

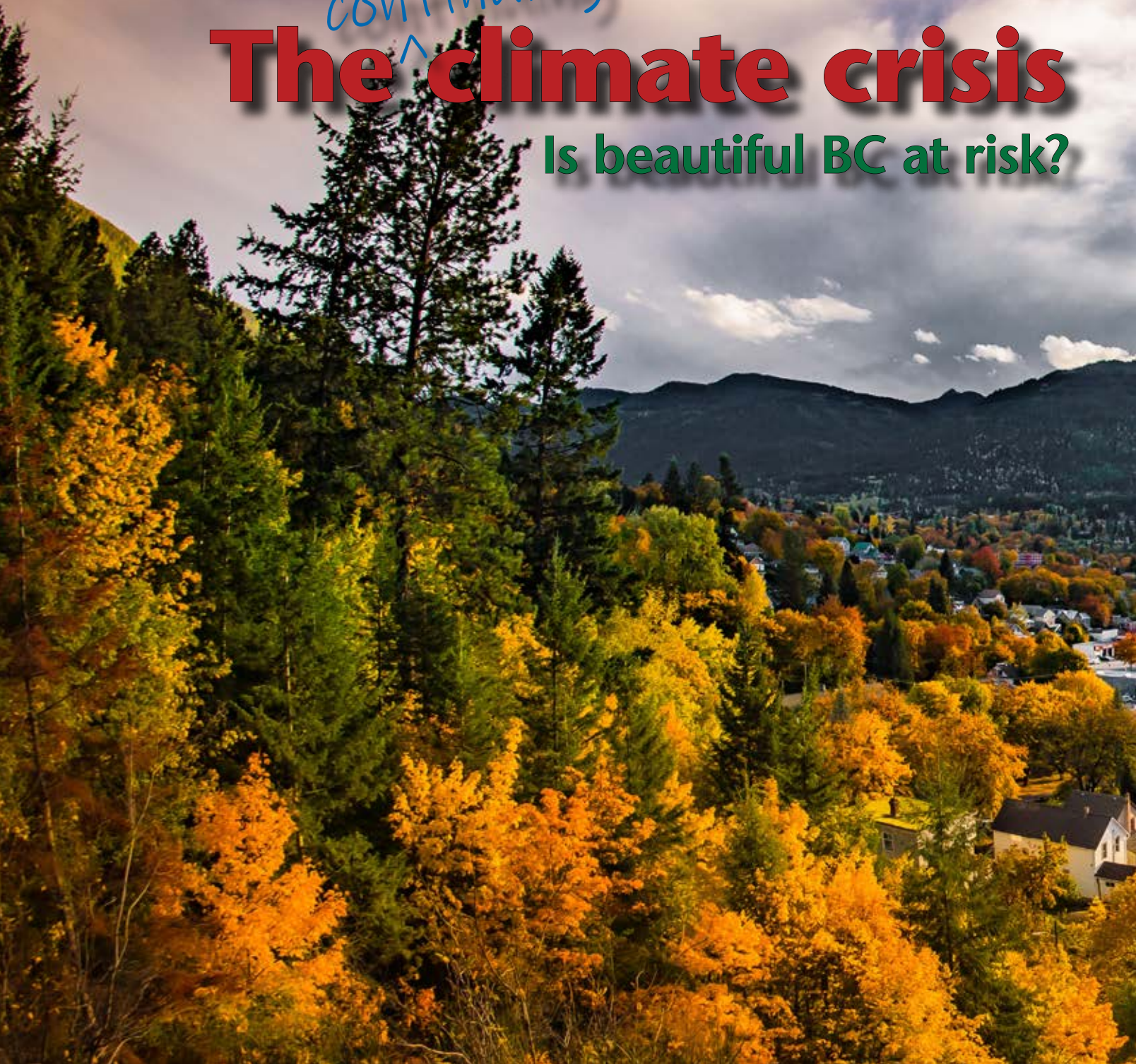
# Advocate

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



Vol. 24 No. 2, Summer, 2021

## *continuing* **The climate crisis** Is beautiful BC at risk?





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*Advocate*

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# In this edition

As we send this issue of The Advocate to the printers, all the trend lines suggest that we are finally getting closer to putting the pandemic behind us. We are all crossing our fingers that it will soon be in the rear view mirror.

The pandemic has emphasized the importance of many other issues that we have campaigned on for years. There is no shortage of problems that we must correct, as President Diane Wood outlines on page 3.

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**UFCW**

WE FIGHT FOR FAIRNESS

# A spotlight on the challenges we face

By Diane Wood  
President, BC FORUM

**T**HIS is the summer when a lot of us are hoping things will return to normal – at least as far as the COVID-19 pandemic is concerned. We may get close to that goal now that vaccines are arriving in much larger quantities.

We've been through a horrifying spring with record case counts in many provinces, including B.C. The waves just seemed to keep coming, higher and higher each day. I'm grateful that British Columbians, working together, have kept our death rate the lowest in North America among jurisdictions with five million or more people, but too many lives have been cut short before their time.

I know we're all looking forward to the day when we can hug each other, have face-to-face meetings and engage in real debate. It's just not the same to speak with colleagues, friends and family through a computer screen.

Unless there are more surprises in store, a better day will soon arrive.

One key lesson to be derived from this global catastrophe is that what we accepted as "normal" is nowhere near good enough.

As a society, we don't do very well in preparing for challenges that creep up on us slowly – even when it is blindingly obvious that failure to act will have catastrophic consequences.

The pandemic itself is an example of that. It was unexpected when it happened, but it was entirely predictable that sooner or later a pandemic would occur.

We could have been prepared.

The many problems in long term care are not new. Despite the alarms sounded by health advocates, the

problems were allowed to fester and grow worse for decades. Poor enforcement of standards. Inadequate staffing. Profit before care.

Similarly, over time, Canada's capacity to produce vaccines was virtually eliminated. Sold off and privatized. Moved overseas.

These and other items were simply not priorities for the governments of the day. This collective failure left us all more vulnerable.

Two other areas where the pandemic has underlined the need for action are the climate crisis and social justice.

Worldwide emissions of carbon dioxide dropped during pandemic lockdowns, creating a unique situation for scientists to study.

Despite that, the concentration of greenhouse gases in our atmosphere continued to increase – and we all know where that story will end if we don't change the plot.

In this issue of The Advocate, we explain why carbon dioxide continued to pile up, the potential consequences, and what's being done about it in a special four page report that begins on page 7.

During the pandemic we have also seen an alarming rise in racism and hate crimes, deep and worsening inequalities in our society, and growing violence against women.

Finally, for decades our tax system has relentlessly been made more and more unfair. Big tax giveaways to the wealthy few. More user fees – like the thankfully now gone MSP premiums and tolls – for the rest of us.

Many ordinary people lost their jobs during the pandemic. Billionaires raked in more billions.

We've seen the real world



Diane Wood

consequences. When government gives generous tax handouts to the ultra-rich, the loss of revenue leads to cuts in critical services. Like decent long term care. Vaccine production capacity. Preparing for the next pandemic.

We must not avoid dealing with these systemic failures and injustices. Going back to "normal" after the pandemic ends is just not good enough. We must do much better.

I am enormously proud of the work being done by BC FORUM's volunteer board members and regional representatives to advance our collective goals of a more caring, more just society. Thanks to your support, you can count on us to keep up the pressure on our governments to act.

# Lack of dental care leaves a big hole

By Hasan Sheikh  
and Brandon Doucet

**T**HE COVID-19 pandemic has reinforced just how foundational medicare is. As we recover from the effects of the pandemic, we must strengthen that foundation. It's time for Canadians to start using their health card, not their credit card, to access dental care.

Dental care is not a luxury. Oral health is a critical part of overall health. Poor oral health can cause or worsen other medical conditions due to chronic inflammation. Providing dental care improves diabetic control and reduces the risk of aspiration pneumonia in long-term care homes.

It has even been shown to increase employability. It's hard to confidently interview for a job if you're afraid to smile.

### Eliminate costly barriers

**O**NE IN three Canadians lack dental insurance and one in five avoid seeing a dentist each year due to cost. In terms of dental care, our "universal" health-care system is anything but. Of all dental care spending, only five per cent is public. That is less than the United States, where 10 per cent of dental care spending is public, and not even close to the United Kingdom, where it is 46 per cent.

This already dire situation was worsening before the pandemic, with more seniors retiring and losing their work-related benefits and more people working in the precarious gig economy. COVID-19 has only exacerbated this.

If Canada's health-care system were a mouth, it would be too embarrassed to smile for fear of showing the large gap that is our missing dental care system.

Many Canadians forgo routine care because they can't afford it, leaving small problems to fester and grow. Our current system not only



We may not all enjoy going to the dentist, but dental health plays a big role in our overall well-being. Like the lack of coverage for prescription drugs, the lack of coverage for dental care is a major shortcoming of our public health system.

stresses our individual wallets, it also puts additional strain on our health-care system.

With four in 10 low-income Canadians avoiding seeing a dentist due to cost, many end up relying on our emergency departments. The cost of these visits across the country is estimated to be more than \$150 million a year.

The Canada Health Act makes the objective of Canadian health-care policy very clear: "to protect, promote and restore the physical and mental well-being of residents of Canada and to facilitate reasonable access to health services without financial or other barriers."

Given this, we must guarantee access to essential dental care for every Canadian.

Expanding public spending to guarantee dental insurance for all would help Canadians access routine care, reducing the need for more costly and complex procedures later. This would benefit individuals and reduce costs for employers.

### Improve access to care

**W**HILE PUBLIC financing is important, it doesn't guarantee access to a provider. The private delivery model has left many poor and rural communities significantly under-resourced. Public delivery of some dental care can ensure that people actually have a provider near their community.

Many dentists in private practice have historically been hostile to universal dental care and public delivery. That's no surprise because it cuts into their monopoly on care.

Doctors were once the same. Doctors were the biggest opponents of medicare when it was first introduced in Saskatchewan. On July 1, 1962, the day medicare was born, most of the province's doctors went on strike. But now, very few would want an American-style health-care system like we currently have for dental care — especially during the pandemic.

The COVID-19 pandemic hasn't given Canadians many reasons to smile. Investing in a universal, publicly-funded dental care system would ensure that a healthy, pain-free smile is in sight for every Canadian.

*Hasan Sheikh is a lecturer in the department of family and community medicine at the University of Toronto; Brandon Doucet is a dentist practising in Newfoundland with interests in surgery and public health and the founder of Coalition for Dentalcare. This article originally appeared at theconversation.com, an independent source of news and views from the academic and research community.*





B.C. Finance Minister Selina Robinson delivered the 2021-22 provincial budget in a physically distanced Legislature on April 20.

## **Budget helps people immediately, supports post-pandemic recovery**

**I**N THE first full budget since the election, B.C. Finance Minister Selina Robinson increased financial support for the most vulnerable and set aside almost \$6 billion in new funding to address the COVID-19 pandemic.

Being in the midst of a worldwide pandemic “continues to make it rather difficult to predict how things will develop in the future,” said Robinson.

“We know a recovery won’t happen overnight, but by focusing on the things that matter most to people, we can ensure there are better days ahead for everyone,” she said.

The budget provides nearly \$2.5 billion in ongoing support for small and medium size businesses and health care. A further \$3.25 billion is set aside to support hard-hit sectors if required in response to future case counts.

“Budget 2021 addresses immediate challenges and builds the foundation for a strong recovery with new investments in health and mental health

services, business supports, affordable housing and child care, keeping life affordable for families, and record levels of job-creating community infrastructure,” said Robinson.

### **Better health care**

- \$900 million in new funding for testing, contact tracing, personal protective equipment and the vaccine rollout.
- Faster access to surgeries, and shorter wait times for diagnostic imaging.
- The largest investment in mental health and addiction services in B.C. history.
- Thousands of new staff in long-term care facilities and improved home care.
- More new urgent and primary care centres, as well as continued construction of new hospitals.

### **Support for people**

- For the first time since it was introduced more than 30 years ago, the seniors’ supplement is increased by \$50 a month to \$99.30, helping

80,000 low income seniors.

- Income and disability assistance rates were increased by \$175 a month.
- Funding to double the number of \$10 a day child care spaces.
- Creating over 85,000 jobs and strengthening communities with record investments in infrastructure – an increase of \$3.5 billion.
- \$2 billion in development financing to build 9,000 homes for middle-income families.
- An additional \$506 million in CleanBC investments to reduce emissions, expand the economy and create careers.

### **BC Fed reaction**

**T**HE B.C. Federation of Labour said the budget will drive job growth with significant spending on health and infrastructure.

The BCFED also welcomed the “significant resources” being allocated for public services, mental health, child care and free public transit for children under 12.

# The good and the missing

### Federal budget makes progress in some areas, falls short in others

**T**HE UNION movement has welcomed “crucial” funding for child care and skills training in the federal budget, as well as continuation of pandemic relief programs and the promise of a \$15 federal minimum wage.

“There are aspects of this budget that are long overdue,” said BC FORUM President Diane Wood.

“For example, the federal Liberals have been promising a national child care program for 28 years. That’s a whole generation of struggle for parents,” she said.

“I fervently hope the Liberals will finally follow through this time. I fear it may turn into another carrot that’s dangled before voters only to be withdrawn after an election.”

### Health care

**T**HE LIBERAL budget did not address two of the gaping holes in Canada’s public health system. In a document that filled 725 pages, three paragraphs on Pharmacare promised more discussions. There was no mention of dental care.

“It is absurd that Canada doesn’t cover the cost of needed prescription drugs. We’re the only country in the world with public health care

that covers the diagnosis, but not the drugs needed for the treatment,” said Wood.

“We must all keep pushing for public comprehensive, national coverage of needed medications. Too many families just can’t afford the drugs they need.”

### Long term care

**T**HE BUDGET acknowledges more than two thirds of COVID-19 deaths have occurred in long term care homes – over 14,000 residents. It proposes \$3 billion over five years, starting next year, to support provinces and territories in improving standards of care. However, it does not envision eliminating for-profit care, imposing national standards, nor including long term care under the Canada Health Act.

The Council of Canadians says the Trudeau government has abandoned its promise of national standards in favour of a “voluntary, non-enforceable and unregulated” accreditation scheme favoured by for-profit care home operators.

### Seniors

**T**HE LIBERALS belatedly followed through on one of two election promises to seniors. Old Age Security (OAS) recipients who are 75 and older as of June 2022 will receive a one time payment of \$500 this August.

In addition, OAS payments to



Federal finance minister Chrystia Freeland delivered a massive budget on April 19. Even though it ran to 725 pages, the tome did not fully address the Liberals’ unfilled promises to seniors.

these seniors will be increased by 10 per cent and indexed to inflation.

The increase will take effect July, 2022, two years later than promised.

During the last campaign, Trudeau also promised to increase Canada Pension Plan survivor benefits by 25 per cent, effective July 2020. Currently, the survivor receives just 60 per cent of a deceased partner’s pension. The budget is silent on this issue.



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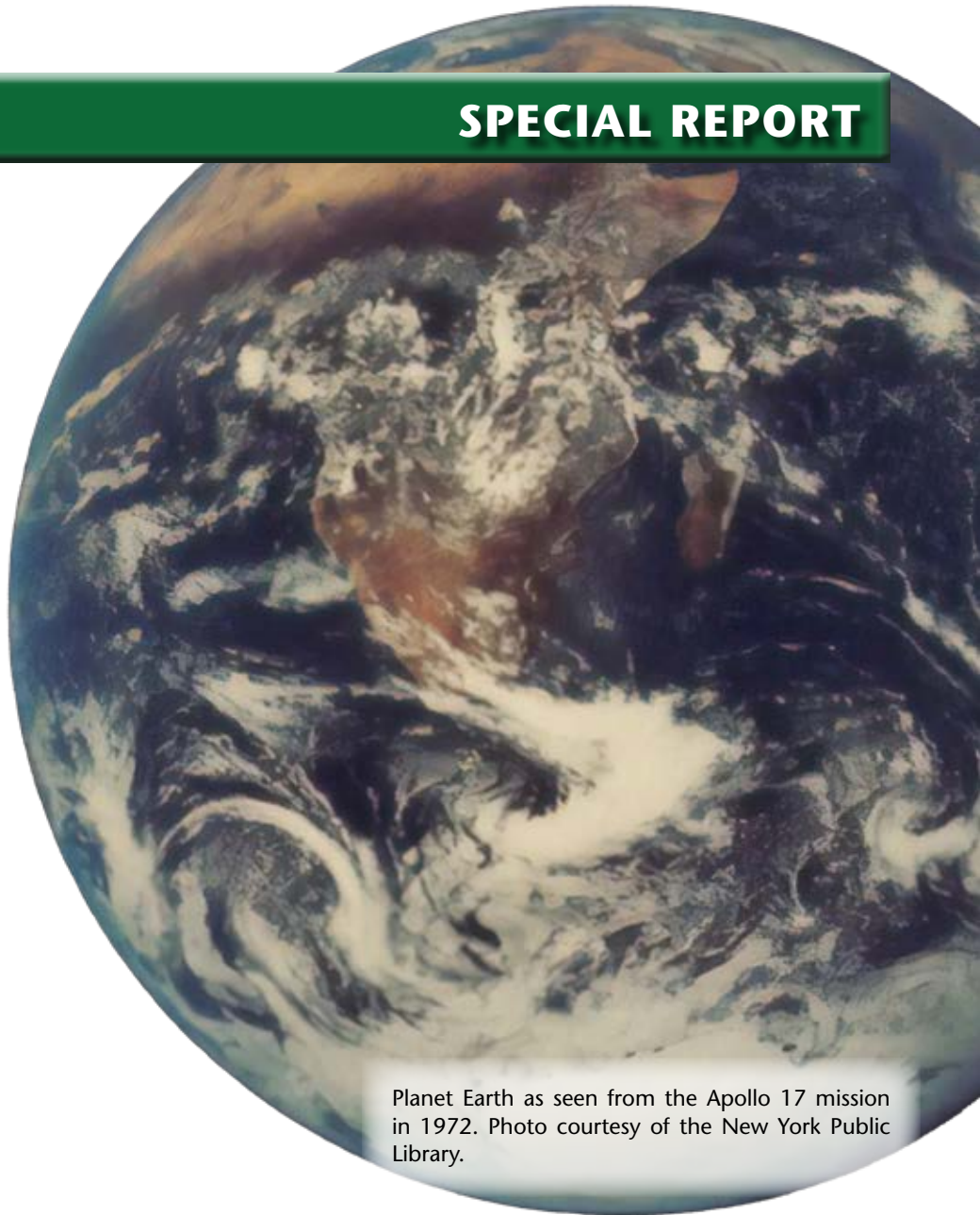
# Our long range forecast:

- *Wild weather*
- *More floods*
- *More droughts*
- *More wildfires*

## CO<sub>2</sub> in the atmosphere

- April 2021: 420.01 ppm
- April 2020: 416.95 ppm
- Ten years ago: 393.48 ppm
- Pre-industrial base: 278 ppm  
– Measured at Mauna Loa, Hawaii.

Scientists have warned for more than a decade that concentrations exceeding 450 parts per million could push global heating to a level where the effects are catastrophic and irreversible.



Planet Earth as seen from the Apollo 17 mission in 1972. Photo courtesy of the New York Public Library.

# Why carbon dioxide sticks around

**A**S A result of pandemic lockdowns and restrictions, carbon dioxide emissions fell by 6.4 per cent in 2020 – the largest drop ever. Despite that, concentrations of CO<sub>2</sub> in the atmosphere continued to rise, reaching record levels.

How did that happen? Think of an overflowing bathtub. Turning down the flow of water or getting a larger tub buys you time. But the tub will keep filling until you turn off the tap.

Carbon dioxide is a very long-lived gas. It sticks around.

NOAA's Global Monitoring Laboratory says, unlike many other

gases such as methane, there is no photochemical destruction of CO<sub>2</sub>.

"Atmospheric CO<sub>2</sub> can dissolve in water and it can be turned through photosynthesis in plants into wood and other organic matter. However, these transfers are not permanent because the carbon can, and in fact does, come back again as CO<sub>2</sub>. In the oceans an equilibrium develops in which as much CO<sub>2</sub> leaves the oceans as enters it. In plants and soils a steady state develops in which the rate of photosynthesis equals the rate of oxidation of carbon back to CO<sub>2</sub> through respiration by living

organisms and by fires....

"The atmosphere, oceans, and terrestrial biosphere act like one interconnected reservoir from which the carbon does not disappear in any practical sense," says the Global Monitoring Laboratory.

In short, every time we burn a fossil fuel we add ever more greenhouse gases to the atmosphere.

It took over 200 years to push CO<sub>2</sub> levels up to 25 per cent above the pre-industrial level, but only the last 30 years to exceed it by 50 percent.

It's never been more urgent for our governments to take decisive action.

## The climate crisis in 2020

- 2011 to 2020 was the hottest decade on record.
- The average global temperature was 1.2C above pre-industrial levels, casting doubt on hopes to limit the rise to 1.5C.
- Sea ice in the Arctic fell to its second lowest minimum on record.
- Hundreds of billions of tonnes of ice were lost in Greenland and Antarctica, helping push up sea levels.
- Over the last 20 years, glaciers lost an average of 267 billion tonnes of ice each year.
- Severe flooding in large parts of Africa and Asia helped trigger a locust plague in the Horn of Africa.
- Extreme drought affected South America. Farming losses in Brazil alone were near \$3 billion.
- The largest wildfires ever recorded burned in the US.
- Australia broke heat records – 48.9C in western Sydney.
- There were 30 named storms during the North Atlantic hurricane season, the largest number on record.
- Cyclone Amphan hit India and Bangladesh, the costliest cyclone on record for the north Indian Ocean.

## Emission changes by region

Country or region	2005 greenhouse gas emissions (megatonnes of carbon dioxide equivalent)	Share of global greenhouse gas emissions in 2005 (percent)	2018 greenhouse gas emissions (megatonnes of carbon dioxide equivalent)	Share of global greenhouse gas emissions in 2018 (percent)	2005 to 2018 percent change in national emissions
China	7 194	18.6	12 355	26.0	71.7
United States	6 802	17.6	6 024	12.7	-11.4
European Union (27)	4 288	11.1	3 567	7.5	-16.8
India	1 970	5.1	3 375	7.1	71.3
Russian Federation	2 373	6.1	2 543	5.3	7.2
Japan	1 284	3.3	1 187	2.5	-7.6
Brazil	889	2.3	1 033	2.2	16.
Indonesia	703	1.8	970	2.0	37.9
Iran	613	1.6	828	1.7	35.1
Canada	705	1.8	725	1.5	2.8
Rest of the world	11 847	30.6	14 946	31.4	26.2
World	38 669	100.0	47 552	100.0	23.0

Source: Environment and Climate Change Canada

## The biggest contributors to global CO<sub>2</sub> emissions

WITH ITS hundreds of coal-fired power plants, China is the world's largest emitter of greenhouse gases – over 12 billion tonnes a year. That's more than the US and the European Union combined. It's 26 per cent of the global total.

China's growing emissions are concerning. So are the cumulative emissions that remain in the atmosphere.

Since 1751, cumulative emissions from the US are 399 billion tonnes, or 25 per cent of the global total. The European Union accounts for 353 billion tonnes, or 22 per cent. China is at 200 billion tonnes, or 12.7 per cent.

In the most recent comparisons, Canada's share of current global emissions has fallen from 1.8 per cent to 1.5 per cent. That's not because we've actually reduced emissions. It's because they went up more in the rest of the world. Our actual emissions increased from 705 million tonnes

to 725 million tonnes, an increase of 2.8 per cent.

In absolute terms, Canada is the world's tenth largest emitter of greenhouse gases. (See the chart above for the others in the top ten.)

On a per capita basis, we're the fifth largest – 15.32 tonnes of emissions for each person who lives here.

The top four per capita emitters are Saudi Arabia, Kazakhstan, Australia and the United States. In relation to population, China comes in at number 13 with emissions of 7.05 tonnes per person.

Overall, rich developed countries emit the most CO<sub>2</sub> per capita, and have contributed the most to the levels that have accumulated in the atmosphere. Some developing countries now lead the growth rate. This reality underscores the difficulty of the challenges the world must meet to find effective and equitable solutions to the climate crisis.



## What BC is doing – and plans to do – to cut emissions

**T**HE HORGAN government launched CleanBC in 2018, calling it a plan to move British Columbia towards a clean energy economy, and drastically cut the harmful emissions that cause climate change.

The current target is to reduce emissions by 40 per cent by 2030. During last year's election campaign, the BC NDP said it would set a new target of net-zero emissions by 2050.

"We will pass legislation requiring BC to reach net-zero by 2050 – meaning there are either no harmful carbon emissions or they are offset by natural carbon sinks, carbon capture or other technologies," said the party's 2020 platform.

This will be a challenge. The most recent report, from 2018, found that net greenhouse gas emissions totalled 66.9 million tonnes. That's an increase of 6 per cent above the baseline year of 2007.

The largest contributors were transportation – cars, trucks, heavy-duty trucks and rail – and the fossil fuel sector, primarily natural gas production and processing. In addition, after declining for nearly two decades, greenhouse gas emissions per person have been increasing since 2015.

In March, British Columbia became the first province in Canada to set greenhouse gas emission reduction targets for major sectors of the provincial economy.

"We're going to partner with industry, with the oil and gas sector, with the transportation sector, with people in communities and people who build, own and maintain buildings to reach the targets," said George Heyman, minister of environment

and climate change strategy.

The reduction targets for 2030 range from 33 per cent to 38 per cent in oil and gas, up to 32 per cent for transportation and from 38 per cent to 43 per cent for industry.

The reduction targets for communities and buildings go as high as 64 per cent, and would include making homes more energy efficient, retrofitting buildings and improving landfills.

To work towards reaching net-zero by 2050, the NDP made the following commitments in its 2020 platform:

- Make strategic investments in research and development of made-in-BC carbon capture technology.
- Empower local governments to require greener buildings, building on the current requirements that all new buildings be net-zero ready by 2030.
- Accelerate energy efficiency retrofits with incentives for residential and commercial properties.
- Expand CleanBC and the zero-emissions vehicle program to get more trucks, buses, ports, airports and marine vessels off fossil fuels.
- Move towards a net-zero bus fleet.
- Additional funding for CleanBC's industrial emissions strategy so that more mines, pulp mills, oil and gas processing plants and other industries can reduce emissions.
- Fast-track industrial electrification.
- A comprehensive review of oil and natural gas royalty credits through an environmental lens.
- Make electric vehicles more affordable.

## How the climate crisis is affecting us

**C**LIMATE CHANGE affects almost every aspect of our lives from water supply and agriculture to homes and communities. Historical and ongoing emissions mean that climate impacts will continue for decades.

### Between 1900 and 2013:

- Average annual temperature rose by 1.4°C across the province
- The night-time minimum average temperature in winter rose 3.1°C
- Annual precipitation increased
- Average sea level has risen along most of the B.C. coast
- Lakes and rivers become free of ice earlier in the spring
- Water in the Fraser River is warmer in summer

### Projected Impacts

- Warmer temperatures year round, with smaller snowpacks and loss of glaciers
- More intense and more frequent heavy rain
- Changes in growing seasons
- More drought and water shortages
- Larger and more frequent wildfires
- Changes in streamflow patterns and lake levels and rising sea levels
- Changes in plant and animal distributions
- More ocean acidification

## SPECIAL REPORT



An iceberg looms over a ship near Greenland. The north and south poles are heating up more than other areas, leading to a massive loss of ice coverage on both land and sea.

### REASONS FOR HOPE

## Political momentum

**A**FTER BRINGING the United States back into the Paris Agreement on his first day in office, U.S. President Joe Biden convened a virtual summit of 40 world leaders in April.

Biden pledged to reduce U.S. greenhouse gas emissions by 50 to 52 per cent by 2030, double the target set by the Obama administration.

Prime Minister Trudeau said Canada would cut emissions by 40 to 45 per cent, up from 30 per cent.

Setting targets is a critical part of planning for the future. Whether we can hit them remains an open question.

## Renewable energy booms

**D**ESPITE THE disruptions caused by the COVID-19 pandemic, there was “unprecedented” growth in renewable energy last year, says Heymi Babar, lead author of a new International Energy Agency report.

Wind power capacity doubled in 2020, while solar power grew by 45 per cent.

Citing faster than expected expansion of renewables in China, Europe and the US, the global energy watchdog has increased its renewable energy forecasts for future years by about 25 per cent.

The agency encouraged

governments to build on this promising momentum to give the world a chance of achieving its net-zero goals.

For the last few years, China has accounted for more than 40 per cent of the global growth in renewable energy. It is also a large supplier of the raw materials used to make wind turbines and solar panels.

### SIGNS OF TROUBLE

## Alternate realities

**T**HE FEDERAL Conservative party made international news when convention delegates voted *not* to recognize the climate crisis as real. A resolution to recognize the crisis was rejected by a margin of 54 to 46 per cent at the party's convention in March.

In April, after Prime Minister Trudeau announced more ambitious targets, Conservative Leader Erin O'Toole said any future government led by him would revert to the existing lower target.

## Gulf Stream circulation slows

**A**TLANTIC MERIDIONAL Overturning Circulation (AMOC) – the vast system that underpins the Gulf Stream and acts as a planetary heat pump – has slowed by about 15 per cent. A study in *Nature Geoscience* says this is unprecedented over the last millennium.

AMOC is likely to weaken further as melting icefields continue to pour large quantities of fresh water into the North Atlantic, the study says.

The consequences of further

slowing, some of which are already being seen, include more severe storms and heatwaves in Europe, sea level rise on the east coast of North America, stronger hurricanes, and reduced rainfall in semi-arid regions of Africa.

## Thwaites – the ‘doomsday glacier’

**S**CIENTISTS HAVE found more warm water than previously thought is flowing beneath an Antarctic glacier that's nicknamed the doomsday glacier.

The front of Thwaites glacier rests on a number of pinning points under the sea. If these go, it would speed up the flow of the glacier into the sea. The glacier holds enough ice to raise sea levels by 65 cm.

The glacier is being closely monitored by an international team of scientists in what is described as the most ambitious research project ever conducted in Antarctica.

The scientists say Thwaites is the biggest uncertainty in future sea level rise, and that what happens in the next two to five years will be crucial.

With areas near the poles warming more quickly than temperate zones, Antarctica has already lost more than one trillion tonnes of ice since 2000.

## Drought persists

**A**N EMERGENCY drought declaration was expanded in May to include 41 of 58 counties in California. Most of the American west is in an extensive drought, raising fears of another record wildfire season.



# The other global pandemic

By David Porteous

**I**N 2018 long before COVID-19, the Secretary General of the United Nations declared that violence against women should be recognized as a "Global Pandemic."

Currently, as we are going through what is called the "third wave," it's evident the COVID-19 pandemic has exacerbated violence against women.

Measures to control the pandemic – whether physical distancing, confinement, dealing with children's mental health, decrease in peer support, access to social services including social protection systems, business closures and/or layoffs – have had a greater impact on women than men.

Family incomes have decreased,



social interaction has become non-existent, and mental health is fast becoming the biggest problem for all.

Most major insurance companies

are looking very closely at how COVID-19 has affected mental health in the workplace.

They are analyzing the financial costs related to insurance claims and how it will affect disability claims now, and in the years to come.

But, what about the social cost?

Violence against women is a complex phenomenon, and since the start of the COVID-19 pandemic it has only got worse.

The violence against women global pandemic is real. We must **not** remain silent.

*David J.A. Porteous EPC is a Licensed Insurance (Nominee) and an Elder Planning Counselor, and a charter member of the Canadian Initiative for Elder Planning Studies.*

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## STOP ASIAN HATE



## BC FORUM endorses action to fight racism

**B**C FORUM has endorsed the Stand With Asians Coalition (SWAC), a group dedicated to fighting anti-Asian racism.

"We share your dismay and alarm at the increase of hate crimes against Asian community members, and the increase of bullying, racist comments and other forms of violence that have increased during this pandemic," wrote Diane Wood, BC FORUM President, in a letter to SWAC.

"We stand with you, and we are here to support the work you are doing. Racism is a persistent violence that needs to be dealt with swiftly and effectively by all sectors of society, and we in the labour movement in B.C. are committed to doing our part," said Wood.



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## Streamlined program provides help with home adaptations for independent living

By Barb Mikulec

**T**HE HOME Adaptations for Independence (HAFI) program ended and was replaced by BC Rebate for Accessible Home Adaptations program (BC-RAHA) on March 18, 2021. BC Housing, with the province of BC and CMHC, are introducing the new program to give financial assistance to eligible low and moderate income seniors and people with disabilities to make adaptations to their homes for independent living.

The BC RAHA will streamline applications, so you do not need a quote before applying for the grant. An assessment by an occupational therapist or other qualified professional will be required for some

adaptations to assess the person's needs. The funding is up to \$17,500 in rebates for adaptations such as exterior and interior ramps and door widening to accommodate a wheelchair, and bathroom modifications such as grab bars, shower seats and handheld showerheads. You'll find the full criteria and applications at [www.bchousing.org/BC-RAHA](http://www.bchousing.org/BC-RAHA)

**A** PROPOSED LEGISLATIVE change will extend the current rent freeze to Dec. 31, 2021. If passed, the legislation will tie future rent increases to inflation, stop illegal renovictions and improve the dispute resolution process for tenants and landlords.

**H**APPAPAD, a program for shared housing, has been awarded

\$250,000 under the National Housing Strategy Demonstrations Initiative for its web-based companion housing platform. With 18 community organizations in BC and Alberta, they will launch several pilot programs and educational workshops which can benefit vulnerable population segments including seniors, students, recent immigrants and newcomers. The most common arrangement is a homeowner or tenant rents a spare bedroom to a renter, with an emphasis on compatibility and sharing the home for companionship and security. For more info contact [amanda@happipad.com](mailto:amanda@happipad.com)

*Barb Mikulic is Chair of the Council of Senior Citizens (COSCO) Housing Committee.*



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### Another issue in long term care homes

**B**C SENIORS' Advocate Isobel Mackenzie is alarmed by a 10 per cent increase in the use of anti-psychotics in long term care homes last year.

"That is of concern," says Mackenzie. "These are powerful drugs. In my time of looking at these data, I've not seen that type of increase in this short a time frame."

Anti-psychotics are sometimes given to residents who are aggressive or restless – behaviours that may have increased due to restrictions imposed during the pandemic.

Mackenzie says she will continue to keep a close eye on the data to make sure gains made in the past decade don't disappear. She hopes and expects the situation will improve now that restrictions have been relaxed.

### Fighting for dental care

**F**EDERAL NDP Health Critic Don Davies has called on the Trudeau government to establish a dental care plan for uninsured families with a household income of less than \$90,000 a year.

About 32 per cent of Canadians have no dental insurance.

Davies says dental problems can become costly health care expenditures if left untreated.

"We know it leads to pain, serious illness, poor nutrition, mental health issues, social exclusion and even loss of jobs. (Poor dental health) is also linked to cardiac problems, diabetes complications, and even low birth weight," he says.

Davies' plan would cost \$1.5 billion, a fraction of the \$265 billion spent on health care in 2019.

## ADVANCE NOTICE *Living* IN THE 21<sup>ST</sup> CENTURY **STRATEGIES for SENIORS**

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**W**E MUST find the best way forward. That's why the Council of Senior Citizens' Organizations of B.C. is organizing this important virtual conference.

**Please mark your calendar now, and watch for more details coming soon!**



### An excess profits tax would raise billions of dollars

**T**HE INDEPENDENT Parliamentary Budget Office (PBO) says an excess profits tax proposed by the federal NDP would generate \$7.9 billion in revenue for 2020.

The PBO report came as the NDP called on the wealthy and profitable corporations to pay their share of the cost of the government's pandemic response.

"If the Liberal government doesn't actually get down to making the ultra-rich pay their fair share, (either) the burden is going to fall on people, or the Liberal government is going to cut the help that people need," said NDP Leader Jagmeet Singh.

"Both those options are wrong. We're providing a third alternative, which is let's make those at the very, very top, the ultra-rich pay their fair share with the pandemic profiteering tax," said Singh.

Singh added that the measure would be temporary and would likely end when the pandemic is finally behind us.

### Even more billions and billions

**W**HILE THE lives of millions were upended, the wealth of Canada's billionaires has increased dramatically since the start of the pandemic.

In research published by the Canadian Centre for Policy alternatives, economist Alex Hemingway found 5.5 million workers lost their jobs, or had their hours cut by more than half.

On the other hand, 47 billionaires saw their fortunes grow by \$78 billion, and now control \$270 billion in wealth.

Hemingway says new extremes of inequality reached during the pandemic are not inevitable – they are due to policy choices by governments.



## Renew your membership

**P**LEASE 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](http://www.bcforum.ca).

## Many unions cover first year dues

**B**C 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

**T**HROUGH 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](http://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.**

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\* Required for Accidental Death & Dismemberment group insurance coverage to age 86.

\* Credit card companies now require the CVV for payment to be processed.

# The long and bumpy road to better, more affordable car insurance

By Soren Bech  
Editor, The Advocate

**Y**OU HAVE to be of a certain age to remember the days when international corporations had free rein over B.C. drivers.

In those days before most of today's British Columbians were born:

- Young drivers were systematically discriminated against based on their age, not their driving record.
- A minor fender bender could result in a tripling of rates. (In my case, to the equivalent of three months pay.)
- You had to visit three body shops for estimates before the insurance company would cover you.
- All the profits from B.C. premiums went to Bay Street and Wall Street. There was no major insurance company here.
- Private insurers creamed the best and fleeced the rest.

Dave Barrett's NDP government of the early 1970s changed that. They took action to give drivers better, more affordable car insurance by creating B.C.'s own insurance company, the Insurance Corporation of B.C. (ICBC).

The big insurance corporations were outraged. So were the opposition parties that counted on receiving big cash from corporations.

Since then both Social Credit and Liberal governments have consistently tried and tried to weaken and undermine ICBC. They just don't like the idea that we are better served by our own publicly-owned corporation than we ever were by profit-driven trans-national firms. They even set up commissions to recommend ways of getting rid of ICBC – and were shocked when the commissions recommended the opposite.

The overwhelming evidence that

ICBC is the best option didn't stop them from harming the interests of B.C. drivers.

The Socreds tripled premiums. The big corporations were set free to sell optional insurance. And the Liberals siphoned hundreds of millions of dollars from ICBC's reserves.

Their decisions undermined ICBC, gave a wink and a nudge to large corporate insurers, and ignored the impact on drivers.

The small cheque we received in the mail as a pandemic rebate was the first sign we have finally turned the corner.

The arrival of care based insurance on May 1 of this year, followed by one more small rebate, is another milestone.

John Horgan's NDP government is clearly determined to give us better coverage and lower rates – to continue to improve and build on the original goals of ICBC.

There are still some bumps in the road to overcome. The ambulance chasers are outraged. But when I read news stories about their legal fees and "expert opinions" swallowing 70 per cent of settlements, my heart doesn't bleed for them.

## 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](http://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](http://www.seniorshelpingseniors.ca) for a complete list of topics.
- The Deprescribing Network – [deprescribing.org](http://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, [bcforum@bcfed.ca](mailto:bcforum@bcfed.ca)



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