

Advocate

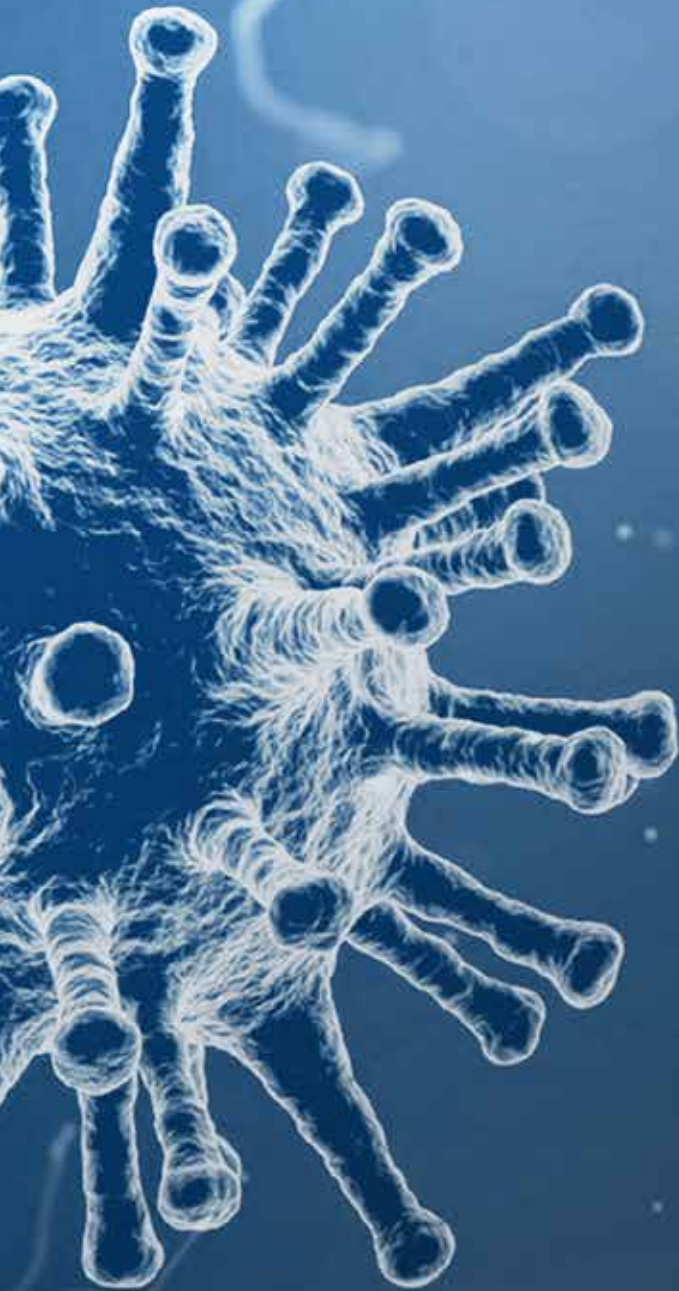
Official news magazine of the B.C. Federation of Retired Union Members (BC FORUM)



Vol. 24 No. 1, Spring, 2021

Virus wars: *The weird, the wonderful, and the worrisome*

We have it covered, pages 8 - 10



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

Linda Forsythe, 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, B.C. 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 & Regional Representatives

Campbell River, Courtenay & District

Barb Biley

Holly Page

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

Christine Walker

New Westminster & District

John Hooker

Gerry Townsend

North Central

Victor Johnson

Heather Sapergia

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

West Kootenay & District

Mary Gay

In this edition

While vaccines are shining a ray of hope that the pandemic can be ended, it is clear that we all need to remain patient and vigilant. Even with vaccine producers and public health working full tilt it will be a Herculean task to immunize everyone.

On page 3, Diane Wood shares her thoughts on Pharmacare and the pandemic, and we cover the latest breakthroughs and worries on pages 8 - 10.

In other news;

- BC FORUM pushes for measures to make housing more affordable 4
- Seniors Advocate Isobel Mackenzie writes about services to seniors6
- The United Nations declares a decade for healthy ageing7
- Dave's Corner11
- BC FORUM calls for actions on key issues in next federal budget.....13
- The case for tax justice and a wealth tax in Canada14
- Renew your membership and sign up a friend today 15
- Reliable health advice, there when you need it 16

Copyright 2021

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

Phony promises, Pharmacare and the perils of the pandemic

By Diane Wood
President, BC FORUM

I COULDN'T BELIEVE my eyes and ears. On Feb. 24, one Liberal MP after another, again and again and again, voted *against* Pharmacare. Only two of them supported it. It was so painful to watch these Liberal MPs voting in lockstep against a vitally needed program. They've been promising Pharmacare since 1997. For 24 years they have failed to deliver. And now they've actively voted against it.

Bill C-213, the Canada Pharmacare Act, was tabled by NDP MP Peter Julian (New Westminster-Burnaby). Conservatives, Bloc Quebecois and Liberals defeated it by a vote of 295 to 32.

Don't they get it? Prescription drugs must be part of our public health care system. When people can't afford their medication, their illness worsens. They visit their doctor again, or end up in hospital. It's not good for them, and it's a travesty for a supposedly civil society. Medically necessary hospital care is free. Medically necessary drugs must be too.

The lack of national Pharmacare is particularly dire for low income seniors. The latest report from B.C.'s Seniors Advocate, Isobel Mackenzie (see page 6) finds that after deductibles and co-payments, seniors in our province must find a way to pay two-thirds of the cost of their medications.

It's not good enough. This battle will continue, my friends.

Perils of the pandemic

THE HUMAN and economic toll of the pandemic is immense. Many of us have lost friends and loved ones

before their time. None of us will ever again hear Gord Larkin, a former BC FORUM board member, lead BC Fed delegates in a rousing rendition of Solidarity Forever. In a time when we can't get together to grieve, our losses are even harder to bear.

In a crisis like this, where we have all lost so much, there can be no winners and no declaration of victory. Sadly, all that any government can do is minimize the damage.

As I write this message to you, it appears that the pandemic is retreating from its winter peaks. Fewer new cases. Fewer people in hospital. Still too many, but it's a hopeful trend. Will it continue? That's impossible to predict. In a pandemic, the only certainty is uncertainty.

The emerging variants, identified in every province, are definitely cause for concern. They spread more easily, and may trigger a third wave. It feels like the virus is finding a way to step on the gas just as some provinces are reducing the pressure on the brake.

With these potential risks to our progress, I continue to be so impressed with the leadership of our Provincial Health Officer, Dr. Bonnie Henry. From the beginning she has advised us to "Be calm. Be kind. Be safe." With every day that passes, those words seem even more prescient and wise.

You can tell this is not her first rodeo. Dr. Henry led the response to the SARS outbreak in Toronto in 2003, and worked with the World Health Organization to eradicate polio in Pakistan, and to control an ebola outbreak in Uganda. Her steady hand on the wheel is exactly what we need.



Diane Wood

Vaccines ahead

CANADA HAS purchased more vaccine, on a per capita basis, than any other country. It's enough to inoculate everyone five times over. The globalized supply chains we now rely on have created some uncertainty about when the needed doses will be delivered. But they're coming.

It's a different story in many other nations. There will not be enough vaccine to protect everyone in the world until 2023 or 2024. That's a problem for all of us. As the emerging variants demonstrate, we're not safe until all of us are safe.

I send you a big virtual hug. We may have to be apart, but with patience, solidarity, and lots of hand washing, we'll get through this.

More work needed to provide affordable housing

WHILE WELCOMING parts of an interim report on ways to make housing more affordable, BC FORUM has advised the authors that there is plenty of room for improvement.

An expert panel on the future of housing supply and affordability was created by the governments of Canada and B.C. in September 2019. After consulting with stakeholders and receiving submissions from the public, the panel released an interim report – titled *What We Heard* – last August.

In a formal response delivered by President Diane Wood, BC FORUM highlighted three areas where more needs to be done, and one area where the experts simply got it wrong.

Boosting incomes

BC FORUM endorsed a recommendation to “increase the earnings of the lowest earners to enable them to afford housing” and called for more action to directly support low income seniors.

“We want to point out that one way to address the affordability crisis in regards to seniors housing is to raise seniors’ income,” said Wood.

“We are asking that the province increase the B.C. Seniors’ Supplement and work with other levels of government to increase the Guaranteed Income Supplement, Old Age Security, and to improve the Canada Pension Plan.”

Rent control

BC FORUM took issue with a recommendation that rent control should be eliminated on newly built rentals. The expert panel said this would greatly aid the economics of construction, and that rent control could be phased in as the



Vancouver is regarded as one of the world’s most livable cities. But in Vancouver and the rest of British Columbia, many are struggling to find an affordable place to live.

building ages.

“BC FORUM does not agree with this recommendation as we are concerned it will make housing unaffordable for moderate and low income seniors.

“We are asking that this recommendation be rejected in its entirety,” said Wood.

SAFER

WOOD ALSO expressed disappointment that the interim report is silent on Shelter Aid for Elderly Renters (SAFER).

“We know that many seniors in B.C. rely on SAFER in order to pay their rent. BC FORUM is also aware that the rent ceilings used to calculate SAFER have not kept pace with rising rents in B.C.”

She called on the government to significantly increase the rent ceiling to better reflect the actual cost of renting.

Subsidized housing

FINALLY, BC FORUM called for a greater emphasis on building subsidized housing for seniors.

“We are aware that many seniors in B.C. are in need of subsidized housing. Some of our members are on long waiting lists,” said Wood.

BC FORUM recommended that the province work with housing providers to develop and build seniors subsidized housing – using many of the suggestions in the report – as a priority.

Final report this Spring

THE EXPERT panel is charged with identifying measures that can build on government investments and initiatives already underway to help people find affordable housing. A final report is expected in the next few months.

Since 2017, the B.C. government has taken many steps to tackle the housing crisis and deliver affordable homes, including the largest investment in housing affordability in B.C. history – \$7 billion over ten years. As part of a 30-point housing plan, the government is working with partners to provide 114,000 affordable homes, and has introduced measures aimed at curbing speculative demand that has driven up the cost of homes.

North America's first memorial to lives lost to asbestos exposure at work

Although banned, asbestos exposure still claims 600 lives a year in Canada

A SIGNIFICANT PIECE of public art on Vancouver's waterfront will become North America's first memorial to honour those who have lost their lives to asbestos exposure, the leading cause of workplace deaths.

The memorial will also serve as a place to contemplate the continued threat posed by asbestos and other workplace hazards.

"Magic and Lethal: The Asbestos Memorial" was commissioned by the BC Labour Heritage Centre.

The central piece is "Wind Wheel Mobile" by Vancouver artist Douglas Taylor, a 23-foot-tall dynamic kinetic sculpture driven only by the wind. The artwork is a powerful, contemporary metaphor for life, death and renewal.

The memorial will include the poem "Magic and Lethal" written by John MacLachlan Gray (OC).

"Magic and Lethal" will be located at a high-profile corner of the Vancouver Convention Centre West with views of Burrard Inlet where for decades asbestos was loaded on ships for export.

"The epidemic of asbestos is not over," said Lee Loftus, Vice Chair of the BC Labour Heritage Centre.

"Each year there are 600 new fatalities in Canada. While asbestos use was finally banned in 2018, this lethal material continues to exist in many homes, schools, hospitals and daily products."

Installation of the artwork will take place in Spring 2021.



A photo illustration of "Magic and Lethal: The Asbestos Memorial." Commissioned by the B.C. Labour Heritage Centre, the artwork will be installed on the Vancouver waterfront later this spring.

BCGEU combines new office with affordable housing

Union says the proposal will "change the game"

AFTER YEARS of campaigning for more affordable housing, the B.C. Government and Service Employees' Union (BCGEU) is going a huge step further.

The union has purchased land near the Royal Oak SkyTrain station in Burnaby and applied for rezoning to build two mid-rise towers. If approved by Burnaby Council, the facility will house the union's Lower Mainland Office, 300 rental units, conference space and affordable childcare.

Paul Finch, BCGEU Treasurer, says the project "can prove the thesis of our Affordable BC campaign, and demonstrate a new and viable path

for building affordable housing in the province: using rezoning to benefit working people." By contrast, the Affordable BC report produced by the union and its allies found that rezoning typically resulted in a dramatic transfer of wealth from the public to private interests.

The city requires multi-family developments to include 20 percent affordable rentals.

"We think that's too low. We're going to do a minimum of 50 percent, but we're going to aim for 100 percent," said Finch.

"Any profit we make we're going to pour back into making more of the units affordable. If there's profit after that, we're going to look at making them more deeply affordable. That's the model. We're super proud of it."

Annual report shows some gains but also highlights need for further improvement

By Isobel Mackenzie
BC Seniors Advocate

THE 2020 Monitoring Seniors Services report highlights the performance and trends of a wide range of supports and services for B.C. seniors and their families. Through comprehensive year-over-year comparison, we can see improvement and gaps in the areas of health care, housing, transportation, income support and personal supports.

The report highlights the fiscal year 2019/20. Many of the indicators that might be affected by COVID-19 will not have experienced a significant impact in the reported data as these will be reflected more fully in the 2021 Monitoring Seniors Services report.

AS YOU read through the report, you will find that we continue to see an increase in our seniors population; however, the proportion of our population aged 75 and older has remained relatively stable for the past ten years. This suggests that the impact of the boomer generation has not yet been fully reflected in the health care utilization data.

Our care supports show some bright spots in adult day programs, but we still have challenges in home support utilization, long-term care/assisted living wait times and our alternative level of care (ALC) metrics.

Most seniors continue to live in their own homes and, while the property tax deferral program continues to grow in popularity, the affordability for senior renters continues to be a challenge. Most seniors express a strong desire to live in their own homes as they age, and it is key that they have the financial supports necessary to live with dignity.

We find that most seniors are still active drivers and changes made



Isobel Mackenzie

to the DriveAble component of the medical assessment at age 80 have been positively received. Well over 90% of those who undergo the medical assessment are found fit to continue driving. The chief complaint remains the cost of the medical assessment that seniors are required to pay and the vastly different amounts charged by physicians across the province.

THIS YEAR, we presented our PharmaCare data differently and it highlights that seniors or their third-party insurers actually pay the majority of prescription medication costs. While coverage for low income seniors has been enhanced over the past three years, it remains that, through the combination of deductibles and co-payments, seniors are paying just over two-thirds of the total cost for their medications.

This year, the Seniors Abuse and Information Line (SAIL) saw a 17% increase in calls related to abuse. Through data compiled for the Monitoring Seniors Services report we have identified that, overall, we

lack good tools for measuring abuse and neglect of seniors. This has led my office to launch a systemic review of abuse and neglect of seniors and we look forward to reporting on this in 2021.

Low income seniors in B.C. remain financially challenged. One reason is the low amount of \$49.30 that is paid through the B.C. Senior's Supplement, which has remained unchanged since 1987. As one of the provincial government's responses to COVID-19, recipients of the senior's supplement received an additional \$300 per month from April to December 2020. It is hoped this will continue past the pandemic.

AS WE closed out the 2019/20 year, we saw the launch of the Safe Seniors, Strong Communities initiative to support seniors living in the community. This was a significant enhancement to the Better at Home Program and bc211. The impact of this program will be detailed in our 2021 report. Similarly, there were significant investments made in long-term care at the end of the 2019/2020 year and the impact of those initiatives as they relate to the long-term indicators will be reported in the next year as well.

As always, in reading this report, we are reminded of the significant number of supports and services that are available to B.C. seniors. The challenge is to ensure these are reaching the people who need them and that they are effective. If we all remain committed to ensuring that B.C. seniors are supported through the aging process with a focus on independence, dignity and compassion, we will achieve our goal of aging well.

The full report, from which this excerpt is taken, is available for download at www.seniorsadvocatebc.ca.

Adding years to life and life to years

International effort aims to change attitudes to ageing and improve services

THE UNITED Nations has declared 2021 to 2030 the Decade of Healthy Ageing. The Director-General of the World Health Organization (WHO) says the decision sends a clear signal.

“It is only by working as one, within the United Nations system and with governments, civil society and the private sector, that we will be able to not only add years to life, but also life to years,” said Dr. Tedros Adhanom Ghebreyesus.

“By adopting a UN-wide approach in support of healthy ageing, we will be able to galvanize international action to improve the lives of older people, their families and communities, both during the COVID-19 pandemic, and beyond,” added Dr. Etienne Krug, Director of the Department of Social Determinants of Health at WHO.

THE WHO notes that health is central to our experience of older age and our ability to seize the opportunities that ageing brings.

Initiatives to be undertaken during this decade will seek to:

- Change how we think, feel and act towards age and ageing;
- Facilitate the ability of older people to participate in and contribute to their communities and society;
- Deliver integrated care and primary health services that are responsive to the needs of the individual; and
- Provide access to long-term care for older people who need it.

The United Nations resolution

adopted by the General Assembly in December expresses concern that despite the predictability of population ageing and its accelerating pace, the world is not sufficiently prepared to respond to the rights and needs of older people.

It acknowledges that the ageing of the population impacts our health systems but also many other aspects of society, including labour and financial markets and the demand for goods and services, such as education, housing, long-term care, social protection and information.

It thus requires a whole-of-society approach, says the UN.

THE RESOLUTION calls upon the World Health Organization to lead the implementation of the Decade, in collaboration with other UN organizations.

Governments, international and regional organizations, civil society, the private sector, academia and the media are being encouraged to actively support the Decade’s goals.

“The announcement is the culmination of many years of collaboration with partners across the world,” said Alana Officer, who leads WHO’s Demographic Change and Healthy Ageing team.

“But it also represents a new beginning.

“If we are to be successful in delivering the change envisaged under the Decade, we need new ways of working”.

To this end, WHO and UN partners are seeking input from all interested stakeholders to help build a collaborative platform where knowledge on ageing can be accessed, shared, and produced in one place – by anyone, anywhere in the world.



All of these vaccines are wonderful

Any one of them can save your life

WHILE THE headlines give varying percentages for the effectiveness of vaccines, one stark fact has been harder to discern. The results of clinical trials show five different vaccines eliminated deaths, and dramatically reduced serious illness.

This amazingly good news is shrouded by how research scientists measure effectiveness. If any immunized person becomes ill – no matter how mild the infection – that’s considered a failure.

It makes a lot of sense if you’re dealing with a disease that’s almost always fatal, like ebola, but it muddies the picture in the current circumstances.

Each year, Influenza causes an average of 3,500 deaths and 12,200 hospitalizations in Canada. For COVID-19 – a far more deadly disease – the vaccines from Johnson & Johnson, Moderna, Novavax, Oxford-AstraZeneca and Pfizer-BioNTech reduced those numbers to zero and nearly zero.

In short, any one of these vaccines can save your life.

Weird times call for weird economics

CONVENTIONAL NOTIONS of sound economic policy need to be set aside to deal with the COVID-19 pandemic, says Nobel Prize winning economist Paul Krugman.

“When depression economics prevails, the usual rules of economic policy no longer apply: virtue becomes vice, caution is risky and



The toilet paper shortage caused by hoarding in the early months of the pandemic is thankfully over, but vaccine shortages caused by limited manufacturing capacity will continue. One estimate suggests some countries will not receive vaccines until 2023 or 2024. By mid-February, 130 nations had not received any.

prudence is folly,” Krugman wrote during the 2008 financial crisis. He says the crisis we’re now facing also requires governments to make large investments.

“We aren’t experiencing a conventional output gap. Instead we’re facing something more like a natural disaster....

“In this situation, the purpose of government spending isn’t to provide stimulus, it is to provide disaster relief – money that helps those hurt by the pandemic make it through until widespread vaccination makes it possible to resume our usual lives,” says Krugman, writing in the *New York Times*.

“In the jargon of economics, a large part of (President Biden’s) relief package is likely to have low multiplier effects. This is normally a bad thing, but right now it’s actually a good thing. It means that we can aid those in need without worrying too much about the side effects (like inflationary pressures).

“The point is that weird times call for weird economic thinking. This is no time to be conventional.”

Worrisome variants

THE B.1.1.7 variant of concern first identified in the United Kingdom spreads more easily and may be 30 to 70 percent more deadly, according to a report from British government scientific advisers.

In this country, grim modelling released by the Public Health Agency of Canada (PHAC) suggests the variant could drive a dramatic spike in infections, with cases climbing to more than twice the January peak of 8,000 a day if public health restrictions are relaxed.

The B.1.1.7 variant was behind an unexpected explosion of cases in Newfoundland in February, leading to a hard lockdown and, for the first time in Canadian history, the cancellation of in person voting in a provincial election.

Unless the variants are contained, the PHAC model also projects cases could climb to 10,000 a day even if current restrictions are maintained.

ANALYSIS

It's time to prepare for the next one

VACCINES NORMALLY take a decade to produce. COVID-19 vaccines set a world record thanks to technological breakthroughs, lots of willing participants for human trials, and lots of virus in circulation to test their effectiveness.

The Duke Global Health Centre says nearly 200 vaccine candidates are moving through development and clinical trials at unprecedented speed. More than ten are in final trials. And several have received emergency or limited authorization.

Inventing vaccines doesn't make them instantly available if they are approved. It takes a long time to create manufacturing capacity.

Canada doesn't have much of that. We need more capacity at home to end our reliance on global supply chains and the corporate giants that dominate medical supplies, personal protective equipment and vaccines.

The federal government has purchased enough vaccine to immunize every Canadian five times over, far more than any other nation, but it's not an on-the-shelf item ready for delivery. Some delays are inevitable.

While we may have to wait months for our jabs, people in many nations may have to wait years.

"Current models predict that there will not be enough vaccines to cover the world's population until 2023 or 2024," the Duke Health Centre reports. Even with targeted investment, manufacturing capacity can only be expanded to a limited extent.

The lesson is clear. The time to start making sure Canada is prepared for the next pandemic – and there will be one – is now. Thankfully, there are signs this is happening.

The most vulnerable are the first in line

WITH LIMITED supplies – as is normal with new vaccines – British Columbia public health officials are giving priority to immunizing those who are most vulnerable to experiencing severe illness and death from COVID-19.

It is the largest and most complex vaccination campaign ever undertaken in the province.

In the first and second phases, now underway, the focus is on long term care residents and the health care workers who care for them, remote and at-risk Indigenous communities and seniors over the age of 80.

As age is the single greatest risk factor for severe illness and death, the third phase will immunize people between the ages of 75 and 79, and expand in five-year increments to include those who are age 60 and over. This phase, which is to start in April, will also immunize people with underlying health conditions

that make them clinically extremely vulnerable.

As more vaccine candidates are approved and become available, people who are front-line essential workers, or employed in specific workplaces or industries, may also be able to start receiving vaccines in phase three.

Phase four, expected to begin in July, will start with people aged 55 to 59 and expand in five year age groups until everyone over the age of 18 has the opportunity to be immunized – a total of about 4.3 million people.

Some clinical trials are currently underway with children as young as 12, but to date no vaccine has been fully tested or approved for those who are 18 or younger.

Timelines may accelerate if and when additional vaccines are approved by Health Canada and become available to the provinces.



It's been a long haul, and COVID-19 may always be with us. But with the highly effective vaccines now being distributed there is hope on the horizon.

BC's pandemic response "far more robust" than any other province

Support to individuals eight times more than second place Quebec, report finds

THE GLOBAL COVID-19 pandemic has required government leadership on a scale that's unprecedented in modern Canadian times, says a report on "who is doing what" prepared by David Macdonald, Senior Economist at the Canadian Centre for Policy Alternatives.

Federal and provincial governments have announced almost \$600 billion in spending commitments to respond to the crisis, with 92 percent of that coming from Ottawa.

Macdonald says "it's only fitting" that the federal government took the lead since it has the greatest fiscal breathing room with historically low interest rates, a manageable debt to GDP ratio, and the Bank of Canada to serve as a backstop.

"That being said, it's clear that many provinces are leaving (federal) money on the table during a time of unprecedented crisis," said Macdonald.

During 2020, some provinces did not take full advantage of billions in emergency funds due to lack of planning or failure to adhere to federal transfer conditions. For example, of the \$348 million available to top up pay for low wage essential workers, Alberta left \$335.8 million unspent.

How British Columbia has supported people

THE REPORT found that "British Columbia's COVID-19 response has been far more robust than any other province."

"COVID-19 direct measures in British Columbia amount to \$10,500 a person. Of this total the province



is contributing 16 percent – the highest of any province – and the federal government is contributing 84 percent," writes MacDonald.

On average, provinces are contributing 8 percent towards the cost of the pandemic and its economic consequences.

"Individual supports represent the largest of the categories, amounting to \$4,200 per British Columbian. Most of this is federal, via the CERB, CRB and EI changes.

"However, B.C. stands out as having the highest per capita individual supports at \$800 a person – eight times higher than the next highest province, Quebec," says the report.

The main provincial supports were the B.C. Recovery Benefit, the

B.C. Emergency Benefit for workers affected by COVID-19, and a Crisis Supplement for those receiving income and disability assistance, the Seniors' Supplement and others.

Business supports have been \$4,000 per person, while health measures amount to \$1,100 a person.

The report says B.C. is also the only province likely to take full advantage of a federal rapid housing initiative to buy hotels and convert them into emergency housing. Not included in the analysis is the B.C. government's commitment to spend \$3 billion a year for three years through the Recovery Investment Fund for infrastructure.

The full report, *Picking up the Tab*, is available at policyalternatives.ca.

Buyer Beware: Drug costs and pharmacies

By David Porteous

IN THE Spring 2020 issue of the Advocate, I mentioned some of the reasons we need a national Pharmacare program. Nothing has changed. We need it now more than ever! Despite that, the Liberals just voted against the Pharmacare bill before Parliament.

Until we win that battle, here are some hints on how to save some of your hard earned and long fought for pensions!

Markups on drugs are different between the various drug stores. Even some national chains with franchise stores allow different pricing from store to store. It's "Buyer Beware!"

Research by insurance companies and third-party administrators has shown some pharmacies are "greedy".

It's very important for you to have a good relationship with the pharmacy and pharmacist of your choice. But do not be afraid to ask your pharmacist what the markup is on your drugs! They may not want to tell you. If that happens, I suggest telling them you do not want to change to a different pharmacy or pharmacist but you are going to get other quotes on your drugs from other drug providers.

Examples of pharmacies with lower markups: Costco, Save-on-Foods, and the Super Store. Some of the highest markups are usually the

franchises of the big drug chains.

One way to check how your pharmacy compares to others is the Pacific Blue Cross Pharmacy Compass.

Go to their website, top right *Menu*, then *Advice Centre, Insurance Basics, How can we help you*, then type in Pharmacy Compass. How to save money on your prescription drugs, Pharmacy Compass. Then enter the drug name or DIN and search for a location and pricing. Good luck and hopefully you will save money!

David J.A. Porteous EPC David is a Licensed Insurance (Nominee) and 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
- If you are retired with few or no retiree benefits
- If you are still working but need benefits

Plans cover pre-existing conditions if converting from a previous group plan within 60 days, and some plans cover out of country medical if you are medically stable, as per the policy wording. E&OE

For union products and services, contact us today:

www.weconsultants.ca
info@weconsultants.ca

Metro Vancouver: 604 941-7430, Ext. 108
B.C. Interior: 250 861-5200 Ext. 108
Toll free: 1 855 894-8111

We specialize in:

Third party administration services, health and welfare plan design and management in house ASO or insured. Trust and pension design and management, insurance company and union negotiations, stand-alone long-term disability including optional LTD programs for members. Benefit bargaining courses.



Our heartfelt thanks to BC's retired union members

for your enduring support of public education and the dedicated teachers who provide it.



image: istockphoto.com/RichLegg

A message from the BC Teachers' Federation



@bctf



/BCTeachersFederation/



bctf.ca



WE'VE FACED COVID-19 TOGETHER.

Now let's make health care even stronger.

www.heu.org



BC FORUM calls for action

Next federal budget must address nine pressing issues

BC FORUM has called on the federal government to take action on issues that have been neglected or ignored for far too long. In a pre-budget brief, President Diane Wood said the next budget must provide for:

- A national universal comprehensive and public Pharmacare plan. Canada remains the only country with public health care that does not cover prescriptions. One in five Canadians are unable to afford needed medications.
- Significant and rapid improvements to long term care, including national standards, ongoing monitoring, and a plan to phase out the profit motive.
- Index Old Age Security and the Guaranteed Income Supplement to both prices and real wages to stop the erosion of these benefits.
- A national dental plan, as part of universal public health care, to provide access to medically necessary dental care.
- A program to immediately build thousands of units of affordable seniors subsidized housing. Many seniors are living in inadequate or unsafe accommodations.
- Provide core funding for non-profit community based senior centres which provide physical, emotional and social health support to seniors, especially important during the Covid-19 pandemic.
- Change bankruptcy and insolvency laws so workers and retirees are first in line, not last, when it comes to paying creditors, and work with provinces to create a mandatory, industry financed pension insurance program to rescue stranded pension plans.
- Protect defined benefit pension plans, and enact policies and incentives to increase access.
- Implement the Liberal campaign commitment to increase Canada Pension Plan survivor benefits, which was promised with an implementation date of July 1, 2020.



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



We pay our taxes. Why don't they?

FOR THE first time, researchers have compiled comprehensive estimates of the huge sum each country loses to tax abuse every year.

The State of Tax Justice 2020, prepared by the Global Alliance for Tax Justice, found that the direct cost of international tax abuse is more than \$427 billion (all amounts in US dollars) every year.

Nearly \$245 billion is lost due to multinational corporations shifting profits into tax havens. Another \$182 billion is lost due to wealthy individuals hiding undeclared assets and incomes offshore, beyond the reach of national governments.

In Canada, the annual loss due to corporate tax abuse is put at \$3.3 billion (USD) while the loss due to offshore tax evasion is \$2.4 billion. The total loss of \$5.7 billion would be enough to hire more than 100,000 nurses to help combat the pandemic in Canada.

“Almost every person in almost every country in the world foots the bill incurred by tax abusers,” says the report.

“People suffer needlessly poor public services, needlessly deep inequalities, needlessly high rates of death, needlessly weak and corrupt governments and public administrations. Only tax abusers and the very wealthy in tax havens win, at the cost of everyone else.”

The report does not estimate the indirect costs which arise when governments reduce corporate tax rates to try to attract multinational corporations. This tax competition or race to the bottom “is a false economy which a wide body of evidence has shown leads to even lower tax revenue for all governments,” says the report.



Blowing the whistle on tax cheats: activists in Brussels (above) and around the world gathered in pre-pandemic protests to call for tax justice.

“Even before the coronavirus pandemic, the facts revealed in the State of Tax Justice 2020 would be scandalous. With the coronavirus pandemic shining a harsh light on the grave cost of underfunded health and public services around the world – which are both exacerbated by and exacerbating deep underlying structural injustices and inequalities - these figures represent a tragedy.”

The report says the data expose a hard truth: “Over the past few decades, our governments, influenced by corporate giants and the super-rich, have programmed our tax systems to prioritise the desires of the wealthiest over the needs of all members of society.”

GATJ nominated for Nobel Peace Prize

THREE NORWEGIAN Members of Parliament have nominated the Global Alliance for Tax Justice (GATJ) and the International Consortium of Investigative Journalists (ICIJ) for the 2021 Nobel Peace Prize.

“The outstanding work of the ICIJ to expose illicit flows, and the mammoth achievement of the

GATJ to build national and international pressure for accountability and fair taxation warrants attention, recognition and support,” says the nomination letter. “They are, independently and by different means, trailblazers in creating a world where financial incentives for conflict, wars, human rights abuses and violence are non-existent.”

The case for a wealth tax in Canada

THE BROADBENT Institute, Canadians for Tax Fairness and other allies are campaigning for tax fairness. They are calling on government to impose taxes on wealth and excess profits, and to close tax loopholes.

“During a pandemic, when thousands have lost their jobs and taken pay cuts, Canada’s top 20 billionaires increased their wealth by \$53 billion,” says the Institute.

To help ensure everyone recovers equally from the health and economic crises of the pandemic, the Institute has launched a #TaxtheRich campaign. Visit broadbentinstitute.ca for details.

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 B.C. 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 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.

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.



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: |__|__|__|__|__|__|__|__|__|__|__|__|__|__|__|__|

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

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

THE LAST WORD

Reliable health advice, there when you need it

Just call 8-1-1 or visit healthlinkbc.ca

WITH THE explosion of misinformation, lies and self-serving quackery we're seeing in social media these days, free tools provided by the provincial government are a much needed antidote.

The 8-1-1 phone line is operated by HealthLink BC, which is part of the Ministry of Health.

By calling 8-1-1 you can reach:

- A registered nurse to discuss symptoms and procedures, and to recommend whether you should see a health care provider in person. Available 24/7 year round.
- A registered dietitian to answer nutrition questions, including specialized services for pediatric, oncology, and allergy nutrition. Available from 9 am to 5 pm, Pacific Time, Monday to Friday.
- A qualified exercise professional to provide advice and guidance to people of all ages and abilities. Available from 9 am to 5 pm, Pacific Time, Monday to Friday.
- A pharmacist to answer your medication questions. Available when your community pharmacist may not be – every night from 5 pm to 9 am Pacific Time.

Translation services in more than 130 languages are available. Simply state the language you'd prefer (for example say "Punjabi") and an interpreter will join the call.

Video relay and teletypewriter services are available at 7-1-1 for people who are deaf, hard of hearing or speech impaired.

If it's an emergency, call 911.



Information for retirees

- The Office of the BC Seniors' Advocate provides links to a wide range of services including health care, housing, income support, transportation, and more. Visit: www.seniorsadvocatebc.ca.
- Protect yourself from 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 B.C. 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 – has information on how to safely reduce medications that may no longer be needed.

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?