



Advocate

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



Vol. 21 No. 1 Spring 2018

Hundreds gathered in Vancouver and Victoria to remember Dave Barrett – a tireless champion for ordinary people. See our story on page 6.

CAMPAIGN FOR PHARMACARE

Are the Liberals giving us the runaround – again?

WELL THAT was quick. Usually they wait until after an election to break their promises. It took the Trudeau government only 24 hours to shatter their promise of action on a long overdue national prescription drug plan.

It was a big announcement in the federal budget speech. A lot of people were both thrilled and surprised. The very next day the finance minister said he didn't really mean it.

It's just "a strategy" not a plan, said Bill Morneau. It would never replace private plans like those provided by his former company, Morneau Shepell, the largest benefit consulting firm in the country, he explained.

"It's deeply disturbing that the man who controls the purse strings has already made it clear he wants to maintain the patchwork system that forces Canadians to pay some of the highest prices in the world for prescription drugs," says Diane Wood, President of BC FORUM.

"Papering over some of the gaps,

as minister Morneau proposes, won't change that," said Wood.

"We'll need to keep up the pressure for a national program that ensures everyone can get their prescriptions. Too many are forced to do without, and end up in hospitals much sicker than they were before."

BC FORUM has long campaigned for pharmacare, noting that Canada is the only country with a public

health system that does not have a national public drug plan.

Research published in the Canadian Medical Association Journal found that such a plan could save Canadians up to \$7.3 billion a year.

The federal Liberals last promised a pharmacare program in their 1997 platform. They didn't deliver then, and are already backtracking now.

Official notice of 2018 Annual General Meeting

- You are cordially invited to attend BC FORUM's annual general meeting Wed. June 27 in the UFCW auditorium, 350 Columbia, New Westminster.
- In addition to resolutions, reports, and informative speakers, members will vote on a special resolution to amend our constitution and bylaws and ensure they are in full compliance with the new BC Societies Act adopted in 2016.
- Further details of the meeting are on page 11.
- Please mark your calendar today. We look forward to seeing you. And feel free to bring a friend!

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Advocate

The Advocate is published by the B.C. Federation of Retired Union Members. BC FORUM – supported by WE Consulting and Benefits and affiliated with the B.C. Federation of Labour – is dedicated to representing the interests of members and their families, continuing into retirement the relationship they enjoyed with the union movement.

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In this edition

We have lost two extraordinary advocates for ordinary people. Dave Barrett and Lorraine Logan both earned our love and admiration. We thank them for their inspiring and selfless efforts to make life better for the rest of us.

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Power to the people: make every vote count

THROUGH OUR years in the union movement, we've all seen how difficult it can be to negotiate real gains. It's a step-by-step process that requires patience, determination, and a willingness to walk the line.

Then, before you know it, the next contract is due and we're negotiating again – perhaps with an employer who wants to roll back our gains.

If there's one thing I've learned in years of bargaining and campaigning, this is it: there are no absolute victories. Even as we celebrate our gains, we can never rest. If we don't keep pushing forward, special interests will try to push us back.

There are powerful people whose world-view is quite different from ours. Their priorities are individual privilege and private wealth.

They have little regard for the harm they cause to the public good, the climate, or all the less fortunate men, women and children who have been denied opportunities to get ahead. For far too long, they have been buying governments to get their way.

Thankfully, the NDP government acted quickly to ban big money from BC politics. That's a big victory

Join us today!

YOU CAN join BC FORUM using the form on page 15, or online at www.bcforum.ca.

If you're already a member, please check the mailing label on page 16 to see if you're due for renewal.

Thanks for all you do to support our work!

for ordinary people, the folks who should be the primary concern of any government, but it's not written in stone. Another government can undo it with the stroke of a pen.

Governments, at their best, are the way we work together to do things we can't do on our own. They create the social and economic infrastructure that provides opportunities for everyone, not just the few.

I am very impressed by the steps the Horgan government has taken to make life more affordable and to improve social services, education and public health care (see our coverage of the latter on page 8.)

Unfortunately, everything that ordinary people have gained under the current government is fragile.

Despite winning a combined 57 percent of the votes, the New Democrats and Greens have a majority of just one single seat in the Legislature. There is no room for error or even a badly timed sick day.

To me, this illustrates the perversity of our current electoral system.

Political parties that win 57 percent of the votes should end up with 57 percent of the seats. Any other result – like our present circumstances – just makes it painfully clear that many of our votes don't count.

Just look at our federal government. The Trudeau Liberals won a massive "majority" government with the support of just 39.5 percent of voters. Yet first past the post gives them all the power.

How can we claim to have representative governments when the choices, hopes and dreams of so many voters are not represented in Parliament?

Proportional representation is a



Diane Wood

lot of syllables. It's a mouthful and it seems like an abstract concept.

But just like people had to struggle over the years to win the right to vote, making every vote count is a struggle we have to win – not to favour a particular party, but to give real power to voters in a true democracy.

If we want governments that consistently put people first, and actually do represent a majority of voters, this is where it starts. Every vote must count.

I strongly urge you to support electoral reform when you vote in the BC referendum that will be held this fall. It's a big step forward for ordinary people. (You can read more about it on page 5 of this edition.)



Is the halo slipping, or has he just lost a little off the top?

Promises and peccadillos

THE NUMBER of Canadians who disapprove of Prime Minister Justin Trudeau has increased to 56 percent, according to an opinion poll conducted by Angus Reid.

That's the worst rating at this point in a prime minister's first term since Brian Mulroney in 1988. It's the first time Trudeau's approval rating has plunged into negative territory.

Reid also found the federal Liberals are running 10 points behind the Conservatives. That party's 40 percent support would likely result in a majority Conservative government if an election were held now.

So what's happened to Trudeau-omania, eh? It appears to be a combination of promising much,

delivering little or nothing, and at times acting plain silly.

The more people see for themselves that his commitments are meaningless, the more they doubt whether he can be trusted.

Trudeau has reneged on his iron-clad election promise to reform Canada's egregious first-past-the-post electoral system.

Only after the election did he explain that he wanted a ranked ballot – which would strongly favour his own party. When a House of Commons committee instead recommended a system that would respect voters' choices, he abruptly halted any prospect for change.

The ethics commissioner found he

violated the rules by vacationing on the Aga Khan's private island.

This spring, we saw Trudeau and his family embark on a scandal plagued and at times laughable trip to India. Who invited the terrorist mastermind? And what was the deal with dressing the whole family as though they were wealthy Indians?

And now, Trudeau has launched a study of pharmacare – already studied and recommended by royal commissions in 1964 and 2002, and promised in the 1997 Liberal election platform.

Pharmacare would be great if it happens. But maybe we should believe it when we see it, and not hold our breath in the meantime.

Fighting for the right to cast a vote that really counts

FOR MORE than 700 years, ordinary women and men have struggled to win the right to vote for their representatives in government. There were a lot of kings, feudal lords and wealthy elites who didn't want that to happen. Thankfully, every Canadian can now cast a ballot.

Until very recently, the descendants of the big money players who fought universal suffrage used another tool to get their way.

They were unfettered in spending millions in political pay-offs to advance their private interests, regardless of the impact on the public welfare and our environment.

Big money in B.C. politics was outlawed last year.

For now however, the first-past-the-post system – invented in England long before trains, telegraphs and telephones were even imagined – continues to endure.

As a result, we often end up with “majority governments” that win 40 percent of the votes and 100 percent of the power. The opinions of 60 percent of voters are ignored. The many are governed by the few.

Supporters of first-past-the-post say it brings stability.

One must ask, stability for whom? For politicians, or for people?

For people the vaunted stability is an illusion. Newly elected governments throughout Canada often spend a lot of time reversing what the previous government did. Undo. Redo. Undo. Repeat.

Voters deserve steady progress, not the head snapping twists and turns that are a permanent feature of this bitterly partisan first-past-the-post roller coaster.

When every vote counts, and all

of us are fairly represented in parliament, political parties pretty much have to work together. Imagine that.

Legislation, services and initiatives they undertake together are far more likely to be well thought through and of lasting benefit to people.

Regardless of which party forms government, that's the kind of

stability we need – stability and progress for people.

We fought for the right to vote. We must continue to fight to ensure that every single one of our votes will count. We have our chance to finally win that battle in this year's provincial referendum on long overdue electoral reform in B.C.

A brief timeline of voting rights

- 1265** – A small percentage of adult males win the right to vote in England, whose first-past-the-post electoral system Canada inherited.
- 1432** – King Henry VI decrees that only owners of property worth at least 40 shillings, a substantial sum, could vote.
- 1832** – One in seven adult males in England win right to vote, a 60 percent increase.
- 1871** – The new province of British Columbia strips the franchise from First Nations, and prevents people of Chinese and Japanese ancestry from voting.
- 1916** – Manitoba becomes first province where women can vote in provincial elections.
- 1918** – Women win the right to vote in federal elections.
- 1940** – Quebec recognizes women's right to vote, the last province to do so.
- 1947** – People of Chinese and Indo-Canadian heritage are allowed to vote.
- 1948** – Japanese Canadians win the vote.
- 1960** – First Nations peoples win the vote in federal elections.
- 1982** – Charter of Rights and Freedom guarantees all adult citizens the right to vote.
- 2017** – Justin Trudeau breaks his set in stone promise to end the antiquated first-past-the-post voting system.
- 2017** – British Columbia bans big money in politics.
- 2018** – In November, British Columbians will vote on a referendum on electoral reform – our opportunity to modernize our electoral system so every vote will count.

Dave Barrett changed my life

He changed your life too

By Soren Bech
Editor, The Advocate

THERE ARE SO many things that our children and grandchildren will never experience.

They will never hop from foot to foot outside a pay toilet at the mall, wondering if they can crawl under the door or borrow a coin.

They will never stand on a gym floor, told by a smirking teacher to grab their ankles while he aims his “board of education” at their butt – an experience that persisted in other provinces for three decades after the Barrett government banned the strap, the cane and the paddle.

They will never see an ambulance run by Henderson’s Funeral Home.

As a young radio reporter, I phoned Opposition Leader Dave Barrett about an accident on the provincially owned Pacific Great Eastern railway.

I expected to get a political response, blasting the Social Credit government’s lack of regard for safety.

This is not the time for that, he said. Instead, he talked about the people who had been hurt and his hopes that they would fully recover.

And that’s part of the reason why, as soon as I was old enough, I renounced my Danish citizenship so I could vote for him and his party.

Through subsequent years, when I had the wholly unexpected opportunity to work for and with Dave Barrett – as editor of the monthly Democrat tabloid while he was Premier and later as communications coordinator for the BC NDP – he steadfastly held to his priorities.

Numerous tributes to Barrett have noted how much his government



Dave Barrett with his grandson Andrew. The left half of this photo by Bob Akester was used as a poster in Barrett’s 1989 campaign for leader of the federal NDP.

accomplished. There has not been as much mention of how difficult it was.

The decision to create ICBC, and stop the drain of insurance dollars out of province was not greeted kindly by multinational for-profit insurers.

The agricultural land reserve was not welcomed by speculators who wanted to pave our farmland.

Backed by big money interests, there were a lot of noisy protests. The corporate media were brutal. There were bumper stickers reading Buck Farrett. There were death threats.

Through it all, Dave Barrett retained his sense of humour and incredible ability to inspire.

He had thought things through. He knew what he was doing, why he was doing it, and who he was doing it for. The histrionics of outraged elites who were used to having everything go their way couldn’t change that. Knowing exactly what he stood for was, I believe, a big part of why he

was such a brilliant leader and speaker.

“How much time do we have,” he asked before recording a Provincial Affairs segment at the CBC.

“Four and a half minutes,” I said.

“Give me a sign when there’s 30 seconds left.”

The camera rolled. He spoke. No script. A perfect beginning, middle and end. Exactly on time. In one take.

At large rallies, including in the heated 1975 election campaign, Dave did the unthinkable.

He took questions from the floor. Lots of questions. And he answered them all, genuinely, patiently, and passionately.

In 1976, I attended a Barrett speech in Nanaimo, where another legendary orator, Tommy Douglas, was the member of parliament.

Dave spoke from a head table. Tommy sat beside him. I couldn’t help watching Tommy watching Dave. Tommy smiled. He nodded his head as though he was keeping time with music of Dave’s oratory.

At rallies, in committee rooms, in election planning meetings, in public or in private, Dave was the same person. His priorities never wavered. He smiled. He told jokes. He laughed. He inspired people to work really hard for the things that matter.

He fought for us. He loved us. And I loved him.

Seniors Advocate highlights concerns

THE THIRD annual report on seniors' services reveals "some very meaningful trends that can tell us whether we are heading in the right direction in delivering the supports and services that are key to assisting seniors to maintain independence and enjoy good health," says B.C. Seniors Advocate Isobel Mackenzie.

The report shows the number of seniors in the province grew by 32,307 to a total of 882,731 or 18.4 percent of the population in 2017, compared to 17.9 percent in 2016.

"The results for 2017 highlight several areas of concern for me," said Mackenzie.

"There is a continued decrease in home support service and adult day programs as well as an increasing lack of affordability for senior renters," she said.

"These results should also be of concern to the government as lack of support in these areas will drive some seniors into residential care which is a more costly intervention and one that is least preferred by seniors. We know there are up to 15 percent of seniors living in residential care who could live in the community with proper supports."

With 19 percent of senior households renting, the affordability gap continues to widen.

"The economic reality for seniors who rent is the most dire," said Mackenzie.

"We know that seniors have the lowest median income of any age cohort over 25 and we know that the poverty rate for seniors increased by 24% since 2005, the largest increase of any age cohort. The ability of seniors, particularly those aged 80 and greater to move to less expensive neighbourhoods is very limited. Seniors must be located near transit

and services given they will depend on these more and more as they age."

For the 81 percent of seniors who own their home, the number of new individuals claiming property tax deferral nearly doubled in 2017.

"The popularity of the Property Tax Deferment Program demonstrates its value in helping those seniors who are homeowners to address the rising costs of maintaining a home," Mackenzie said.

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Moving quickly to strengthen public health care for people

THOSE WHO seek to profit by billing patients for medically necessary services now face new penalties. The NDP government has brought into force sections of the Medicare Protection Amendment Act, 2003, which were never enforced by the previous government.

With implementation of these new provisions, government has clarified the rules around extra billing, authorized the Medical Services Commission to refund beneficiaries in cases of extra billing and set out clear consequences for breaking those rules.

Any person who extra bills may now be required to refund the fee paid, face fines of up to \$10,000 for a first offence, and \$20,000 for a second offence if convicted of wrongly charging patients.

Practitioners may also be de-enrolled from MSP, making them unable to bill the public health-care system. Six private clinics are being audited this year to ensure they are not extra billing.

“The failure of the previous government to enforce the law has cost patients millions of dollars. This has to stop,” said Health Minister Adrian Dix.

The government has also announced:

- A dramatic increase in hip, knee and complex dental surgeries, and a strategy to address other areas with long waits by investing in more surgeries and operating room efficiencies.
- Funding to cut wait times for diagnoses by providing 37,000 additional magnetic resonance imaging (MRI) exams this year, with further increases in



Health Minister Adrian Dix answered questions from the floor, and spoke individually with many attendees before and after a public meeting held in Sechelt this spring.

future years.

- Elimination of PharmaCare deductibles for families with net incomes of \$30,000 or less, starting Jan. 1, 2019, and reduced deductibles for families with net incomes under \$45,000.
- More than half a billion dollars over three years to improve services to seniors, including home support and residential care.
- A renewed long-term commitment to UBC’s Therapeutics Initiative which saves lives with independent reviews of prescription drugs.
- Cut MSP premiums in half, increased premium assistance, and

pledged to end the unfair tax by Jan. 1, 2020.

“There’s not a government in Canada that’s taking the action we’re taking to support public health care,” Dix told a crowd of 150 in Sechelt.

He also said the government could not rip up a contract the previous government signed with Trellis to provide residential care beds, but had taken action to ensure workers’ jobs and wages would be protected.

Residential care is co-pay, and not part of Canada’s public health care system. No public beds were built under the previous government; about 70 percent are privately owned.

DEPRESCRIBING

Are you taking too many drugs?

By Agnes Jackman
BC FORUM Regional Representative

ON FEBRUARY 8th & 9th, 2018, I had the opportunity to attend, as the BC FORUM representative, the Canadian Deprescribing Network's 2018 National Stakeholder Summit on Medication Safety for Older Men and Women, which was held in Montreal, Quebec.

For those of you who might be wondering at this point:

"Deprescribing is the planned and supervised process of reducing or stopping medications that may no longer be of benefit or may be causing harm.

"The goal is to reduce medication burden and harm, while maintaining or improving quality of life." (CaDeN)

The purpose of the Summit was to provide a networking opportunity and forum for dialogue among diverse stakeholders including seniors' advocates, health care providers and policy makers from across Canada and to teach the attendees how to leverage the activities of the Canadian Deprescribing Network (CaDeN) in their areas.

The presenters shared successful strategies from different provinces and territories for reducing the use of opioids and sedative-hypnotics among older men and women.

The question that the CaDeN is wanting people to ask themselves is, "Am I, or someone that I care for, on too many (or the wrong) drugs?"

It is also asking people to consider alternate forms of treatment to manage and alleviate their health problems, with the consultation of their health care providers where appropriate.

As for who is at risk of the harmful effects of too many medications,

everyone is. The most at risk though are people who take lots of medication, women, and people over the age of 65.

Some of the common harms are drug interactions, memory problems, falls and fractures and hospital visits.

Seniors in Canada are prescribed an average of seven medications and one out of four take at least ten medications.

The CaDeN instructs that seniors should note that with age, some medications can

become unnecessary or even harmful because of short-term or long-term side effects and drug interaction. \$419 million is the estimated public spending on potentially harmful prescriptions in Canada.

If you are asking yourself what to do, the CaDeN has these suggestions:

- Educate yourself about what medications you are taking and why.
- Engage in a discussion with your health care provider about deprescribing options and alternate therapies.
- Spread the word about deprescribing to friends and family, advocacy groups and government



Agnes Jackman is a BC FORUM regional representative and delegate to the Vancouver and District Labour Council.

representatives.

- Use MedStopper to assess whether you are taking any risky meds: <http://medstopper.com/>
- Download information on how you can stop certain meds: <https://www.deprescribingnetwork.ca/useful-resources>
- Learn more about deprescribing on CaDeN's website: <https://www.deprescribingnetwork.ca/>
- Ask questions, stay informed, be proactive, and participate in making smart choices.

There is a link <http://deprescribing.org> on the BC FORUM website.

A budget for ordinary people

THE BC NDP government's first full budget charts a new course with bold investments in housing and childcare that will make life better and more affordable for working people, says the BC Federation of Labour (BCFED).

"For 16 years the BC Liberals made decisions that benefited their rich and powerful friends while they piled higher costs on working families and reduced public services that so many people rely on," says Irene Lanzinger, President of the BCFED.

"Budget 2018 provides concrete action on housing and expanded childcare that will reduce some of the most significant cost pressures that working families face."

The \$1 billion earmarked for expanded childcare services is the first new social program implemented in our province for decades, says Lanzinger. "New benefits, lower fees, and added childcare spaces all add up to long overdue relief for more than 150,000 BC families," she says.

"It's a big first step to creating a universal system for our province. That's good for kids, good for families, and good for the economy."

On housing, Lanzinger says she's impressed with the NDP government's comprehensive plan to deal with housing supply by building more affordable housing, targeting unethical speculation that drives up prices, and enhancing protection for tenants.

"With a record investment in housing to make it more affordable and more available, this budget lays a strong foundation to meet the challenge over time."

The budget is full of concrete actions to make life more affordable, including the full elimination of MSP premiums, a freeze and reductions on



"Budgets are not only about the bottom line, they should be about people," says Finance Minister Carole James. "That's why British Columbians are at the centre of every choice we have made in Budget 2018."

ferry fares, and reduced Pharmacare deductibles for low income British Columbians that will lower the price of prescription drugs.

The budget makes significant investments in public health care, with new funding of \$548 million over three years to improve care for seniors and \$150 million to help

connect those who do not have a family doctor with team-based primary care.

Other smaller budget measures include an additional \$1 million in each of the next three years for tougher enforcement of basic employment laws covering non-union workers.

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Changes to EI benefits for family caregivers

CHANGES TO Employment Insurance (EI) benefits provide support for workers who take time off to provide care to a critically ill or injured adult family member.

The caregiver will have access to a new benefit of up to 15 weeks.

In addition, both medical doctors and nurse practitioners are now able to sign the required medical certificates. This previously required the signature of a specialist.

Doctors and nurse practitioners can now also sign applications for the compassionate care benefit. This provides up to 26 weeks of EI benefits to care for a family member at significant risk of dying within that period.

Changes to CPP death benefit

FEDERAL AND provincial finance ministers have set the death benefit provided under the Canada Pension Plan at a flat rate of \$2,500.

The benefit was previously on a sliding scale – tied to how long and how much a worker had paid into the CPP – to a maximum of \$2,500.

The change will benefit surviving family members in cases where the benefit would have been less.

However, it does not come close to covering the average \$6,000 cost of a funeral.

It's estimated the death benefit would have been about \$5,500 if it had not been capped two decades ago.

Hassan Yussuff, President of the Canadian Labour Congress, welcomed the move to ensure no one is denied the benefit, but said the finance ministers should have done more.

"The numbers need to come up," said Yussuff.

Annual meeting

You are cordially invited to attend the BC FORUM Annual General Meeting:

9:30 am – 1:00 pm, Wed. June 27, 2018

UFCW 1518, 350 Columbia St. New Westminster

Please note that this is a scent free building

- **Come early** to visit the display booths, and chat with other members, guests and directors. Coffee will be ready at 9:00 am.
- All current members may debate and vote on resolutions. Memberships and renewals will be accepted at the sign-in desk.
- The BC FORUM board will update you on activities over the past year, and plans for the future.
- **Irene Lanzinger**, President of the BC Federation of Labour and Chair of BC FORUM, will address current issues facing working families and retirees.
- **SPECIAL RESOLUTION** to adopt a Constitution and Bylaws for transitioning to the new BC Societies Act:

Whereas the BC Provincial Government introduced a new BC Societies Act, effective November 28th, 2016 and;

Whereas the new act requires all pre-existing societies, i.e. British Columbia Federation of Retired Union Members, BC FORUM, to file a transition application within 2 years of the act coming into effect and;

Whereas the transition filing must contain a Constitution and Bylaws that are consistent, and confirm with the new act;

Therefore be it resolved that British Columbia Federation of Retired Union Members, BC FORUM adopt the new Constitution and Bylaws as recommended by the BC FORUM board of directors.

The proposed Constitution and Bylaws will be available at the Annual General Meeting. If you wish to receive a copy in advance of the AGM, please contact the BC FORUM office and a copy will be mailed or e-mailed to you as you prefer.

- You will be eligible to win **great door prizes** generously donated by our allies and supporters.
- Our location features easy access via public transit – about a block from Columbia Skytrain station – and is on major Columbia Street bus routes. Street parking is limited to two hours so if you come by car, please use the public parkade.

Please mark your calendar today, and feel free to bring a guest!

Cannabis for seniors?

By David Porteous

AT LEAST one cannabis club is gearing up to take advantage of what it sees as a significant market among seniors. The club is predicting up to 80 percent of their customers will be over 55 years old.

The owner states many seniors with anxiety, inflammation or other ailments have been asking questions for years.

He adds that with legalization approaching fast, education will play a role in making sure a newcomer to cannabis doesn't end up having a bad experience.

Stores will start to produce and sell products like soap, bath bombs, tea, topical creams, cookies and more, infused with cannabidiol, or



David Porteous
CBD, which is the non-psychoactive element of cannabis.

One owner states it's not about getting people stoned, it's not a high, it just makes you feel good!

As Canada enters a new era of legalizing cannabis, in the health and welfare world "we" are waiting to see if there will be a positive effect in lowering dependence on the over use of prescription drugs.

The insurance industry is watching closely to see what happens.

Some carriers have already started to cover cannabis under benefit plans when added as a coverage by plan sponsors.

David Porteous is a charter member of the Canadian Initiative for Elder Planning Studies and holds an Elder Planning Councilor Designation.

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Door to door mail delivery protected – mostly

By Marion Pollack

ON JANUARY 24 2018 Carla Qualtrough, the Federal Minister of Public Services and Procurement, announced an end to the program to convert home delivery to community mailboxes.

This is good news.

However, 840,000 households that had their door to door mail delivery ended since 2014 will not have it restored.

In 2016 a Liberal-stacked House of Commons committee recommended that Canada Post come up with a plan to reinstate home delivery for households that had been converted.

Minister Qualtrough's announcement ignores that recommendation.

This Liberal announcement to permanently stop the Harper era plan to end door to door mail delivery is directly attributable to the campaign that postal unions, organizations like BC FORUM, community groups and many individuals carried out.

BC FORUM was a strong voice representing seniors who did not want to lose their door to door mail delivery.

The fight isn't over.

This winter people from coast to coast found it difficult to get mail from their community mailboxes. Seniors and persons with disabilities continue to face hardships to access community mailboxes.

Determination and hard work saved door to door mail delivery. Now, we need to continue the struggle to ensure that those 840,000 households get their door to door mail delivery restored.

Marion Pollack is a member of the BC FORUM Board of Directors.



Hundreds of thousands of Canadians lost home mail delivery under the Harper government. The fight to restore this needed service continues.

Mathyssen introduces motion calling for postal banking

IRENE MATHYSSEN, the NDP's Canada Post critic, has put forward a private member's motion calling on the Liberals to strike a special committee to examine and recommend a plan for a federal postal banking system.

"(This motion) will allow us once and for all to move forward with a plan that serves Canadians. Postal banking is sustainable, profitable and equitable, and will provide service where the big banks have abandoned people," said Mathyssen.

Mike Palacek, National President of the Canadian Union of Postal Workers (CUPW) supported Mathyssen's initiative.

"A postal bank has been tested and used very successfully in over 60 countries around the world. It would better serve Canadians as big banks are abandoning so many communities across the country and would generate new revenues for Canada Post. It's a no brainer. It's time for our legislators to propose a plan to implement it," he said.

Lorraine Logan

1944 – 2018

WITH THE passing of Lorraine Logan, older and retired workers and so many others have lost a true champion," says Diane Wood, President of BC FORUM.

"Whether she was at the microphone addressing a rally or quietly lobbying decision makers, she was relentless in pushing for a more civil society."

"In so many ways, Lorraine Logan made time for others and worked tirelessly to improve their lives," said Wood. "We miss you sister."

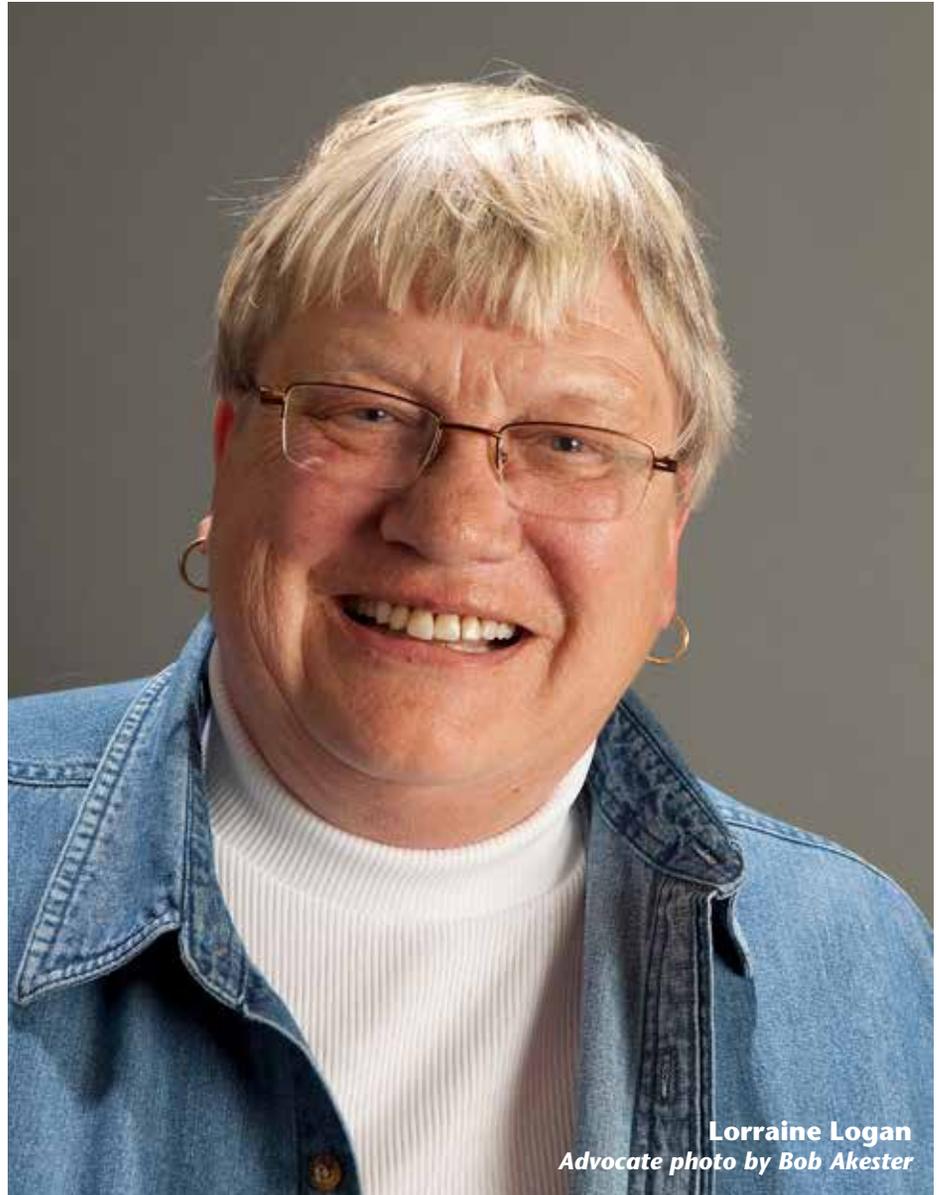
A capacity crowd celebrated Lorraine's many contributions and activism at a gathering at the Operating Engineers' Hall in Burnaby in February.

Stephanie Smith, President of the BCGEU, described Lorraine as "an activist through and through. Right up until the end, she was a champion of workers' rights, LGBTQ+ rights, women's rights and seniors' rights."

As a young woman, Lorraine was an elite athlete. She represented Canada on the national women's field hockey team. When she retired from playing, she continued to support young women as an internationally certified umpire in the sport.

Lorraine's work career spanned 31 years in the BC public service, where she was very active in her union. She was elected as shop steward, local executive member, labour council delegate, cross component committee representative, and served on the Multi Union Pride Committee. BCGEU convention delegates said thank you by voting to make her a Life Member.

After retirement, Lorraine



Lorraine Logan
Advocate photo by Bob Akester

continued to lead the way in shining a light on injustices and campaigning for a better world:

- She stayed connected to her union's fightback and advocacy campaigns.
- She served as a BC FORUM Regional Representative.
- She was President of both the New Vista Housing Society, and the Council of Senior Citizens' Organizations of BC (COSCO).
- Through COSCO, she lobbied for changes to the DriveABLE assessment for older drivers.
- She served on a TransLink

committee to push for improved access for seniors and people with disabilities.

- She was active in the Seniors Services Society of BC, and Seniors on Guard for Medicare.
- And she was active in federal and provincial elections.

"With her energy, enthusiasm and commitment, Lorraine led by example and motivated many others," said Wood.

"Her spirit is with us – as is her expectation that each of us will do the right thing and do our best to help each other."

Strengthening BC FORUM has never been more important

Please encourage your friends to join our team

THROUGH OUR UNIONS, before we retired, we've all seen the benefits of collective action. Our voices are strongest when we stand together in solidarity.

That's where BC FORUM comes in. We are the only provincial organization that represents union members who have retired or are nearing retirement. We are an integral part of the labour movement, with formal representation in leadership bodies, and maintain strong links with provincial and national seniors' groups.

Together, we can make a difference for ourselves and our families. Please encourage friends, colleagues and family members to join us using the form below, or on-line at www.bcforum.ca.

Renew your membership – and sign up a friend

PLEASE HAVE A LOOK at the mailing label on this edition of *The Advocate* to check whether your membership is now due for renewal. If your membership is about to expire, you can renew by mailing the coupon below to BC FORUM, #200 - 5118 Joyce St., Vancouver, B.C. V5R 4H1.

You can also renew your membership on-line at www.bcforum.ca.

We also ask for your help in reaching out to people who are nearing retirement or have already retired. Like all membership-based organizations, we are all stronger when as many people as possible work together.

Remember that BC FORUM actively welcomes workers who are 50 and older, so don't be shy about encouraging your friends and family members to join us, even if they are still in the workforce.

Solidarity makes us strong.



BC FORUM has always provided free \$2,500 Accidental Death and Dismemberment insurance coverage to members.

We are proud to now extend this coverage to members' spouses at the low cost of \$5 per year. All you have to do is check the appropriate box when you apply or renew your membership. BC FORUM's AD&D coverage is valid until you reach age 86, the maximum age we were able to negotiate.



Please check your expiry date on the mailing label. BCGEU, HSA, MoveUp, CEU, CUPE 386, UFCW, Heat and Frost, UNIFOR 2301 and LiUNA 1611 pay first year dues for qualified members.



B.C. Federation of Retired Union Members • #200 - 5118 Joyce St., Vancouver, V5R 4H1
604 688-4565 • 1 800 896-5678 • Fax: 604 430-5917 • bcforum@bcfed.ca • www.bcforum.ca

Membership: Application Renewal New address

Name: _____
LAST FIRST INITIAL

Address: _____
STREET ADDRESS CITY POSTAL CODE

Phone: _____ E-mail: _____

Union: _____ Date of birth:* _____
DAY MONTH YEAR

Spouse's name: _____ Spouse's birth date:* _____
DAY MONTH YEAR

Single membership:	<input type="checkbox"/> \$20 - 1 year	<input type="checkbox"/> \$49 - 3 years
With AD&D for spouse:	<input type="checkbox"/> \$25 - 1 year	<input type="checkbox"/> \$64 - 3 years
Payment:	<input type="checkbox"/> Cheque	<input type="checkbox"/> Visa <input type="checkbox"/> MC
Expiry:	____ / ____	
Card number:	_____	

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SIGNATURE
 Date of application: _____
DAY MONTH YEAR

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

You can defer property tax

PEOPLE WHO are 55 or older, a surviving spouse of any age, and people with disabilities may be able to defer the property taxes on their principal residence.

In essence, the province gives you a low interest loan – currently 1.2 percent – to pay the taxes. Interest is adjusted in April and October each year. Interest is only charged on the principal amount; there is no interest on interest. A restrictive lien is placed on your property to ensure the loan is repaid when the home is sold.

There is an application fee of \$60, and an annual \$10 renewal fee.

To qualify, your current taxes must be fully paid up.

For more details about the program and how to apply, search for “Defer your property taxes” on the BC government website, or telephone 1 888 355-2700 toll free.

Information for retired workers

- Protect yourself against scam artists with info from the Canadian Centre for Elder Law. Google “Be a Savvy Senior Fraud Protection.”
- The People’s Law School has summarized benefits available to BC seniors. Search the web for “When I’m 64: Benefits for Seniors” to download or order a free copy.
- The Council of Senior Citizens’ Organizations of B.C. (COSCO) offers free workshops to seniors groups. Visit www.coscobc.org for a complete list of topics.
- The Deprescribing Network – deprescribing.org – offers information about safely reducing medications that may no longer be needed.

MSP premiums cut in half, soon to vanish

MEDICAL SERVICES Plan (MSP) premiums were cut in half on Jan. 1 this year. Finance Minister Carole James said it marked an important step toward improving fairness for all British Columbians.

“MSP premiums are unfair and place a significant burden on British Columbians,” James said. “I’m proud that we are moving away from these regressive fees and creating a more equitable system.”

The NDP campaigned on eliminating this regressive tax within four years, but has since cut a year from that timeline. The MSP will be gone as of Jan. 1, 2020.

Premium assistance program improved

In addition to the 50 percent rate cut, the income threshold for full exemption from MSP premiums under the premium assistance program was raised by \$2,000 at the start of this year.

This change means no premiums will be paid by:

- An individual earning up to \$26,000 per year.
- A couple earning up to \$29,000.
- A senior couple earning up to \$35,000.
- A single parent with two children earning up to \$32,000.
- A couple with two children earning up to \$35,000.

On a sliding scale, premium assistance is available for families whose adjusted net income is less than \$42,000.

Adjusted net income is defined as your net income for last year, as determined by the Canada Revenue Agency, less deductions for age, family size, disability, and any income from a registered disability savings plan.

You can learn more and apply for MSP premium assistance on the government website, or in person at any Service BC location.

New address? New e-mail address?

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

You can mail in the form on page 15, or you can reach us by telephone or e-mail: 1.800.896.5678 (toll free), 604.688.4565, bforum@bcfed.ca



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