

# Advocate

OFFICIAL NEWSLETTER OF THE B.C. FEDERATION OF RETIRED UNION MEMBERS

Vol. 13 No. 2 June, 2010

## BC FORUM

# Annual General Meeting

All current BC FORUM members are invited to attend and participate:

Thursday, June 10, 2010  
Registration: 9:30 am  
Call to order: 10:00 am

Firefighters Conference Centre, 6515 Bonsor Ave.  
Burnaby (at Metrotown)

*For more details about the annual meeting, see page 11.*

## Building a better B.C.



The Coalition to Build a Better B.C. held a large rally in downtown Vancouver on April 10. The Coalition – which includes BC FORUM and groups representing the arts community, First Nations, health care, seniors, community services, unions, post-secondary students, youth and environmental groups – is calling for a B.C. that provides opportunities for everyone. More coverage of the Coalition's activities starts on page 5.

## Make sure your FORUM membership is current

**Y**OUR ADDRESS LABEL NOW includes your membership renewal date in the upper right hand corner.

## Stop the HST

**Y**OU HAVE UNTIL July 5 to sign the petition, but please do it as soon as possible. Visit [www.fightHST.com](http://www.fightHST.com) for the time and place of signing locations in your constituency.

If you have recently renewed – thank you! We greatly appreciate your participation.

If your renewal date is coming up soon, you'll find a renewal form on the back page. This form can also be used to sign up new members.

If you prefer, you can join or renew your BC FORUM membership online at [www.bcforum.ca](http://www.bcforum.ca).

## In this edition:

- Report from Alice West, President of BC FORUM..... 2
- Panel gets an earful as BC FORUM joins the fight for better pensions.... 3
- BC FORUM calls on the federal government to improve the Canada Pension Plan..... 4
- Thousands gather to protest cuts and work together for a better B.C..... 5
- *Special Report:* Dialogue on Building a Better B.C..... 6 - 9
- Annual General Meeting notice ..... 11
- How your BC FORUM membership makes a difference..... 12

CANADA POSTES  
POST CANADA

Postage paid Port payé  
Publications Mail Poste-publications  
41946512

## Board of Directors

### President

Alice West, PSAC

### Chair

Jim Sinclair, BCFL

### Vice President

Gerry Edwards, USW

### Secretary-Treasurer

Miriam Olney, UFCW

### Directors

Ray Andrus, CUPW

Dan Bradford, BCGEU

Millie Canessa, BCGEU

Colleen Fuller, CEP

Dave Gill, COPE

Frank Kennedy, ILWU

Gord Larkin, CLC

John Radosevic, CAW

John Savage, CEP

Bill Silvester, TWU

Russ St. Eloi, BCTC

Diane Wood, BCGEU

### Staff

Wendi Lawrence

Soren Bech

## *Advocate*

The Advocate is published by the B.C. Federation of Retired Union Members. BC FORUM is dedicated to representing the interests and well-being of members, their families and spouses, and continuing into retirement the relationship they enjoyed with the union movement. Supported by Working Enterprises and affiliated with the B.C. Federation of Labour, BC FORUM represents thousands of retired union members.

#200-5118 Joyce Street  
Vancouver, BC V5R 4H1  
Toll-free 1.800.896.5678  
Tel. 604.688.4565  
Fax. 604.408.2525  
bcforum@bcfed.ca  
www.bcforum.ca

By Alice West  
President, BC FORUM

When I was younger, I always had the idea that one day I would learn to have more patience, that I would learn to be more understanding that some things take time to change. It hasn't worked out that way. If anything, the lessons of time have made me even more impatient with the inertia and back-sliding that seems to keep some governments and politicians from doing the right thing.

On the other hand, the B.C. Federation of Retired Union Members is still only a teenager, changing and stretching its muscles every day.

There's a lot on our collective agenda. I'm excited by the possibilities of what we can accomplish together.

In this edition of The Advocate, you'll find the formal notice of our annual general meeting, being held June 10 in Burnaby. If it is possible for you to get there, I hope you will take the opportunity to come and participate in the debate and the solidarity of working with friends to advocate for better public policies.

BC FORUM is both speaking out and reaching out.

To reach out, one of your board's key objectives is to build a stronger presence in communities around the province. We have elected women and men to represent us at an increasing number of Labour Councils, and to initiate local activities.

For example, John Hurren and Roy Olsen invited BC FORUM members in the Prince George area to attend a first ever local general meeting in April. While it was not a large meeting, all reports suggest it was a very good start. John and Roy reported on a joint meeting of the BC FORUM directors and labour council delegates held last November, discussed the benefit plans we offer, and made plans to participate as a group in the local May Day celebrations. Plans are already being made for another meeting in the fall. These are the kinds of activities we hope to encour-



age in every part of the province. If you are interested in taking action in your community, please let us know.

As part of speaking out, BC FORUM is an active member of the Coalition to Build a Better B.C. You'll find several articles about the Coalition's activities in this edition.

On behalf of the Board, I extend our thanks to Lorraine Logan, Bill Silvester, John Savage, Brenda Felker and Helen Cameron for their terrific effort recruiting members for the rally. Lorraine says her group of volunteers all enjoyed their conversations with members, and that members definitely shared their concerns. Many of our members were not able to physically be present at the rally, but their spirit was sent with us.

Finally, a new brochure outlining the updated group health benefit packages available to BC FORUM members has just been finalized as I write this note. You will be receiving it in the mail shortly, if you haven't already. Please take the time to look it over. I think you'll find a plan that meets your needs – and if there's something else we should be offering, please let us know about that too.



# Panel gets an earful

**Speakers lined up nine deep at the microphones to speak their mind and call for improvements to the Canada Pension Plan**

**B**C FORUM Director Russ St. Eloi was among the first to reach the microphones when a federal panel opened the floor to discussion of retirement income at a “town hall” meeting held in Richmond May 3.

St. Eloi passionately made the case for improvements in the Canada Pension Plan so all workers can have more security in their retirement. It seemed as though his comments opened a floodgate, as speaker after speaker lined up to be heard.

Throughout most of the evening, there were nine people lined up at each of the two microphones. Originally scheduled for two hours, the town hall did not wrap up until three and a half hours after it started.

It is surprising that on a major issue which affects all working Canadians, the Harper government scheduled only three opportunities for public input prior to a meeting of federal and provincial finance ministers in June.

“We’ve heard from a number of experts, which is helpful, but I’ve found it’s more helpful to listen to people who speak from the heart,” Ted Menzies, parliamentary secretary to the minister of finance, told the crowd.

Other members of the panel were Diane Ablonczy, minister of state for seniors; Alice Wong, MP for Richmond; and Graham Whitmarsh, B.C. deputy minister of finance.

Whitmarsh brought regrets from



Russ St. Eloi, one of the volunteers who serve on the BC FORUM Board of Directors, told the federal government that improvements must be made to the Canada Pension Plan to guarantee more financial security for retired workers. *Photo by Roseanne Moran*

finance minister Colin Hansen, who was too busy in the Legislature to give up three hours on a Monday evening.

Jim Sinclair, President of the B.C. Federation of Labour, told the panel that a growing number of workers across Canada have no pension plan. It is a crisis, and it is going to grow, he said.

He called on the federal government to increase the CPP, and to make it mandatory for workers and employers to contribute.

“There is no fix in a voluntary system,” he said. “We have that and it’s not working. A mandatory, portable plan is the solution,” said Sinclair.

Among the dozens of men and women who spoke – including

two who travelled all the way from Whitehorse to make their presentations – all but one supported improving the CPP as proposed by the Canadian Labour Congress.

The lone exception was a financial planner. He said he’s never met anyone who is having trouble making ends meet in retirement – as long as they started saving when they were in their 20s, and paid off their mortgages before they retired.

He did not explain how this would help individuals whose employer pension plans have imploded in the financial downturn, those who do not have enough disposable income to max out their RRSPs, or those who are unlucky enough to reach retirement age when the markets are down.

## FIGHTING FOR BETTER PENSIONS

# BC FORUM calls for pension improvements now

**BC FORUM outlined its position on pensions in a brief submitted to the federal government**

**F**UTURE RETIREES AND governments examining our pension system can benefit from looking at the financial pressures facing retirees today.

For many, the pension that seemed adequate at age 65 has failed to keep up with rising costs. Many private pension plans have no inflation protection. By the time you reach age 85, that's a problem.

British Columbia has the highest overall rate of poverty in the country, including among seniors. Twenty percent of single senior women live in poverty, and 11.6 percent of single senior men. For retired workers who are already squeezed financially, increased costs for long-term care, the HST, and Medical Service Plan premiums are serious concerns.

More than six million workers have no workplace pension and no RRSP savings. A clear majority of workers have no workplace pension. The worst record is in B.C., where more than 70 percent of private sector workers have no pension other than the CPP.

### Dream of early retirement

In today's economy, workers change jobs frequently. They're not with one employer long enough to build up a pension, even if the employer happens to be one of the few who offer a pension plan. Given the well-publicized failures of some private pensions, they also have doubts that the company pension would be there for them in 30 years.

As a result of these factors, many workers, including those with good paying jobs, are justifiably wondering when or if they can retire.

With black humour, they talk about "Freedom 95."



Federal Conservatives Diane Ablonczy, Ted Menzies and Alice Wong listened to dozens of speakers in Richmond May 3. The town hall meeting was one of only three such opportunities in all of Canada for the public to address pension issues.

We note with concern the government's proposal to increase the penalty for early retirement. The current reduction in CPP payments of 0.5% for each month adds up to a 30% reduction for a worker who retires at age 60. Increasing the penalty to 0.6% would reduce workers' pensions by 36% for every year of their lives.

With many current retirees already struggling, we urge you not to make things worse for future retirees.

### Security for people, not financial institutions

When reforming and improving pensions, the first priority must be people. Pensions must be secure, adequate and fair to workers.

For this reason, we are opposed to further expansion of the voluntary contribution schemes offered by banks and life insurance companies whose mandate is to generate profits for shareholders.

The Globe and Mail (April, 2010) reported that Federal Finance Minister Jim Flaherty seems to be leaning towards "a private sector solution" to address the shortcomings of Canada's retirement system.

This is not a solution. It is part of the problem.

### Retirement with dignity

The CPP is financially sound. However, it pays much less than pensions in other OECD countries. It is certainly not enough to live on.

Nonetheless, the CPP is a solid foundation. It covers all workers. It spreads the risks and minimizes administration costs. It is portable so no worker loses his or her pension when changing jobs.

We urge the government to build on the strength of the CPP.

We urge the government not to give more encouragement to financial institutions that have already short-changed so many Canadians who are retired or nearing retirement.

Workers are not asking for a free ride. We know that improving pensions will cost money. We are ready to pay for that – but we want our money's worth. We want our contributions to go to better pensions, not more management fees and profits.

The unmatched level of security and scale that can be provided by an improved CPP will help ensure that retirement is something workers can look forward to, not a time they view with fear.

*The full text of this brief is available at [www.bcforum.ca](http://www.bcforum.ca).*





Blues legend Jim Byrnes, Juno award winner and actor, was the master of ceremonies at the Coalition to Build a Better B.C. rally held in Vancouver April 10. Thousands joined Byrnes for the noon hour event. BC FORUM Director Diane Wood, along with Lorene Oikawa of the BCGEU, demonstrated their opposition to the HST. Jim Sinclair, President of the B.C. Federation of Labour, was among the speakers who addressed the crowd.

## Thousands rally to protest cuts in services to people, stand together for a better B.C.

SEVERAL THOUSAND WOMEN and men, spanning every generation and ethnic background, gathered April 10 in Vancouver to protest endless government cuts in services and to declare their intention to work together to build a better B.C.

"We're all on the same page here, aren't we," said Jim Byrnes, actor and legendary bluesman.

"I generally keep my politics pretty close to my chest, but at a time like this... the cuts to arts and education and services to those who can least afford to lose them really are unconscionable and it's time to stand up and be counted," said Byrnes.

"In the words of the great Irish union organizer Jim Larkin, the great appear great because we are on our knees. Rise up," he said.

Jeri Sparrow welcomed the crowd on behalf of the Musqueam First Nation.

Shamus Reid, Chairperson of the Canadian Federation of Students B.C., described the impact of government education cuts. "It's never been harder to be a student from a modest income family in British Columbia," he said.

Adrienne Montani of First Call B.C. said children, youth and families must be priorities for government. "Yet the reality is that we have the highest child poverty rate in the country and have had for six years."

Art Kube, representing Seniors on Guard for Medicare, said, "We are gathered here to protect and enhance civil society... a society that believes the weakest should have the same opportunity as the strongest

when it comes to education, health care, housing and culture."

Fazeela Jiwa of Vancouver Rape Relief said, "The provincial government's service cuts affect the most attacked, the most disadvantaged and the most vulnerable people in B.C."

Jim Sinclair, President of the B.C. Federation of Labour, said the Liberal government in many ways is trying to divide British Columbians, to set one group against another. "We're not going to be divided because everybody deserves the services that they need to be healthy and (participate) as British Columbians. That's what this province is about."

The Coalition is planning a two-day seminar for the fall to discuss its next steps to promote a civil society and advocate positive solutions for the future.



**SPECIAL  
REPORT**

**FIGHTING FOR A BETTER B.C.**

# **DIALOGUE**

## **ON BUILDING A BETTER B.C.**



### **Government cutting has continued for too long**

Canadians' perception of the size of government is completely out of whack with reality." That was the stark message delivered by Will McMartin to about 150 participants in a dialogue on building a better B.C. held March 20 at the Vancouver public library.

McMartin, a veteran political advisor and analyst who has been affiliated with the Conservative, Social Credit and Reform parties, is a contributing editor with TheTyee.ca.

McMartin said the public sector in Canada today is 80 percent of what it was 20 years ago, and the cuts are continuing.

"A conclusion you might reach today is that government cutting has gone on too long," he said.

While groups like the Fraser Institute and the Canadian Taxpayers' Federation push for more cuts, and say spending is too high, they fail to recognize that governments' share of the economy has steadily fallen.

"By international standards, Canada's public sector is one of the smallest," he said.

McMartin pointed out that when you look at trends in government spending, you can't look at dollars alone. You must also take into account inflation, population growth, the size of the economy and changes in accounting policies.

B.C.'s population grew by 700,000

Please see "Under new budget," page 7



## FIGHTING FOR A BETTER B.C.



More than 150 people – representing dozens of community, arts, environment, student, senior and labour organizations in B.C. – gave up a sunny Saturday to debate and share ideas for building a more caring, inclusive society in British Columbia.

### Under new BC budget, real spending per capita will contract by 1.2 percent annually for years to come

Continued from page 6

people in the 1990s, and by another 448,000 during the B.C. Liberals' time in office.

This means the province has more taxpayers, and more people who require services. Accommodating those changes does not mean the proportion of public spending has increased.

Even though the number of dollars spent on public services has gone up, the amount per person has gone down and continues to go down.

McMartin cited a BMO Capital Markets analysis of the March 2 provincial budget. It found that after inflation, public spending per capita in B.C. will "contract" 1.2 percent a year in each of the next few years.

When the B.C. Liberals took office in 2002, public expenditures in B.C. were 22.7 percent of the Gross Domestic Product (GDP). Under Gordon Campbell, it will soon be under 15 percent.

The tendency, McMartin indicated, is for people to assume that "over-spending" is the cause of government deficits. He cited a recent Ekos opinion poll in which 46 percent of respondents favoured cuts in public services and spending.

"The empirical evidence," he said, "is that spending is not out of control."

Canada and B.C. rely on commodity exports. When commodity prices go up or down, that has a large impact on both jobs and revenues.

"That's what's happening today in both Ottawa and Victoria" – current deficits are due entirely to falling revenues, not over-spending.

McMartin also cited a Harris-Decima poll which demonstrated that Canadians are increasingly ambivalent about government, and losing confidence in the ability of governments to follow through. For example, 61 percent of respondents favoured cutting corporate taxes to stimulate economic growth.

Of course with less revenue, governments can do less, and that is reflected in the wide-ranging cuts seen in B.C. today.

McMartin said that compared to international factors and commodity prices, tax policies have a negligible ability to either stimulate or shackle economic growth.

On the other hand, the corporate tax cuts introduced by the Campbell government are costing British Columbians between \$1.5 billion and \$2 billion a year – and the government is continuing the tax giveaways to corporations and wealthy individuals.

As an example, McMartin said the government has eliminated the minimum tax on banks. Despite billions in profits, the banks apparently can't afford to contribute \$20 million to public services in B.C.

The HST, of course, represents another \$1.9 billion a year tax shift from corporations to individuals.



Adam Lynes-Ford is one of the three co-chairs of the Coalition to Build a Better B.C. He opened the dialogue with a call for "a productive session where we share information, learn from one another, and build our vision for a B.C. where everyone can participate and share in a quality of life that is recognized around the world."

# An inspiring day of conversation and action

**M**ORE THAN 150 people came together March 20 to participate in a full-day dialogue on how we can work together to build a better B.C.

The gathering was remarkable for its diversity, its sense of common purpose, and for the high level of energy that the participants brought to the discussions.

The sessions and discussion topics were largely self-directed, under the guidance of facilitator Bliss Browne.

Browne is the founder of *Imagine Chicago*, a non-profit group with a mission to cultivate hope and civic engagement.

Browne's focus is to help harness people's imagination for the public good, to empower people and organizations to participate in creating hopeful futures for their families and communities by encouraging both discourse and action.

Throughout the day she certainly did that.

Early in the day, Browne asked each person to write down one item that gave him or her "grief", as well as his or her "hope" for the future. The griefs included:

- Cuts in funding for arts and culture, education, health care, and services to people with special needs or disabilities.
- Environmental degradation.
- Welfare of seniors.
- Status and welfare of women.
- Poverty and disparity.
- The HST.
- And political priorities, including concern about "thin democracy" and a lack of connection.

Hopes for the future involved collective action to promote:

- Social justice.

- Welfare of children.
- A healthy environment.
- Funding for education, health care, housing and the arts.
- Respect for women.
- Tax reform.
- And greater citizen involvement in the decisions that affect them.

Throughout the day, participants engaged in group discussions and debate on the issues that concern them – issues that were identified by the participants themselves – and what we can do to build a better B.C.

Considering the multi-cultural, multi-generational nature of the coalition, the consensus that emerged is both refreshing and exciting.

Participants repeatedly emphasized the need to work for positive goals.

A common theme reported back from the discussions was the desire to work for a just society that values and includes every individual.

By working together, it was felt by many, we can reach out to people who feel excluded and influence the politicians whose decisions can have such a profound effect on individual lives.

## Coalition to Build a Better B.C.

*For more information,  
please visit:*

[www.betterbc.ca](http://www.betterbc.ca)



### Working together for a better future

**W**E'RE ONTO SOMETHING right," said Jim Sinclair, President of the B.C. Federation of Labour, in concluding remarks to the Dialogue on Building a Better B.C. "The hope of this province lies in gatherings like this."

By working together, we can challenge the ideas and beliefs of what our province can and should be, he said. Meeting the challenge means bringing together organizations that haven't worked together before – "to be in rooms full of people we don't know. None of us can do it alone."

"It's so important to people who haven't seen a response to (government) cuts that we show the public we're fighting for them. We can do it together. We can't do it alone."

"We need a movement this wide," he said, stretching his arms, "that reaches right across the province."

Sinclair noted that there are people who benefit when services are cut, people who benefit from child poverty, people who benefit from keeping B.C.'s minimum wage at the lowest level in Canada. "It's not that they don't get it."

The challenge, and it's a huge one, is to create a new consensus of what we can build in B.C. "We need to talk about the world we want, the world we believe in, not just stop the cuts. We need to change what exists today and move forward," he said.

"I want to be back in a room a year from now with three times as many people, and three times as many ideas to improve the world."

That vision of a better future must be based on fairness, decency, and a sense of collective responsibility to each other. Together, we can build communities that provide health care for those who need it, educational opportunities for young people, and don't abuse the planet, he said.



## LETTER TO THE EDITOR

# My hero, my sister

**Anna Walentynowicz 1929 – 2010**

With the April 28 Day of Mourning fast approaching as I write this, my thoughts are increasingly preoccupied with one of my heroes. Anna Walentynowicz died earlier in April in a plane crash that also claimed the life of Polish President Lech Kaczynski.

Ms. Walentynowicz began her working life early, as a maid, when at the age of 10, during the Second World War, she found herself orphaned. She later became a welder, then a crane operator, working in the same Lenin Shipyards in Gdansk as Lech Walesa.

Originally a Communist Party member, her values increasingly conflicted with the party's, with two events reported as being the catalyst for her inimitable reactions.

The first happened in Gdansk in December 1970, when 50 – 80 workers (reports vary) were shot down by police as they protested food shortages. Each December thereafter, Anna was arrested for collecting money for flowers to memorialize the workers.

The second event that instigated the beginning of the most profound changes in the labour movement in Poland was when one of her bosses

stole money from the employees for a lottery.

Anna was not only the editor of the Polish labour newsletter, Robotnik Wybreza (Coastal Worker), she personally distributed the illegal newspaper at the shipyards, even hand delivering it to her bosses.

For her actions in these illegal trade union activities, Anna Walentynowicz was fired just after Lech Walesa's dismissal. She was due to retire in just 5 months.

The workers galvanized into strike action at the Gdansk yards, a strike that paralyzed the Baltic Coast, led to a giant wave of strikes across the country and, eventually Solidarity.

Ms. Walentynowicz has starred in four movies, most notably (as herself) in Iron Man. She was awarded the Truman-Reagan Medal of Freedom in Washington, and President Kaczynski presented to her the Order of the White Eagle.

I award this gutsy provocateur the title, First Lady of Labour.

*Lynda Zorn*

*BC FORUM Delegate to the  
North Okanagan Labour Council*

## Letters

The Advocate welcomes your letters. Please send them to:

The Advocate  
#200-5118 Joyce Street  
Vancouver, BC V5R 4H1  
Fax: 604.408.2525  
E-mail: [bcforum@bcfed.ca](mailto:bcforum@bcfed.ca)

## Latest news

For the latest news and information about BC FORUM activities, and updates on issues that affect you and your family, please visit our website:

[www.bcforum.ca](http://www.bcforum.ca)

## Do we have your e-mail address?

If you have an e-mail address, and have not yet done so, please consider sharing it with us today. In campaigns to stop the HST and improve pensions, e-mail is the fastest way for us to work together for results. We promise that we will not fill your mailbox with junk.

Just send a note to [bcforum@bcfed.ca](mailto:bcforum@bcfed.ca) so we can keep you up-to-date on key activities.

## Union products and services just a phone call away!

- Home / Tenant insurance 1 800-663-4200
- Life / Mortgage insurance 1 800-899-7319
- Group Benefits & Consulting 1 888-980-1581  
(Retiree benefit plans)
- Commercial Insurance 1 800-663-4200 (Ext. 235)

*Be sure to mention you're a member of BC FORUM*

[www.weinsurance.com](http://www.weinsurance.com)

**WE Insurance**

Working Enterprises Insurance Services Ltd.



# You're invited!

## 2010 Annual General Meeting

Thursday, June 10 – 10:00 am to noon  
Firefighters' Conference & Banquet Centre  
6515 Bonsor Avenue, Burnaby, B.C.

**Our Agenda** will include *debate of resolutions* on issues that affect retired workers and our families, as well as a report from your Board of Directors on BC FORUM plans and activities, and the annual financial statements.

### Featured Speakers:

- **Shane Simpson, MLA**

The Official Opposition Critic for housing and social development will discuss the Campbell government's cuts to vital community social services.

- **Pat Kerwin, Congress of Union Retirees of Canada**

The CURC President will speak about national issues that affect us all – like pensions and health care – and how we can work together to ensure the needs of retired workers and their families are heard and respected.

- **Jim Sinclair, Chair, BC FORUM**

The President of the B.C. Federation of Labour will outline the new challenges facing workers and retired workers alike, and how all of us – young and old – can meet those challenges by working together in *solidarity across the generations*.

**Easy access** to the Firefighters Conference Centre (corner of Bonsor and Bennett) via Sky Train – Metrotown Station. There's also free parking at the Bay Parkade.

**Coffee** will be served at 9:30 am. Come early and enjoy a chat with other BC FORUM members, guests and directors.

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

**Great door prizes!** Please join us, and feel free to bring a guest.

***We look forward to seeing you!***

# YOUR MEMBERSHIP IN BC FORUM

1. Helps to build **solidarity across the generations**, strengthens the labour movement, and supports the fight for a civil society and social justice for retired workers, active workers who are 50 or older, and our families.
2. Includes **free \$2,500 coverage** in BC FORUM's Group Accident Insurance Plan with world-wide death and disability coverage to age 86 (the maximum we were able to negotiate).
3. Entitles you to **special negotiated group rates** on many products and services, including:
  - Home and tenant insurance
  - Extended health and dental coverage
  - Travel package discounts and insurance
  - Professional financial planning and advice
  - Income tax services
4. Includes a **free one year subscription** to the BC FORUM newsletter, *The Advocate*, keeping you in touch with issues that affect retired workers and our families.

## Please invite your friends to join BC FORUM today

**BC** FORUM is a registered non-profit society for retired union members, and active members age 50 and over. We are dedicated to representing the interests and well-being of members, their families and spouses.

Membership in BC FORUM allows you to realize the kind of savings on programs, services and products that are only possible through group negotiations.

Membership costs \$15 per year. Your membership includes free coverage under BC FORUM's \$2,500 group accident insurance plan. Optional benefits offered are home-owner, tenant, extended health and dental, and travel medical insurance.

Members also have access to financial advice and planning, discounts on selected travel packages and income tax services. Our newsletter, *The Advocate*, will inform you

about current initiatives.

There are more than 100,000 retired union members in B.C. Together, we can be a powerful voice for the well-being of our families. Join today!

BC FORUM  
#200-5118 Joyce Street,  
Vancouver, B.C., V5R 4H1  
604 688-4565  
Toll-free 1 800 896-5678  
bcforum@bcfed.ca  
www.bcforum.ca



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

- ☐ New  
☐ Renewal

## Annual Membership Application or Renewal

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

☐ I am enclosing a cheque for \$15, or

Please charge \$15 to my ☐ Visa or ☐ MasterCard:

Card number:

Expiry date:  /  Automatic renewal?\*\* ☐ Yes ☐ No

SIGNATURE

Date of application:  DAY  MONTH  YEAR

\* Required for your free group insurance coverage

\*\* Only available via credit card