



# Advocate

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



Vol. 17 No. 5 December, 2014

## *Our warmest Season's Greetings*

**On behalf of the volunteer Directors, Regional Representatives and staff of BC FORUM, I wish you a truly happy holiday season.**

**This is a time to treasure the company of family and friends, to reflect on the roads we have travelled together, and to share the joys of our journey.**

**I wish you peace and happiness in the new year. I look forward to working with you as we continue our efforts to improve the lives of retired workers, future retirees and our families. We have much to do. By sharing our experiences, by working together to push for change, by speaking out on important issues, we can help build a fairer, more civil society.**

**Thank you for all you do.**

*Diane Wood*

**President  
BC FORUM**

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*Advocate*

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# In this edition

New data shows that income and wealth inequality are serious problems in Canada, relentlessly made worse by right-wing governments.

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# Working people make their voices heard in municipal elections

By Diane Wood  
President, BC FORUM

**T**HE RESULTS from the municipal election are a wonderful way to welcome the New Year. Throughout the province, candidates who were endorsed by their local labour council are being sworn into office.

A preliminary analysis shows that labour councils endorsed a total of 265 candidates and helped to elect 166 of them. In other words, about two-thirds of the candidates who are supported by working people – and vice versa – will serve as mayors, councillors and school trustees for the next four years.

The preliminary number of winners does not include those who were acclaimed, nor does it include other progressives who did not seek endorsement but are on our side. This means the final results will be even more impressive.

It wasn't all smooth sailing. There were setbacks in Victoria, Nanaimo, Surrey and Coquitlam. In some places, the campaigns were really nasty. In my home town of Burnaby, for example, there were persistent rumours that some candidates planned to inject children with a voodoo serum that would make them gay. This is a height of absurdity in election claims not seen since Christie Clark's promise that LNG will deliver us to heaven.

But we made significant gains in Maple Ridge, Summerland, Saanich, Parksville, Port Moody and other communities.

And we elected majority councils in Burnaby, Courtenay, New Westminster, North Vancouver City, Pitt Meadows, Port Coquitlam, Prince George, Vancouver and more.

Overall, we can be very pleased with the results that we achieved.

I'm proud of the role that BC FORUM plays in elections, reminding our members and supporters to vote, encouraging them to support candidates who are on our side, and highlighting the issues that affect us.

Next year, we will face another important election.

There have been rumours lately that Stephen Harper is considering calling a federal election as early as next spring. I personally think it is more likely that he will wait until the fall of 2015, but whenever it comes, we will be ready.

There are so many critical issues that affect older and retired workers and our families, and it's clear that Stephen Harper is not on our side.

Our children and grandchildren are held back by deep and persistent inequality in both incomes and wealth (see the articles in this edition of *The Advocate* for more information).

Youth unemployment is shamefully high. Good, family-supporting jobs are few and far between. The relentless and continuing government attacks on unions are a big part of that.

To care properly for the sick and the elderly, home care, residential care and pharmacare should all be national programs. By pooling our resources, and by working together as we do in our unions, we can multiply our buying power, increase efficiency, and make it possible for many more Canadians to age in place and live their lives in dignity. A national pharmacare program, on its own, could both give us better ac-



Diane Wood

cess to drugs and save us billions of dollars every year.

There are two of Harper's actions that, to me, demonstrate whose side he's really on.

On the one hand, he will increase the retirement age, forcing all of our children and grandchildren to work to age 67 before being eligible for Old Age Security and the Guaranteed Income Supplement. Even though the parliamentary budget officer says these meagre public pensions are both affordable and sustainable, Harper says they cost too much.

On the other hand, he's prepared to spend \$12.65 billion over six years on an income splitting plan that will benefit just an already well-off 10 percent of Canadian families.

In 2015, we have our work cut out for us. With your membership and support, we'll be ready to help build a better Canada.

# A vital key to better health care

**F**OR MANY years, BC FORUM has worked to promote a national pharmacare program. In cooperation with allies in the union movement, health care advocates and seniors groups, we have pointed out that a national program could save Canadians billions of dollars and result in better health outcomes for patients.

A new study, released in October, further strengthens the case.

We could save up to \$11.4 billion a year on drug costs if the federal government were to stop stalling and finally take action, according to the study by Marc-Andre Gagnon, PhD, a professor at Carleton University's School of Public Policy and Administration.

The report points out that Canada is the only industrialized nation with universal public health care that does not provide public coverage of prescription drug costs.

"Universal, publicly funded pharmacare is the dominant standard among most OECD countries," says Gagnon.

"The lack of drug coverage in Canada is an anomaly since medications are not integrated into our public health care system.

"Countries with integrated pharmaceutical coverage achieve better access to medicines and greater financial protection for the ill at significantly lower costs than any Canadian provinces achieve," he says.

Some politicians have recognized the need.

The federal NDP is calling for national pharmacare. Ontario's new health minister has also called for a federal strategy.

"I can't tell you how many times I'd have to go into the sample drawer, because I knew if I gave a pre-



A new study confirms that a national pharmacare program could give Canadians better access to needed prescriptions, improve health outcomes, and save up to \$11.4 billion a year.

scription to someone, they weren't going to fill it because they couldn't afford it," said Eric Hoskins, who's also a medical doctor, in a recent interview.

A successful public health-care system isn't just about access to a family doctor or an MRI, says Hoskins.

"It's also about being able to access the drugs, and if there's a barrier to that, we're not meeting that standard of a truly public health care system."

An estimated 10 percent of Canadians – and 17 percent of British Columbians – don't fill prescriptions because of the expense. The Organization for Economic Co-operation and Development says Canada has the second highest per capita spending on prescription drugs among OECD member nations.

"On pricing of medications, we pay way too much in Canada, especially for generic drugs — both public plans and private plans are

paying prices that are far too high because of the way we have established how we pay for the drugs," says Dr. Danielle Martin of Women's College Hospital in Toronto.

Canada pays generic companies about 18 percent of the price of the brand-name drugs, whereas in other countries, generic companies are asked to bid on contracts, she says.

"Other countries and health systems get staggeringly lower prices than we do."

Canada also fails to buy drugs in bulk, the way the other OECD countries do.

"Everybody knows if you buy your toilet paper in those packages of 40 rolls, you pay less per roll... it works the same with medications," says Martin.

Although the provinces have started to work together on bulk purchasing, no Canadian province provides drug coverage on par with international norms, let alone international best practices.



As part of the continuing campaign for better pensions, the Congress of Union Retirees of Canada executive recently met with the federal NDP retirement security critic, Murray Rankin, shown here with Diane Wood, BC FORUM President, and Pat Kerwin of CURC.

# Health Care and Dental Plans

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# New data confirms deep and persistent inequality in wealth

**N**EW DATA from Statistics Canada confirms that there is deep and persistent wealth inequality in Canada. It also confirms that inequality is worse in British Columbia than anywhere else in Canada.

Between 2005 and 2012, the net worth of the richest 10 percent of Canadians rose by over 40 percent.

At the same time, the wealth of the poorest 10 percent – who are now \$5,100 in the red – plummeted by 150 percent.

As a result of these trends, wealth in Canada remains heavily concentrated in the top 10 percent – with the bottom 50 percent combined accounting for less than 6 percent of all wealth.

A study released this fall by the Broadbent Institute, titled *Haves and Have-Nots*, is based on custom Statistics Canada data from the agency's Survey of Financial Security, a snapshot of the distribution of assets, debts and net worth of Canadians.

The data provided to the Institute allows for a more detailed analysis using 10 percent slices of the population called deciles.

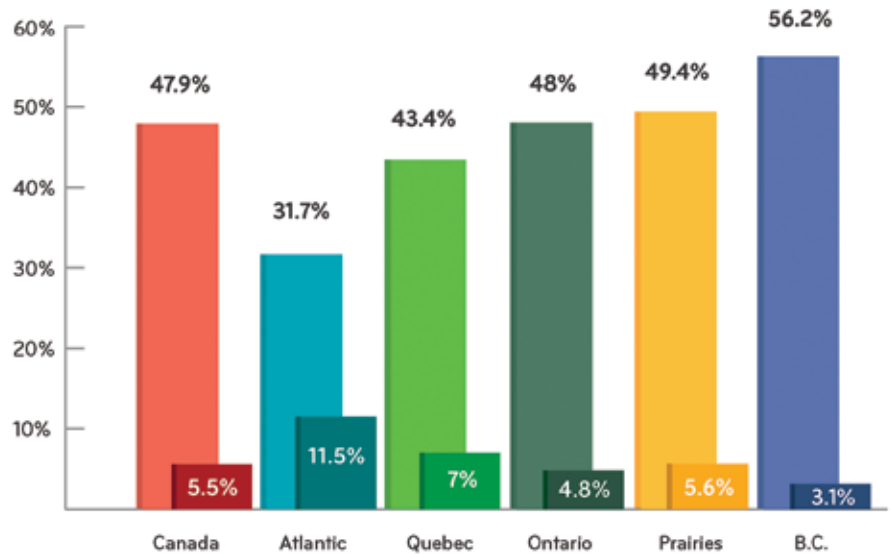
"With much of the public debate focused on the growing problem of income inequality, wealth inequality has been less scrutinized," said Broadbent Institute Executive Director Rick Smith.

"Contrary to rosy reports of rising net worth and a post-recession recovery, these new numbers sound the alarm on Canada's wealth inequality problem."

Key findings include:

- The top 10% of Canadians accounted for almost half (47.9%) of all wealth in 2012.

**How wealth is "shared" in Canada**  
The wealthiest 10% compared to the bottom 50%



Source: Statistics Canada data released to the Broadbent Institute

- The bottom 30% of Canadians accounted for less than 1% of all wealth.
- The median net worth of the top 10% rose by 41.9% since 2005 (to \$2.1 million) compared to a 150% drop in the median net worth of the bottom 10% (to negative \$5,100).
- The top 10% held almost \$6 in every \$10 (59.6%) of financial assets excluding pensions – more than the bottom 90% combined.
- The concentration of wealth for the top 10% was highest in British Columbia at 56.2% and lowest in Atlantic Canada (31.7%) and Quebec (43.4%).

"There are so many people being left behind – and there's simply no excuse for this kind of deep and persistent wealth inequality in Canada," said Smith.

"On inequality, politics and the

political choices we make matter. It's time the federal government tackles Canada's inequality problem."

This is not the society most Canadians want, yet successive federal and provincial governments have enabled it through cuts to social services, the weakening of unions, and the introduction of policies that hurt Canadian workers.

To reverse the trend, progressives must get the economy working again for more people.

That means investing in new, innovative industries that promise well-paying and secure jobs.

It means reigning in corporate excess.

It means providing supports for those whose employment is precarious. And it means pushing for fair wages, a fair tax regime, and the expansion of investments in our public services.

# The income gap continues to grow

AS THE Broadbent Institute's report confirms, real wealth in Canada is concentrated in the hands of very few people (see our report on page 6).

The same pattern holds when it comes to income.

You may have seen media reports in mid-November that the incomes of the top one percent declined between 2006 and 2012. Their share fell to 10.3 percent of total income.

Some commentators went so far as to say this indicates that the gap between the rich and the poor is finally closing.

One would wish it were true. In fact, while the top one percent went down a bit, the income of the top 10 percent increased from 30.2 percent to 34.9 percent. And that, of course, means that the share of income earned by everyone else – 90 percent of us – went down.

If you look at a longer time period, the trend is even clearer. A study released earlier this year by the Organization for Economic Development and Cooperation found that the top one percent of Canadians collected about 37 percent of the total growth over the last 30 years.

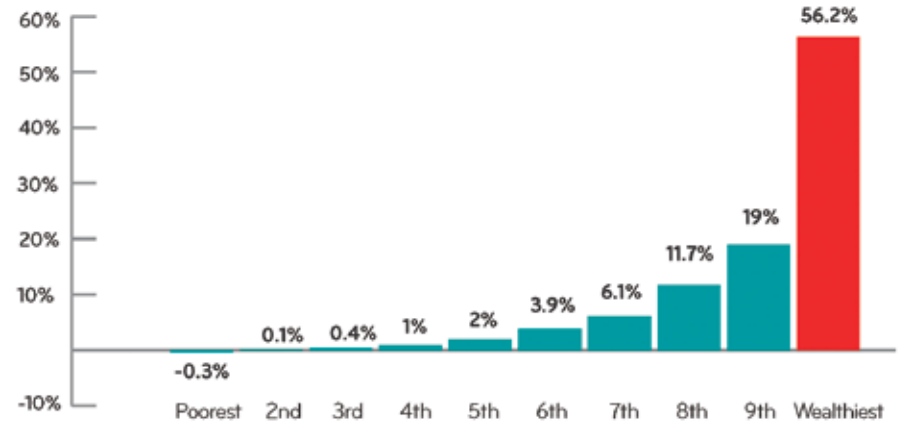
And again the arithmetic is clear: more for the ultra-rich means less for everyone else.

The OECD called on governments to reconsider the tax cuts that have greatly reduced taxes for the wealthiest income earners.

There are stubborn earning gaps across genders, worrisome rates of youth unemployment, and continued economic marginalization of Aboriginal groups and others.

Not only is this unfair, it translates into less opportunity and social mobility, and has a corrosive effect on the functioning of our democracy.

Distribution of wealth in British Columbia by decile



Source: Statistics Canada data released to the Broadbent Institute

## Taking on income inequality

HARD WORKING families deserve a decent living, said the federal NDP as it committed to restoring the federal minimum wage and boost it to \$15 an hour within four years.

“All Canadians who work hard and play by the rules should be able to make a decent living. Restoring the federal minimum wage will help workers make ends meet and help to build a fairer and healthier economy,” said NDP Leader Tom Mulcair.

The NDP would reverse the Lib-

eral government's 1996 decision to scrap the federal minimum wage and incrementally increase it to \$15 per hour for workers in federally regulated sectors.

“Improving the minimum wage is key to reducing income inequality and building a fairer economy”, said Mulcair. “Canadians can count on New Democrats to undo the harm done by the Liberals and Conservatives and set an example to boost standards for all workers.”

## BC “dead last” on poverty

THE B.C. POVERTY Reduction Coalition says B.C. is “dead last” when it comes to fighting poverty.

Our province not only has the highest poverty rate in the country, it is now the only province that has no plan to tackle poverty.

The only other province without such a plan, Saskatchewan, announced Oct. 22 that it would develop a poverty reduction strategy.

Nelson-Creston MLA Michelle Mungall has introduced a private members' bill that would commit

the BC government to establishing a clear plan, with targets and timelines, to fight poverty.

“Thousands of people have sent emails to B.C. Premier Christy Clark, and contacted their MLAs, asking them to support (the bill),” says the coalition.

Almost 500,000 British Columbians live in poverty, says the coalition, urging everyone to continue to speak out, make their voices heard, and “make sure our politicians do what is right for everyone.”



Making ends meet is a growing problem for retirees who are increasingly struggling with debt, and for young people who can't find decent jobs.

## Scammers hit BC seniors hard

A SURVEY BY Vancity Credit Union has found that 41 percent of seniors in the Lower Mainland and Victoria regions have been victims of financial abuse.

Previous data had suggested one in 12 seniors could be affected, costing them as much as \$1.3 billion in lost assets. The new research indicates it may be much more.

"Contrary to popular belief, 55 percent of all cases of seniors financial abuse are perpetrated by family, friends, neighbours or caregivers. The most common cases are de-

mands for money from family members," said Vancity.

Before they were given a list of different kinds of abuse, only 6.4 percent of respondents self-reported being victimized. This led Vancity to call it "the invisible crime."

Financial abuse comes in many forms including pressure to give a family member "an early bequest," pressure to sell or transfer an asset or real estate, outright theft, and manipulation of legal documents to benefit someone other than the senior.

## More seniors struggle with debt and bankruptcy

CANADIANS ARE retiring with a greater burden of debt, and the number who are declaring bankruptcy is growing alarmingly.

Contributing to the trend is the growing number of seniors who are supporting their children financially because it is taking them longer to find employment and get on their feet.

Those are among the conclusions of a study conducted for the Financial Consumer Agency of Canada.

The study by The Strategic Counsel, a market research firm, also pointed to growing income inequality among those who are 65 and older.

"Demographic, economic and even behavioural trends suggest that the current landscape for Canadians as they head into their retirement years is challenging," said the report.

Indeed, the number of seniors who continue to work past the age of 65 in order to make ends meet has doubled since 2007. There are now close to 600,000 seniors still in the workforce – a fact that doesn't make it any easier for young people to find good jobs.

"In many ways, this report underscores what many seniors are saying and feeling in their daily lives," said Diane Wood, President of BC FORUM.

"A lack of action by the federal government has made it more difficult for seniors to have financial security in retirement, and that affects everyone, both young workers and seniors who are struggling. We must continue to press for long overdue improvements in the Canada Pension Plan," she said.



MEDICARE 2.0

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So good  
to be home

Why don't  
we have a  
national  
home care  
program  
yet?



# We do a whole lot better when we can stay at home

ONE OF THE missing pieces from Canada's Medicare system is a national public home care system. It is time for Canadians to demand that this piece of the Medicare puzzle be added.

We don't have a national public home care system. When the *Canada Health Act* was drafted home care, among other possible programs and services, was not included. The provinces were left with the task of responding to their citizens' needs.


What developed is an uneven patchwork of programs and services that vary from province to province. What programs and services are available to you depends on where you live!

That shouldn't be how it is! Advances in medicine have made a broad range of health care services available in the home.

Research shows us that home care results in better health outcomes. It is also highly cost-effective. Home care can also dramatically reduce the demand for beds in hospitals and long-term care facilities.

And Canadians want it! When given the choice between treatment in a facility or at home, the overwhelming majority of people would prefer to receive their care in their own home.





# So, why don't we have a national home care program?

GOOD QUESTION! Quite simply because the Federal government has not wanted to make it a priority.

Previously, the Federal government would use its ability to raise taxes and transfer funds to the provinces as a way to create, or expand upon, national programs. The money from the Federal government, usually matched by the provinces, would be targeted for specific programs. Provinces would deliver the services, but with standards and a mandate set by the Federal government.

This worked well. The current health care system that Canadians so value was created this way.

Unfortunately, for the past two decades the Federal government has tried to back away from the role it has historically played. Cuts to transfer payments, and a “hands-off” approach to dealing with the provinces, have left the system without Federal leadership.

The Harper government has taken this trend to a new level. They dictated how much money they will transfer under the Canada Health Transfer (CHT), yet with almost no direction on how it will be spent.

Priorities for the Harper government have been spending billions of dollars on new fighter jets and federal mega-prisons, while introducing more corporate tax cuts. But home care, and other services that Canadians hold as priorities, were not on the government's list.



**It's not the lack of money**

RESEARCH PROVES IT: our health care spending is not out of control or a problem. What we really have is a revenue problem.

Since the mid-90s, governments have cut taxes so drastically that they've reduced their revenue by at least \$90 billion every year.

That's more than enough money to create a national public home care system—and MORE!

It's all about priorities and choices. There's more than enough money to protect, strengthen and expand our Medicare—the Federal government just has to make it a priority.



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## What we need the Federal government to do!

### LISTEN

The Federal government must listen to what Canadians want. They must consult with Canadians and the provinces about what services are needed and make our demand for a national public home care system a priority.

### ACT

⇒ INTRODUCE legislation that would guarantee home care services are available to all Canadians, regardless of where they live, and are based on the five principles of the *Canada Health Act*:

- publicly administered
- comprehensive
- universal
- portable
- accessible

⇒ EXPAND the CHT to include funding to create a national public home care system.

⇒ SET national standards and guidelines and hold the provinces accountable to meet them!

## What we need to do!

We need to remind the Federal government that they must play a progressive role in Canada's Medicare system. They have to do more than help pay the bills. They must also lead from the front to create the kind of Medicare we need and want.

Together we can make them do the right thing.

This special report on home care – reprinted courtesy of NUPGE – is number one in a series of three reports on how we can improve public health care in Canada. Watch for reports on long term care and pharmacare in future editions of *The Advocate*.



# Double billing and for-profit health care must be stopped

CLOSED-DOOR negotiations currently underway between the B.C. government and Cambie Surgery Corporation owner Dr. Brian Day will determine the future of public health care in B.C., says the B.C. Health Coalition.

A partial audit of Day's for-profit surgery clinic found he had unlawfully billed patients almost half a million dollars in just one month. When he was ordered to stop breaking the law, he refused and launched a court challenge instead.

Shortly before the case was set to go to trial, Day requested a delay in order to negotiate with the province.

The Health Coalition and Canadian Doctors for Medicare, who are interveners in the legal challenge, say the province must actively enforce the law and ensure there is restitution for patients who have been overbilled.

BC FORUM is actively monitoring developments in this important case. We are working to help ensure all British Columbians will have access to quality public health care, and not be forced to pay thousands of dollars to for-profit clinics.

In response to questions raised by BC FORUM President Diane Wood, the Official Opposition's health spokesperson says, "The New Democrat caucus shares your concerns about this unlawful practice (double-billing of health services at Day's health clinics) and have taken a strong position against it."

"We believe the B.C. Liberal government must make it clear that the double-billing of B.C. patients will not be tolerated, and those found to be breaking the law will be held accountable," said Judy Darcy.

She adds that in order to get a clear picture of the extent of unlaw-

ful billing, and to hold to account those who are responsible, the BC NDP supports a comprehensive audit of all of Dr. Day's clinics and physicians.

"The government has a responsibility to protect our health care system so that everyone has fair and equitable access to care, not just a select few who can afford more.

"We will continue to call on the B.C. Liberal government to focus on innovating B.C.'s public system and coming up with solutions that will reduce wait lists and improve access to the benefit of every British Columbian," said Darcy.

Debating the issue in the Legislature on Oct. 21, Darcy said the private clinics operated by Day and his associates "have been actively flouting the law in B.C. for many years by extra-billing patients for medically necessary procedures, and they've been getting away with it."

She said the goal of their legal case is to allow a parallel American-style private insurance system to flourish for essential medical services – the kind of system that has driven U.S. health costs up to 50 percent higher while leaving millions of people without coverage.

"Negotiations between Brian Day and the government of B.C. have now moved behind closed doors, and British Columbians are deeply concerned about what's happening in those secret negotiations.

"I have personally heard from over 1,500 individuals about this. British Columbians are worried about whether the B.C. government will defend their interests in these secret negotiations. They want Dr. Day and his clinics to be held accountable for breaking the law. They say that patients who have been illegal-



Judy Darcy,

BC NDP Spokesperson for Health

ly double-billed deserve restitution. They believe, and my colleagues and I and the official opposition do, that a full and comprehensive audit of Dr. Day's clinics and physicians must be conducted to get a full picture of the extent of unlawful billing," said Darcy.

"A partial audit from 2012 showed that in just a 30-day period, the Cambie Surgery Centre billed patients half a million dollars for services that were publicly insured. The clinic was ordered to stop double-billing, yet almost three years later it continues, and no one has been held accountable for violating B.C.'s laws."

Darcy said British Columbians want action to strengthen public health care and end two-tier care.

# Harper shifting billions of tax dollars to just 10 percent of Canada's families

**T**HE HARPER Conservatives are pushing ahead with a massive tax giveaway to families with children and one high income breadwinner. This income splitting scheme will transfer \$12.65 billion over six years to just 10 percent of Canadian families.

There is no benefit to families where both parents are in similar tax brackets, no benefit to single parent families, and no benefit to taxpayers who don't have children under 18.

If you don't earn enough to be able to shift \$50,000 to your partner, you're not just out of luck – you'll be paying the bill for giving a tax break to the few people who do, either in lost services or relatively higher taxes.

Alex Atamanenko, the NDP MP for B.C. Southern Interior, is appalled by Harper's costly income splitting scheme.

"This proposal will cost the federal government billions of dollars annually. When I contrast the extravagant largesse that would be funnelled mostly to wealthy traditional families with those who will be left out I marvel that the prime minister can feel no shame," he said.

The BC MP noted that even the Prime Minister's former finance minister, the late Jim Flaherty, criticized the measure for helping only the wealthiest families and leaving most Canadian families falling further behind.

"Harper's income splitting plan is a gross subversion of all that is fair and far too costly."

Atamanenko said New Democrats are focussing on strategies that will benefit the country as a whole; like raising the federal minimum wage and creating new childcare spaces.



Ninety percent of Canadian families would receive no benefit from the Harper government's income splitting plan. In fact, they'll be paying the price for a massive tax giveaway to those who earn the most, thereby further increasing income inequality.

## Quality, affordable childcare

**N**DP LEADER Tom Mulcair has announced a major initiative to create new childcare spaces, and to ensure that parents don't pay more than \$15 a day for a space.

"Moms and dads across Canada work hard and sacrifice every day to ensure their kids get the start they need," said Mulcair. "But in the last nine years under Stephen Harper, parents have seen their childcare costs go through the roof. It's time parents got a break."

The NDP would build on the successful childcare model from Quebec. Research from Economist Pierre Fortin shows that affordable childcare in Quebec helped 70,000 mothers join the workforce and boosted

the economy by \$1.75 for every dollar invested by the government.

"As a father and grandfather, I understand the importance of childcare services," said Mulcair.

"Affordable childcare helps families and boosts the economy. It's time parents across Canada were able to benefit from this type of program."

There are currently 900,000 children in need of care with no access to quality affordable childcare spaces. In many parts of the country, parents pay thousands of dollars a month for childcare. Mulcair would work with provinces to create more spaces and reduce parents' costs to no more than \$15 a day.

# What's the worst that could happen?

**B**E PREPARED. It's not just for Girl Guides or Boy Scouts. None of us can cheat death – but we can make sure that we're minimizing the strain on family and loved ones as the end draws near.

The world is complicated, full of legal entanglements. If we don't make clear decisions while we have the ability to do so, laws designed to protect the vulnerable can make life very difficult for those who are thrust into the position of family caregiver.

The world is also full of surprises, so you're never too young to think about this. In one case, a young man was brutally assaulted and left in a coma. Even though he and his wife were estranged and hadn't seen each other in three years, the law recog-

nized his wife as the only person who could make decisions about his care. Other family members, including siblings who were very close to him, were excluded from the process.

Car accidents. Strokes. Heart attacks. Falls. Dementia. There's a long list of things that we all hope to avoid.

Dementia can be heart-breaking. It sneaks up on people. By the time the rest of the family realizes what's happening, the patient is often incapable of making decisions on legal issues or personal care.

For all of these reasons, we encourage you to make decisions now – to ensure that others know what care you want if the worst should

happen, to help your loved ones through what will be a difficult time for them, and to ensure that a trusted relative or friend has the power to make legal and financial decisions on your behalf.

Legal documents that will help are a will, an enduring power of attorney, an advance care directive and a representation agreement. The latter two provide your instructions on the kind of care you prefer, and name a person to act on your behalf if necessary.

More information on advance care planning, several forms and a planning guide are available at this website: [gov.bc.ca/advancecare](http://gov.bc.ca/advancecare)

Your lawyer or notary public can also provide assistance.

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# Fighting to keep home mail delivery

CANADIANS ARE adamant about continuing to receive their mail at home," says NDP Labour critic Alexandre Boulerice (Rosemont – La Petite-Patrie). He made the comment at a news conference where he was joined by Susan Dixon – the woman behind a petition to keep home mail delivery which had gathered more than 200,000 signatures by mid-November.

"Susan Dixon's petition has struck a chord with Canadians because she speaks for the many who will endure significant hardships if home mail delivery is ended," said Canadian Union of Postal Workers (CUPW) President, Denis Lemelin, who was also in attendance.

Maintaining home mail delivery remains one of the NDP's main priorities as it intensifies its campaign to save the services Canadians rely on and deserve, said Boulerice.

"With this government's marked trend toward privatization, I would like to know if this is also their plan for Canada Post."

Boulerice noted that Canada Post's financial situation simply does not justify these cuts and criticized the lack of consultations to inform Canadians of the reasons for, and potential impact of, these changes.

He said the end of home mail delivery will be particularly hard on seniors and people living with disabilities – something Canada Post and Conservatives have completely ignored.

## Court challenge

A NUMBER OF seniors' groups, the CUPW and organizations representing people with disabilities are planning a legal challenge against the decision to end home delivery.

The groups say that seniors and



people with disabilities will be adversely affected by the end of home delivery and accused Canada Post of not studying or debating the decision before it was imposed.

They stressed that businesses will continue to receive door-to-door delivery, even while it is taken away from homes.

A Federal Court challenge under the Charter of Rights and Freedoms argues any decision to end home delivery service must be made by Parliament, not Canada Post, and asks the court to stop the plan.

Lawyer Paul Cavalluzzo said the choice to end home delivery seems to have been made "come out of the blue" with no forethought.

"In a massive review of the post office commissioned by the government in 2008, there was no mention whatever of the elimination of home delivery," Cavalluzzo said.

"I would ask Canada Post, 'What studies were you relying on? Did you even take into account the interests of disabled and senior Canadians?' I don't think they did," he said.

Advocates say many people with disabilities choose to live in cities to have easier access to services, home delivery mail included.

Parts of Canada can become lethally cold in winter, and Dave Nelson of the Saskatchewan Disability Income Support Coalition said he foresees issues with people getting their mail in a timely way, if at all, once home delivery is ended.

Ending home delivery also concerns women's advocates.

Laura Track of the West Coast Women's Legal Education and Action Fund (LEAF) said women who are fleeing domestic abuse could be located by their abusers staking out community mailboxes.

Track said women are most at risk in the weeks immediately after they leave abusive partners.

"That would be the time an abuser could be looking for them, and having to pick up their mail from a centralized location in public could very well put them at risk," Track said.



# Many BC seniors far from wealthy

By Isobel Mackenzie  
Seniors Advocate

**A**GEISM CAN take many forms, however like any discrimination it has, at its core, a desire to stereotype an entire group of people. On Oct. 1, 2014, we celebrated the United Nations International Day of the Older Person. This year's theme "*Leaving No One Behind: Promoting a Society for All*" should be a reminder to practice inclusion by resisting the temptation to stereotype anyone, including seniors.

To this end, there has been much discussion in the media recently about the increased and relative affluence of seniors. Some, such as Maclean's Magazine have baited divisiveness with the headline "Old. Rich. Spoiled". Throughout the various articles and headlines of late, I have struggled to find the voice of actual seniors reflected. What I have found instead is incomplete information that has resulted in a misrepresentation of the economic plight of many seniors.

Statistics Canada pegs the 2011 median income for those over 65 at \$23,700. This means that 50% of seniors in Canada are living on less than \$23,700 per year, with the majority living alone. Compare this to the median income for 35-44 year olds at \$43,300 with the overwhelming majority living in a two-person household sharing costs that are often borne by the single senior. Here in British Columbia alone, we have over 52,000 seniors who are living on \$16,300 per year or less.

While it is true that some low-income seniors live in a home with no mortgage, they still face property tax, insurance and maintenance and repair costs all on a fixed income that is often not guaranteed to keep pace with inflation. Their equity in some cases has either been



Isobel Mackenzie, BC Seniors Advocate

borrowed against, or is an insurance policy for future care costs. Additionally, let's not forget the 20% of senior households that are rented and face annual increases against an often stagnant income. Seniors face health-care costs related to drugs, mobility aids, dental care, eyeglasses and hearing aids with no workplace benefit plans to defray costs.

Householders today are enjoying record low interest rates. While this is a boon for some homeowners, it can be a hardship for the overwhelming majority of seniors who do not receive a defined benefit pension plan and must produce an adequate retirement income from savings and investments. It is important to remember that, whatever wealth seniors might have (outside of their primary residence) they are usually required to produce an income from it, unlike people who receive their income from employment and can allow their wealth to compound.

The issue of the low income and poverty of some seniors is only one part of the picture. Seniors also make significant contributions to our communities and our health-care

system. We know that the greatest amount of volunteering is done by seniors. More significantly perhaps is the millions of hours of care that is provided every year in this country by seniors to their spouses, and in some cases, their parents. If seniors didn't step up each and every day to the needs of their community, the cost to all levels of government would be staggering. The contribution of unpaid caregivers over 65, alone is an estimated four billion dollar savings to the Canadian health care system.

In addition to their contributions of unpaid labour, seniors also contribute to the costs of their care. In B.C., seniors pay: 80% of their income toward the cost of residential care to a maximum of \$3092.66 per month; 70% of their income toward the cost of government subsidized assisted living with a maximum that varies according to local market conditions; and they co-pay the costs of their home support on a sliding scale based on income. While it may be fair to question whether a minority of higher income seniors should benefit from the caps, it is also very evident that the majority of seniors are surrendering significant amounts of their income to subsidize their care needs.

The seniors of today, like the seniors of tomorrow, are unique individuals. Some have money, some do not. Some have good health, some do not. Some contribute to their community, others less so. Some need our help, others do not. What is most important is that we value the uniqueness of seniors just as we do those who are not yet 65 and in so doing, ensure we leave no one behind and create a society for all.

*Isobel Mackenzie was appointed as Seniors Advocate for B.C. in March 2014.*

## New BC FORUM director appointed

**B**ARB MIKULEC has joined the BC FORUM board of directors, representing the B.C. Teachers Federation.

"We are delighted to welcome Barb to the board," said Diane Wood, President of BC FORUM. "Barb's experience and enthusiasm will help us continue to strengthen our advocacy for senior trade unionists in B.C."



Mikulec, who taught in Vancouver schools for 33 years, is active in many organizations. She is President of the Vancouver Retired Teachers Association, a director of the BCRTA, and a general vice-president of COSCO.

She was among the activists who met with local MPs to encourage the negotiation of a new national health accord, and was elected as a delegate to the last three annual general meetings of both the BC Teachers Federation and the National Pensioners Federation.

## It's off to jail for 'Pierre Poutine'

**T**HEY'VE PUNISHED the small fry. Former Conservative staffer Michael Sona has been sentenced to nine months in jail for his part in the robocall scandal.

Judge Gary Hearn said he was sure others were involved in setting up automated calls to voters who did not support the Conservatives. The 6,700 calls, claiming to be from Elections Canada, falsely told people in the riding of Guelph that their polling place had changed.

Elections Canada received com-



Bill Silvester, BC FORUM Vice President, reached out to delegates and visitors at the Hospital Employees' Union convention, held in early November in Vancouver, sharing the benefits of BC FORUM membership and encouraging support of Protein for People.

plaints about misleading phone calls in 247 of the 308 ridings after the 2011 election, but concluded there was only enough evidence to charge Sona.

The Council of Canadians, which supported several legal challenges of the 2011 election results, said investigators should focus on who accessed the Conservative party database for the voter information used to make the calls.

"The ringleaders are still roaming free," said spokesperson Dylan Penner.

## You can't fire me – I quit!

**D**EAN DEL Mastro, former Parliamentary Secretary to Stephen Harper, has resigned his seat in the House of Commons.

His resignation came just before the House was to vote on an NDP motion to suspend Del Mastro without pay.

In October, Del Mastro was found guilty of three counts of election fraud committed during the 2008 election. Justice Lisa Cameron found Del Mastro had exceeded his campaign spending limits, filed a false return with Elections Canada and willfully exceeded his personal contribution limit.

After a three week trial, Justice Cameron said that evidence offered by Del Mastro was "incredible," full of "inconsistencies and improbabilities," and "frequently obfuscated."

Del Mastro is the fifth Conservative parliamentarian to resign or face suspension since the 2011 election. Last year, three former Conservative senators were suspended over contested living and housing expenses, while former cabinet minister Peter Penashue resigned last year over improper campaign contributions.

Del Mastro faces up to three years in prison and fines of up to \$6,000. He'll be sentenced in January.

**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 who are 50 and older to join us using the form below, or on-line at [www.bcforum.ca](http://www.bcforum.ca).



The BC FORUM board of directors met with B.C. Seniors Advocate Isobel Mackenzie for an hour and a half on Nov. 18. President Diane Wood said it was a good session which covered a lot of issues.



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\* Required for AD&D group insurance coverage to age 86.

# A home in the labour movement

TOO MANY people lose touch with the labour movement when they retire, says Jim Sinclair.

“People who retire need to have a home where they can continue to be part of it,” Sinclair told *The Advocate* following his October announcement that he would not be seeking re-election as President of the B.C. Federation of Labour, and would also be stepping down as chair of BC FORUM.

“BC FORUM gives them a place to be. It gives them support. It gives them access to benefits not everybody has. Ultimately it gives them a voice and that voice is critical,” he said.

Under Sinclair’s leadership during the last 15 years, the Federation of Labour has fought for the rights of all workers with relentless campaigns for farm worker safety, late-night workers, proper employment standards, a higher minimum wage and other issues.

“The labour movement, as the Pope said recently, really is the thing that makes for a decent human planet. It’s the biggest power balance to the amazing power of wealth these days,” said Sinclair.

“One of the reasons that inequality is growing, not totally but in part, is because there are too many non-union people out there who don’t have the right to stand up and demand a fair share of the wealth that they create.

“The labour movement really gives dignity to working people.”

A stronger labour movement, he said, is a big part of human progress around the world, better companies, and better communities.



Jim Sinclair, President of the B.C. Federation of Labour, addressed delegates to the BC FORUM annual general meeting in June. – *Advocate file photo*

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Please send your new address and e-mail address to BC FORUM.

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