

Rate hikes, service cuts raise a storm of protest across BC

Hydro rates, MSP premiums, BC Ferries cuts hit retired workers hard

AS RESIDENTS OF coastal communities rallied to protest BC Ferries fare increases and service cuts, retired workers throughout the province are looking for new ways to cut their household expenditures.

"Most seniors live on fixed incomes and their budgets are already tight," said Diane Wood, President of BC FORUM.

"BC Ferries managers are among the highest paid public employees in B.C., and the Clark government is paying for their bonuses by taking money out of the pockets of seniors.

"It is unconscionable that the government would deliberately impose increases that hit hardest at the poorest members of society. People have no choice about paying for electricity, MSP premiums, or ferry travel to medical appointments," she said.

The Clark government has announced that electricity rates will increase by a cumulative 28.1 percent, starting with a 9 percent increase this month. It also cut in half the seniors discount for ferry travel and eliminated hundreds of sailings.

At the same time, MSP premiums continue to increase with another 4.1 percent jump. B.C. is one of only two provinces that charges such premiums, which now cost families of two \$125 a month. The cost of residential care for people with disabilities is also going up, while access to community care and home support



services continue to decline. Young and old, they came out by the hundreds to protest BC Ferries service cuts that will make it more difficult, if not impossible, for residents of coastal communities to get to medical appointments, visit family, or participate in sporting events.

services continue to decline.

"People who are paid as much as BC Ferries managers will barely notice these increases, but they are a huge burden for those who are trying to get by on Canada Pension and Old Age Security benefits," said Wood.

"Every action of this government seems designed to favour the rich, and thereby deepen inequality in our province. Too many seniors are already living in poverty, and the government is making it worse at every turn," she said.

Wood added that there is a desperate need to improve the public

pension system in Canada, as long advocated by BC FORUM and the Canadian Labour Congress.

"The Harper and Clark governments are relentlessly taking us in the wrong direction," said Wood.

"Instead of increasing the retirement age to 67, they should be taking action now to improve retirement income security for Canadians.

"And instead of imposing a disproportionate burden on low-income workers and seniors, they should be working to improve the fairness of our tax system so it reflects the ability of working people to pay," she said.

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The Advocate is published by the B.C. Federation of Retired Union Members. BC FORUM – supported by Working Enterprises and affiliated with the B.C. Federation of Labour – is dedicated to representing the interests of members and their families, and continuing into retirement the relationship they enjoyed with the union movement.

#200-5118 Joyce Street
Vancouver, BC V5R 4H1
Toll-free 1.800.896.5678

Tel. 604.688.4565
bcforum@bcfed.ca

Editor: Soren Bech
soren.bech@gmail.com

2102 Porter Road, Roberts Creek,
B.C., V0N 2W5

THE ADVOCATE

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Liberals ignore care for seniors

Government fails to take action to address the crisis in community care

A YEAR AND A HALF after the release of an exhaustive and damning report, the BC government has largely failed to make meaningful improvements.

Ombudsperson Kim Carter's report, *The Best of Care: Getting it Right for Seniors in British Columbia*, provided a comprehensive roadmap for fixing BC's home and community health care system.

A new policy brief published Nov. 14 by the Canadian Centre for Policy Alternatives finds:

- Just 6% of the recommendations have been fully implemented.
- 24% have either been partially implemented or are under consideration.
- 3% have not moved forward despite a government commitment to do so.
- 1% have missed their timeline for implementation.
- A stunning 66% have been ignored.

"There is an appalling lack of leadership from the provincial government on seniors care," says lead author Marcy Cohen.

"Ensuring quality care for seniors is not only the right thing to do, in the long run it saves money for all British Columbians. With improved home support and other community-based services, seniors stay healthier and use the expensive hospital system much less."



Up to 20 percent of acute hospital beds in B.C. are occupied by people who are waiting for an alternative level of care. About 85 percent of these patients are seniors who would be better served – at less cost – with quality home support services or long-term care. Home care accounts for just 4.6 to 5 percent of total health spending. About one half of the people who are on waiting lists for long-term care would be able to realize their desire to remain in their own homes if they received appropriate home care.

Happy New Year

On behalf of the volunteer Directors, Regional Representatives and staff of BC FORUM, I wish you a truly Happy New Year.

I wish you peace and happiness. I look forward to working with you as we continue our efforts to improve the lives of retired workers, future retirees and our families. We have much to do. By sharing our experiences, by working together to push for change, by speaking out on important issues, we can help build a fairer, more civil society.

Thank you for all you do.

Diane Wood

President
BC FORUM

CURC CONVENTION

Ending inequality depends on strong unions

ANY DEMOCRACY worthy of the name must work at achieving a high level of equality and strongly enforced rights to join a union," Ed Broadbent told the Congress of Union Retirees Convention in October.

Broadbent – former federal leader of the NDP, and now chair of the Broadbent Institute – said the two issues are very closely related.

"Starting from about 1980, we have seen a steady rise in the income share of the very top 1% in Canada, from less than 8% to a recent high of 14%.

"In contrast, the wages of an average worker – someone in the exact middle – have remained virtually stagnant during the same period," he said.

"In a democracy, committed to the principles that everyone should have an equal chance in life, this is wrong," said Broadbent.

He said unions were absolutely pivotal actors in the era of shared prosperity and growing equality which lasted from the post War period until the early 1980s.

"It is no exaggeration to say that unions were the principal cause of the emergent middle class."

Broadbent said that to counter the overt attack on union rights by right-wing governments, it is vital that unions build membership and bargaining power among workers, especially among the many lower-paid and insecure workers in the private service sector.

"We need both a more equal Canada and strong unions. They go hand in hand," he said.

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BC FORUM President Diane Wood, and Louise Hinton, CURC executive member at large for women, congratulate Ed Broadbent following his inspiring speech to the convention.

CURC calls for full review of trade deal with Europe

THE CONGRESS OF UNION Retirees of Canada has called for a "complete legislative and public review of the Comprehensive Economic and Trade Agreement (CETA) with Europe before the agreement is ratified and signed.

"This agreement will add up to two more years of monopoly patent protection for prescription drugs," said Diane Wood, President of BC FORUM, as she spoke to an emergency resolution on the issue.

"It will take at least an additional \$1.5 billion out of the pockets of seniors, the sick and provincial health budgets every year, and put it in the pockets of Big Pharma an industry that leads Fortune 500 companies in profits," she said.

Shortly after the convention, a report by two York University professors warned that all Canadians will likely wind up paying more in taxes, or higher premiums for private drug plans and Canadians who can least

afford it will bear the biggest burden.

The convention was held October 22 - 25 in Ottawa. It marked the 20th Anniversary of CURC, and was the largest convention in the history of the organization which represents provincial bodies such as BC FORUM on the national stage.

In addition to presentations by Ed Broadbent and Hassan Yussuff, secretary treasurer of the Canadian Labour Congress, the convention heard speakers on home care, pensions, PharmaCare, social media and the CLC fairness campaign.

All federal MPs were invited to meet the delegates at a reception. Delegates had good exchanges with the MPs who accepted the invitation.

Videos of the presentations by Broadbent and Yussuff, the text of resolutions, and photos taken at the convention are available on the CURC web site, unionretiree.ca.

TAKING ACTION



A meeting between members of the BC FORUM executive committee and representatives of affiliated unions took place Oct. 9 at the B.C. Federation of Labour. A total of 28 liaison people have now been named by affiliates.

The participants discussed plans to work together to promote membership in BC FORUM by workers aged 50 or more as one of the ways to further strengthen BC FORUM's advocacy for retired workers, workers nearing retirement, and our families.

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TAKING ACTION

African grandmothers deserve better – they deserve justice

SEVERAL DELEGATES from BC FORUM attended a unique people's tribunal held in Vancouver Sept. 7, supporting justice for grandmothers who are at the frontlines of the AIDS crisis in Africa.

The tribunal was hosted by the Stephen Lewis Foundation to shine a public light on the denial of their human rights, and to issue a call for action.

Discrimination and inequality place a heavy burden on the African grandmothers who are struggling to support communities devastated by HIV and AIDS.

Six grandmothers from across sub-Saharan Africa presented their personal testimonies before the Tribunal's judges: Gloria Steinem, Mary Ellen Turpel-Lafond, Joy Phumaphi and Stephen Lewis.

The grandmothers spoke about the most pressing issues they face, such as property grabbing, loss of housing, sexual violence, and food and income insecurity.

In many ways, African grandmothers are leading the way, working to secure better futures for their communities. They have stepped in to care for orphaned grandchildren, putting them through school, supporting them through the loss of their parents to AIDS, and teaching them about HIV prevention and treatment. They tend to the sick, set up support groups, harvest the crops and create income-generating programmes. They are advocates for their families, and are emerging as experts and leaders, increasingly acknowledged by governments and international NGOs. But discrimination and gender inequality impose an unconscionable price.

The African Grandmothers Tri-
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How you can help these brave women

Over 240 Canadian grandmothers groups have raised more than \$17 million to support Africa's grandmothers movement.

Much more is needed as they cope with the loss of their own children and the challenges of raising their grandchildren. To learn how you or your group can help, please visit: www.stephenlewisfoundation.org

bunal amplified the voices of these courageous African grandmothers and sent a clarion call for change. Their rights must be promoted, protected and respected, including their rights to property, bodily integrity, income security, freedom from violence, and quality health care. Both the grandmothers and the expert witnesses – the representatives from grassroots organizations which support the grandmothers and the

orphaned children in their care – spoke about the need for change through improved laws, policies, funding priorities, consultation, positive cultural practices and greater access to justice. The women spoke directly to the triple threat of discrimination grandmothers face at the frontlines of the AIDS pandemic, based on sex, age, and HIV status. For a full report, please visit: www.africangrandmothertribunal.org

\$10 a day child care plan for BC

As the lack of affordable, quality child care grows worse, grandparents are spending their “golden years” raising their grandchildren

By Sharon Gregson
Coalition of Child Care Advocates

NO MATTER WHETHER government chooses to focus on resource sector development, a green economy or skills development, or all three – a prosperous British Columbia requires strong labour force participation and parents of young children need access to affordable, quality child care if they are to be part of that prosperity.

The child care crisis

BC's young families face a crisis in accessing quality, affordable child care (daycare). Fees are too high, wait lists are too long for quality spaces and the wages of early childhood educators are too low. Many young families are heavily dependent on grandparents to provide child care.

BC still has no plan to ensure young children have access to quality care, and no plan to respond to United Nations recommendations calling for greater government investment in child care. The BC government's strategy to spend \$146 million in 2015 on a \$55 a month tax benefit is not going to help parents with their child care crisis.

The solution is here

Supporters of the \$10 a day Child Care Plan represent more than 1.6 million British Columbians. Municipalities from Dawson Creek to Cranbrook, school boards, parents, grandparents, teachers and nurses, Vancity, Surrey Board of Trade, aca-



A recent study by the Research Chair in Taxation and Public Finance, Université de Sherbrooke, found that Quebec's affordable, quality child care program made it possible for 70,000 more women to take long term jobs, increasing the provincial GDP by \$5.1 billion. The tax-transfer return to government significantly exceeded the cost of subsidies.

demics and community organizations all see the \$10 a day plan as a solution to BC's current child care crisis.

When government puts the plan in place, child care will cost families \$10 a day for a full-time program, \$7 a day for part-time, with no fee for families with annual incomes under \$40,000. Every young child will have the right to participate in quality early care and learning programs that meet their needs, just as we expect that all older children to have the right to go to school.

With new investments from the province and federal government, locally elected school boards will provide early care and learning programs with the operating funds they need to deliver quality programs in the community. Early childhood educators will receive the respect and remuneration they deserve.

It's noteworthy that in the October 2013 high-profile Globe and Mail

newspaper poll, the majority of seniors voted in favour of investment into a child care system. Among all Canadians 65 and older, 60 percent supported the introduction of a national child care program.

Among BC women aged 65 and older – perhaps reflecting the child care burden they shoulder – an astonishing 89 percent supported a national child care program.

There is a solution to the current child care crisis. The \$10 a day plan will improve the lives of children, their mothers and families and strengthen our communities. Our economy and our society will benefit from investment in the early years. Join us at www.cccabc.bc.ca/plan/endorse-the-plan/. We'll be so pleased to have your support.

Editor's note: The \$10 a day child care plan has been endorsed by many advocacy groups including BC FORUM, the Council of Senior Citizens' Organizations and many unions.

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FIGHTING FOR BETTER PENSIONS

It's time to expand the CPP

IN A PERSONAL LETTER to Canada's finance ministers, the president of the Canadian Labour Congress (CLC) has called on the provincial and federal governments to make a concrete commitment to expand the Canada Pension Plan.

Ken Georgetti notes that the CLC has been advocating for a modest, phased-in expansion of the Canada and Quebec Pension plans since 2009.

Expand the CPP now

In his letter, Georgetti said the benefits of expanding the CPP and QPP were succinctly described in a *Globe and Mail* editorial published on October 19:

"The Canada Pension Plan is one of the country's great public policy successes. It's national: If you change provinces, it moves with you. Same story if you change jobs. You're covered even if you're self-employed. It's cheap compared with private savings options. It's flexible: you can retire early or late, and how much you get out, come retirement, is determined by how much you put in while working," said the *Globe and Mail*.

The *Globe and Mail* concluded that expanding the CPP "should be done, and it should be done soon."

Good pensions are good for our economy

Georgetti points out that defined-benefit plans like the CPP and QPP have significant advantages for both individual Canadians and the economy as a whole.

"It is time, once and for all, to dispose of the specious argument that a phased-in expansion of CPP benefits is a threat to the economy. Higher CPP savings and retirement benefits



Photo by Josh Berson

have significant positive impacts on capital formation, output and employment," said Georgetti.

"The consequences of not acting are many, not the least of which are increased Guaranteed Income Sup-

plement (GIS) costs. This taxpayer-funded subsidy to businesses that do not offer pensions to their employees will rise from \$9.9 billion to \$37.8 billion in the next thirty-five years," he said.

CURC: On the record

PROTECTING AND improving pensions for future retirees is a key issue for the Congress of Union Retirees of Canada (CURC), the national organization to which BC FORUM is affiliated.

In an interview with CBC Radio, CURC President Pat Kerwin noted that retired union members are still joining forces and fighting to protect pensions and health care.

"We are working for improved bankruptcy laws (so pensioners are no longer considered unsecured creditors if a company goes bank-

rupt)," said Kerwin.

"And we're very involved with trying to improve the Canada Pension Plan. Today's CPP pays up to 25 percent of the average industrial wage. We've been arguing it needs to go to 50 percent," he said.

"A lot of workers today don't have any pension plan where they work and they also move frequently between jobs. Very few workers start and end their employment days with the same firm. The Canada Pension Plan follows the worker wherever he or she goes," said Kerwin.

Bold solutions to fix the pension crisis

GOVERNMENT AND business leaders must stop trying to tear down workplace pensions, says retiring executive Jim Leech in a new book, *The Third Rail: Confronting our pension failures*.

The retiring president and chief executive officer of the Ontario Teachers' Pension Plan, a world leading private equity investor, says Canada is facing a pension crisis.

"Our pension crisis was predicted years ago by academics, actuaries, labour groups, consultants and financial institutions," says Leech.

"If nothing changes, it is possible, indeed probable, that all taxpayers will find themselves burdened with the expense of rescuing and providing for a generation of marooned, financially unprotected retirees."

More than 60 per cent of employed Canadians don't have a workplace pension and haven't saved enough to support their lifestyles in retirement.

Canadians have set aside only 5.5 per cent of their income for savings, a sharp drop from 20 per cent in the 1980s. With high fees and flat returns on tax-sheltered investments, many question the value of voluntary savings.

Even if you're fortunate enough to have a workplace pension, it may be threatened by bankruptcy of the company or the vagaries of the stock market. Many retirees have seen their employers cut pensions they thought were guaranteed.

Many employers are switching to defined contribution plans. In such plans, the workers bear all the investment risk, and may have a nasty surprise when they retire.

Leech says defined contribution plans are nothing more than a glorified RRSP – you find out on the day you retire how much money you

will have to live on for the rest of your life.

"If markets have been bad, your retirement lifestyle will be less than if markets have been booming."

Leech adds that depending on defined contribution plans to pay for what could be a very long retirement "is still too much of a lottery."

With a defined benefit plan, on the other hand, workers are guaranteed a pension that is tied to how much they earned on the job.

Leech says governments should focus on reforming defined benefit plans to ensure they can be sustained. Instead, he warns, "some politicians want to further weaken the system by shredding what is left of effective workplace pensions."

Leech and co-author Jacquie McNish call for three main steps to fix

the pension crisis:

- Expand Canada Pension Plan benefits for those who earn between \$30,000 and \$100,000 a year. With a small increase in CPP contributions by workers and employers, the CPP and old age security payments would replace nearly half their salaries.
- End the transition to defined contribution plans. These plans are more confusing, expensive and less reliable than defined benefit plans, leading in most cases to inadequate pensions.
- Stop the demise of the defined benefit plan. Find ways to share the risk between employers and employees. For example, if a plan has a funding shortfall, employers might suspend inflation-indexed pension benefits until a surplus is restored.

Good pensions create jobs and investment

AS THE HARPER government attacks income security by forcing Canadians to wait until age 67 for old age security payments and continually stalling reforms to the Canada Pension Plan, the Conference Board of Canada has released a new report that focuses on the optimal design of pension plans.

In the study released in October, the Conference Board focuses on the five B.C. public sector pension plans to highlight how differences in pension design can significantly improve retirement income.

The report says these defined benefit plans, as part of the total compensation of plan members, require employees and employers to fund the plan to cover future benefits. By comparison, only one-quarter

of B.C. employees who do not have a trustee plan contribute to RRSPs.

The Conference Board says two main impacts flow from the plans' design: higher lifetime savings, and lower management fees.

"This results in higher spending and income in British Columbia," says the report.

The Conference Board concludes:

- The savings effect adds \$1.28 billion to provincial income.
- The multiplier effects mean there are 8,000 additional jobs in B.C. because of the plans.
- The lower management fees add \$750 million a year to the B.C. economy in direct and indirect effects.

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BARRIERS TO WELL-BEING



New report recommends action to improve the lives of older women

THE CANADIAN CENTRE for Elder Law (CCEL), in partnership with the West Coast Women's Legal Education and Action Fund (LEAF), is undertaking a three year project to identify barriers to the well-being of older women.

After a year of consultation with older women in the B.C. Lower Mainland, CCEL has issued a comprehensive report that lists 31 pressing issues faced by older women, and makes 24 recommendations for change.

The Older Women's Dialogue Project is described as the first to look at these issues from both a gender and aging perspective.

The report groups the most pressing issues into six general categories where women, to a greater extent than men, experience barriers to well-being:

- Income security, pensions and poverty. Older women are struggling to survive on limited fixed incomes.
- Housing insecurity and homelessness. Many women live in unsafe,

inappropriate housing, and spend more of their income on rent.

- Challenges caring for loved ones and for themselves. Incomes are low partly because caregiving limits the work history of older women.
- Family dynamics and vulnerability linked to immigration, which has a significant, lasting impact on women's lives.
- Safety and freedom from abuse. It can be especially difficult for older women to leave an abusive situation.
- Access to justice and information. Many cannot get legal aid when they need it, and have difficulty accessing plain language information on their rights.

The report concludes with a series of recommendations to address these barriers to the well-being of older women. These include:

- A national strategy to address poverty among older women, including an increase in income assistance and Old Age Security

(OAS), and scrapping plans to raise the OAS eligibility age to 67.

- Increase financial support to grandparents raising grandchildren.
- Improve access to health care, medication and dental care.
- Develop an affordable housing strategy for older women.
- Implement a provincial or national child care strategy to address the pressures on older women to provide unpaid child care.
- Address the abuse and bullying of older women, and support women who leave abusive relationships.
- Improve access to legal assistance and advice, and address age discrimination in the workplace.

Funding for the first year of this community engaged research project was provided by the United Way, Lower Mainland.

You can find the full report on the web at the B.C. Law Institute website, bcli.org under the CCEL "active projects" menu item.

National Pharmacare – we need it

By Steve Morgan

EVERY DEVELOPED country with a universal health care system provides universal coverage of prescription drugs – except Canada.

This gap in Canadian “medicare” is costing us dearly. One in ten Canadians cannot afford to fill prescriptions their doctors write for them. Millions of Canadian patients who do fill prescriptions do so at considerable cost to themselves and their families.

The fragmented pharmacare systems found in Canada lack the administrative efficiency and purchasing power of a single-payer system – a power that could save Canadians as much as \$14 billion per year.

Many more facts and arguments can be found at pharmacare2020.ca. Please visit it and share it with your networks, professional and personal.

Finally, if you are able, please get involved in the dialogue – speak about these issues, blog about them, Tweet about them, etc.

I ask because after nearly 20 years working in this area, I realise academic evidence alone is not enough to remedy Canada’s prescription drug problems. We need to spark a broad-based conversation about the real impacts of our incomplete medicare system. Only then will there be sufficient electoral incentive for pharmacare reform.

Medicare shouldn’t end when a doctor hands a patient a prescription to fill ... Canada needs universal pharmacare. Please help fix this if you can.

Steve Morgan is Associate Director of the Centre for Health Services and Policy Research at the University of B.C.



Antibiotic-resistant bacteria sicken and kill thousands of Canadians every year.

Harper government withholds data on dangerous bacteria

A RECENT ARTICLE by journalist Margaret Munro, Postmedia News, says the Harper government is sitting on reports about antibiotic-resistant bacteria that sicken and kill thousands of Canadians each year.

Infectious disease experts say Ottawa is treating national microbial surveillance reports like “sensitive government documents.”

The doctors are so frustrated, they are releasing the data they can obtain on their own website.

“It’s years before we see it on the federal website,” says Dr. Mark Joffe, president of the Association of Medical Microbiology and Infectious

Disease Canada (AMMI), which represents physicians, clinical microbiologists and researchers.

Dr. Lynora Saxinger, who chairs AMMI’s committee on antimicrobial stewardship and resistance, says it is “incredibly strange” that the Public Health Agency of Canada is sitting on the reports.

However, she adds, this fits with the way the Harper government has been “muzzling” and “gagging” federal researchers.

“I can get better access to data from tiny European countries like Estonia on their resistance than I can on trends in Canada,” says Saxinger.

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FIGHTING FOR PUBLIC HEALTH CARE

BC FORUM calls on the Harper government to protect health care

Following is the text of a letter sent Nov. 6, 2013 by Diane Wood, President of BC FORUM, to Rona Ambrose, the federal minister of health, following decisions made at the BC FORUM AGM.

Dear Minister Ambrose:

I am writing on behalf of the BC Federation of Retired Union Members (BCFORUM), the BC branch of a national organization representing retired union members across Canada.

We are dismayed that your government is abandoning the essential role that the federal government needs to play in Canada's public health care system.

In particular, it's estimated that your government's refusal to negotiate a new Health Accord with the province and territories will mean a loss of up to \$60 billion to help fund Canadian health care over the next 10 years.

The negative effect of this will be

exacerbated by the fact that your government will no longer use equalization principles to allocate the remaining Canada Health Transfer payments. Have-not provinces will, therefore, have an even more difficult time maintaining health care services comparable to those in other provinces.

Equally concerning is your government's decision to abdicate its critical role in setting and overseeing minimum national standards for health care services across the country, and your continued refusal to play a leadership role in the creation of urgently needed new national health care programs, including a national pharmacare plan, and a national home and community care program.

Your government's lack of concern for Canada's public health care system is further illustrated by the decision to terminate the role of the Health Council of Canada. To

save a mere \$6 million annually, your government is eliminating an organization that has served as the primary accountability mechanism on the quality, effectiveness and sustainability of the health care system across the country.

BC FORUM members call on your government to reaffirm your commitment to Medicare – Canadians most cherished public service – by negotiating a new Health Accord with the province and territories that will allow them to provide all Canadians with quality health care services, including primary care, prescription drugs, home care, rehabilitation and long term care.

We also call on your government to reinstate funding and support for the Health Council of Canada.

Sincerely,

Diane Wood

President

BC Federation of Retired Union Members

THERAPEUTICS INITIATIVE

A victory for public health care

AFTER RELENTLESS pressure from health care advocates and groups like BC FORUM, the provincial government has unexpectedly restored funding for the Therapeutics Initiative (TI).

At this year's annual general meeting, BC FORUM Director Bill Silvester told members that the Therapeutics Initiative – an independent watchdog over the safety of prescription drugs – saves both lives and money.

By warning of the dangers of several drugs, the acclaimed group of researchers at the University of

B.C. has saved close to 500 lives, he said. And by recommending generic drugs that are just as effective as expensive new drugs, TI saves money for both patients and PharmaCare.

TI has provided evidence based analysis of prescription drugs to physicians, pharmacists and PharmaCare since 1994.

In 2008, the B.C. Liberal government appointed a pharmaceutical task force loaded with representatives of big drug companies. Not surprisingly, these vested interests called for the abolition of the TI.

Since then, the provincial govern-

ment had steadily cut funding, eliminating the final \$1 million this year.

BC FORUM members at the AGM unanimously demanded that the government restore full funding.

UBC has provided some money to keep TI afloat, but the restoration of funding is fantastic news, said faculty of medicine vice-dean Frederick Mikelberg. "This is great for the public in B.C. because we'll be able to restart evaluating medications both for patient care and for Pharmacare, and it's good for physicians who will now be able to have access to excellent educational material," he said.

NPF CONVENTION



Through the Congress of Union Retirees of Canada (CURC), BC FORUM is active in the National Pensioners and Senior Citizens Federation, now re-named the National Pensioners Federation (NPF). Pictured are Herb John, President of NPF; Len Hope

(CURC) Executive member; Pat Kerwin, President of CURC; BC FORUM President Diane Wood, CURC delegate; and Barry Thorsteinson Past President of NPF. Through CURC and NPF, we ensure our voices are heard on key national issues.

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A RISKY BET

Time to rethink BC's LNG plans

By Ben Parfitt

BY NOW, anyone paying attention to the BC government's plans to boost economic activity in the province knows that those plans can essentially be drilled down to three letters: LNG.

Liquefied natural gas is our future, Premier Clark said during the recent provincial election campaign. New natural gas pipelines, LNG plants and export terminals would not only make BC debt-free, she said, but also add \$100 billion to a future Prosperity Fund.

Cracks, however, are beginning to appear in the government's plans, raising the question: do they have a Plan B?

The plans to make BC an LNG powerhouse rest on the assumption that gas prices in Asia will remain much higher than in North America. No one should bet on that price differential being maintained.

"Markets change, and you can end up doing things and spending money on things that five years later look very dumb," warns Mikkal Herberg, research director of the energy security program at the Seattle-based National Bureau of Asian Research. Herberg calls LNG "the biggest and highest-risk piece of the global energy business."

To underscore the risks and why we may want to consider a Plan B, look at Australia, a country well ahead of BC in the race to supply Asia with natural gas.

There are currently seven LNG plants under construction down under. Each faces cost overruns of up to 40 per cent. Companies must now pay back billions more in borrowing costs before realizing a penny of profit. No wonder, then, that despite all the talk we've yet to see a single company commit the funds to build an LNG facility in BC.

The business press in Australia is full of stories about the LNG industry's woes, which could worsen as a glut of new LNG production floods the market and as Japan, one of the biggest purchasers of LNG, looks for cheaper gas sources.

One potential source is methane hydrate – a form of natural gas found in the seabed. The US Geological Survey estimates that the global methane hydrate resource could be two times greater than all known coal, oil and other natural gas resources combined.

This year, Japan became the first country on earth to successfully extract a large quantity of methane hydrate. If it learns how to commercialize methane hydrate production, no LNG producer on earth would be immune from the fallout.

In the meantime, Japan has offered \$11 billion in loan guarantees to Japanese companies to source LNG from the United States, a country currently awash in gas and offering Asian buyers huge discounts.

All of the government's rosy economic projections about LNG were based on Japan and others paying price premiums. Now the premier is singing a different tune. In an interview with *The Wall Street Journal* just a month after the election, she said that she was prepared to cut industry costs to the bone to make BC the most "cost competitive jurisdiction...in the world" for LNG.

It sure sounds like the stage is being set for the LNG industry to pay far less in taxes and gas royalties. What would this do to the government's pre-election economic projections? Will it be enough to entice the industry to invest in BC? And if not, does the government have another plan?

We know the current plan. We drill for gas as fast as we can. We

pipe whatever we've got to the coast as fast as we can. We then liquefy all of that gas at LNG plants and ship it all away. In the process, we render billions of cubic metres of water toxic forever in fracking operations and jettison all hope of meeting BC's legislated greenhouse gas targets.

If Plan B does exist, the government isn't saying. But it could look something like this:

We slow down because LNG is a risky business. We figure out how to use our natural gas here at home to maximize job opportunities and to make BC a true green leader.

We build small, domestic gas processing plants as needed to allow us to power the BC Ferries fleet on natural gas instead of diesel. Ditto for converting diesel buses and truck transport fleets. We ensure that such plants are world-leading low carbon emitters and their output helps to lower carbon emissions further still.

We use gas as a firm power source to address the intermittency shortfalls of renewable wind, solar and tidal power. We thus avoid the need to build the more environmentally contentious of proposed run-of-river hydro projects and, potentially, a third massive dam on the Peace River that would flood thousands of hectares of productive farmland in order – irony of ironies – to power-up the LNG industry.

We completely eliminate gas flaring and make our gas transmission infrastructure second-to-none in having the lowest methane leaks of any jurisdiction on earth.

These are just some of the planks of what could be an alternate natural gas strategy for BC. With Plan A looking more questionable each day, it's time we gave it some thought.

Edited for space from a commentary published by the Canadian Centre for Policy Alternatives, BC Branch.

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WHEN DEATH DO US PART

Lessons from an unexpected death

By Soren Bech
Editor, The Advocate

OUR FAMILY gathered at Royal Columbian Hospital on Thanksgiving Day. We were with our father and grandfather when he died from the devastating injuries he suffered in a car crash.

It was an unexpected and painful death. And what happened next taught us some unexpected lessons.

Beware joint accounts

My parents have held a joint account at the Bank of Montreal since 1958. It was an epic battle to convince them to honour the provisions of my dad's will. It took three meetings and a lengthy, somewhat threatening e-mail before they agreed to pay funeral costs from the estate.

They were quite prepared to pay utility bills for the family home. However, along with other costs, they initially refused to cover the cost of a wheelchair-accessible taxi and a caregiver to accompany my 89 year old mother to the service for her husband of 66 years. Because it was a joint account, they said they had to "protect" my mother's money. Unfortunately, she has dementia, raising the question of how she can access her money, even to pay for her own care.

Beware joint title

Joint title has benefits and drawbacks. One of the drawbacks is that if one of the partners becomes incapacitated, the other cannot sell the home, not even to downsize to more suitable accommodation. To do so requires an application to the courts for "committeeship." This process costs up to \$12,000.

When the surviving partner is in care, family members must just maintain the home as best they can.

Help your executor

My dad had a will. He gave family members keys to the house. He told us where to find important documents.

But some things we didn't anticipate.

To obtain a death certificate, you need a birth certificate. You need to know the names and birthplaces of the deceased's parents. "Grandmother and grandfather" won't do, even if grandfather died in 1924.

Service Canada

When you apply for survivor benefits under the Canada Pension Plan, you'll need the will, birth, death and marriage certificates.

In my view, this benefit should be calculated and given to the survivor automatically. It is not.

My application for survivor benefits for my mother, needed to pay the cost of residential care, was rejected because I did not have power of attorney for her. She lacked the capacity to grant it.

After being advised that people are considered legally capable until proven otherwise, I asked my mother to sign the application. It



Jens Peter Bech

was sleazy. My stomach still churns when I think about it. After a wait of a few weeks, we were thankfully informed that she will get the CPP benefit needed to pay for her care.

A few suggestions

- Exchange enduring powers of attorney with your spouse, and name a trusted alternate in case you both get dementia. Do it now.
- Make sure you have a will, birth and marriage certificates, and tell your executor where to find them.
- Check out Memorial Society membership to help keep funeral costs down.

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