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

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Trudeau's Liberals were first past the post, but not because Canadians like them.

Liberals didn't win, Conservatives lost

Votes cast against Scheer were enough to give the Liberals a minority government

s A result of Justin Trudeau's broken promise, the October federal election was again decided on the basis of who Canadians least disliked.

The Liberal leader's pledge that the 2015 election would be the last based on first-past-the-post could have changed that.

Canadians would and should have been able to vote for what they wanted, not against what they didn't want.

A Leger poll found that 35 percent of all voters cast their ballot strategically to try to prevent another party from winning. This included fully 43 percent of those who voted Liberal.

In other words, the margin of victory for our new government was provided by people who were voting against the Conservatives.

This outdated way of electing our

governments is profoundly undemocratic. The threshold for electing a "majority" federal government is a mere 38 percent. Our system guarantees that the votes cast by almost two-thirds of Canadians won't count. They will not be represented in the House of Commons.

Pushing for change

WITH THE Liberals 13 seats short of a majority of MPs, NDP Leader Jagmeet Singh is seizing the opportunity to push for action on key issues, including national pharmacare, affordable housing, student loan interest forgiveness, meaningful reconciliation with First Nations and climate change.

"The results of this election have provided an historic opportunity for Canadians to win," says Singh. "I believe that will happen when New Democrats use this opportunity to ensure that the government finally delivers for people, and not for the super wealthy and powerful."

Singh says Canadians sent a clear message that they want a government that works for them, and are not satisfied with the old ways of doing politics.

"The people we have been fighting for, and the principles we stand for will guide us in the days, weeks and months ahead," says Singh.

"The NDP will be constructive. We'll respect the choices Canadians have made in this election. We'll approach building the new parliament with open minds and open hearts."

Advance notice of 2020 Annual General Meeting

- You are cordially invited to attend BC FORUM's annual general meeting Wed. June 17 in the UFCW auditorium, 350 Columbia, New Westminster.
- Please mark your calendar today.
- We look forward to seeing you. And feel free to bring a friend!





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Labour Council Delegates & Regional Representatives

Campbell River, Courtenay & District

(To be appointed)

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John Colbourne Terry Green

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Marie Worth

Sunshine Coast

Ray Haynes

Vancouver & District

Agnes Jackman

Victoria

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Mary Gay

THE ADVOCATE

In this edition

B.C. workers are welcoming landmark rights legislation that provides a path to true reconciliation with First Nations. If passed it will make B.C. the first province to fully recognize the United Nations' Declaration on the Rights of Aboriginal Peoples.

Our coverage is on page 4.

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FROM THE PRESIDENT

Here's a moment worth celebrating

By Diane Wood President, BC FORUM

ovember 26 is a day I'll remember. That was the due date for December coverage under the Medical Services Plan. It marks our last ever monthly payment of MSP premiums.

This was such a profoundly unfair tax – a head tax relentlessly increased for more than a decade by former Liberal governments.

There was little consideration of ability to pay. The super wealthy paid exactly the same amount as ordinary workers and retirees.

The impact of MSP premiums was so egrigious that many people with average incomes ended up paying a larger share of their income in taxes than the millionaires and billionaires.

Before the election of John Horgan's NDP government, this unfair tax cost a family of two with modest means \$1,800 a year.



ON BEHALF of every member of BC FORUM's volunteer Board of Directors and our Regional Representatives, I wish you and your family a happy holiday season, and a new year that's filled with peace and joy.

I am so grateful for all that you do, along with all other members, to support the work of BC FORUM.

Together, we're strong.

The new government cut that amount in half within a few months, effective of Jan. 1, 2018, and has now eliminated the premiums entirely.

"Eliminating MSP premiums is one of the largest tax cuts for people in B.C.'s history – and one that was long overdue," says Finance Minister Carole James.

I wholeheartedly agree. And this is a moment to celebrate the success of all the individuals and groups, including BC FORUM members, who worked so hard for so long to get rid of this regressive tax.

Now we know why he broke his word

It was such a good promise. It would have given many voters an assurance that their opinions would be heard, respected, and represented in the House of Commons.

So why did Justin Trudeau change his mind, and plunge us back into a first-past-the-post, winner take all election?

The answer is easy. He did some arithmetic, and decided that winning is more important than building a true democracy where every vote counts.

Blackface, SNC Lavelin, and so much more. He couldn't have succeeded if voters knew they could vote for what they really wanted and have it count, rather than voting to stop the even less desirable Scheer Conservatives.

Our antiquated electoral system encourages people to vote against as much as for, and virtually guarantees that the majority of votes will be wasted.

In a three party race, for example, you can win a seat with just 34



Diane Wood

percent of the vote. Indeed, the Liberals formed a government with just 33 percent of the popular vote.

Unfortunately, Trudeau is not alone. There are a lot of politicians who put their own interests ahead of the interests of voters. Victorious in the status quo, they oppose any change, no matter how much it is needed.

That makes it an extraordinarily tough battle, but the campaigns to demand true democracy for Canadians must continue.

Making sure that citizens are fairly represented in the House of Commons is the necessary first step to ensuring that all Canadians can move forward together in building a better future for all.

B.C. workers welcome landmark rights legislation

THE B.C. Federation of Labour (BCFED) says it stands proudly with Indigenous people and communities in support of the historic Indigenous rights legislation introduced in late October by the B.C. NDP government.

"Workers understand that Indigenous rights are human rights. Respecting those rights will benefit everyone," said Laird Cronk, president of the BCFED.

The Declaration on the Rights of Indigenous Peoples Act was co-developed with the First Nations Leadership Council. If passed, it will make B.C. the first province to fully recognize the United Nations' Declaration on the Rights of Indigenous Peoples (UNDRIP).

"Indigenous rights have been denied too long leading to conflict and uncertainty. This legislation creates a just and equitable path for economic development that benefits all workers and communities in B.C.," said Cronk.

The B.C. labour movement has a clear and longstanding mandate from its members to support action on Indigenous rights implementation. At its 57th convention in 2016, resolutions were passed committing the BCFED to support Indigenous peoples' inherent right to self-determination as well as to support efforts to bring the UN Declaration on the Rights of Indigenous Peoples into law in B.C. and Canada.

"The status quo isn't working," said Cronk.

"The courts have been imploring governments to get on with real action on Indigenous rights for decades. As the voice of 500,000 unionized workers, including many thousands of Indigenous workers in



Regional Chief Terry Teegee, B.C. Assembly of First Nations, joined other First Nations Leaders in addressing the Legislature.

the province, we are proud to support this historic piece of legislation that does just that."

The government says the legislation is a clear action plan for reconciliation.

Over time, as provincial laws are modified or enacted, they will be aligned with the UN Declaration. B.C. laws will not change immediately. Bringing existing provincial laws into alignment with the UN Declaration will take time and will require consultation with Indigenous peoples and stakeholders including business, industry and local government.

"This new law is an important step toward true and lasting reconciliation, where we build a robust and sustainable economy by working together, and create economic and social opportunities for Indigenous peoples, communities across B.C., business and industry," said Premier John Horgan.

Regional Chief Terry Teegee of the B.C. Assembly of First Nations, who joined other First Nations leaders at the Legislature, said economic prosperity is one of the key goals of all British Columbians and First Nations.

"This legislation provides the tools to create certainty, to make decisions better and to ensure that our people can get out of poverty. Business leaders and investors here and around the world must understand that we can do business better when First Nations rights are included and respected," he said.

Solidarity featured in online exhibit

Remembering B.C.'s biggest grassroots movements

A PIVOTAL MOMENT in British Columbia's labour history has been shared with all Canadians in a new online exhibit through the Canadian Museum of History's Virtual Museum of Canada.

"Solidarity: The Largest Political Protest in British Columbia's History" explores the 1983 Operation Solidarity and Solidarity Coalition grassroots movements which brought the province to the brink of a general strike. The Solidarity movement was a response to repressive legislation and a slashed provincial budget introduced by the Social Credit provincial government in July 1983, shortly

after winning a provincial election.

The movement lasted five months, and took the form of massive demonstrations, rallies, petitions and an escalating strike plan.

The Virtual Museum entered into an agreement with B.C. Labour Heritage Centre for the creation of the exhibit, which was over a year in development. This agreement was made possible through the Virtual Museum's Community Stories Program.

The Centre collected interviews, memorabilia, recordings and documents.

The exhibit includes some archival items which are being made public for the first time. Content is available in both English and French, allowing Canadians from across the country to

learn the story of Solidarity in B.C.

"This exhibit establishes the labour movement in a social history context as a community with important stories to share," said Joey Hartman, Chair of the B.C. Labour Heritage Centre.

"Without a doubt the Solidarity movement of 1983 was a turbulent time for all British Columbians and left its mark on the labour movement."

"The Virtual Museum Exhibit shares diverse experiences and recollections of workers and activists involved in this historic moment and pays tribute to the power of solidarity between communities," added Bailey Garden, Project Manager.

The exhibit can be accessed at: www.labourheritagecentre.ca/vmc



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The B.C. Liberals' endgame is to sell out public services

By David Black MoveUP President

Liberals to push issues related to ICBC into the spotlight, you are not alone. If you have also noticed that their concerns related to the state of our public car insurance and those it affects in B.C. seem a little disingenuous, you are definitely not alone.

Before I get into that, however, let me start by saying that even with all the changes that have come in this year at ICBC – many of them positive, such as increases to our accident benefits and a wider range of recovery options, as well as being able to resolve smaller cases outside the courts so legal fees don't pile up – we know the issue of premiums is still first and foremost for many. There is still more work to be done to stabilize ICBC so that rates can come down.

We are already seeing positive effects such as the ICBC being projected to turn a modest \$86 million profit this year – just a year after losing \$1.1 billion.

The work that Attorney General David Eby has done is nothing short of remarkable. But it's only the beginning because, ultimately, no matter how great the turnaround is at ICBC, people will likely only judge it by the sticker price on their next renewal.

Which brings us back to the B.C. Liberals.

While over half of those who have renewed their insurance under the new system introduced in September have seen decreases, the party whose actions debilitated the public insurer in the first place continues to run their campaign of deceit and duplicity.



MoveUp, which represents workers at ICBC, is promoting steps to improve public auto insurance while reminding everyone that the B.C. Liberals spared no effort in their attempts to destroy it.

Let's review. The B.C. Liberals:

- Enacted a rule forcing ICBC to separate payouts for basic and optional insurance. Insurance premiums increased as a result.
- Siphoned \$1.2 billion from ICBC. Insurance premiums increased as a result.
- Ignored warnings signs from an independent Ernst & Young report, and deliberately hid recommendations from the public. Insurance premiums increased as a result.
- Projected an \$11 million loss at ICBC the year they left office. The actual figure discovered later was \$1.3 billion.

Are there still issues to address at ICBC, such as rates for young drivers? Absolutely.

But it seems highly hypocritical

for the B.C. Liberals to feign concern about affordability for young drivers on the one hand, entirely ignoring the fact young drivers have historically paid significantly more in private insurance jurisdictions but, on the other hand, will be vehemently against ending interest on student loans which significantly affects affordability for younger people much more.

In the end, we all know what the endgame is for the B.C. Liberals.

By inciting discord and anger among the public, they want to create enough sentiment to give them reason to sell out yet another public service to private interests. We've gone down that road before, and we've all paid more because of it.

Let's stop buying the B.C. Liberals' bunk and learn from history.

Celebrating 75 years of standing up for seniors

National Pensioners Federation convention held in Mississauga

ELEGATES TO the 75th convention of the National Pensioners Federation (NPF) called for action on a wide range of issues, elected new executive members, and decided to hold conventions every two years rather than annually.

The two day event was held in mid-September in Mississauga, Ontario.

Secure retirement income

Pressing pension issues were the focus of several resolutions. The NPF called for:

- Withdrawal of Bill C-27, which is a threat to defined benefit pension plans.
- Fixing bankruptcy laws so workers' pensions and health benefits are given priority over banks, investors and parent companies.
- Pension insurance programmes to fully protect pensions.
- Increases to CPP, OAS, GIS and the pension income tax deduction.

Affordable housing

Delegates urged all senior levels of government to take action on affordable housing, including rent geared to income for seniors (ie. no more than 30 percent of income), supportive housing for people with health care and disability needs, and a plan to end seniors' homelessness.

Health care

HEALTH CARE issues tackled at the convention included calls for:

- A national public pharmacare program.
- A universal public dental care program, modeled on Medicare,

to provide medically necessary dental care.

• An end to changing clocks for daylight savings time.

Elections

The delegates urged all levels of government to involve citizens and experts in identifying the best model of proportional representation so every vote will count in the next federal election.

In the NPF Executive positions up for election:

- Sam Wiese of BC FORUM was elected first vice president.
- Barb Mikulec of COSCO B.C. is the new third vice president.
- Mary Forbes of Ontario was re-elected as treasurer.
- Annette O'Connor of COSCO B.C. was elected secretary.



Hard working delegates passed many resolutions on issues that affect seniors and our families.



Working together for real change: Suzanne Clancy, Congress of Union Retirees of Canada (CURC), Diane Wood, President of BC FORUM, Bill Chedore, President of CURC, and Trish McAuliffe, President of the National Pensioners Federation.

DAVE'S CORNER

BC FORUM's new platinum benefit plan

By David Porteous

B C FORUM's first benefit plans came into existence in the mid-1990s. Over the years the plans – available exclusively to BC FORUM members aged 50 or better – have expanded to become the biggest union benefits program in Canada.

After surveying and tracking plan member requests for other types of coverages and changes members would like to see, we are happy to announce the newest BC FORUM Plan starting in November 2019, the Platinum Plan.

A total of six BC FORUM benefit plans are now available in B.C. and four across Canada. Most of these plans can also cover BC FORUM members who are still working either full or part time. Highlights of the new Platinum Plan:

- Extended age to 85
- · Pay direct card
- Generic drugs, unless otherwise specified by a physician
- Drugs coverage of 80% to a max of \$ 7,500 per person per year.
- \$75 for eye exams every 24 months
- Vision Care \$ 300 every 24 months
- Paramedical coverage, including dietitians at 90% to a maximum of \$400 per practitioner per person per year
- \$4,000 coverage of medical equipment per person per year
- Hearing aids, \$400 every 4 years
- Semi-private hospital accommodation, \$200 per day up to 25 days

- new Accidental dental, up to \$5,000. per year
 - Medical transportation in province of residence only
 - Private duty nursing up to \$8,000 a year
 - Dental Combined covers up to \$1,500 per person, per year, including basic, basic comprehensive and restorative service coverage at 80%.

For more information on any of the BC FORUM retiree benefits programs email info@weconsultants. ca or call 1-855-894-8111.

This overview is intended for descriptive use only. See the policy wording for coverages, limitations and exclusions. E&OE.

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- If you are retired with few or no retiree benefits
- If you are still working but need benefits

Plans cover pre-existing conditions if converting from a previous group plan within 60 days, and some plans cover out of country medical if you are medically stable, as per the policy wording. E&OE

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PENSIONS

Working to protect members' pensions

Back door change could make it easier to reduce federal pensions

IANE WOOD, President of BC FORUM, has called on the federal pension regulator to immediately rescind proposed changes that could make it easier to reduce pensions.

In a letter to the Office of the Superintendent of Financial Institutions (OSFI), Wood says it seems that OSFI "is trying to do what Bill C-27 tried to do with the stroke of a pen." Bill C-27, which would have undermined defined benefit pension plans, died on the order paper when the election was called.

OSFI accepted submissions on changes to its "instruction guide" – even though it asserts "there are no significant policy changes" in the document.

"BC FORUM disagrees with this statement," says Wood.

One of the proposed changes would modify what constitutes a reducing amendment.

"This change is not minor, and strikes fear into our members as it could mean that the accrued value of pensions could be eliminated or reduced," she writes.

A second modification would change the level of consent required to change pensions. The current guide expects unanimous agreement by all affected groups if a specific pension plan does not permit unilateral amendment. This would be changed to say "Where the plan's amendment power does not allow for a Reducing Amendment, OSFI would expect written agreement to the Reducing Amendment by anyone (e.g., member, former member or survivor) whose pension benefit would be reduced by that amendment. A bargaining agent could agree on behalf of a unionized member if authorized to do so."

"This worries us," says Wood. "It puts undue stress on retirees and survivors, especially isolated and vulnerable persons." It is also not clear whether a person's pension could be changed if the retiree or survivor does not opt for the changes.

"BC FORUM members know from our lived experiences that retirement security is crucial. After a lifetime of hard work, we should not have to struggle to make ends meet. We are asking that these changes be immediately rescinded," says Wood.



How to make sure your medication is helping you

Forty percent of seniors take a medication that's unnecessary or risky for people over 65

By Dr. Cara Tannenbaum, Geriatrician and Director, Canadian Deprescribing Network

OWADAYS, IT seems there is a choice of pills you can take for every symptom, big or small. Most people only have 10 minutes in their doctor's office to discuss health issues. A quick fix often comes in the form of a pill – and the number of pills can add up quickly if you count over-the-counter medication.

Two thirds of Canadians over the age of 65 take at least 5 different prescription medications; almost one third take 10 or more.

What is important to know is that as we grow older, our bodies become more sensitive to medications, increasing the risk of harmful effects.

These risks include drug interactions, falls and fractures, memory problems and even drug-related hospitalizations and death.

Not only are seniors at risk of harm from taking too many medications, but 40 percent of Canadians over the age of 65 take a medication considered unnecessary or potentially risky for seniors.

Common medications such as sleeping pills, long-term prescriptions of proton-pump inhibitors for acid reflux, and antipsychotics for insomnia and dementia are no longer recommended.

Opioids are another dangerous medication used to treat chronic non-cancer pain.

As a geriatrician, I now advise



The Canadian Institute for Health Information says nearly two million Canadian seniors regularly take at least one risky medication that may do more harm than good. Such medications can cause falls, fractures, memory problems and hospitalizations. Other research shows that \$1.4 billion is spent every year to "fix" health problems caused by risky medications taken by older adults.

patients to try non-drug therapy to treat their symptoms whenever possible. It may take more time and effort, but the benefits pay off down the road in terms of safety and effectiveness.

What can you do?

CHECK OUT the brochures and the information on the Canadian Deprescribing Network website (www.deprescribingnetwork.ca) to find out if your medications are safe, and whether you can substitute with safer alternatives.

If your doctor suggests you take a new drug, you have the right to ask what the drug is for, what its benefits are and the risks of harm. Ask if there are equally effective lifestyle changes, exercise habits or other therapies you can try instead. Taking medication is, and always has to be, an informed choice.

Book a special appointment with your doctor, nurse or pharmacist to review your complete medication list on a regular basis.

What was good for you then, may not be good for you now.

Do you ever wonder if you still have to take all your medications? Ask about the possibility of "deprescribing".

Deprescribing is stopping or reducing the dose of a drug that may no longer be necessary or may be causing harm. Never stop a medication before speaking to your doctor, nurse or pharmacist.

For more information about medication safety, visit this website: www. deprescribingnetwork.ca.

SUPPORTING SENIORS



Health Minister Adrian Dix and Advanced Education Minister Melanie Mark announced additional health care assistant seats prov-

ince-wide at Vancouver Community College, Broadway campus, while celebrating Health Care Assistant Day.

Action to train and recruit care aides

THE NDP government is taking action on two fronts to further increase the number of qualified health care assistants and continue to improve care for seniors.

Expanding opportunities for training

 $T^{\rm HE\ GOVERNMENT}$ is investing \$3.64 million over the next two years to create 418 new health care assistant seats in 14 post-secondary institutions. Health care assistants are also known as care aides or community health workers.

"In long-term care, in the community and in acute care, we need more health care assistants," says Health Minister Adrian Dix.

"Ask anyone in need of care and you will hear stories of the value of the work of care aides and community health workers," he said.

"This investment to train more health care assistants will help us meet our government's goal of improving care standards and expanding options for seniors. It will help people get trained for some of the most important and in-demand jobs in our province, making sure British Columbians get the quality care they need and deserve."

"Expanding the number of health care assistant seats throughout the province brings education and health care close to home. Our government is committed to ensuring people receive the quality care they need when they need it most," said Melanie Mark, Minister of Advanced Education, Skills and Training.

Health care assistant training programs are six to ten months long. They are offered at 17 publicly funded post-secondary institutions throughout B.C.

Removing barriers to recruitment

It will soon be easier and faster for qualified health care assistants trained in other parts of Canada to work in British Columbia.

"We're bringing in changes that will make it easier for qualified health care assistants trained in other Canadian provinces to find work in B.C., without compromising our safety standards," says Dix.

The government will eliminate barriers requiring care aides to live in B.C. before applying to work here.

Out-of-province, Canadian-trained health care assistants who qualify for the new faster pathway will be immediately enrolled in a standardized orientation program to ensure that B.C.'s high standards of care are maintained.

These steps are part of government's initiatives to strengthen supports for seniors. The government is investing \$1 billion over three years to improve care for seniors, including investments in primary care, home health, long-term care and assisted living. This includes \$240 million over three years to increase staffing levels in long-term care homes.

Final arguments heard in case that threatens public health care

A constitutional challenge that has dragged on for a decade is now in its final stages. At stake is nothing less than the future of Medicare.

Instead of health care being provided first to those who need it the most, it will go to those who can pay the most.

"I think all Canadians should be very concerned because it's in the very fabric of who we are as a nation that we provide care for one another when we need it," says Dr. Rupinder Brar of Canadian Doctors for Medicare, which is an intervenor in the case.

"It absolutely could set a precedent for the rest of Canada," she says.

Closing arguments were made before B.C. Supreme Court Justice John Steeves over a period of three weeks ending in early December. It is expected to be several more months before he issues a decision. Many observers expect that decision, whatever it is, will be appealed to the Supreme Court of Canada.

The Cambie Surgeries Corporation, operated by Dr. Brian Day, and the Specialist Referral Clinic are asking the court to strike down sections of the B.C. Medicare Protection Act.

If successful, they would have a free hand to sell expedited access to surgery at prices that are significantly higher than the rate negotiated between the province and Doctors of B.C. while continuing to benefit from enrolment in the Medical Services Plan.

More than 100 witnesses have testified, including some who highlighted the risk that doctors will put financial rewards ahead of patients.

One patient was told by her doctor that she could wait years for surgery in the public system. She borrowed



Dr. Rupinder Brar, Canadian Doctors for Medicare, and Adam Lynes-Ford, formerly with the B.C. Health Coalition, speak with reporters outside the B.C. Supreme Court in this Health Coalition file photo.

money against her home to have the procedure done by the same doctor in a private clinic.

Another doctor testified that he made \$965,826 working for Cambie and Specialist Referral Clinic in one year, four times as much as he usually earned in the public system.

Several physicians who testified on behalf of Cambie acknowledged under oath that they had referred their patients to clinics in which they held an ownership interest without disclosing that fact to the patients.

In a 483 page closing written argument, the province of B.C. says a decision in favour of Cambie would fundamentally alter the entire health care system, and violate the fundamental principle that access to necessary medical care is based on need, and not on ability to pay.

Evidence from around the world demonstrates that "all the British Columbians who continue to rely on the public system would be worse off than they are now."

"There is no reason to believe that unethical, indeed unlawful, behaviour does not or will not occur in the context of the provision of private health care in a two-tier system, when physicians are faced with significant financial incentives to behave badly," the government argues.

"Indeed, the evidence at trial established that physicians practising at Cambie and SRC are prepared to break the law as well as engage in behaviour that violates the ethical guidelines of the College of Physicians and Surgeons, in order to maximize their income (by billing both patients and the MSP)."

Actually, reverse mortgages kind of suck

The television ads make reverse mortgages sound like an ideal solution for retirees who are house rich and cash poor. However, most financial advisers say they should only be considered as a last resort.

Reverse mortgages come with huge costs. There are significant fees. And the interest – which compounds relentlessly – is higher than normal mortgages.

An example from one of the few Canadian sellers of this product demonstrates how much it can all add up. If you take out a reverse mortgage for \$150,000, accumulated interest and closing fees will bring the total you owe to \$206,734 by the end of a five year term.

On top of that, there may be appraisal and application fees when you take out the mortgage.

Unless you unexpectedly come into a lot of money, the only way to get out of the arrangement is to sell your home or die. And there's a further penalty to be paid if you do either of those things within three years of taking out a reverse mortgage.

For all of these reasons, financial advisers recommend retirees look twice before entering into an arrangement where the interest you owe can eventually exceed the amount you borrowed.

They suggest most people will be better off considering other options such as downsizing, deferring property taxes, renting out a room or suite to a tenant, taking out a home equity loan with lower interest (and payments you can afford), or a home equity line of credit available from most financial institutions.



Research shows that our interactions with pets can have physical, social and emotional benefits.

It's a dog's life – and ours too

ARECENT SURVEY, conducted by a seniors care provider, suggests that owning a pet can improve your health.

About 86 percent of the retirees who were surveyed said their pet made them feel happier and less lonely. And 58 percent said they would not be as healthy without their pet.

Happy and healthy

Other studies support that finding. Researchers report that pet owners have lower blood pressure and pulse rates, and visit their doctor less frequently.

They also suggest that pet owners are much more likely to live longer after an acute heart attack, and recover from surgeries and illnesses more quickly.

Animals have a calming effect on those around them. Just touching a pet can make people feel more relaxed.

At some long term care facilities,

dogs are regular visitors. It's hard not to smile when a dog is wagging her tail at you, or licking your hand.

More social interaction

Social interaction is one of the key determinants of health, and pets have the perhaps unexpected benefit of helping their owners engage with other people.

"Can I pet your dog? What's his name? How old is he?"

Taking your dog for a walk provides some exercise for both of you, and a conversation starter when you meet new people. A pet even helps to launch the conversation when you have visitors to your home.

One thing is for sure. Animals love routine. They like to eat and go for walks at about the same time every day.

That can be good for older adults too. The responsibility of looking after a pet tends to keep you moving both mentally and physically.

IN BRIEF



Christine Walker is BC FORUM's new regional representative in Nanaimo, Duncan and District.

New regional rep appointed

CHRISTINE WALKER is a recently retired public servant who was an active member at the local, regional and national levels of her component (Canada Employment and Immigration Union) and the B.C. Region's Public Service Alliance of Canada (PSAC) over the last 20 years.

She has continued her activism as a member of the Executive of the Nanaimo, Duncan and District Labour Council for the last three years. Since her election to a National union position back in 2002 with a focus towards women's issues in the West, her priority has been to promote "CARE" to the membership: "Creating Awareness, Respecting Equity."

She is excited to be endorsed by the PSAC to act as a BC FORUM Labour Council delegate and Regional Representative.

Home adaptations for independence

The Home Adaptations for Independence program (HAFI) helps low income homeowners and renters with a disability or diminished ability pay for home adaptations that will allow them to continue to live independently.

Applicants can receive up to \$20,000. Approved applications received after the \$5 million annual funding is exhausted – as it has been every year – are placed on a wait list for future years.

For full details of the program, visit

behousing.org, a Service B.C. centre near you, or telephone 1-800-257-7756 toll free.

Seniors fastest growing group of cannabis users

A NEW REPORT from Statistics Canada says the use of cannabis is growing more quickly among seniors than any other age group.

"Cannabis consumption among seniors has been accelerating at a much faster pace than it has among other age groups," said StatsCan as it released the results of its national cannabis survey for the third quarter of 2019.

In 2012, about 40,000 seniors reported using cannabis. This contrasts sharply with 2019 estimates that more than 400,000 seniors have used cannabis in the past three months, the survey found.

Despite that large increase, Canadians aged 65 and older remain less likely to consume cannabis than younger Canadians. They are also more likely to purchase their cannabis exclusively from a legal source and generally more likely to consume for medical reasons.

Cannabis use among seniors is now at 7 percent. This compares with 10 percent at ages 45 to 64, 25 percent at ages 25 to 44, and 26 percent at ages 15 to 24.

Slightly more than half of seniors reported using cannabis exclusively for medical reasons. About a quarter of seniors reported using cannabis for strictly non-medical reasons, while the remaining quarter of seniors cited a combination of medical and non-medical reasons.

Despite the legalization of marijuana, only 28 percent of all users, and 41 percent of seniors, bought all of the cannabis they consume from a legal source. About 53 percent obtained cannabis from a combination of legal and other sources.

Senior Citizens' Repair Service

We provide low-cost minor house repairs, renovations and maintenance for seniors 55 years and over and for people with disabilities.

Services include plumbing, carpentry, electrical work, gas fitting, painting, yard work and general handyman services.

All services are guaranteed for 30 days and offered by retired or semi-retired experienced tradespeople.

Sponsored by the Plumbers and Pipefitters Union Local 170. Office hours are 9 AM to 12 Noon, Monday to Friday.

Serves Metro Vancouver. Phone: 604 529-1100



TOGETHER WE'RE STRONG

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

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 join us or renew your membership on-line at **www.bcforum.ca**.

Many unions cover first year dues

BC FORUM actively welcomes members who are 50 and better, working or retired, and the list of unions that cover the first year dues for their qualified members keeps growing! We welcome CUPE 402 and the B.C. Ferry and Marine Workers Union to the ranks of unions that support our campaigns and our work.

If you're not yet a member, contact your union for details. Some even pay dues for three years. And don't be shy about encouraging your friends and family members to join us. Solidarity makes us strong.



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

We are proud to 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.



Your expiry date is on the mailing label. BCGEU, BCFMW, HSA, MoveUp, CEU, CUPE Locals 386, 402 and 7000; UFCW 1518, Heat and Frost, and LiUNA 1611 pay first year dues for qualified members.



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**

^{*} Required for Accidental Death & Dismemberment group insurance coverage to age 86.

^{*} Credit card companies now require the CVV for payment to be processed.

Wherefore art thou Wexit?

By Soren Bech Editor, The Advocate

tist talk we've heard from Alberta lately, there's a pressing need for those of us who live in other provinces to send them our understanding and compassion.

The rest of Canada just doesn't understand them. So many Canadians have the crazy belief that Alberta is not really the west. It must be particularly confusing for Yukon residents who have to travel "down east" if they want to visit Vancouver.

But let's not be picky. Calgary is only a bit more than 1,000 km east of Whitehorse. I think we should say that's close enough and give them the benefit of the doubt. That's what good neighbours do.

It's a good trade-off because Alberta has so many things to offer that are very hard to find anywhere else.

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 B.C. seniors. Search the web for "When I'm 64: Benefits for Seniors" to get a free copy.
- The Council of Senior Citizens' Organizations of B.C. (COSCO) offers free workshops to seniors groups. Visit www.seniorshelpingseniors.ca for a complete list of topics.
- The Deprescribing Network

 deprescribing.org offers
 information about safely
 reducing medications that may
 no longer be needed.

Alberta is *the* place to see:

- Some truly stunning flatness east of Jasper.
- The world's first, and maybe only, UFO landing pad.
- Fossils like the Albertosaurus, Crested Edmontosaurus, and Jason Kenney.

It's time for all Canadians to fully recognize and respect the beliefs and values that Albertans hold dear.

As evidenced by their overwhelming support of the Kenney government, Albertans know exactly what kind of society they want and are working hard to make it perfect.

The way they pitch in to work together is an impressive lesson.

For example, when Premier Kenney gave a \$4.7 billion handout to corporations he knew he could count on ordinary people to pay for it.

And are they ever stepping up. Individuals will contribute \$600 million more in income taxes. Students will pay 21 percent more in tuition and forget about tax credits. Almost 50,000 older Albertans will forego the Seniors Drug Benefit Program. Even severely handicapped people are doing their part by giving up \$30 a month immediately, rising



Hats embroidered in Calgary and sold for \$25 by the Wexit folks.

to \$120 a month by 2023.

Where else can you find such shining examples of everyone working together to achieve a common goal?

Just two final thoughts:

- Since all Alberta postal codes start with "T" they should consider calling it Texit. Gets away from that whole west confusion, and it sounds a bit like Texas.
- If everything goes wrong, and Alberta does separate from Canada, all is not lost. As one immediate benefit, it will be a shorter drive to Newfoundland and Labrador.

New address? New e-mail address?

Please send your new address and e-mail address to BC FORUM. You can mail in the form on page 15, or you can reach us by telephone or e-mail: 1.800.896.5678 (toll free), 604.688.4565, bcforum@bcfed.ca



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