

Pharmacare, respect for workers

On eve of federal election, political issues dominate at BC FORUM annual meeting

EACH AND every one of us can make a difference was the underlying theme of Laird Cronk's speech to members at BC FORUM's annual general meeting this summer.

Cronk – President of the BC Federation of Labour and Chair of BC FORUM – said there were significant challenges, particularly with the Green Party, in moving ahead on needed improvements to the Labour Code and employment standards.

“We came to BC FORUM for help on our Workers Deserve Better campaign and it was done! You are tremendous advocates. Thumbs up to you,” he said.

The campaign's achievements include successor rights for health care workers, an end to contract flipping, and tougher employment standards to protect children.

Presenting the Board of Directors' report, President Diane Wood said, “While we have made progress in some areas, thanks to the BC NDP government, it remains critically important for BC FORUM members to join us in advancing the issues that affect us and our families at the national level.

“We ask you to help us grow stronger by signing up a friend, relative or co-worker. Take home a few application forms from this meeting. Or use the one that's printed in *The Advocate*,” she said.

Members debated and adopted four resolutions on issues that affect



Laird Cronk – President of the BC Federation of Labour and Chair of BC FORUM – noted that working together with solidarity, strength and integrity is the key to moving forward towards a more civil society.

Photo by Michelle Boudreau

older workers, retirees and our families. BC FORUM will:

- Encourage members to vote for federal candidates who commit to implementing single payer national Pharmacare.
- Call for a National Seniors Care Strategy with dedicated federal funding and standards for public long term care, home care and palliative care.
- Call for a universal public program to cover medically necessary dental care for all Canadians.
- Work with allies to lobby all levels of government to eliminate hospital parking fees, which are indirect user fees and a barrier to care.

Board of Directors

President

Diane Wood, BCGEU

Chair

Laird Cronk, BCFED President

First Vice President

Sam Wiese, PSAC

Second Vice President

Gord Savard, CUPE

Secretary

Miriam Olney, UFCW 1518

Treasurer

Dan Bradford, BCGEU

Directors

Tony Brown, ILWU

Gwenne Farrell, MoveUP

Fred Girling, USW

Ivan Limpright, UFCW 1518

Marion Pollack, CUPW

John Radosevic, UNIFOR

John Savage, UNIFOR

Bill Silvester, USW

Maureen Shaw, FPSE

Russ St. Eloi, BCTC

Gerry Tiede, BCTF

Betty Valenzuela, HEU

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

Gary Werk

Fraser Valley

Mike Annesley

Pamela Willingshofer

Kamloops & District

Mogens Jorgensen

Edna Park

Kitimat, Terrace & District

Raymond Raj

Nanaimo, Duncan & District

Iris Taylor

New Westminster & District

John Hooker

Gerry Townsend

North Central

Victor Johnson

Heather Sapergia

Ron Williams

North Okanagan

Doug Gibson

Greg McGowan

Port Alberni & District

Mike Lang

South Okanagan Boundary

John Colbourne

Terry Green

Squamish Labour Committee

Marie Worth

Sunshine Coast

Ray Haynes

Vancouver & District

Agnes Jackman

Victoria

Nora Butz

Holly Page

West Kootenay & District

Mary Gay

In this edition

This year's federal election is an opportunity for all of us to make our voices heard on issues that BC FORUM and our members have been campaigning on for years. Pharmacare. Pensions. Respect for retired workers and our families.

We examine these and other election issues in more detail on pages 6 to 10 .

Also in this issue:

- Dave's Corner
by David Porteous4
- After years of decline, there is hope
for the future of home support ... 5
- More choices for people in assisted
living residences 11
- Automation strikes our libraries12
- October 1 is the International Day of
Older Persons13
- Women and workplace pensions:
the untold story13
- New appointments to the
BC FORUM team.....14
- Renew your membership and sign
up a friend today.....15
- You can vote in any riding,
anywhere in Canada16

Copyright 2019

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."

Printing of the
Advocate courtesy of:

1518
UFCW 
WE FIGHT FOR FAIRNESS

Who will stand up for you?

By Laird Cronk
Chair, BC FORUM
President, BC Federation of Labour

FEDERAL ELECTION day is Monday, October 21st. This is an incredibly important election for our country and for working people. There is so much we must accomplish together so that every Canadian can fully participate in our vibrant communities.

Over the past couple of years both within and around Canada, we have seen a disturbing rise in words and actions that promote hatred and division. We must not elect leaders who will engage in these behaviours or ignore them. Canada needs leadership that will stand up for all of our rights.

Housing and affordability remain top of mind as young people are struggling to get by. We need a national pharmacare plan and dental coverage so that no one needs to choose between putting food on the table and buying medication.

Canadians deserve to retire with dignity and security through the assurance of a strong Canada Pension Plan.

We must take bold action to address the climate emergency and its impact on individuals, our communities and our economy. This can and must be done while ensuring that workers have good, family and community supporting jobs.

Finally, with precarious work on the rise, we must do more to protect workers through robust employment standards and labour laws. Every job should be a good job.

BC Fed Secretary-Treasurer Sussanne Skidmore and I believe there is only one party that will deliver on these commitments and

that is Canada's NDP. Jagmeet Singh has shown his ability to connect with voters, build bridges across communities and develop an inspiring platform that offers hope and optimism for a Canada we can all be proud of. The Liberals have broken too many promises to Canadians and we cannot risk returning to a conservative government led by Andrew Sheer and his friends Doug Ford and Jason Kenney.

I encourage all members of BC FORUM and the BC Federation of Labour to not only get out to vote, but also to get involved in this election. There are many ways that you can help – vote in the advance polls, talk to your friends about the issues and voting, make a donation to the national party, volunteer for your local candidate, or do all of it!

I cannot stress enough the urgency for us to elect an NDP government that will stand on the side of workers and lead our country with unity, respect and fairness.



Laird Cronk

Senior Citizens' Repair Service

We provide low-cost minor house repairs, renovations and maintenance for seniors 55 years and over and for people with disabilities.

Services include plumbing, carpentry, electrical work, gas fitting, painting, yard work and general handyman services.

All services are guaranteed for 30 days and offered by retired or semi-retired experienced tradespeople.

Sponsored by the Plumbers and Pipefitters Union Local 170.

Office hours are 9 AM to 12 Noon, Monday to Friday.

Serves Metro Vancouver. Phone: 604 529-1100



Make 'happy hour' healthier

By David Porteous

YES, REDUCING alcohol may reduce your cancer risk! An international Agency for Research on Cancer classifies alcohol as a carcinogen. Alcohol is known to increase the chances of liver, esophageal, breast and colorectal cancers, among others.

A glass of wine, or a cold beer, or other alcohol to cap off a fun day with friends or relatives is one of life's pleasures for many people. But too much of a good thing can have bad consequences. Here are several ways alcohol can increase cancer risk:

- By breaking down ethanol in alcoholic drinks to "acetaldehyde", a toxic chemical; acetaldehyde can damage both DNA and proteins.
- Through a process called

oxidation that can damage DNA and lipids (fats)

- By hampering the body's ability to break down and absorb nutrients needed to maintain health and fight disease.
- By increasing blood levels of estrogen, a sex hormone linked to the risk of breast cancer.

Some types of cancer that are especially impacted by alcohol include head and neck cancers, particularly involving the oral cavity, liver cancer, esophageal cancer, breast cancer and colorectal cancer. For example, a meta-analysis of 57 recent studies found that people who regularly drank 50 grams or more of alcohol a day (that's about three and a half drinks) were one and a half times more likely to get colorectal cancer

than non-drinkers.

Many of us are understandably confused by conflicting messages, such as the one about the heart healthy benefits of resveratrol which is found in red wine: research results about the heart benefits of alcohol are not conclusive. One recent study confirmed that moderate alcohol consumption may help lower the risk of some (not all) heart conditions. (If you are unsure talk to your Doctor). Avoiding alcohol is your safest option, but if you choose to drink, follow your doctor's recommendations.

It's after dinner and time for me to follow my doctor's recommendation. That's one (1) measly drink!

David is an Elder Planning Counselor, and a charter member of the Canadian Initiative for Elder Planning Studies.

BC FORUM Health & Dental Plans

Exclusively for BC FORUM members and their families

- * If you are thinking of retiring
- * Retired with little or no retiree benefits
- * Still working but need benefits

Plans that cover pre-existing conditions and out of Country Medical
BC FORUM Benefit Plans have coverage for you!

Union products and services are just a phone call away:

Metro Vancouver: **604-941-7430** Ext. 108 • BC Interior: **250-861-5200** Ext. 108

Toll Free: **1-855-894-8111**

We specialize in:

Third Party administration Services, Health & Welfare Plan Design & Management in house ASO or Insured. Trust & Pension Design & Management, Insurance Company and Union Negotiations, Stand-Alone Long-Term Disability including optional LTD programs for members. Benefit Bargaining Courses.



Hope for home support

By Stephanie Smith,
President, B.C. Government and
Service Employees' Union

AFTER A lifetime of working, paying taxes, raising families and making countless contributions to society, less than 60 minutes a day is all we are giving back to most B.C. seniors requiring support to live at home. It's shameful, and a problem that weighs heavily on the minds of many as the province's population aged 65 and older expands. But the home support system wasn't always this way.

The serious decline began in the early 2000s under the then newly elected B.C. Liberals. They passed laws that paved the way for increased health care privatization as well as contract-flipping, which typically involves mass layoffs or forcing employees to reapply for jobs they already have. These dramatic changes were rushed through the legislative process and sold as a way to "increase flexibility" and enable more "cost-effective and efficient ways" of delivering services. The new laws also weakened the rights of unionized workers and more than 9,000 experienced healthcare professionals — mostly women — were laid off so that companies could get away with paying lower wages. In turn, low pay and diminished labour rights led to the erosion of working conditions as well as chronic issues with recruitment and retention.

Seniors, their families and community health care workers were left to struggle within an increasingly fragmented home support system. Privatization and the push for profit reduced hours of care and made it difficult for workers to piece together even part-time schedules. Care plans, which outline the services seniors can expect, remained inflexible, resulting in situations where meal preparation



is limited to taking a wrapper off a sandwich — to say nothing of how frail seniors ensure food is in the house or the dishes are washed. Too many times I've seen our members fight back tears describing the heartbreak of having to leave struggling seniors to fend for themselves because client visits are all too brief.

But now, there is hope. As a result of the provincial government's decision to bring home support services back into the Fraser, Vancouver Coastal and Vancouver Island Health Authorities, we can begin putting the pieces back together and create an integrated and better co-ordinated system. That's because a public service delivery model will reduce redundant administrative costs, facilitate a team-based multidisciplinary approach to care, and create more stable working conditions for care professionals.

For seniors this means getting the help they need from a team of care professionals. This shift is already underway in the Lower Mainland and Vancouver Island where two transitions are in process and community

teams are being created. In the longer term this will result in better continuity of care, and allow more seniors to age in place, at home.

Those who have profited from privatized services, and hoped to make millions more as demand swells, are unsurprisingly opposed to this transition. But with myriad reports and gloomy statistics piling up about a sector in crisis, family members in distress as they attempt to fill in the gaps, and workers sounding the alarm year after year — our government has listened.

There is a mess to clean up, but for the first time in 20 years I am hopeful for the future of home support. Let's take a moment to celebrate finally turning this corner, and look forward to a modernized and holistic system that truly serves the people's needs. We owe it to the workers on the front lines and to seniors, who deserve to be treated with respect and age in dignity.

The BCGEU represents 6,000 home support workers in B.C. About 3,500 will be transitioned to health authorities.

A new deal for people

By Jagmeet Singh
Leader, Canada's New Democrats

IT'S TIME for real results for people like you. We live in a great country, full of vibrant communities and incredible people. And across the vast distances, there's so much that brings us together. We all want to take care of our loved ones, build a good life, and give a bright future to the next generation.

But as I listen to Canadians, I hear the worry in people's voices. From our downtowns and suburbs to small towns and rural communities, life keeps getting harder.

Justin Trudeau could have chosen to help people. He could have taken real action against stagnating wages, sky-rocketing housing costs, unaffordable child care, crushing student debt, and ballooning prescription drug prices. But he chose not to. When push comes to shove, he sides with big corporations and his wealthy friends – because that's the world he comes from and that's who has his ear.

Meanwhile, Andrew Scheer's Conservatives offer nothing except more cuts, more privatization, and more pollution. Scheer tells families you're on your own to solve these problems. They want to drag us backwards to the dark days of Stephen Harper. And, even worse, the Conservatives are stoking fear and dividing communities, instead of bringing people together to build our country up.

It's frustrating, but not surprising. The Liberals, the Conservatives, and their revolving door of corporate influencers do not want to change things for Canadians – because the system that has failed ordinary families is working perfectly for the people and corporations at the very top. It was rigged to work for them – not for you.



If we want different results, we need to make different choices. And we need to do it now. Our country, and our world, has been pushed to the tipping point – with unprecedented income inequality, an out-of-control climate crisis, and a resurgence of vile intolerance and hatred.

What we need now is the courage to act together. And that is exactly what New Democrats offer to Canadians.

We are the party that has the courage to put people and the solutions families need first. It's who we are. We are guided by our vision of a country that works for ordinary, hard-working people – not those at the very top. And we'll start by doing what we, as social democrats, believe government exists to do: Work together to take care of each other so everyone benefits.

This fall's election is our opportunity, as Canadians, to start to fix what's broken – and to build a better future for everyone.

- A future where families feel more secure and more hopeful in their lives – and where your government protects and creates good

jobs that families can count on in a clean energy economy.

- A future where we take better care of one another, by reinvesting in public services and making sure public health care – one of our proudest achievements as New Democrats – is expanded to cover us all and no one is forced to skip their medication because they can't afford it.
- A future where everyone can find a safe and affordable place to call home, put down roots, and build a good life – and where your government builds affordable homes again and makes it more affordable to buy or rent.
- A future where our children breathe clean air and play outdoors without choking on smoke – and where your government holds big polluters accountable and fights climate change like we actually want to win.

Together, we can do more for everyone, instead of less. And we can turn our dream of a much more prosperous, more sustainable, and fairer country into a better future for all of us.

Financial security for seniors

Much needs to be done to strengthen public and private pensions

THE CONTINUING financial disaster imposed on people who worked at Sears, Nortel and other companies underlines just how vulnerable we are.

Retirees and people nearing retirement cannot count on their employer's pension being there for them when they need it. Liberals and Conservatives alike have put banks ahead of people.

When a company goes bankrupt, their laws ensure that big banks and institutional investors get paid – even when it comes out of the pension plans that people have contributed their deferred wages to for decades.

The need for change

THE NEED for change has never been greater. As wages stagnate and costs keep rising, young people are struggling to keep up, never mind saving for retirement.

Far too many employers don't offer a pension plan.

Work has become more precarious, with employees forced to change jobs far more frequently than in the past.

Against this dire backdrop, government should be strengthening support for workers and retirees.

Instead, the Liberals have sided with corporate interests to undermine retirement benefits. The Conservative plan was to force everyone to work to age 67, ensuring more people would die before they could even begin to enjoy the benefits they had earned.

Protecting pensions

NEW DEMOCRATS recognize that every Canadian should be able



The retirement plans of thousands of working men and women, who contributed for decades to pension plans at their place of employment, have been shattered.

to count on a dignified, secure retirement, and have pledged to protect the pensions that workers have earned.

New Democrats will:

- Ensure that pensioners are at the front of the line when a company goes bankrupt by making unfunded pension liabilities owed to workers, as well as severance pay, the top priorities for repayment.
- Stop companies from paying out dividends and bonuses when pensions are under-funded.
- Create a mandatory industry financed pension insurance program to ensure no workers are denied the retirement benefits they've earned.

Defined benefit plans

THE FEDERAL government has a critical role in protecting defined benefit pension plans, which provide stable benefits for retirees.

The Liberals' openness to target benefit plans – which shift the risk to

retirees – increases the danger that all Canadians who have defined benefit plans will lose them.

New Democrats say they will immediately stop this chipping away at retirement security.

Public pension plans

FOR YEARS, BC FORUM and our allies in the labour movement have campaigned for improvements in public pensions so workers can retire in dignity.

New Democrats say they will take action to strengthen public pensions and improve retirement security.

A New Democrat government will create a Pension Advisory Commission to develop a long term plan that will:

- Protect and enhance Old Age Security.
- Boost the Guaranteed Income Supplement.
- Strengthen the Canada Pension Plan.

After all these years, why still no Pharmacare?

MILLIONS OF Canadian families cannot afford to take the medications they need to get healthy or manage chronic illnesses.

Too many seniors are putting their health at risk because they have to choose between paying for food, shelter and prescriptions.

The number of working people forced to skip their medications is also growing as more and more people work on contract, are self-employed, or have jobs that do not provide extended health benefits.

Alone in the world

CANADA IS the only country with a universal health care system that does not provide universal prescription coverage. The drugs people need are covered if they're in a hospital, but not when they are discharged.

Coupled with the fact that we pay the third highest drug prices in the world it's no wonder that so many people can't afford the medications they need to stay healthy and out of the acute care system.

A legacy of failure

THE CURRENT patchwork of programs and coverage we have, if we have coverage at all, is no accident. It's the result of choices made by Liberal and Conservative governments. They have chosen to let big pharma gouge patients. They have chosen to leave millions of people uninsured or underinsured.

For ten years, instead of addressing the growing costs of drugs, the Conservatives made the problem worse. They reduced health care funding to the provinces. They undermined efforts to work together to develop a national approach on



pharmaceuticals.

The Liberal government has spent four years stalling. Election after election, Liberals have promised lower drug costs. Instead they have delivered delays, reports that gather dust, and more of the same piecemeal system that is costing us more and more. Studies clearly show that such a patchwork approach – a two-tier system that relies on private for-profit insurance companies – can never provide the savings and coverage that Canadians need.

Coverage for everyone

BC FORUM has campaigned for years, along with our allies in the labour movement and seniors' organizations, for public, comprehensive, universal prescription drug coverage for all Canadians.

New Democrats have steadfastly supported our efforts to achieve this goal.

Their 2019 election platform makes it clear they will take immediate action to make it happen.

"Just as our party led the fight to establish universal public health care for all Canadians, we are leading the fight to expand Medicare – to include quality prescription drug coverage for everyone, regardless of your job, where you live, your age, your health status or how much money you make," say the New Democrats.

"We will begin working with the provinces right away to target a late 2020 start date, with an annual federal investment of \$10 billion."

This would provide access to necessary medicines in the same way we have access to medical and hospital care. It would be free at the point of care, financed by a public insurance system that covers everyone. All you would need at the pharmacy till is your health card, not your credit card. It would end costly co-payments, deductibles and premiums that cost families hundreds and even thousands of dollars a year.

"Our plan will guarantee that every Canadian can get the medication they need. And it will mean big savings for employers who currently pay for employee benefits, helping to reward good employers and boost economic growth. It will also cost our system less overall, as a result of pooling the purchasing power of the entire country," New Democrats say.

"Most importantly, our pharmacare plan will mean a healthier Canada where no one has to make the impossible choice between the medicine they need and other essentials like rent and food."

A plan for an aging Canada

A KEY ELECTION issue identified by BC FORUM members at this year's annual general meeting is the need for a national seniors care strategy.

They adopted a resolution saying such a strategy must include dedicated federal funding and national standards for public long term care, home care and palliative care.

"As more Canadians enter their senior years," say the New Democrats, "we need to make better choices to be ready to meet their needs and ensure that everyone can age with dignity."

The party's platform includes numerous commitments to ensure that every senior has access to health care and social supports:

- A national seniors strategy to make seniors health care a priority, reduce isolation, and tackle seniors' poverty.
- A funded national dementia strategy.
- An elder abuse prevention plan developed with seniors.
- Pharmacare for all to ensure no one needs to choose between medicine and other essentials.
- Improved tax credits that will provide thousands of dollars to low-income caregivers, many of whom have given up work to care for a loved one.
- More affordable, accessible housing choices for seniors as part of a commitment to create half a million affordable housing units over the next decade.
- Tackling seniors' isolation by working with cities to make transit more affordable and convenient, creating more community recreation spaces, and supporting innovative housing solutions like intergenerational co-housing.
- Working with patients, caregivers



The need for a comprehensive national seniors care strategy was highlighted by BC FORUM members at the 2019 annual general meeting. Photo by Michelle Boudreau

and provincial and territorial governments to develop national care standards for home care and long term care.

- Enforce the Canada Health Act against the threat of privatization and user fees.

More coverage

NEW DEMOCRATS are calling for "a historic expansion" of the medically necessary services covered under Medicare – including dental

care, eye care, hearing care and mental health.

"New Democrats believe that we need to work towards health care that covers us from head to toe," says the party platform.

"The long-term path to providing public coverage for these services will require strong federal re-investment in our health system, with the knowledge that investing in preventative health services will ultimately save money and give Canadians the care they need to live healthy, full lives."



Numerous severe thunderstorms were among the extreme weather events that hit Canada this summer.

The climate crisis is here

WILD WEATHER. Droughts. Flooding. Wildfires. We're seeing more and more damage to people's livelihoods and homes as politicians talk but fail to act.

Under Liberal and Conservative rule, Canada is not even on track to meeting its modest targets, let alone the targets required to prevent dangerous climate change.

New Democrats will set ambitious, science-based greenhouse gas reduction targets.

Among other initiatives to meet these targets, they will:

- Make the federal government a leader in energy efficiency, clean technology and renewable energy.
- Set a target to give Canadians net carbon-free electricity by 2030.
- Provide incentives for Canadian manufacturers and purchasers of zero emission vehicles, and expand charging networks.
- Fulfill Canada's G-20 commitment to eliminate billions in fossil fuel subsidies and redirect these funds to low carbon initiatives.

Please vote for a sustainable, universal, public postal service

By Marion Pollack

SENIORS RELY on the mail. We can pay bills, send letters, and receive parcels, all thanks to Canada Post and hard-working postal workers.

But the future of Canada Post is tied to the outcome of the upcoming federal election. Will the political parties help Canada Post transition to a sustainable and vital part of the green economy, or will they go down the road of more service cutbacks, and possible privatization or deregulation.

In addition, free collective bargaining is vital if Canada Post is going to survive and thrive. The Canadian Union of Postal Workers is fighting to improve postal service and protect their members. They cannot do it without free collective bargaining.

The choice is yours. On October 21, please vote for a public, sustainable post office that develops new services to meet the needs of all citizens.

Vote for a strong postal service!

Where the parties stand

NDP	Liberal	Conservative	Green
Door to door mail delivery			
Said they would restore home mail delivery cut by the Conservatives.	Halted further cuts but did not restore home delivery as promised.	Eliminated home delivery for thousands and planned for all mail to go to "community mail boxes."	Said they would restore door to door mail delivery.
A green and environmentally sustainable post office			
A green and environmentally sustainable post office is part of their election platform.	Have promised a sustainable post office, but have not lived up to these promises.	Have not supported this.	General support, but no specifics. Not mentioned at all in their climate plan.
Postal banking (especially in communities with no bank)			
Have been powerful allies in the fight for postal banking.	Have spoken about the need for postal banking, but have taken no action.	Have not supported this.	Green Leader Elizabeth May spoke in favour of postal banking in Parliament.
Using legislation to end a strike and limit free collective bargaining			
Strongly opposed back to work legislation for CUPW members in both 2018 and 2011 and filibustered to try to stop it.	Opposed back to work legislation in 2011 but brought in back to work legislation for CUPW members in 2018.	Introduced back to work legislation for CUPW members in 2011 and supported the Liberals' back to work legislation in 2018.	Opposed back to work legislation for CUPW members in 2018 and 2011.

More choices, stronger protection for people in assisted living residences

THE BC NDP has taken action to ensure that seniors, people living with disabilities, community-care clients and people living in supportive recovery homes will have the flexibility to stay in their community, while ensuring that they get the quality of care they need.

“Many seniors in the past have had to make the difficult decision to leave their assisted living residence, which is their home, due to previous restrictions,” says Adrian Dix, Minister of Health. “That’s why we are empowering seniors and people living with disabilities with more independence to make choices about where and how they live and receive care.”

Assisted living is semi-independent housing that provides extra supports

to help with activities of daily living such as meals, recreation, medication management and psychosocial supports. It provides residents, many of whom are seniors, the choice to live independently in a home-like setting.

New regulations coming into force on Dec. 1 address the challenges of being transferred to long-term care sooner than necessary. Previous rules limited assisted living residences to providing no more than two of these prescribed services: assistance with the activities of daily living, managing medication, provision of and monitoring therapeutic diets, behaviour management, psychosocial supports, and safekeeping of money and personal property.

As a result, seniors who required more than two prescribed services were unable to continue living in assisted living residences, even though they may have been safe and may not have needed the more intensive care provided by long-term care homes. The amendment removes this restriction, creating more choices and opportunities for seniors to exercise their independence.

The changes also increase regulatory oversight for assisted living residences to strengthen protections for residents of assisted living. The province will have the ability to conduct routine monitoring inspections and to take action where there is an immediate risk to the health or safety of a resident.



HOME INSURANCE IN BC

Your home. Your memories. Our coverage.

WATERCRAFT & RV INSURANCE

Relax. Enjoy your time off without worries.

TRAVEL INSURANCE

You're on the go. We've got you covered.

Retired Union Members Save \$\$\$ On Insurance

Home, Marine, RV and Travel Insurance

Call our professional, unionized brokers for a free quote

For a special discount, please mention that you are a member of BC FORUM

1-800-663-4200

www.wvins.ca

WV INSURANCE

WORKING VENTURES INSURANCE SOLUTIONS



ILL MOTIVATED AUTOMATION

Support your local library workers

MORE AND more nowadays, we encounter machines where once we would have encountered a person. Have you ever stopped and wondered how often you interact with a machine in your daily life? We're talking about self-checkouts and self-check ins. They are in many large retailers and grocery stores, at the airport, fast food chains, and even one of our most community oriented spaces: libraries.

On a recent visit to Merritt, BCGEU leadership became aware of frustrations caused by these automated checkouts. Seniors and others in the community are now forced to use self-checkouts.

When problems arise, they have to go to the front counter and ask library staff to assist them, back at the self-checkout! The whole process is

unnecessary and embarrassing.

In some cases, automation can free up staff from certain tasks so they can focus on other work. However, all too often automation is imposed to cut labour costs, and eliminate jobs. That's why it's important to view such "improvements" with a critical eye.

In the case of the library in Merritt, patrons prefer to deal with a staff member rather than automated checkouts that dehumanize daily life. It seems we still prefer human-to-human contact, especially at a community space like libraries. In addition to potential job loss, there are other problems with self-checkouts. For example, higher-than-expected levels of shop-lifting are often seen. In the U.S., Ikea discovered it took longer for

customers to use the self-checkout.

Job losses, shop lifting, frustration and delays. They sound like good reasons to move away from machines and back to people. And that is what's happening. Some retailers have removed self-checkouts or cancelled plans to introduce them. However, in Canada, local librarians say self-checkouts are on the rise, even in small libraries.

Librarians are working hard to provide good service, and they need your help. An effective way to make a difference is by sharing your thoughts with management and decision makers. Ultimately, show your support for library staff by not using self-checkouts whenever possible. You'll probably get a smile and a thank you too. Importantly, that librarian will also get a pay cheque.



Change is on the way.

Home care in B.C. was on the decline for the last 20 years putting seniors at risk. Now, the B.C. government has moved private care providers back into direct government. That means a better team-centered approach to care, better working conditions, and more efficient for taxpayers.

The BCGEU fought for B.C. seniors for 20 years and welcomes this change!



The journey to age equality

THE THEME of this year's International Day of Older Persons is, "The journey to age equality."

Seniors' Voice, a collaboration of seniors' groups, is working to organize celebrations across Canada to mark the day.

October 1 was designated as a day to honour the contributions of older persons in a resolution adopted by the United Nations General Assembly in 1990.

Almost 700 million people are now over the age of 60. By 2050, 2 billion people – over 20 percent of the world's population – will be 60 or older.

Do you have coverage for dietitian services?

THE DIETITIANS of Canada have issued a call for action to have their services included in health benefit plans.

The organization says:

- Every \$1 invested in dietitian services saves \$4 in drug costs.
- They reduce health related productivity losses by up to 64 percent.
- They cut disability days by up to 87 percent.

In addition, they say nutrition counselling by registered dietitians can help you to reduce the risk of developing type 2 diabetes, manage food allergies and intolerances, improve blood pressure and cholesterol levels, and achieve and maintain a healthy weight.

The dietitians urge you to contact your health benefit plan provider to see if your coverage includes a registered dietitian.

Further information is available at www.dietitians.ca/employeehealth.



With this in mind, the United Nations says, enhanced attention to the particular needs and challenges faced by many older people is clearly required.

Women and workplace pensions: the untold story

By Kathleen Jamieson

SINCE THE Canadian Finance Minister, Bill Morneau, introduced Bill-27 targeting defined pension plans in October 2016, seniors' organizations have focused a great deal of their resources on ensuring that this Bill does not go on to become law. So far, Bill-C-27 has not gone on to a second reading, however, it remains in place.

In October 2018, Sears filed for bankruptcy; leaving its Canadian retirees in the lurch. This is when better protection for retirees in the event of a company's insolvency became another major concern for seniors and unions.

What seems to be missing at this crucial moment in time is that nearly 60 percent of Canadians have no employment-related pension whatsoever, far less a defined benefit pension plan. In the 2016 report, "An Analysis of the Economic Circumstances of Canadian Seniors" prepared by Richard Shillington for the Broadbent Institute, "The difference in incomes between seniors with and without a pension income is stark." The report also notes that employer pension plan coverage of the paid labour force

"Just as important, however, is the essential contribution the majority of older men and women can continue to make to the functioning of society if adequate guarantees are in place," says the UN. "Human rights lie at the core of all efforts in this regard."

Visit www.seniorsvoice.org to see if there's a celebration planned in your community, and to update the list if you know of an event not yet posted.

Submitted by Agnes Jackman, BC FORUM Regional Representative and UN IDOP co-ordinator for COSCO.

has been falling for some time and that most people have little in the way of savings for retirement.

These retirees will be reliant on OAS and CPP which, even with recent necessary but modest improvements, will not be enough to allow future seniors with no work-related pension to live with dignity and economic security even if the current average CPP allowance of \$660 per month is doubled.

Women are twice as likely as men to struggle financially, according to the last Census (2016). Older women are less likely to have had paid employment and may be reliant on OAS and in deep poverty.

Daphne Branham, who used a gender-lens analysis of the 2016 Census statistics by Andy Yan of Simon Fraser University notes, "Women face economic disadvantage throughout their lifetimes, but it is near the end of their lives that it is most acute."

Kathleen Jamieson is Chair of the Health Committee of the National Pensioners' Federation (NPF). This article first appeared in the NPF Newsletter.



BC FORUM Secretary Miriam Olney, President Diane Wood and Second Vice-President Gord Savard were re-elected by acclamation to new two year terms at the July meeting of the board of directors. The First Vice-President and Treasurer positions are elected in alternating years.

New appointments to the BC FORUM team

BETTY VALENZUELA, financial secretary of the Hospital Employees' Union, has been appointed by her union to represent it on the BC FORUM board of directors.

Valenzuela replaces Donisa Bernardo, who has retired, as the HEU representative.

Elected as the union's financial secretary in 2018, Valenzuela is a lifelong activist, passionate about defending public services, workers' rights and human rights.

She previously served on the HEU provincial executive as trustee and senior trustee. Before her election as financial secretary, she was a full-time shop steward at the union's Vancouver General Hospital local.

Valenzuela emigrated from the Philippines to Canada in 1970, and holds a Bachelor's degree in business administration (major in accounting).

Prior to working at Vancouver General Hospital, she held accounting positions with the City of



Vancouver, George Pearson Centre, and the Vancouver Aboriginal Friendship Centre.

New Fraser Valley Rep

MIKE ANNESLEY, a member of CUPE Local 403, has been appointed as BC FORUM regional representative and second delegate to the Fraser Valley Labour Council.

Retirement planning workshops

By Sam Wiese
Vice-President, BC FORUM

FOR THE majority of us, getting close to and choosing to retire is a major life change. What should be a time for celebration, often turns into a stress filled period. We question what we'll do with our time; how will we maintain the relationships we've built with our co-workers; what if those work friends were simply tied to the work we share; how will I develop new friendships; and the big one, what about my finances.

Worksites that have pension plans in place often provide "retirement seminars" which, for the most part, inform individuals of what to expect of their pension benefits, but fail to answer other issues. That's where BC FORUM is here to assist. "What're You Doing After Work?" is a workshop developed by the Congress of Union Retirees of Canada and presented by trained volunteer member facilitators of BC FORUM. This two day workshop can be tailored to participants' needs, highlighting their areas of main concern. Unlike employer driven seminars, we encourage the participation of spouses and partners.

If your union is interested in helping members to:

- Have a general knowledge of the range of issues to be considered in planning retirement.
- Have set major goals for retirement, in consultation with a spouse or partner where there is one.
- Know what questions to ask to gain the knowledge needed to pursue the goals set.
- Know where to seek the answers to the questions.

Then our workshop is the first step in retirement planning. Contact BC FORUM for further details.

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

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 join us or renew your membership on-line at www.bcforum.ca.

Many unions cover first year dues

BC FORUM actively welcomes members who are 50 and better, working or retired, and the list of unions that cover the first year dues for their qualified members keeps growing! We welcome CUPE 402 and the BC Ferry and Marine Workers Union to the ranks of unions that support our campaigns and our work.

If you're not yet a member, contact your union for details. Some even pay dues for three years. And don't be shy about encouraging your friends and family members to join us. 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.



Your expiry date is on the mailing label. BCGEU, BCFMW, HSA, MoveUp, CEU, CUPE Locals 386, 402 and 7000; UFCW 1518, Heat and Frost, and LIUNA 1611 pay first year 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

Single membership: \$20 - 1 year \$49 - 3 years
 With AD&D for spouse: \$25 - 1 year \$64 - 3 years
 Cheque Visa MC Expiry |__| / |__| CVV* |__|
 Card number: |__| |__| |__| |__| |__| |__| |__| |__| |__| |__| |__|

.....
SIGNATURE
 Date of application: _____
DAY MONTH YEAR

* Required for Accidental Death & Dismemberment group insurance coverage to age 86.
 * Credit card companies now require the CVV for payment to be processed.

Canada votes



The opportunity only comes once every four years. For all of us and our loved ones, let's make our votes count.

Information for retired workers

- Protect yourself against scam artists with info from the Canadian Centre for Elder Law. Google "Be a Savvy Senior Fraud Protection."
- The People's Law School has summarized benefits available to BC seniors. Search the web for "When I'm 64: Benefits for Seniors" to get a free copy.
- The Council of Senior Citizens' Organizations of B.C. (COSCO) offers free workshops to seniors groups. Visit www.seniorshelpingseniors.ca for a complete list of topics.
- The Deprescribing Network – deprescribing.org – offers information about safely reducing medications that may no longer be needed.

Wherever you are on Oct. 21, you can vote

WHETHER YOU are at home or travelling on election day, there are many different ways you can vote and make sure your decision will be part of shaping the future of Canada.

1) Vote on election day

The polls will be open from 7:00 am to 7:00 pm Pacific time on Monday, October 21 in most of B.C. Voting will be from 7:30 am to 7:30 pm in communities that are in the Mountain time zone.

You must be registered to vote. If you aren't, you can register now at Elections.ca, at local Elections Canada offices, or at your polling place just before you vote.

You must prove your identity and home address.

2) Vote at your advance poll

Advance polls will open from 9 am to 9 pm local time on Friday Oct. 11 to Monday Oct. 14. The location will be listed on your voter information card. You can also get the address by calling Elections Canada at 1-800-463-6868.

3) Vote at any Elections Canada office, anywhere

You can vote by special ballot in person at any of the local Elections Canada offices set up in every riding in Canada. Locations are available at elections.ca or 1-800-463-6868.

4) Vote by mail

To vote by mail, you must complete an application for registration and special ballot. The form is available at elections.ca, any local Elections Canada office, any Canadian embassy, high commission or consulate or by calling 1-800-463-6868.

The deadline to apply is 6 pm, Tuesday, Oct. 15. Your ballot must be delivered to Elections Canada by the election day deadline or it will not be counted.

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, bforum@bcfed.ca



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