



CURC Newsletter

Congress of Union Retirees of Canada (CURC) Dec. 2019

A Message from our National President, Bill Chedore

As we head into the Holiday season, we are sending you this newsletter where several of our Provincial Federations of Union Retirees and CURC Area Councils have submitted articles on some of their activities in the past year.

There have been a number of issues for retirees to take on through lobby activities, rallies, demonstrations and picket lines, the protection of pensions, changes to bankruptcy legislation to have workers come first and certainly before corporate executives and the banks.

As retirees and seniors, we have been actively involved in the campaign for Pharmacare. Many of us have been also pushing to have coverage for dental and hearing aids for seniors.

To top it all off, hundreds of retirees and seniors were actively involved in our recent federal election. We participated in all candidates' meetings and in some cases were more directly involved in supporting candidates in many ridings across Canada.

CURC nationally, has worked with other retiree organizations such as

the National Pensioners Federation, on jointly signing on to letters and petitions dealing with Pensions and Pharmacare. Several of our national council (Suzanne Clancy OFUR, Diane Wood BC FORUM and myself) attended the NPF convention in Toronto during the second week of September.

CURC also was able to arrange for a booth at the CUPE National convention in Montreal during the first week of October. Sister Louise Hinton staffed our booth and was able to engage with many CUPE members and spoke about CURC and to join.

Recently CURC signed on to partner with Union Savings, which many of you may know provides members with the opportunity to take advantage of savings on numerous products and services ranging from travel to movies and much more. We will be having more information on our web site which will show you how to sign up to take advantage of these savings.

In closing, I want to encourage all of you to participate in your CURC Area Councils where they exist.

Website: You can find information about CURC on the website

<http://unionretiree.ca/> Information such as:

- Provincial organizations, their president who sit on the council and their executive.
- Local CURC area Councils
- Pre-retirement courses being offered
- Current affairs
- Member benefits - Canadian Benefits, Dignity Memorial, Insuranceland, Union Savings

Join CURC as an individual member and access our savings programs.

Help us speak with a powerful voice for retirees and seniors.

Happy Holidays and have a wonderful New Year.

In Solidarity,

Bill

New Minister of Seniors



The Honourable Deb Schulte

Location

King—Vaughan

The Honourable Deb Schulte was first elected as the Member of Parliament for King—Vaughan in 2015.

Minister Schulte is an accomplished community leader who served as a former and regional councillor for the City of Vaughan. In 2017, her dedication to the diversity of her community was highlighted when her Private Member's Motion was passed, marking every June as Italian Heritage Month in Canada.

A local advocate for most of her life, Minister Schulte was appointed to the Greenbelt Task Force and served on the Board of Directors of the Oak Ridges Moraine Foundation, a non-profit organization dedicated to enhancing and preserving one of southern Ontario's most distinct

landscapes. Minister Schulte is a long-time member of the Humber Watershed Alliance, now known as the Regional Watershed Alliance.

Minister Schulte has a degree in mechanical and aerospace engineering from Princeton University, and 22 years of engineering and business experience with Bombardier Aerospace, now known as Bombardier Aviation.

Minister Schulte lives in Vaughan with her husband, Dave, and their two sons.

Letter to the Office of the Superintendent of Financial Institutions

The Congress of Union Retirees of Canada is one of many retirees and seniors organizations that are part of the Canadian Coalition for Retirement Security (CCRS). Below is a letter recently sent to the Office of the Superintendent of Financial Institutions (OSFI) over fears that the OSFI may be making changes to pension rules which may have the effect of accomplishing part of what Finance Minister Bill Marneau was pushing in Bill C-27.

Dear Ms. DeMos,

The Canadian Coalition for Retirement Security (CCRS) is submitting this letter to provide its input regarding OSFI's proposed revisions to the Instruction Guide for Authorization of Amendments Reducing Benefits in Defined Benefit Pension Plans.

The CCRS is a coalition of over several organizations, including private and public sector pension groups who have come together to protect the earned pension benefits of Canadians.

Our partner organizations include: Canadian Naval Air Group and Maritime Air Veterans Association, Newfoundland & Labrador Coalition of Pensioners, Retirees and Seniors Organizations, CBC Pensioners National Association, National Organization of Retired Postal Workers, Manitoba Association of Seniors Centers, Bell Pensioners' Group, Air Canada Pionairs, Manitoba Seniors Coalition, Professional Institute of the Public Service of Canada, National Pensioners Federation, RCMP Veterans' Association, Canadian Federation of Pensioners,

BC Retired Teachers, Canadian Association of Retired Teachers, **Congress of Union Retirees** and the National Association of Federal Retirees.

While the memo that was issued to announce OSFI's proposed changes to the Guide suggests that there are no significant policy changes, the above-noted organizations are concerned by three changes that appear to endanger the security of pension benefits accrued under defined pension plans.

The first is the removal of the reference to the Distressed Pension Plan Workout Scheme from the Guide. This scheme provides a means of relief to plan sponsors in difficulty that does not include reducing accrued pension benefits. While the scheme still exists under the *Pension Benefits Standards Act (PBSA)*, we do not understand why it was removed from the Guide. We believe it is important for this provision to be retained.

A second set of changes concerns the amendments made to the section "What Constitutes a Reducing Amendment?" In the 2012 document, the Guide asks whether a proposed amendment reduces the commuted value of a member's accrued benefit – while the proposed amendment to the Guide states that an amendment reduces or could reduce an accrued pension benefit. It looks like OSFI has chosen to open the door to an amendment that not only "reduces" now but "could reduce" an accrued pension benefit at a later time, much like a shared

risk or target benefit plan would allow. We would like clarification as to why this was changed and the underlying envisioned applications.

The third and most outrageous change is the inclusion of wording which replicates the main objective of Bill C-27: *An Act to amend the Pension Benefits Standards Act, 1985*. This legislation was presented in October 2016 by federal finance minister, the Hon. Bill Morneau, and remained stalled at first reading since its introduction, which we believed is unprecedented. It would allow Crown corporations and federally-regulated employers to push employees and retirees to surrender their defined benefit pension plan in favour of a target benefit plan. In tough times, target benefits can be reduced, providing less retirement security for its members – bad news for seniors and particularly unfair as accrued pensions are earned and deferred compensation. To change compensation after it has already been earned, or to enable such changes, is unconscionable.

In 2015, Prime Minister Trudeau promised Federal Retirees that defined benefit pensions "which have already been paid for by employees and pensioners, should not be retroactively changed into [target benefit plans]". And yet, Bill C-27 would permit exactly that.

CURC and the Canadian Health Coalition (CHC)

CURC is a member of the CHC and two CURC representatives sit on the national CHC Board. Bringing together unions, seniors, provincial health coalitions, students and community organizations, the CHC has been working to protect and expand public health care for 40 years.

The CHC is campaigning for a national public drug plan for all Canadians. Following the federal election, we co-ordinated a statement calling for public pharmacare that was signed by over 150 national and provincial organizations. In April 2020, the CHC's annual lobby in Ottawa will bring together over 100 delegates from various organizations and different parts of Canada.

They will meet with federal MPs to tell them why we should use our health cards to access prescription drugs, not our credit cards.

The CHC supports publicly funded non-profit care for seniors, both in our own homes and when we need residential care. The CHC just organized a two-day conference in November 2019, bringing together researchers and activists committed to improving care for seniors, making it public and providing decent jobs for care workers.

The CHC is also working with the British Columbia Health Coalition, to fight a legal challenge to our national health care system. Dr Day is arguing in court for private, for-profit clinics and hospitals, which would undermine our publicly funded health care system.

For information on these and other campaigns, go to: <https://www.healthcoalition.ca/about-us/what-we-do/>

Julie White and Keith Newman

CURC Advisors on Health Care Policy and representatives on the CHC Board.

SOLIDARITY BETWEEN GENERATIONS

Elder Women Share Their Wisdom

BY JANET NICOL OCTOBER 29, 2019 OUR TIMES



Union activists Suzanne Clancy (left) and Janice Gairey (right) want to close the generation gap by working with younger people.

PHOTOGRAPH: COURTESY JANICE GAIREY

“I hear people say, ‘I hope I die before my pension runs out,’” Suzanne Clancy declares. “It shouldn’t be that resources only last so many years. I’ve been retired since 2006. Not once has my pension been adjusted with the rate of inflation. It puts retirees on the fringe and it can be devastating.”

Clancy, president of the Ontario Federation of Union Retirees (OFUR), is 77 years old with a lifetime of union activism behind her. She is wise,

experienced — and generous with her knowledge.

“OFUR has amazing women,” says Janice Gairey, praising Clancy for her leadership and commitment. “They get it, and the organization has been transformed into a collective.” Gairey is on the telephone from California, where she is visiting family. She notes that “OFUR had a white, male leadership and needed to have outreach to reflect all our members.”

A labour activist and union organizer for over four decades as well as a mother of six and grandmother of 18, Gairey is an amazing woman herself. After retiring as human rights director of the Ontario Federation of Labour (OFL) in 2015, she joined the council of OFUR and is also secretary of the Congress of Union Retirees of Canada (CURC).

Clancy was employed as a sessional instructor and then a professor at Mohawk College for 30 years, working with unemployed and laid-off

workers. A major focus of her work was supporting people with intellectual disabilities and other significant learning challenges, through an Adults in Transition program. A leader in her field, she was involved in advocating, counselling, upgrading and retraining, job placement and the recruitment of local employers. She was also co-editor of the Faculty newsletter, *The Examiner*. Clancy also participated in her union as a steward, treasurer and vice-president of Ontario Public Service Employees Union (OPSEU) Local 240. She was

on the union's grievance committee and walked the picket line during three college strikes.

Gairey and Clancy want to close the generation gap by working together with younger Canadians. "One of my big concerns is trying to emphasize the need for serious retirement planning early on, especially for women," Clancy says over the telephone from her home in Hamilton. "Young women must realize the white knight has died and fallen off his horse."

Saskatchewan Union Retirees Federation holds annual general meeting

The Saskatchewan Union Retirees Federation (SURF) held its annual general meeting on Wednesday, October 23rd, 2019 at TCU in Saskatoon. The AGM was held in conjunction with the annual Saskatchewan Federation of Labour (SFL) convention. SURF members Janice Bernier, Shirley Dixon and Kathy Lang were the SURF delegates to the SFL convention, while Bernier, Michael Sheridan and Wendy Daku looked after the SFL convention choir and staffed the retirees display table in the convention trade show area.

Along with regular SURF business, resolutions condemning the Saskatoon Co-op's use of scab labour, age based wage scales, and two-tiered pensions were discussed and passed at the SURF AGM.

Guest speakers at the SURF AGM included: Tony Tracy, president of IAMAW Local Lodge 3111 CULR, with Darla Deguire-Zahorski and Deanna Ogle representing striking CLC staff reps; Lori Jobb, SFL President; and Kelly

Harrington, Saskatoon & District Labour Council (SDLC) president.

Following elections, (2 year terms with staggered elections for ½ the council every year), the 2019-2020 SURF provincial executive and council members are the following:

SURF Executive Officers:

- Janice Bernier – President
- George Britton – Treasurer
- Larry Kowalchuk – Secretary
- Shirley Dixon – 1st VP
- Ben Medernach – 2nd VP
- Ron Monk – Past President

SURF Provincial Council members-at-large:

- John Gangl
- Alex Grimaldi
- Richard Rosseker
- Maureen Eckstein
- Dennis Carrigan
- Barb Dedi
- Chuck Ames
- Ron Fisher
- Kathy Lang
- Donna Furi



SURF Provincial Executive and Council members at the SURF annual general meeting on Wednesday, October 23rd, 2019 at TCU in Saskatoon (L to R): Janice M. Bernier, Kathy Lang, Larry Kowalchuk,

Maureen Eckstein, Ron Monk, George Britton, Dennis Carrigan, Shirley Dixon, Ron Fisher, Ben Medernach, Alex Grimaldi missing from photo: John Gangl, Richard Rosseker, Donna Furi, Chuck Ames, Barb Dedi)

Over the coming year, SURF members will continue working with our labour partners on senior and retiree issues (pensions, pharmacare, health care, housing, long-term care, etc), pre-retirement planning, picket line support, health & safety, and the fight for \$15.

QFUR Report - Quebec

The Quebec Federation of Union Retirees (QFUR) and the Congress of Union Retirees in Canada (CURC) have been activists on several priority issues with the Quebec Federation of Labour (QFL), Labour Councils and other regional retiree groups.

POVERTY OF OLDER WOMEN

In March 2019, I received a request from the House of Commons Standing Committee on the Status of Women on the challenges facing older women. I prepared a brief and defined the reasons why elderly women find themselves poorer in retirement. This brief is available from CURC.

2019 ELECTIONS

The Federation of Quebec Retirees was very active during the federal election campaign in Quebec. They were involved at all levels. They went door-to-door, passed out flyers, in addition to telephone solicitation and candidate panel evenings.

UNIVERSAL DRUG INSURANCE CAMPAIGN

The Quebec Federation of Union Retirees (QFUR) and RSR are very active in this matter. We have held monthly meetings on this issue to inform our members of the importance of winning this battle that will continue into 2020. The QFL will have an event with other partners on January 16, 2020. The invitation is open to all. In addition, we will be present at the next lobbying session of the CLC at the end of February/beginning of March.

PENSIONS

This is an issue of the utmost importance to us. In Quebec, after being affected by some losses of our pension plans under Laws 15, 03 and 34, we are on the lookout for what will happen in the future for our retirees.

Targeted benefit pension plans (TBPs) have been in existence in Quebec and Canada for almost a decade. While Quebec has legislated piecemeal its application in the pulp and paper sector, this type of plan has been instituted elsewhere in Canada as a new option available to all employers. This is the case in British Columbia and Alberta. In 2016, the federal Liberal government introduced Bill C-27, the

CHRS legislation, which provided the opportunity to convert defined benefit plans offered in federally regulated companies to target benefit plans. However, this bill has never been passed at this time.

As the debate on the implementation of a legislative and regulatory framework for the CHRS begins in Quebec in the spring of 2020, the FTQ is providing its member organizations and retirees with the information and reflection they need to develop their own position on this important issue.

ELDER ABUSE IN HOSPITALS

Seniors in hospitals have the right to live in safety and with dignity. The executive of the Group of Union Retirees of Montreal Region (RSR) have formed a committee on the subject of elder abuse in hospitals.

We are planning a press conference in 2020 to denounce what is happening in these institutions. In addition, a symposium will be held around mid-2020 to find possible solutions.

Message from NBFUR

Season Greetings Sisters & Brothers

NBFUR members met on October 19, 2019 with a new president being elected. The NBFUR Executive Committee would like to grow and unite retired members from around the province. We have requested a meeting with Brother Bill Chedore in the new year to learn of new ideas initiated in other provinces. On November 29, 2019 I met with the President of the NBFL to discuss avenues to grow as an organization with their assistance. I will be composing a letter to the NBFL Provincial Executive next week to share with their affiliate's the work that we are currently doing and intend on continuing as well

INSURANCE FOR RETIREES

QFUR has negotiated with Desjardins Insurance an insurance policy for new retirees who would no longer have any coverage after age 65. This Retirement Advantage product has been designed to meet the growing needs of people already retired and those who are newly retired. A pamphlet is available in Quebec.

PARTICIPATION AND PROMOTION QFUR

We make it a point to be present at various events by having a promotion table and tools to inform trade unionists and future retirees. In 2019, we had a table at the CUPE National Congress and the QFL Congress. The membership card is of course prominently displayed and we promote CURC at all events.

Louissette Hinton, 1st Vice-President

Louis Larivière, President

as the importance of unions supporting NBFUR and their retirees.

As I write this report there are many issues of interest in New Brunswick that are ongoing. The attacks on Free Collective Bargaining and how workers are fighting back against this

Conservative Government continues to grow. The New Brunswick government last week moved to reform the provincial binding arbitration system introducing a series of amendments to the Industrial Relations Act. Other serious items of concern are: The ongoing strike at Glencore, the hospitals' bed issues, Extra Mural program and crisis in the nursing home sector where the Provincial Conservative Government is

continuously denying workers the right to strike in spite of the fact that several court hearings have ruled otherwise.

As we move forward our goal to grow this organization is paramount in protecting the rights of our retirees and their families.

In Solidarity,

Wayne Brown

President NBFUR

