-paying jobs, and are forced to turn to food banks to feed their families," says John Radosевич, President of Protein for People, and a director of BC FORUM.

Protein for People has helped food banks through direct donations of protein-based food and has helped food banks to get better volume based-prices which means food banks can maximize their purchasing power.

Protein for People, a non-profit society, was started in 2006 by unions and the United Way.

"Labour unions have always been active in community services but Protein for People is a way for labour to contribute in its own name," says Radosевич.



John Radosевич with some of the thousands of cans of salmon delivered to food banks by Protein for People.

"Protein for People is a union owned and operated charity. It recognizes both the need for better solutions than food bank lines. It also recognizes that we can't just watch people go hungry while the fight for better public policy goes on.

"'What we desire for ourselves, we wish for all' is an old union slogan, but it's apropos," says Radosевич.

Through Protein for People, the province's unions are stepping up to the plate by making monetary donations which are used to purchase protein products.

Proteins like meat, fish and eggs are hardest for food banks to obtain because of the cost factor, so food banks must purchase them to make up the shortfall.

In May, Protein for People announced the delivery of \$87,226.00 worth of canned, prime BC pink salmon to food banks throughout the

province.

The donation was made on the final day of Hunger Awareness Week, a national event dedicated to raising awareness about the solvable problem of hunger in Canada.

"The difficult part is that even with the donation of those 81,000 cans, the need is still much greater. In a country as rich as Canada it's unacceptable to see people lining up for food. It's a poor reflection on our country and humiliating for those who are most vulnerable.

"Over 40 percent of food bank groceries are consumed by children of one and two parent families living in poverty. It is time politicians paid more attention to the impact that hunger and poverty has on our communities, and the damage it does to our society," says Radosевич.

Each year Protein for People hosts several forums that bring together those using food banks, union volunteers, and service providers for a community fair.

The forums are an important part of the outreach, connecting people with solutions and sharing food and music together.

At least ten labour council sponsored Protein for People community forums were held in 2012, each attracting between 400 and 700 people.

"Bringing over 4,000 yet-to-be organized people to a labour event is no small achievement," says Radosевич.

"The thirty union organizations who make up the membership of Protein for People can take pride in the achievement, and the best is yet to come."

SPECIAL REPORT: TALKING POLITICS

IF YOU WANT A BETTER BC



Silence is not an option

**A special report on the key issues facing
retired workers and our families
– and some facts that may surprise you –
in advance of the next provincial election**

Fewer people getting ahead as government policies create a steady increase in inequality

THERE IS A GROWING sense that the economy isn't working for ordinary people.

The gap between richest and poorest households in British Columbia spiked after the B.C. Liberals took power in 2001. Since then, it has continued climbing to become the second-largest in the country.



It started with a tax cut that shifted more wealth to the richest of the rich.

Since then, the B.C. Liberals have dramatically increased the fees, premiums, rates and other hidden forms of taxes that take money from retired workers and working families to pay for tax giveaways to corporations and the wealthy.

- On Apr. 1 2012, B.C. Hydro rates increased by more than seven percent, or about \$70 a year for

the average residential customer. A lot of the increase is going into government general revenue. The Liberals have increased the size of the annual dividend by \$100 million. In the current fiscal year, the government will take \$566 million from B.C. Hydro.

- Ferry fares also increased on Apr. 1. Since 2003, when our ferries were privatized by the Liberals, fares have gone up by 47 per cent on major routes and 80 per cent on minor routes. For the major routes, a family of four on a one-way trip can expect to pay about \$94, or \$34 more than in 2003.
- Metro Vancouver has the highest transit fares in Canada, at \$5 for a three-zone pass, with a further 10 percent increase planned for Jan. 1.
- The Liberals still haven't eliminated their HST. The tax drives up the costs for thousands of goods and services and families will continue to pay it until Apr. 2013, even though it was voted down in a referendum in Aug. 2011. As former Liberal insider Martyn Brown has put it, "it was so clearly a tax shift that took more money from [voters'] pockets to facilitate lower taxes for businesses."
- Medical Service Premiums were increased by six percent for the third year in a row on Jan. 1, 2012. They will increase by another four percent in Jan. 2013. At that point a B.C. family will pay \$1,596 per year for MSP – 85-percent more than they paid in 2001 when the Liberals formed government. Even though they've increased premiums, the Liberals have eliminated MSP coverage of many medical services.
- The cost of ICBC basic coverage was increased by more than 11



percent on Feb. 1, 2012.

- Tuition increased another two percent on Sept. 1, 2012, pushing post-secondary education even further out of reach for many families. Tuition has more than doubled since the B.C. Liberals formed government in 2001.

As a result of these policies, as well as policies to drive down wages, the middle class is shrinking in B.C., with more and more people driven into debt and poverty.

The average consumer debt in our province has grown to \$37,879, 44.5-percent higher than the Canadian average of \$26,221.

Statistics released by Food Banks Canada on October 30, 2012 show that food bank use in British Columbia increased by 6.6 percent in the last year – more than double the rise of 2.4 percent across Canada.

A stagnant economy, attacks on wages, and a poor record on job creation

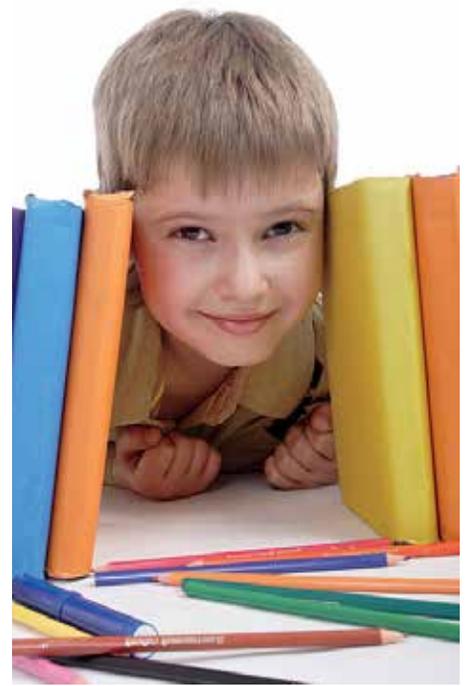
- Under the B.C. Liberals, B.C. had the lowest growth in average hourly wages and the second-lowest growth in weekly wages in Canada.
- The minimum wage was frozen for more than ten years.
- Through legislation such as Bill 29, they violated the Charter of Rights to tear up collective agreements, privatize services, and drive down wages.
- Under the New Democrat government of the 1990s, B.C. gained 383,100 jobs in 115 months (November 1991 to May 2001). Total jobs grew by 24.3 per cent in that period.
- Under the Liberals, B.C. gained 325,300 jobs in 127 months (June 2001 to December 2011). Total job growth declined to 16.6 per cent.
- Average annual real B.C. GDP growth from 1992 until 2001 was 2.8 per cent. Under the Liberals, from 2002 to 2011, it was only 2.5 per cent.
- Under the B.C. Liberals, ours was the only province in western Canada to register a decline in exports.
- In the forest industry, 35,000 jobs have been lost and 55 mills closed permanently.
- The export of raw logs and the jobs they could provide has soared over 1,000 percent. B.C. pulp mills are now importing chips from the U.S.

Truth in budgeting

- Between 2001 and 2012, B.C. was a have-not province six times, receiving a total of \$2.4 billion in equalization payments. Between 1991 and 2000, B.C. received only one equalization payment, of \$125 million.
- By 2013, the B.C. Liberals will have presented seven deficit budgets, including the largest budget deficit on record.
- The Liberals acknowledged in September that their gas revenue projections were off by \$1.1 billion over the next three years. This year alone they will need to find \$241 million to make up the difference. Next year the shortfall will be another \$389 million, with an additional \$483 million in 2014-15.
- Despite the finance minister's promise to "do everything humanly possible" to balance the budget, including more than \$1 billion in cuts, the premier has since announced tens of millions in pre-election spending.
- The Liberals' 2012 budget is shaping up to look just like their 2009 pre-election budget, where they promised the deficit would be a maximum of \$495 million, and that they wouldn't bring in the HST. After the election, they revealed the deficit would be *six times larger*, and British Columbians have been living with the HST ever since.
- The cost overrun on the Vancouver Convention Centre was \$400 million.
- The cost of building the new Port Mann bridge has more than doubled from \$1.5 billion to \$3.3 billion.

Failing our grandchildren

- British Columbia has had the highest rate of child poverty in the country for seven years running.
- Ignoring the lead of other provinces, the B.C. Liberals have refused to implement a poverty reduction strategy.
- Spending on public education in B.C. has fallen to below the national average since the Liberals took office.
- The government is down-loading costs onto local school boards.
- B.C. Liberals have closed 191 schools.
- More than 15,000 classrooms don't meet the government's own class size and composition standards.



Failing to meet the needs of retired workers

THE LIBERAL GOVERNMENT has failed to meet the needs of our province's most vulnerable seniors.

A report released July 11 by Simon Fraser University professor Marcy Cohen shows that between 2001 and 2010, seniors over 75 faced significant declines in access to home and community health care.

"Caring for BC's Aging Population" shows that access to residential care dropped by 21 per cent and access to home support by 30 per cent. Overall home and community services for this age group declined by 14 per cent.

The report says the number of seniors requiring an "alternate level of care" who were instead forced into acute care hospitals increased by more than 35 per cent.



Katrine Conroy

"It shows quite clearly that the Liberals' failure to meet these health care needs has a cascading effect on the health care of all British Columbians," said Katrine Conroy, the New Democrat critic for seniors.

"It's bad enough that they have failed to meet the needs of seniors, but this report shows that overcrowding in hospitals – resulting from too many seniors in too many acute care beds – stretches resources too thin. That increases wait lists for other services."

It's not the first time the Liberals have been hit by a scathing indictment of their handling of seniors care. In February, ombudsperson Kim Carter released a damning report on the issue, with 143 findings and 176 recommendations.

"The health minister's response was to issue a six-item 'action plan' that called for more reviews and more delays. Meanwhile, seniors continue to go without the services they need," Conroy said.

Reducing opportunities for young people

BC STUDENTS HAVE the highest average debt load west of the Maritimes at \$27,000 after a four year program, and pay the highest interest rates in the country.

- The Liberals have doubled tuition fees and eliminated the needs-based student grant program. B.C. is the only province without this important program to help students from ordinary families get a good education.
- The Liberals' three-year budget plan continues cuts to advanced education and skills training.
- Failing to properly invest in post-secondary education is, economists say, a major concern for B.C.'s future. Without a skilled and educated workforce, B.C.'s productivity can decline and costs increase, making B.C. an undesirable investment destination.

Putting private profits ahead of people and the public interest

- The cost of the Abbotsford hospital, completed under a private-public partnership agreement in 2008, jumped by more than two-thirds over original estimates. Over 33 years, the private consortium will collect more than \$1.4 billion in lease payments from the public purse.
- An independent analysis of the Sea-to-Sky highway project found that the government could have saved \$220 million over 25 years if it had used its traditional financing and procurement processes, rather than turning it over to private interests.
- B.C. Hydro is forced to buy power from private power producers that have taken over hundreds of rivers and streams, even though it costs up to 20 times as much as power produced by the public utility. During the spring melt,

B.C. Hydro had to spill water and pay \$180 million above market rates to satisfy the lucrative contracts forced on it by the government.



Standing up for people in our communities

BC FORUM teams up with United Way to help people throughout B.C.

BC FORUM is urging members to support the United Way to help create a better future for children, seniors and families in their communities.

There are more than 100 United Ways across Canada – including 13 in B.C. – each raising funds locally to support the community.

The Canadian Labour Congress and the United Way work together at both the national and local levels to address people’s needs.

Unions are key supporters of the annual United Way campaign, encouraging members to volunteer and give. Union members contribute more than half of the total funds

raised nationally, and up to 80 percent of donations in some communities.

This year, the United Way is focused on three key issues – breaking the cycle of poverty, preventing bullying, and preventing social isolation of seniors. The campaign notes B.C.’s high rate of child poverty, the life-long impact of bullying, and the effect of isolation, neglect, abuse and poor physical health on seniors.

“We all play a role in improving the lives of those who are vulnerable in our community. The more solidarity we share with the community in tackling these issues, the stronger we are as a movement,” says Irene Lanzinger, secretary-treasurer of the B.C. Federation of Labour.

Please contact the United Way in your region for information on the wide range of programs and services,

and how you can help.

United Ways in B.C.

- Castlegar District, 250.365.7331
- Central and Northern Vancouver Island, 250.729.7400
- Central & South Okanagan/Similkameen, 250.860.2356
- Cowichan, 250.748.1312
- Cranbrook & Kimberley, 250.426.8833
- Fraser Valley, 604.852.1234
- Greater Victoria, 250.385.6708
- Lower Mainland, 604.294.8929
- Northern British Columbia, 250.561.1040
- North Okanagan, Columbia, Shuswap, 250.549.1346
- Powell River and District, 604.485.2132
- Thompson, Nicola, Cariboo, 250.372.9933
- Trail and District, 250.364.0999



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Major national conference brings together international experts and hundreds of senior activists Joys & Tears of Living Longer

MORE THAN 400 seniors and a wide range of internationally recognized experts gathered in Richmond B.C. Oct. 1 and 2 to explore the opportunities and challenges faced by seniors and civil society as Canadians live longer and fuller lives.

Drawing on expertise flown in from around the world, participants reviewed how other jurisdictions are dealing with demographic changes, their impact on the health, housing and incomes of seniors, and the implications for society in general.

It was clear from presentations by speakers, panel debates and workshop discussions that there is much room for improvement in Canada's approach to demographic change.

Among the impressive roster of speakers were Tine Rostgaard, Aalborg University, Denmark, an internationally recognized expert on policies that allow people to age in place, and Victor Marshall, senior scientist at the North Carolina Institute on aging, who conducts leading-edge research on work, retirement, and enhancing well-being in later life.

Rostgaard said care for the aged in Denmark is universal with the goal of allowing people to age in place, near friends and family in their own communities. About 75 percent of public expenditures on elder care are targeted to home care, and 25 percent to institutional care. In Canada, the balance is reversed with only 20 percent going to home care, and 80 percent allocated to institutional care.

The key to the Danish system is

prevention. Preventive home visits with the elderly, most often by a nurse, must by law take place once a year. After a structured discussion of general well-being, social networks, housing, finances, health and functional ability, the municipality must follow up and offer needed services.

"There is strong evidence for the preventive effect," said Rostgaard.

"The visits result in an increase in the use of home care services (including personal care and practical assistance such as cleaning). The visits also result in a fall in mortality, an increase in functional ability, and a lower rate of admission to hospitals and nursing homes."

Victor Marshall presented a policy framework for "active ageing."

"It is time for a new paradigm, one that views older people as active participants in an age-integrated society and as active contributors," said Marshall.

"Active ageing is the process of optimizing opportunities for health, participation and security in order to enhance the quality of life as people age," he said.

Marshall made detailed recommendations of steps that could be taken to create safe and livable communities, and to improve the social integration of seniors.

Dr. Michael Rachlis, a Toronto-based health policy analyst, said population aging has a relatively small impact on health costs.

"Health costs are related to illness, and Canadian seniors are healthier than ever," he said.

He noted that health costs have



Tine Rostgaard, of Aalborg University, noted that Canada allocates 80 percent of its seniors care expenditures to institutional care, and only 20 percent to home care. In Denmark, 75 percent goes to home care.

been relatively stable, but the Canadian government lost \$94 billion in revenue as a result of corporate tax cuts between 2000 and 2010. Just half of that amount could eliminate all government deficits.

Rachlis called for a community-based preventive approach to care, citing controlled studies that this can reduce nursing home admissions by 40 percent and reduce seniors' health care costs by 50 percent.

Delegates pass dozens of resolutions on health care, pensions, environment and taxation

THE NATIONAL PENSIONERS and Senior Citizens' Federation held its annual convention from Oct. 2 to 6 in Richmond.

Delegates adopted a long list of resolutions.

The delegates:

- Demanded full implementation of all the recommendations made by the Romanow Royal Commission on the future of health care.
- Urged provinces to support regular eye examinations for seniors.
- Called on the federal government to expand the Canada Health Act to include eye and dental care for seniors, and a home care program with enforceable national standards.
- Called on the provinces that still charge MSP premiums to eliminate them for seniors.
- Urged the federal government to consult the public before making changes to Old Age Security benefits.
- Called for a 16 percent increase in the Guaranteed Income Supplement, and a 30 percent increase in OAS to lift seniors out of poverty.
- Supported strengthened environmental standards, regulations and enforcement.
- Opposed the construction of new pipelines for bitumen and gas, and called for a halt on the Enbridge, Keystone and Kinder Morgan pipeline projects.
- Called for a ban on hydraulic fracturing or "fracking."
- Resolved to lobby Ottawa and all other levels of government to implement a national housing policy to provide adequate and affordable housing for all seniors.
- Proposed tax increases for corporations and wealthy Canadians, and the introduction of a financial transactions tax on international financial institutions.
- Urged the federal government to focus on returning Canada to being a nation of peacekeepers to rebuild respect in the world.

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Dozens of protests were held in communities around the province in late October to protest the Enbridge pipeline proposal and the danger that huge oil tankers would pose to the B.C. coast.

Alberta would get all the benefits while B.C. is left with all the risks. This gathering in Davis Bay attracted 500 people. It was one of the largest in the province.

How the federal and provincial governments are trying to silence concerned citizens

NEW LAWS AND regulations imposed by the federal and provincial governments are making it harder than ever for the public to participate in environmental assessments.

The Harper government 'streamlined' environmental reviews as part of the outrageous omnibus budget bill it pushed through Parliament earlier this year. Now we're seeing what that means in practise.

A government review panel has refused to hear dozens of First Nations people who are concerned about the proposed expansion of Shell's Jackpine tarsands mine in Alberta. The panel said they do not qualify as an "interested party" as defined in the newly proclaimed laws.

Many of those who had applied to be heard said the project would directly affect the air, water and wildlife in the region.

"We have a right to speak on anything that affects our land," said Bill Erasmus, Dene National Chief.

"We made the deadline. We went through the process of applying. It seems like they are looking for a technicality to not hear us," he said.

Erasmus will ask the panel to reconsider.

"Instead of dealing with the issues at hand, they just make the process so complicated that they can axe people from participating based on procedural reasons," said Eriel Deranger, a member of the Athabasca Chipewyan First Nation.

"It just seems like butting your head up against a brick wall," she said.

While people who live in the area have been excluded, the review panel bent over backwards to give standing to a big oil company.

The panel noted that Total E&P, a wholly owned subsidiary of French oil-giant Total SA, had also not complied with the new requirements. Nonetheless, the panel granted Total E&P full standing at the hearings.

In British Columbia, the provincial government has made several moves to make it more difficult for people to be heard.

One of the most egregious is the government's decision to strip local governments of their power to make land use decisions on some projects – which, of course, is one of the

key functions of local government. People expect to be able to talk to councils and regional districts when major developments are planned.

That's no longer the case. In a current situation on the Sunshine Coast, the regional district has no power to challenge a major proposal to build six private power plants in Narrows Inlet, even though the project would drain pristine alpine lakes and dump sediment into nearby residents' drinking water.

The environmental review process, currently in its latter stages, has been changed to make it impossible for the public to speak out. The Environmental Assessment Office advertised two recent "open houses" as an opportunity for the public to make submissions.

The dozens of opponents who showed up were surprised to find that there was no such opportunity to speak or ask questions.

Instead, they were told to send an e-mail to express their concern. Hundreds have done so, but the change in approach has had its desired effect – no media stories about the public anger.

WHAT ARE YOU DOING AFTER WORK?

Preparing for the realities of retirement

By Pat Kerwin
President, Congress of Union
Retirees of Canada (CURC)

The real meaning of retirement had come to him the first day. When it didn't matter what time he got up he could stay in bed all day. He didn't of course. Those first days all his interests seemed petty, not worth doing. It seemed to him that he had read all the books he wanted to read, heard all the music he wanted to hear. He thought of closing his eyes and turning his face to the wall. That was on the first days and he put on a show of enjoying having nothing to do for Dora's sake. He even said that he was relishing this slack and idle time. She saw through that; she knew him too well.

– Ruth Rendell, *The Vault*

MILLIONS OF CANADIANS in the next decade are going to face the challenges and opportunities of retirement. What was once tomorrow's possibility will become today's reality. Too few people think about those realities before they retire.

Much of what passes for pre-retirement "planning" is an information session on pensions often accompanied by an offer to sell you some financial product.

The Congress of Union Retirees (CURC) believes people should look at the realities of retirement well before they retire.

We have developed a two-day pre-retirement course that covers the key topics. It is not the final word on retirement but rather an overview to enable a person to begin an exploration.

The CURC course is presented by people who have retired and can talk about life on the other side of work from personal experiences.

The course provides the basics on government and workplace pension plans. We do provide people with a checklist of what to look for in a financial planner and advise participants about the potential pitfalls of the heavily advertised "solution" of reverse mortgages.

Our course is not based on lectures by experts on the key facts of retirement but on adult learning through discussion by participants. They discuss their retirement dreams in the context of their expected incomes and expenditures. If the participant has a partner or spouse, we encourage both to attend.

Retirement is much more than setting a budget.

Health is the biggest single concern for retirees. The good news is that if you make it to 65, on average, men will then make it to 83 and women 86. The sobering note is that on average, Canadians will spend 10 years with a significant disability (i.e. persons who report difficulties with daily living activities, or who indicate that a physical or mental condition or a health problem reduce the kind or amount of activities that they can do).

In our course, we also review the essentials around diet and exercise. Few people realize that keeping up and developing friendships is as important to good health as exercising. And one of the ways to do that is by being active in a retirees' organization such as CURC.

As retirees, we are continuously being reminded that we should take nothing for granted. You can plan 10 years ahead based on what you assume will be your income, coverage of drug costs and access to home care if it is needed, but then the unexpected can happen. Stephen

Harper flies to Davos, Switzerland, where he informs bankers that the age to receive Old Age Security will be 67 years in the future. Others, like Nortel workers, wake up to learn that their employer is declaring bankruptcy and as a result their pensions will be cut significantly. Other employers are cutting benefits to retirees. Or you move to another province to be nearer to your grandchildren only to discover that the drug you take is not covered by that province's drug plan for seniors. Your spouse could develop serious health problems but if the province does not provide sufficient services to meet your spouse's needs, you are left filling the gap as best you can.

CURC takes on those issues. In the course, we review current campaigns such as the one to expand CPP/QPP. CURC is also a strong advocate for a national pharmacare program that would provide better prices for drugs for everyone and at the same time save governments billions of dollars.

CURC launched its first pre-retirement courses this fall in Ontario and the Prairies. We will be delivering the Pre-Retirement Planning Train the Trainers Course to BC Forum instructors March 25 to 27 in Vancouver.

In the novel *The Vault*, Chief Inspector Reg Wexford is only a fictional creation, but his experiences in retirement are all too real. He found his "solution" in the book by assisting on a volunteer basis to solve an old case for which new evidence had just come to light. Everyone should take the time to investigate their retirement options well before the actual day arrives.

From a column published at rabble.ca, news for the rest of us. BC FORUM is CURC's British Columbia affiliate.

WORKING FOR YOU

Your membership in BC FORUM has never been more important

Please encourage your friends and colleagues to join our team

THROUGH OUR UNIONS, before we retired, we've all seen the benefits of collective action. Our voices are strongest when we stand together in solidarity.

That's what BC FORUM is all about. We are the only organization that represents union members who have retired or are nearing retirement. We are an integral part of the labour movement, with formal representation in leadership bodies, and maintain strong links with provincial and national seniors' groups.

Together, we can make a difference for ourselves and our families.

Please encourage friends, colleagues and family members to join us using the form below, or on-line at www.bcforum.ca.

The unique role played by BC FORUM and its members

IN A WELL-RECEIVED speech to the B.C. Federation of Labour Convention Nov. 29, BC FORUM President Diane Wood told delegates that our organization is unique.

"We are the only B.C. organization of older and retired workers which is directly affiliated to the labour movement," she said.

"We are proud of the strong role we play to help get out the message on political choices, and to support labour campaigns on vital issues such as retirement security, the minimum wage, and safety at work."

Wood pointed out that BC FORUM works closely with other seniors' organizations both provincially and nationally.

"We are a voice for solidarity across generations and for a more civil society. As our members know from their years in the movement, we are strongest when we stand together, bringing our experience to

bear for the benefit of workers both young and old. With a provincial election now only six months away, that strength has never been needed more than it is today," she said.

Wood said BC FORUM's volunteer board of directors is working tirelessly to strengthen the organization and its ties to the labour movement.

Early in 2013, the board will be meeting with newly-appointed Liaisons from BCFL affiliated unions to discuss ways to work together even more closely. The goal is to have each affiliated union designate a lead-hand to coordinate joint action, building on the work that BC FORUM delegates do with Labour Councils throughout the province.

Wood added that BC FORUM is working with the Congress of Union Retirees of Canada to develop a pre-retirement planning course that will be available to union members through affiliated unions and labour councils in 2013.



Please check expiry date on mailing label. If membership is due you can also renew at www.bcforum.ca. BCGEU, HSA, COPE and UFCW will pay first year BC FORUM dues for qualified members.



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