

Standing up for working and middle-class families

By Tom Mulcair,
Leader of the Official Opposition

I'D LIKE TO focus my comments on what I believe is far and away the most important issue facing our economy, facing our country.

Just over a year ago, oil was at a \$105 a barrel. Today it's under \$50 and many suggest that we haven't seen the bottom.

As a result, the sector has signalled that it will cut \$23 billion in capital spending this year alone. Thousands more Canadians are being thrown out of work.

Oil prices aren't the whole story.

In the past few weeks we've seen massive layoffs and closures in the retail sector with announcements by Target, Mexx, Jacob, Bowring, Smart Set and Sony, throwing tens of thousands more Canadians out of work.

The retail meltdown isn't the whole story either.

The most important economic asset any country has in the modern global economy – the engine of our prosperity for the past 70 years and if we make the right choices today, a guarantee of our prosperity for generations to come – is the economic well-being of Canada's middle-class.

The best measure of a well-functioning, diversified economy is the strength of the middle class.

But the reality is in 2015 middle class families are working harder, while falling further and further behind.

The middle class continues to pay the price for our last recession.



Tom Mulcair, Leader of Canada's NDP, visited a child care centre during a recent trip to British Columbia.

There are 300,000 more out-of-work Canadians than before the recession. Job creation has not kept pace with population growth.

Incomes are down, and household debt has reached record levels at 163% of disposable income.

This record level of household debt is a condition that the Bank of Canada calls, "a significant risk to Canada's financial stability."

Young families just starting out can't find affordable, quality child-care. That hurts families and the economy.

For far too many, post-second-

ary education and training for our young people is being priced out of reach. Seven out of 10 working Canadians don't even have a pension.

The youth unemployment rate has climbed so high for the first time in our country's history, current generations will be worse off than their parents. They will also inherit a massive economic, social and environmental debt.

These are realities that millions of middle class families face along with the millions more who want to be in the middle class.

Continued on page 4

BC forum

Board of Directors

President

Diane Wood, BCGEU

Chair

Irene Lanzinger, BCFED

Vice Presidents

John Savage, UNIFOR

Bill Silvester, USW

Secretary

Miriam Olney, UFCW

Treasurer

Gordon Westrand, ILWU

Directors

Donisa Bernardo, HEU

Dan Bradford, BCGEU

Millie Canessa, BCGEU

Fred Girling, USW

Gord Larkin, CLC

Barb Mikulec, BCTF

Marion Pollack, CUPW

John Radosevic, UNIFOR

Andy Ross, COPE

Gord Savard, CUPE

Maureen Shaw, FPSE

Russ St. Eloi, BCTC

Alice West, PSAC

Staff

Theresa Couture, USW

Advocate

The Advocate is published by the B.C. Federation of Retired Union Members. BC FORUM – supported by WE Consulting and Benefits and affiliated with the B.C. Federation of Labour – is dedicated to representing the interests of members and their families, 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 Rd, Roberts Creek,

B.C., V0N 2W5

Labour Council Delegates and Regional Representatives

Campbell River, Courtenay & District

Suzanne Bennett

Lynda Reid

East Kootenay & District

Chris Johns

Fraser Valley

Pamela Willingshofer

Kamloops & District

Mogens Jorgensen

Nanaimo, District & Duncan

Iris Taylor

New Westminster & District

Ken Isomura

North Central

Victor Johnson

Heather Sapergia

Ron Williams

North Okanagan

Doug Gibson

Port Alberni & District

Mike Lang

South Okanagan Boundary

John Colbourne

Terry Green

Squamish Labour Committee

Marie Worth

Sunshine Coast & District

Lyle Kristiansen

Bruce Elphinstone

Vancouver & District

Sandy Bauer

Victoria Labour Council

Mona Sykes

West Kootenay & District

Mary Gay

THE ADVOCATE

In this edition

Our cover story in this issue is an article by Tom Mulcair, Leader of Canada's NDP and the Official Opposition. It is part of our expanded coverage of federal issues in advance of this year's critical federal election.

Also in this edition:

- How the latest BC Liberal budget will affect you 6 - 8
- Long term care supplement ... 9 - 12
- **Advance notice:** BC FORUM AGM to be held June 17 17
- Irene Lanzinger on how we can strengthen our movement 20

Copyright 2015

Articles may be re-printed if they include:
"Reprinted with permission from
The Advocate, official newsmagazine of the
B.C. Federation of Retired Union Members,
www.bcforum.ca."

Visit the BC FORUM website:

www.bcforum.ca

Join us on Facebook:



**facebook.com/
BCRetiredUnion
MembersForum**

**Printing of the
Advocate courtesy
of UFCW Local 1518**



It's time for real change in Ottawa

By Diane Wood
President, BC FORUM

WHEN THE federal election is finally called – it's scheduled for October but some say it could come earlier – I will be thinking about how the current government is making life harder for seniors, our children and our grandchildren.

The Harper government claims to be good at managing the economy. If you grant them that claim, you have to ask on whose behalf they are managing it.

They have doled out huge tax giveaways to corporations and wealthy Canadians. They said this would spur investment and create jobs. Instead, there are now billions of our tax dollars gathering dust in corporate bank accounts.

While the rich get richer, and contribute less to society as a whole, many other Canadians are struggling.

Household debt has increased to a new record high. Statistics Canada says the ratio of household debt to disposable income hit a new high of 163.3 percent in the fourth quarter as incomes failed to keep up with the needs of ordinary Canadian families.

Good jobs are few and far between. Young people with college and university degrees are unemployed or under-employed, and in many cases still relying on their parents and grandparents for support.

At the same time, the number of temporary foreign workers in Canada tripled between 2002 and 2012.

The Harper government's new income-splitting scheme – another example of how they manage the economy – will further deepen the divide between the rich and everyone else.

An analysis by the Broadbent Institute found that nine out of ten Canadian households would receive no benefit at all. On the other hand, under 1 percent of all households would be eligible for benefits in excess of \$5,000.

It's one more Harper government tax giveaway to the richest Canadian families, to those who need it least.

And there's even more. The Tories plan to double the contribution limit on Tax Free Savings Accounts will, over time, cost \$9 billion a year.

It helps those who have money in the bank at a time when the only thing a record number of Canadians have in the bank is debt. Some middle income families will benefit, but even they help pay the cost of the continuing giveaways to the few.

Every time the Harper government shifts benefits to the richest among us, the rest of us end up paying for it, either in higher user fees or taxes, or in reduced public services.

Since they came to power, the Tories have relentlessly eroded the compassionate Canada that you and I helped to build.

Public services that help make Canada a more equal, caring society are being slashed.

Even looking at a partial list like the one that follows is painful.

The Harper Conservatives have:

- Slashed the federal contribution to Medicare, and refused to negotiate a new health accord to guarantee equal access to public health care.
- Announced that our children and grandchildren will have to work to age 67 before receiving Old Age Security, the most basic public pension.
- Changed the rules so only 37 percent of jobless workers qualify for



Diane Wood

employment insurance.

- Cut or eliminated funding for dozens of groups dedicated to improving human rights or the well-being of the most vulnerable.
 - Cancelled the national child care program.
 - Torn up the Kelowna Accord, a federal-provincial agreement to tackle the third world living conditions of many aboriginals.
 - Cut environmental protection and fired scientists.
 - Weakened equal pay rules.
 - Targeted advocacy groups in politically motivated tax audits.
 - Refused to introduce a national pharmacare program, forcing us to pay 30 percent more than the OECD average for drugs.
 - Appointed self-centred, greedy people as Conservative senators.
- We can do better.

In the next election, whenever it comes, let's elect representatives who will stand up for families like ours.

Achieving sustainable economic growth to create good jobs

Continued from page 1

To succeed in the 21st century, Canada will need to rebuild its institutions, based on the principles of good public administration and protecting citizens.

We will need to find ways to preserve and bolster existing benefits in order to mitigate the growing inequalities that are currently threatening the sustainability of our economy and the prosperity of the middle class.

“For the first time in our country’s history, current generations will be worse off than their parents.”

And we will need to adapt our economies to fit a model of sustainable and balanced development, based on straightforward, sensible practices like the polluter pays principle.

To ensure a thriving middle class we need a prosperous diversified economy, one that effectively absorbs shocks, such as steep drops in commodity prices.

We need an economy where global and domestic investment is welcomed to kick-start new opportunities and create stable full-time employment.

We need an economy that not only leverages our strengths in traditional sectors such as resource extraction and manufacturing but seizes new opportunities as well.

Let me give you an example.

Around the world, governments and industry leaders are investing in wind, hydro, solar and geothermal technologies. It is forecast that by

2030, \$5 trillion of the \$7.7 trillion invested globally in energy will be in the renewable sector.

Due to inaction, Canada lags far behind. Thousands of good paying, middle-class jobs have gone elsewhere.

That’s just not good enough.

I’ll work with industry, and the provinces and territories to ensure that Canada seizes every opportunity to reap the benefits of diversification that sectors such as renewable energy provide.

Over the coming months, the NDP will offer full series of measures to help promote economic growth and put Canada on the right track.

Today, I will mention three key aspects of our economic vision.

First, an NDP government would retain effective measures that help the Canadian manufacturing and transformation sectors and would extend the accelerated capital cost allowance for an additional two years.

Second, the NDP would implement an Innovation Tax Credit to encourage investments in machinery, equipment and property used in innovation-boosting research and development.

Third, we would provide immediate and permanent assistance to our small and medium-sized businesses by progressively reducing their tax rate by one fifth, from 11 to 10 to 9%.

Small and medium-sized businesses create the most jobs in Canada and it’s time we help them out.

These practical steps are just the beginning of what we can do right away to get the economy and the middle class on track.

My focus on the middle class stems from my upbringing.

My family story is that of millions of Canadian families. We had to work for everything we had. It wasn’t easy. We worked hard, played by the rules and lived within our means. We learned the importance of looking out for one another, sticking together, of community, of generosity.

My family pursued the middle class dream, an undertaking that has become more and more difficult for too many families. But it doesn’t have to be this way.

I believe in growing the economy through prudent, strategic investments and sound fiscal policy. Policies that attract investment and stimulate the creation of stable, full-time jobs.

The goal is to put the emphasis back on sustainable economic growth. Growth that will help not only today’s middle class, but our children and grandchildren. This means building a diversified economy that focuses on the creation of value-added jobs.

When we consider recent events – the job losses, the closures, the withdrawing of investment, and skyrocketing of household debt, the focus of our response must be on the hard-working families who feel the effects of these events day-in and day-out.

Their struggles will always guide my priorities.

The choice has never been clearer. And there isn’t a moment to waste. The middle class in Canada is counting on action and we’ll deliver it.

This article has been edited from Tom Mulcair’s speech to the Canadian Economic Club, January 27, 2015. The full text is available at ndp.ca.

Age, not gender, is the new income divide in Canada

By David J.A. Porteous EPC

AGE, NOT GENDER, is increasingly at the heart of income inequality in Canada, says the Conference Board of Canada.

In a new study they warn economic growth and social stability will be at risk if companies don't start paying better wages.

The study suggests younger workers in Canada are making less money relative to their elders regardless of whether they're male or female, individuals or couples, and both before and after tax.

The average disposable income of Canadians between the ages of 50 and 54 is now 64% higher than that of 25 to 29 year olds, the report

found. That's up from 47% in the mid 1980s.

We all know the stories – many of our kids are still stuck living with their parents, still in low-end service jobs that don't really take advantage of the education we've paid for.

One of the co-authors David Stewart-Paterson, pointed out that Canadian earners fought for principles of equal work for equal value, yet their children now face lower wages and reduced pension and benefits even if they're doing the same work at the same employer.

"From skyrocketing tuition to the increasing cost of home ownership to the prospect of stagnating wages and precarious work – young Canadians are increasingly on shaky fi-

nancial footing and not able to get ahead."

Politicians need to get serious about intergenerational equity. This issue has the potential to cause damaging social and economic consequences.

Canada therefore needs average employment incomes to rise – not fall behind – in order to pay for increasing health-care costs, among a host of other expenses of future generations.

David was granted a Charter Member Status for the Canadian Initiative for Elder Planning Studies in 2003 and holds an Elder Planning Councilor Designation. He is a member of UFCW Local 1518.

Health Care and Dental Plans

Exclusively for Union Members and Members of BC FORUM

- Retiree health, or health with dental, exclusively for BC FORUM members.
- Coverage for union members still working who need benefits.
- Individual health and dental plans that cover pre-existing conditions for retiring BC FORUM members and their families.
- Estate planning.
- Registered Education Savings Plans for grandchildren (RESP).
- Guaranteed issue life insurance.
- Tax Free Savings Accounts (TFSA).
- Staff are members of USW Local 1937 or UFCW Local 1518.

Union products and services are just a phone call away:

Metro Vancouver: 604 941-7430, Ext. 102 or 104 • Interior: 250 861-5200, Ext. 102 or 104
Toll free: 1 855 894-8111

info@weconsultants.ca • www.weconsultants.ca

WE Consulting & Benefits
Working Enterprises Consulting & Benefits Services Ltd.

BC Liberals continue to cut taxes for the rich, shift burden to everyone else

PEOPLE WHO earn more than \$150,000 a year received a tax cut worth \$230 million in the latest B.C. Liberal budget.

Ordinary families were hit with more rate and fee increases, exacerbating the government's record of making the tax system even more unfair and regressive.

The Broadbent Institute in 2014 reported that the concentration of wealth among the few is higher in B.C. than anywhere else in Canada. We also have Canada's worst record on median income, which actually fell after inflation.

"It strikes me that the middle class was left behind today," said John Horgan, leader of the BC NDP, after the budget was released.

"The budget does nothing to help middle income families. It continues to nickel and dime – whether it be MSP increases, Hydro rate increases, other fees going up – to give the top two percent a \$230 million tax break," he said.

A break for poor kids

Finally bending to intense political pressure, the government announced that it will be allowing parents on social or disability assistance to keep child support payments.

Diane Wood, President of BC FORUM, welcomed that change as long overdue.

"B.C. has had the highest rate of child poverty in the country for years. This change means that about 5,000 children will actually see money that was intended for them," she said.

"It says a lot about the government that it decided to claw back poor children's support payments in the first place," she said.

Mary Ellen Turpel-Lafond, the province's independent children's advocate, said B.C. continues to have high levels of child poverty while the middle class finds it difficult to make ends meet.

"Middle class families are going to continue to struggle, and the lowest income families will have a rough future," she said.

"We're not seeing those families share in any big way from what we see today (in the budget)."

Turpel-Lafond said that ending the clawback of child support "means British Columbian children will be able to keep the money that their parents pay for them. We're not having the government pay them more money," she said.

No break for other kids

Late last year, Turpel-Lafond reported that many of her most important recommendations to support vulnerable children have been ignored by the government.

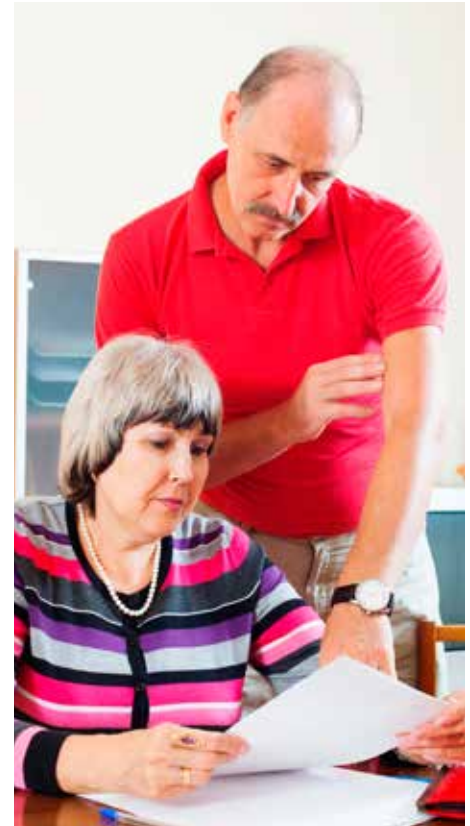
The budget did not change that, with no progress on support for children with special needs, for mental health care or for housing, she said.

"Not smart"

"This is not a smart social policy document," said Michael Prince, the Lansdowne Professor of Social Policy at the University of Victoria.

"It's surprising how little there was in terms of the economy, employment (and) housing issues," he said.

"The amount of money they're losing by giving up that tax to the upper income, they're raising almost the equivalent amount from medical service premiums going up.



While the B.C. Liberals gave the wealthiest 2 percent of British Columbians a generous tax cut, ordinary families were handed regressive fee and tax increases that force them to take a hard look at their own budgets.

"The troublesome part about all this is that the fairest way of raising revenue still is personal income tax and corporate income tax," he said.

Laughing gas

The astounding benefits of liquefied natural gas (LNG) – which Christy Clark has repeatedly promised will create 100,000 jobs, wipe out the provincial debt, and generally make us all rich – were nowhere to be seen in the budget.

Instead, her government's budget projects that natural gas revenues will drop by 36.5 percent this year.

What they're saying about the budget

BC Federation of Labour

"It is extremely disappointing that the government is giving a tax break to the highest earners in our province, but are willing to leave our lowest paid workers living in poverty," says Irene Lanzinger, President of the B.C. Federation of Labour.

"The government is essentially giving a raise to the highest earners. The rest of us are being left behind with stagnant wages, and paying more in fees and premiums. Further, this budget makes no substantial improvements to the public services that people rely on every day, including health care and education," she said.

BC NDP

Carole James, finance spokesperson for the NDP, welcomed the end of the government's callous claw back of child support payments. However, she added, families will be hit with increases to health care premiums and other rates set by government policy. These include electricity rates, ferry fares, auto insurance premiums and camping fees.

"This budget says everything



about this government's lack of support for low and middle-income families," she said.

"B.C. wages aren't keeping up," added NDP Leader John Horgan. "In fact, they're falling in real terms."

He suggested the government should have given a break to ordinary families, rather than the top two percent of income earners.

"While families are paying more, they're also getting less in services like schools, hospitals and seniors' care. In addition, at a time when parents and young people are worried about opportunities to gain skills and training, the Clark government is cutting \$14 million from higher education," he said.

BCGEU

The B.C. Government and Service Employees' Union says the budget continues to underfund many public services, and relies too heavily on regressive fees like MSP premiums and tuition fees rather than progressive taxes to create revenue.

"Too many ministries and government agencies continue to see budgets that fail to keep up with inflation or population growth," said Stephanie Smith, President of the BCGEU.

She said the tax break given to high income earners could have funded vital public services and infrastructure that supports jobs.

CUPE BC

CUPE BC Secretary-Treasurer Paul Faoro criticized the government for directing school boards to find \$54 million in "administrative savings," putting even more pressure on an already stressed education system.

"Revenue from MSP premiums, tuition fees and Hydro rates is growing faster than any other sources of government revenue. Skills training is declared a priority, but spending is frozen. I don't think many Brit-

ish Columbians thought that's what they were voting for," said Faoro.

Hospital Employees Union

The Hospital Employees Union said the budget confirms B.C.'s status as a have-not province when it comes to supporting health care services for its citizens, ranking eighth in per capita health care. In 2001, B.C. ranked second.

"By neglecting needed investments in health care services and infrastructure, the provincial government is undermining health outcomes in the future," says Bonnie Pearson, HEU Business Manager.

"That means the B.C. Ombudsman's recommendations to improve and regulate staffing levels for seniors in care will continue to be ignored. Hallway medicine in our hospitals will continue to be a chronic and ongoing problem," she said.

UNIFOR

Canada's largest private sector union said B.C.'s proposed pipelines and raw resource export policies are a recipe to kill good B.C. jobs.

"B.C. needs a plan for good jobs, but the BC budget is a job killer," said Scott Doherty, UNIFOR Western Director.

"Ripping and shipping oil bitumen or raw logs is profitable for a handful of people but that doesn't create jobs," he said.

UNIFOR estimates 25,000 jobs could be created in BC if the bitumen that is scheduled to flow through the Northern Gateway pipeline were instead refined here.

"British Columbians are getting robbed," said Doherty. "Under Christy Clark's plans British Columbians are receiving virtually no benefit from the harvesting of our natural resources. Future generations are going to be left with a hollowed out economy and a compromised environment," he said.

A short-sighted budget that lacks vision and leadership

Iglika Ivanova, senior economist at the B.C. Branch of the Centre for Policy Alternatives, has analyzed the B.C. budget and produced a list of 11 things you need to know about it. The following has been edited for length.

Her full analysis is available at www.policyalternatives.ca

1. Budget 2015 ends the claw-back of child support payments from single parents on welfare. This is estimated to put \$13 million in the hands of some of the poorest British Columbians.

The richest 2% of British Columbians are getting 17 times more – \$227 million.

2. BC remains the only province in Canada without a poverty reduction plan. The bi-partisan committee of MLAs who conducted this year's pre-budget consultations unanimously recommended that B.C. "introduce a comprehensive poverty reduction plan, and review income assistance rates, the minimum wage, and claw-back of child support payments."

Income assistance has been frozen since 2007.

3. MSP premiums are going up again. A family of three or more will be paying \$150 per month, whether they earn \$40,000 or \$200,000. MSP premiums have more than doubled since 2000. While MSP is increased by 4%, the budget for health care is going up by only 2.8%.

4. Budget 2015 underfunds key public services. Spending increases to health care and education fail to keep up with inflation and population growth. Overall government spending is projected to decline when adjusted for population and inflation in each of the next three years. Government restraint is putting the brakes on economic growth.

5. Running a surplus does not mean that BC is prospering. The job market remains weak, many families struggle with economic insecurity and poverty, and our colleges and universities are delaying necessary building repairs for lack of funds.

It's penny wise and pound foolish, ignoring the future costs of today's neglect.

6. BC spends more providing tax credits to corporations than low income individuals. Tax transfers to individuals cost \$460 million combined. Tax credits to corporations will be \$516 million this year, and are projected to grow.

7. Despite ending last year with a nearly \$1 billion surplus and projected surpluses going forward, Budget 2015 ignores a number of important recommendations from this year's pre-Budget consultation report that would have greatly improved the lives of some of the most vulnerable British Columbians.

The bi-partisan committee of MLAs unanimously recommended the government examine the persons with disability rate and consider increases to reflect higher costs of living, provide funding and support for the development and implementation of a child care plan, work with the federal government to increase access to affordable social and co-op housing, and incrementally increase legal aid funding.

8. The BC Early Childhood Tax Bene-fit is too small to make a real difference for families. The maximum benefit is \$55 a month. Average child care fees range from \$900 to \$1,400 a month, depending on the age of the child.

Putting the money into a first stage of a public universal child care



Iglika Ivanova

plan would have been a wiser spending decision.

9. BC is not getting a fair return on our natural resources. Resource revenues are projected to fall by 7%. Revenue from resource royalties is at a near record low, even as natural gas production is at an all-time high.

BC collects more money from tuition fees than natural gas royalties. Natural gas royalties and Crown land tenures combined are projected to bring in \$1.1 billion vs \$1.6 billion from tuition. BC collects about twice as much from MSP premiums as natural gas.

10. Budget 2015 admits defeat on the BC Jobs Plan. The government projects that job growth will continue to be lower than the growth of the working age population until at least 2019.

11. Disturbingly, there is no action on climate change. The carbon tax, which was supposed to be revenue neutral, gives away \$400 million a year more in tax cuts than it collects in revenue, mostly to fund business tax cuts. If the carbon tax were truly revenue neutral, BC would have an additional \$400 million a year for meaningful climate action investments.

MEDICARE 2.0

EXPAND. IMPROVE.

Here's
to life!

Why don't we
have a national
long-term care
program yet?



We don't want long-term care to be run like a lottery.

IT'S HEART-WRENCHING. We don't like to do it. But we do it—only because we want to make old age better for our loved ones. Chances are it won't. That's the hard truth of long-term care in Canada today. It's like a lottery. You've got to be lucky to come out all right.

The decision to put a loved one into long-term care forces us to make hard choices—the kind no one should ever have to make. They range from poor to bad. Families are often forced to settle for the kind of care they can afford, rather than the kind of care their loved ones deserve.

The root of the problem is that there is no national plan. The *Canada Health Act* does not cover long-term care. Each province is left on its own to decide how it will provide long-term care and how much. The result is a confusing mishmash of residences and payment options.

Where you live determines what is available. Privately or publicly provided—for-profit or not-for-profit—large corporations or small and municipally owned, etc. It is confusing for those who work in the system; imagine facing this when your family is in a crisis. There just is no method to the madness that is long-term care in Canada.

It doesn't have to be this way! Our options should be based on what is best for the family member and not what our finances will allow. People living in long-term care should be provided the best care and supports needed to live their lives with dignity. Where you happen to live in Canada shouldn't determine the quality of long-term care you can get.

Other countries have national systems of long-term care that provide a wide range of options and programs. It is time that Canada joined them.

There are many benefits to creating a national long-term care system:

- It will ease the demand for beds in many hospitals as patients are moved into more appropriate accommodations;
- Many families will not face loss of work or poverty as a result of helping a loved one; and
- It will create lots of good, meaningful jobs for people.

And what is possibly the best argument for the creation of a national public long-term care system—*Canadians want it!*



So, why don't we have a national long-term care program?

WITH ALL the benefits you would think it would be quickly acted upon. Unfortunately, the problem is that recent Federal governments have not wanted to make a long-term care program a priority.

Previously, the Federal government would use its ability to raise taxes and transfer funds to the provinces as a way to create, or expand upon, national programs. The money from the Federal government, usually matched by the provinces, would be targeted for specific programs. Provinces would deliver the services, but with standards and a mandate set by the federal government.

This worked well. The current health care system that Canadians so value was created this way.

Unfortunately, for the past two decades the Federal government has tried to back away from the role it has historically played. Cuts to transfer payments and a “hands-off” approach to dealing with the provinces, have left the system without Federal leadership.

The Harper government has taken this trend to a new level. They dictated how much money they will transfer under the Canadian Health Transfer (CHT), with almost no direction on how it will be spent.

Priorities for the Harper government have been spending billions of dollars on new fighter jets and federal mega-prisons, while introducing more corporate tax cuts. But long-term care, and other services that Canadians hold as priorities, were not on the government's list.



**It's
not the
money**

RESEARCH PROVES IT: our health care spending is not out of control or a problem. What we really have is a revenue problem.

Since the mid-90s, governments have cut taxes so drastically that they've reduced their revenue by at least \$90 billion every year.

That's more than enough money to create a national long-term care program—and MORE!

It's all about priorities and choices. There's more than enough money to protect, strengthen and expand our Medicare—the Federal government just has to make it a priority.



**national
union**

**NATIONAL UNION OF PUBLIC
AND GENERAL EMPLOYEES**

- B.C. Government and Service Employees' Union
- Health Sciences Association of British Columbia
- Health Sciences Association of Alberta
- Saskatchewan Government and General Employees' Union
- Manitoba Government and General Employees' Union
- Ontario Public Service Employees Union
- Canadian Union of Brewery and General Workers
- New Brunswick Union of Public and Private Employees
- Nova Scotia Government and General Employees Union
- PEI Union of Public Sector Employees
- Newfoundland & Labrador Association of Public and Private Employees

■ 15 AURIGA DRIVE
NEPEAN, ONTARIO
CANADA / K2E 1B7

■ [613] 228-9800
FAX [613] 228-9801

■ www.nupge.ca

■ national@nupge.ca

The National Union of Public and General Employees is an affiliate of the Canadian Labour Congress and a member of the Public Services International.

What we need the Federal Government to do!

LISTEN

The Federal government must listen to what Canadians want. They must consult with Canadians and the provinces about what services are needed and make our demand for a national long-term care program a priority.

ACT

➔ **INTRODUCE** legislation that would guarantee long-term care is available to all Canadians, regardless of where they live, and is based on the five principles of the *Canada Health Act*:

- publicly administered
- comprehensive
- universal
- portable
- accessible

➔ **EXPAND** the CHT to include funding to create a national long-term care program.

➔ **SET** national standards and guidelines and hold the provinces accountable to meet them!

What we need to do!

We need to remind the Federal government that they must play a progressive role in Canada's Medicare system. They have to do more than help pay the bills. They must also lead from the front to create the kind of Medicare we need and want.

Together we can make them do the right thing.

This special report on long term care – reprinted courtesy of NUPGE – is number two in a series of three reports on how we can improve public health care in Canada. Watch for the report on pharmaceuticals in the next edition of *The Advocate*.



Join the campaign for a fair wage for working families and individuals

By Irene Lanzinger
Chair, BC FORUM
President, BC Federation of Labour

WE ALL KNOW a young adult who wants to start on his own but has to live at home while paying off enormous students' debt. And a senior without a pension sufficient to cover her living expenses who must continue to work, often in a low-paying job, well into her 70s. And a single mother who can't go to work because earning even \$13 an hour won't cover the cost of childcare.

When the minimum wage is \$10.25 or \$10.45 an hour these stories are inevitable. In fact, a full-time worker earning BC's minimum wage will find herself more than \$6,000 behind the poverty line, even more if she is supporting a family.

6.4 percent of workers in our province earn the minimum wage. That's 120,000 people who are struggling to make ends meet.

And those people come from all demographics.

It is important to dispel the myth that minimum wage earners are all young people. In fact, only 23 percent are students living at home.

Nearly half – 47 percent – are older than 25. 63 percent are women. They are adults trying to establish a career; mothers and fathers trying to raise their families; and students trying to pay for their studies.

Shockingly, nearly 10,000 are over age 55. Seniors who simply cannot afford to retire, and are stuck in low wage jobs to keep paying the bills.

In a province as wealthy as ours, it is simply unacceptable that the government has set a minimum wage that entrenches thousands of people to a life of poverty.

It's time to end poverty wages.

Help make BC's minimum wage \$15.

Join the campaign at fightfor15bc.ca

FIGHT FOR 15
Count me in

That is why the BC Federation of Labour launched the Fight for \$15 Campaign to raise the minimum wage to \$15 an hour.

Before the paltry 20 cents an hour raise announced March 12, the minimum wage was frozen for nearly three years. With no mechanism for regular review or adjustment, minimum wage is often left to political whims. While politicians make excuses and do nothing, working people fall behind. BC's minimum wage is one of the lowest in Canada.

In a province rich in resources and opportunity, this is unacceptable. The BC Liberal government needs to get serious about addressing poverty and income inequality.

Most people get it. A recent poll showed that 75 percent of British Columbians support a "significant and immediate increase to the minimum wage" and 80 percent say that an increase is "reasonable considering the cost of living."

We aren't the only ones contemplating such a change. Income inequality has become an important topic of discussion right across North America.

Other jurisdictions are moving to a \$15 an hour minimum wage – Seattle and San Francisco are two ex-

amples. There is a road map being developed, and BC should be part of setting that agenda.

Of course, people have concerns. What about small businesses?

You don't need to be an economist to know that the best thing for businesses is when working people have money in their pockets to spend. These same workers are the customers that keep local shops and services in business. An increased minimum wage is actually an investment in the community and the local economy.

We can't afford to have working people living in poverty – that is what really hurts businesses.

We all want to live in a fair society where people have the means to look after themselves and their families. To do this we need to start making real policy change, and one of those changes must be raising the minimum wage.

Help us achieve this goal. Sign the petition at www.fightfor15bc.ca. Attend an event on the 15th of the month or if there isn't one in your community, volunteer to help organize one. When we work together, we can bring about real change.

Let's build an economy that works for everyone.

Let's make Harper face the music on mail delivery

By Marion Pollack
Member of BC FORUM
Board of Directors

PRIME MINISTER Harper has a selection of Beatles songs which he belts out. One hit that he seems to have banished from his repertoire is "Please Mister Postman."

This is because Harper in conjunction with the Canada Post Corporation seems to be intent on banishing postmen (and postwomen) and their all important mail bags from our streets.

In December 2013 Canada Post made its surprise announcement that they were ending door to door letter carrier delivery and replacing it with so-called Community Mail boxes.

This pronouncement was fully supported by Stephen Harper and the Conservative party. The Federal Cabinet was aware of Canada Post's outrageous decision before it was announced.

In February 2014 the NDP introduced a motion into Parliament in support of door to door mail delivery. MPs from all the opposition parties voted for this motion. But the Federal Conservatives gleefully clapped as they voted it down.

In the upcoming Federal election, we have another opportunity to save door to door mail delivery.

We need to vote for candidates and parties that in the words of that iconic Beatles song will have letter carriers looking in their bags to see if "there is a letter for me."

'Super' mailboxes are not all that secure

AFTER THIEVES targeted some old community mailboxes four times, Canada Post finally replaced them with a new model which is supposed to be secure.

It didn't work, and many people are now concerned about identity theft, a malicious crime that places huge legal costs on victims as they try to clear their good name.

In the Grandview Heights neighbourhood of Surrey, two entire community mailboxes were stolen – on the same day Canada Post announced it was ending door-to-door delivery to 5,000 homes in Ladner.

"They must have used a winch to pull them from the base," says Stephen Gale, local president of the Canadian Union of Postal Workers.

Thieves usually break into individual compartments in the mailboxes. In this case, they simply ripped them from the ground and took them away.

The mailboxes were the same style that will be installed in Ladner.

"It sends a bit of a mixed message because these are the newer boxes that Canada post has been installing," said Gale.

"It's an interesting message to the people of Ladner – how secure is your mail going to be in these new, 'more secure' boxes?"

Gale is clear that the object of the crime is identity theft.

"They get enough information from the mail to steal people's identity," he said.

Gale questions why Canada Post would end door-to-door delivery when it's clear that thefts from community mailboxes are increasing significantly.

The problem is particularly acute

in B.C.

"We see different numbers, but anywhere from 50 to 70 percent of all the community mailbox thefts in Canada occur in B.C.," said Gale.

"A large portion of that is in the Lower Mainland. Surrey and Langley are definitely the worst. It's pretty much constant and it's really risen in the past year," he said.

With the support of the Harper government, Canada Post announced the end of door-to-door delivery and huge increases in postage in December 2013.

The crown corporation said the steps were needed to cut costs.

However, Gale says the many residents he has spoken with are almost unanimously in favour of continuing door-to-door delivery.

"The whole plan was about money," says Gale.

"They created this doom and gloom scenario, but they've reported a \$13 million profit in the third quarter, and \$53 million in the second quarter."

Gale, who is a mail carrier in White Rock, says door-to-door delivery is clearly the most secure.

"When I deliver the mail, I know people are going to get it," he said. "It's secure inside their doors."

Gale says the union will continue to work with residents and local politicians to try to convince Canada Post to maintain door-to-door delivery.

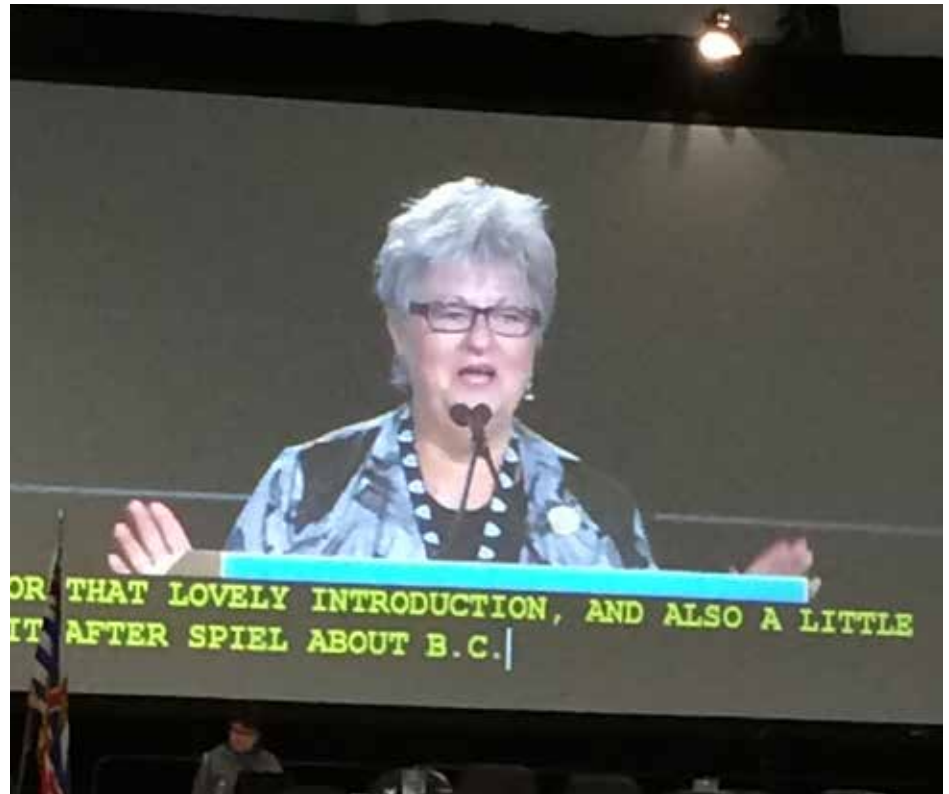
"When we talk to Canada Post about the issue, they think it's just the union battling for jobs. For me, it's upsetting. When I deliver the mail I want to make sure it's still there when people go to get it," he said.

Live, in person, and on the big screen...

DIANE WOOD, President, delivered a strong message about the benefits of joining BC FORUM at the B.C. Federation of Labour convention held in Vancouver in late November.

With the retirement of Jim Sinclair as President and a contested election, it was among the largest BCFED conventions in memory.

Wood emphasized that older workers and retirees need to work together to advance the issues that are important to them, their children, and their grandchildren. It is especially vital to take on right-wing governments that are attacking public pensions and public services.



WV INSURANCE
WORKING VENTURES INSURANCE SOLUTIONS LTD.
(Formerly Working Enterprises Insurance Services Ltd.)



A division of HG Insurance Agencies Ltd. - www.hgins.ca

BC FORUM MEMBERS SAVE \$\$\$ ON INSURANCE

- Home
- Marine
- RV insurance



Online quotes at:
www.wvins.ca
1-800-663-4200

We've recently changed our name but as we've done for over 20 years, we continue to provide group insurance discounts to BC FORUM members all across BC.



Union retirees call on Harper to introduce national pharmacare plan

THE CONGRESS of Union Retirees of Canada (CURC) has submitted a detailed brief to the Harper government, calling for the establishment of a national pharmacare program.

Through its affiliated organizations, including BC FORUM, CURC represents 500,000 union retirees across Canada.

"A universal plan for all Canadians would save the country money and be fair for all," says Pat Kerwin, President of CURC, in a letter to the federal Advisory Panel on Healthcare Innovation.

"Such a policy meets your mandate for both innovation and cost-effectiveness," Kerwin told the panel.

"We hope you will include a national pharmacare program in your recommendations."

CURC's brief *Time for a new prescription* describes Canada's prescription drug policies as a national failure, with one of the worst performing pharmaceutical sectors in the world.

"Many Canadians have limited drug coverage or none at all, and cannot afford the drugs prescribed for them," says the brief.

"We lack adequate drug safety regulation, which leads to misuse and overuse of drugs and many unnecessary deaths.

"For this broken, partial and ineffective situation, we pay more than almost every other developed country in the world. Indeed, we pay so much that the rising cost of drugs is unsustainable, resulting in more reductions in access and service," says the brief.

CURC calls for three interrelated



Pat Kerwin, President of CURC

and necessary changes to achieve a fair, cost-efficient and safe approach to prescription drugs.

1. National Pharmacare

A national public pharmacare plan should be established by the federal government for all Canadians, with funding to the provinces for a significant portion of the costs.

The brief says the current patchwork of provincial plans covers less than half of the population.

"Canada is unusual in not having a full public drug plan. Of 33 OECD countries, 20 provide a public drug plan to the entire population, while another 10 cover more than 80 percent. Only Mexico, Canada and the United States provide public plans to less than half of their citizens," says the brief.

"Indeed, every country that has a national public health plan includes

drugs as part of that plan, except Canada."

2. Cost control

Canada's "chaotic hodgepodge" of public and private plans, with unsatisfactory health results and large contributions by individuals, is much more expensive than the public plans in other countries.

Citing new research, CURC says a national public pharmacare plan could reduce costs by a staggering 41 percent.

"In 2013, we paid \$27.7 billion for prescription drugs. We could be paying just \$16.3 billion for a universal public system with improved coverage for all Canadians," says CURC.

3. Drug safety

Health Canada's Therapeutics Product Directive, which approves the sale and use of new drugs, is not independent. In fact, drug companies pay half the costs of the agency that approves their drugs.

The Canadian Medical Association Journal has stated that Health Canada is biased towards approving drugs too quickly and without adequate proof of safety.

Health Canada currently approves new drugs that are more expensive than existing drugs and provide no additional therapeutic value.

"We need an independent and transparent assessment of drugs, and a national formulary that covers necessary and effective drugs at the best prices possible. We need to provide independent information and education for doctors based on research rather than sales quotas," says CURC, calling for a national public pharmacare program to achieve these goals.

New location

The 2015 BC FORUM Annual General Meeting will be held:

9:30 am to 1:00 pm

Wednesday, June 17

#130 – 2920 Virtual Way, Vancouver

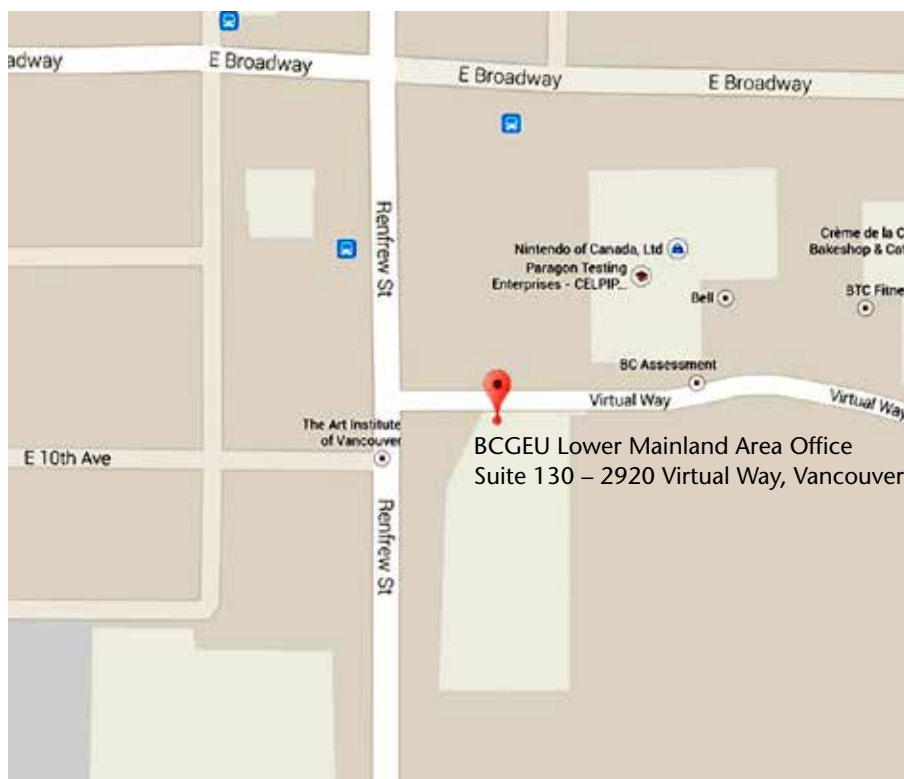
We look forward to seeing you at the AGM

THE BC FORUM Board of Directors invites you to come early to enjoy a chat with other members, guests and directors. The coffee will be on at 9:00 am.

Our agenda, starting at 9:30, will include debate and action on issues that affect older and retired workers and our families, a report on current activities, and featured speakers. Confirmed so far is Aaron Ekman, the newly elected Secretary-Treasurer of the B.C. Federation of Labour.

Current BC FORUM members will have the right to vote at the AGM. We will be accepting renewals and new memberships at the sign-in desk prior to the meeting.

This will be our last general meeting before a critical federal election, so please join us, and feel free to bring a guest.



The 2015 BC FORUM AGM will be held in the auditorium at the BCGEU's new Lower Mainland Area Office, 2910 Virtual Way, Vancouver. The location is well served by transit: close to major bus routes, and a short walk from the Renfrew Skytrain station.

An “inequality explosion”

IN A REPORT issued at the World Economic Forum in Davos, Oxfam said the richest 1 percent will hold more than half of global wealth by next year if nothing is done.

Winnie Byanyima, Executive Director of Oxfam, called on global leaders to act quickly, starting with a crackdown on tax dodging by corporations.

Oxfam called it “an inequality explosion” and noted that while massive wealth accumulates in the hands of the few, one in nine people can’t afford to eat properly.

In addition to tackling tax dodging, Oxfam called for universal health care and education, fair taxation, an increase in minimum wages, and equal pay legislation.

The wealth concentration doesn’t stop with the 1-percenters. Oxfam reported that the richest fifth of the world’s population now holds more than 90 percent of global wealth.

“The other 80 percent share just 5.5 percent,” said Oxfam.

“Inequality isn’t inevitable, it’s engineered. That’s how the 1% have taken over,” concluded Suzanne Moore, writing in *The Guardian*.

“There are always those who will side with the powerful against the powerless, and economists specialise in this....

“When we talk of neoliberalism, we are talking about something that has fuelled inequality and enabled the 1%. All it means is a stage of capitalism in which the financial markets were deregulated, public services privatised, welfare systems run down, laws to protect working people dismantled, and unions cast as the enemy.

“To stem inequality, it is imperative to stop seeing it as inevitable,” wrote Moore.



A young woman snaps a “selfie” of herself with Tom Mulcair, Leader of Canada’s NDP, during a recent visit to Vancouver Island. Mulcair has been greeted by enthusiastic crowds in our province, which pundits suggest will be the scene of a tight three-way race in this year’s federal election.

Ever hear of UHNW people?

The wealth of the very, very rich is rising very, very quickly in Canada. These ultra-rich are not the 1%. They are the 0.004% of Canadians. Helped by government policies that favour the rich, their wealth grew by 6.7 percent last year.

Wealth-X and UBS AG, who study these things, call them the Ultra High Net Worth (UHNW) population.

By comparison the wealth of the ultra-rich in the United States grew more slowly at 6.0 percent.

World-wide, the wealth of the ultra-rich grew by almost \$2 trillion last year, reaching a total of just under \$30 trillion (USD).

More evidence: we need pharmacare

Implementing even the first phases of a national public pharmacare program would both significantly lower costs to Canadians and im-

prove health outcomes and access to care, according to a new report by Canadian Doctors for Medicare and the Canadian Centre for Policy Alternatives.

“A national pharmacare plan would reduce the cost to businesses and families for drug insurance. It would improve health outcomes and reduce the costs of unnecessary hospitalizations,” says Dr. Monika Dutt, Chair of Canadian Doctors for Medicare and author of the report.

“It’s hard to imagine a more compelling public policy priority,” she said.

“Each year, one in ten Canadian patients fails to take prescribed medication due to the associated costs. Almost one in four have failed to take prescribed medicine because of cost in the last five years.”

Dr. Dutt added that not taking medications is the cause of 6.5 percent of all hospital admissions.

Canada is the only country with a universal health care plan that does not include pharmacare, and Canadians pay higher prices as a result.

Strengthening BC FORUM has never been more important

Please encourage your friends 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 where BC FORUM comes in. We are the only provincial 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.

Renew your membership – and sign up a friend

PLEASE HAVE A LOOK at the mailing label on this edition of *The Advocate* to check whether your membership is now due for renewal. If your membership is about to expire, you can renew by mailing the coupon below to BC FORUM, #200 - 5118 Joyce St., Vancouver, B.C. V5R 4H1.

You can also renew your membership on-line at www.bcforum.ca.

We also ask for your help in reaching out to people who are nearing retirement or have already retired. Like all membership-based organizations, we are all stronger when as many people as possible work together.

Remember that BC FORUM actively welcomes workers who are 50 and older, so don't be shy about encouraging your friends and family members to join us, even if they are still in the workforce.

Solidarity makes us strong.



BC FORUM has always provided free \$2,500 Accidental Death and Dismemberment insurance coverage to members.

We are proud to now extend this coverage to members' spouses at the low cost of \$5 per year. All you have to do is check the appropriate box when you apply or renew your membership. BC FORUM's AD&D coverage is valid until you reach age 86, the maximum age we were able to negotiate.



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



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

Membership: ☐ Application ☐ Renewal ☐ New address

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

☐ \$20 - 1 year ☐ \$49 - 3 years (free \$2,500 AD&D for member)

☐ \$25 - 1 year ☐ \$64 - 3 years (adds \$2,500 AD&D for spouse)

Payment: ☐ Cheque ☐ Visa ☐ MC Expiry: /

Card number:

SIGNATURE

Date of application: DAY MONTH YEAR

* Required for AD&D group insurance coverage to age 86.

Building a stronger movement

IRENE LANZINGER – the new President of the B.C. Federation of Labour and Chair of BC FORUM – says the BCFED is a better and stronger organization because of the work of BC FORUM.

“BC FORUM plays a critical role in keeping older and retired workers active in the labour movement – and our movement is stronger for your involvement,” Lanzinger told *The Advocate*.

“As trade unionists, we don’t stop trying to change the world when we retire.”

Lanzinger said what makes the labour movement so powerful is solidarity and diversity.

“We represent workers in every sector of the economy. Further, we tackle issues that affect all working people, not just those lucky enough to have a union card in their pocket,” she said.

“We spend a lot of time encouraging young people to get active in their union – to ensure we are inspiring and mentoring the next generation of activists and leaders.

“But equally important is ensuring that retired members stay active in the movement, passing on their experience, insights and expertise,” she said.

The labour movement has a long history, and each victory is the result of hard work and persistence, said Lanzinger.

“We are proud of that history and know that the lessons learned help us going forward.

“Our retired members are vital to the success of our ongoing efforts to secure workers’ rights.

“Further, key issues that affect retired workers directly, like pension reform and health care, must remain at the forefront of our efforts.



Irene Lanzinger (*Advocate* file photo)

“Organizations like BC FORUM play an important role in moving these issues forward and ensuring everyone knows what is at stake,”

said Lanzinger.

Lanzinger added that there are many ways older and retired workers can advance the issues that matter to them and their families.

“Writing letters to the editor in your local paper, participating in community events, taking an active role in union campaigns including political action, and staying active in organizations like BC FORUM and the B.C. Federation of Labour are just a few of the easy options.

“Tell your story. Never underestimate the importance of your own experiences. People are moved and motivated by personal experiences.

“The issues we tackle as the labour movement are not made up. They are not theoretical exercises. They are very real and have a very real impact on people’s lives,” she said.

“For many, our union is our extended family, our community. Ensuring that retired union members can maintain that connection once they are no longer in the workforce is important. It’s a way for working women and men to stay involved and continue to help to advance the issues that they care about most,” said Lanzinger.

New address? New e-mail address?

Please send your new address and e-mail address to BC FORUM.

You can mail in the form on page 15, or you can reach us by telephone or e-mail: 1.800.896.5678 (toll free), 604.688.4565, bcforum@bcfed.ca



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