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Advocate


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



Vol. 24 No. 3, Autumn, 2021

"Should only the little people pay taxes?"

– Paul Krugman
Nobel Laureate in Economics



Bay St

**It's time for *everyone*
to pay their fair share**

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#200-5118 Joyce Street

Vancouver, B.C. V5R 4H1

Toll-free 1.800.896.5678

Tel. 604.688.4565

bcforum@bcfed.ca

Editor: Soren Bech

soren.bech@gmail.com

2102 Porter Rd, Roberts Creek,

B.C., V0N 2W5

Labour Council Delegates & Regional Representatives

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THE ADVOCATE

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WE FIGHT FOR FAIRNESS

From crisis to crisis to crisis to an election

By Diane Wood
President, BC FORUM

SOME MORNINGS, when I get up and pull the blinds on the windows, it looks like the world is on fire. We've been hit with extreme drought and killer heat waves in B.C., across Canada and in many other nations.

At the same time, people in parts of Europe have lost their homes, their livelihood and even their lives to unprecedented floods.

Many scientists are now acknowledging that the climate crisis is forcefully upon us much sooner than they expected.

In several provinces, including B.C., we've seen horrifying confirmation that hundreds of children were buried in unmarked graves at former residential schools, as well as evidence of systemic racism and an increase in hate crimes.

All of this, of course, is taking place during a global pandemic that has taken millions of lives and jobs and shows few signs of abating. The faster spreading Delta variant of COVID-19 is causing a large increase in cases in Canada, and in other jurisdictions, a significant increase in hospitalizations and deaths among young people.

Danger and opportunity

MY LATE friend and colleague John Shields used to point out that the Mandarin word for "crisis" can be translated to English as "dangerous opportunity."

That's how I think of this election. It is full of dangers. It is also an opportunity to build a more civil society, and to begin to tackle the gaping holes in the social safety net that have been so painfully exposed by the ravages of the pandemic.

Crisis management

ON THE very first official day of campaigning, the Conservative leader's biggest issue was government spending and the deficit. Already Erin O'Toole is laying the groundwork for cuts.

Cuts during multiple crises can only deepen the pain, but it's not surprising O'Toole would take this position. He is a close ally of Premier Jason Kenney who is rewarding Alberta's nurses for their pandemic heroism by demanding wage cuts. He was also a cabinet minister in the Harper government that unilaterally cut health care funding.

The Liberals deserve full credit for buying lots of vaccines and I'm grateful they did. On other vital issues, I'm less confident. In election after election they have promised child care and Pharmacare and failed to deliver.

Let's shake up Ottawa

MEASURES TO help Canadians stay afloat during the pandemic were the direct result of the New Democrats' sustained pressure on a minority government. While Conservatives delayed and denied, and Liberals had to be pushed and pressured to act, Jagmeet Singh and the NDP proved that they're on the side of ordinary people.

In a comprehensive 115 page document, the New Democrats put their commitments in writing. Affordable and available child care. Lifting seniors out of poverty. Real action on climate change, reconciliation, systemic racism, making super-rich tax avoiders pay their fair share of taxes and much more.

Let's reject the danger of going backwards and seize the opportunity for real progress for people.



Diane Wood

Ways to vote

- In person on election day, Monday Sept. 20
- In person at advance polls to be held on four consecutive days from Friday, Sept 10 to Monday, Sept 13 inclusive.
- By mail. Request a mail package online at elections.ca or from any Elections Canada office. Such requests must be received by Elections Canada no later than 6:00 pm on Tuesday, Sept. 14. Note that if you make the request that late, it doesn't leave much time for your ballot to travel through the mail.

Corporations and the wealthy have been getting a free ride while we pay the bill

The number of wealthy Canadians who don't pay *any* income taxes is growing year by year

IT WAS bad enough to start with. The pandemic has made it even worse. While thousands of ordinary people lost their jobs and faced financial ruin or even homelessness, the people who already had the most raked in even more.

In 2020, the median salary for CEOs of Canada's largest companies increased to \$7.65 million. And that was "topped up" with stock packages with a median value of \$2.89 million. About one third of top executive compensation is these lesser taxed shares and stock options.

Fewer and fewer of them pay any income tax at all. The Canada Revenue Agency has acknowledged, "It is possible for individuals classified in the upper income ranges to reduce their tax liability to zero by using deductions...."

Most people would likely agree that everyone, including corporations and the wealthy, should pay their fair share of taxes. If they're paying less or nothing at all, the rest of us end up paying more.

Despite that, our current tax system seems deliberately designed to help the rich avoid taxes and get richer. And it gets worse. Instead of even enforcing the existing rules, the Liberal government has cut the number of audits of large companies and wealthy Canadians by 30 per cent between 2016 and 2020.

Small wonder the super rich are doing better than ever. Since the first pandemic lockdown in 2020, Canadian billionaires have increased their wealth by \$78 billion.



\$25 billion a year. That's how much tax revenue Canada is losing every year due to corporations and the super rich hiding their money in offshore tax havens, according to the most recent estimate by the Parliamentary Budget Officer.

A new deal for tax fairness

NEW DEMOCRATS say Canadians know that good public services that we can all depend on must be funded sustainably – not recklessly cut or privatized.

"For too long, Liberal and Conservative governments have told Canadians to expect less – cutting back on services while handing out special deals for big corporations and big polluters and giving tax breaks to their wealthiest friends," says the party.

"It's time to demand that the wealthiest pay their share so we can build a better future for everyone."

Jagmeet Singh and the New Democrats will:

- Protect family budgets and force big corporations and big polluters to start paying what they owe.
- Introduce a temporary 15 per cent tax on the windfall profits of corporate pandemic profiteers.
- Call to account large corporations that used publicly funded COVID-19 wage subsidies for executive bonuses, stock buy backs or

dividends instead of supporting workers and maintaining jobs.

- Make our tax system fairer and ensure the wealthiest individuals are paying their fair share by increasing the capital gains inclusion rate to 75 per cent.
- Boost the top marginal income tax rate for those making over \$210,000 a year by two points.
- Tax the richest multi-millionaires through a 1 per cent wealth tax on the portion of their fortunes above \$10 million.
- To strengthen the integrity of our tax system and combat tax evasion, close loopholes by measures such as eliminating bearer shares, compelling companies to prove the economic reason for offshore transactions, and improving transparency on taxes paid by large corporations.
- Boost funding to the Canada Revenue Agency's enforcement section dealing with international and corporate taxation to prevent evasion of taxes.

The crisis is here

It's time to stop fiddling

**Killer heatwaves.
Massive wildfires.
Drought. Flooding.**

AFTER A year like this, there can be no doubt that the climate crisis is fully upon us – and happening faster than many scientists anticipated.

Human activity is “unequivocally” the cause of rapid changes to the climate, including sea level rises, melting polar ice and glaciers, heatwaves, floods and droughts, the International Panel on Climate Change reported in August, 2021.

The world's leading climate scientists said widespread devastation and extreme weather is likely to become inevitable within the next two decades.

Only rapid and drastic reductions in greenhouse gas emissions in this decade can prevent such climate breakdown. Even then, some climate changes are irreversible.

Good words are not enough

ALTHOUGH THE federal Liberals talk a good game, they have presided over steadily increasing emissions, missed every climate target they have set, and achieved the worst climate record in the G7. The Trudeau government spent \$18 billion to support oil and gas companies in 2020. And he spent more billions to buy the Kinder Morgan oil pipeline.

The O'Toole Conservatives' position on climate change is even more laughable. Conservative convention delegates even went so far as to vote *against* recognizing that climate change is real. The imaginary world they live in bears no resemblance to the reality Canadians are seeing all around themselves.

Let's find the courage to act before it's too late

THE FEDERAL NDP describes the climate crisis as “an urgent priority and an existential threat.”

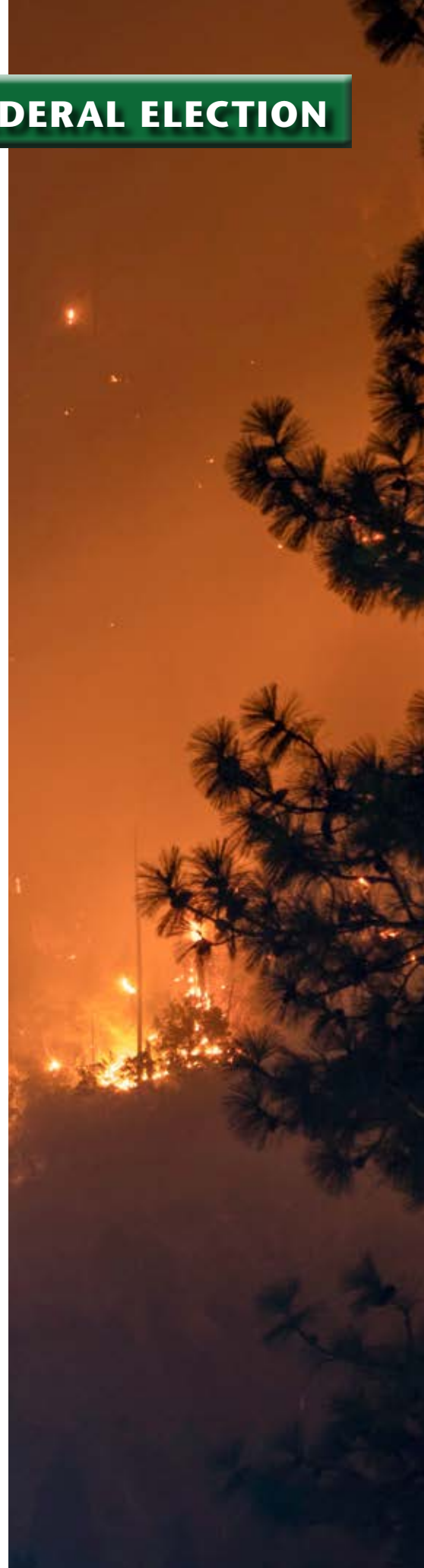
“We cannot afford to waste more time. People are suffering from the devastating impacts of the climate crisis,” said NDP Leader Jagmeet Singh during a visit to Penticton.

“Justin Trudeau's Liberals failed to make life better for workers and their families. And instead of tackling the climate crisis, they bought a pipeline,” said Singh.

“We need action to quickly create good jobs that will better position us to fight the climate crisis and support workers,” he said.

The New Democrats' commitments on climate change include:

- Reduce emissions by at least 50 per cent from 2005 levels by 2030, as a step towards net-zero by 2050.
- Eliminate fossil fuel subsidies and redirect these funds to low carbon initiatives.
- Set a target of net carbon-free electricity generation by 2030, and 100 per cent non-emitting by 2040.
- Modernize and expand public transit.
- Make it easier to purchase and use a zero-emissions vehicle.
- Large scale retrofits of buildings in all sectors to reduce emissions.
- Improve the National Building Code to ensure that by 2025 every new building built is net-zero.
- Work with provinces on a framework for corporate climate accountability.
- Create a Climate Accountability Office to provide independent oversight of progress.



My commitments for a New Deal for People

By Jagmeet Singh, MP
Leader, Canada's New Democrats

IT'S TIME for a government that delivers real results for people like you.

These last 18 months have been beyond challenging for too many Canadian families. The truth is, these are tough times for many people. So many of us are struggling to get by, a situation that the COVID-19 pandemic only made worse.

In every corner of the country, families are worried about jobs, the health of our loved ones, and the public services that everyone counts on.

We all want to go back to some sort of 'normal' after the pandemic. But as I listen to Canadians, I hear the worry in people's voices. In every part of the country, even before COVID-19, life was getting harder.

Sadly, for the last six years the Liberals haven't done much to make life any easier. It's been harder to keep up, as wages stay the same and good jobs with benefits become harder to find. It's harder to find a home, as rents sky-rocket and housing prices balloon out of reach for most people. It's harder to get the health care that we need, with families stuck paying high out of pocket health care costs and worrying about the quality of long term care loved ones receive. It's harder to have hope for the future when we see the dangers of the climate crisis growing, and threatening everything we hold dear.

Going back to that isn't good enough.

The past 18 months have shown that Canadians can confront any challenge – when we have to, when we choose to, and when we come together. It's also shown us that thanks to the decisions of Liberal and Conservative governments, many of the supports that we rely on just aren't there when we need



them. From the neglect of seniors in for-profit long-term care, to the lack of affordable childcare for working families, we see that decades of Liberal and Conservative cuts and privatization have left us all vulnerable.

Meanwhile, those at the top have done very well – profiting during the pandemic while ordinary Canadians struggled.

It's time to do better.

Justin Trudeau wants to look like he cares. He says the right things, but when it comes to helping Canadians, he had to be forced to provide real support. Over the last six years, he could have taken real action against stagnating wages, sky-rocketing housing costs, unaffordable child care, crippling student debt, and ballooning prescription drug prices. But he chose not to.

Erin O'Toole's Conservatives offer nothing except more cuts, more privatization, and more pollution.

It's frustrating, but not surprising. The Liberals, the Conservatives, and

their revolving door of corporate influencers do not want to change things for Canadians – because even during a global health emergency, the system works perfectly for the people and corporations at the very top.

It works for them – but not for you.

If we want different results, we need to make different choices. And what we need now is the courage to act together. And that is exactly what New Democrats offer to Canadians.

We don't answer to the powerful. We fight for people, and deliver the help that families need first. It's who we are. We believe that we can work together to take care of each other – so everyone benefits.

New Democrats are focused on getting results for Canadians. We are fighting for the support that people need now. And we are winning results – getting more help to more people, faster.

This election is our chance to build a better future for everyone.

- A future with health care that puts you first.
- A future with good jobs, and help when you need it.
- A future where your life is more affordable, and the wealthiest pay their fair share.
- A future where our communities can confront the climate crisis and win.
- A future where we take on longstanding inequalities that are hurting our country, and end them.

Our vision is built on our values, the ones that have driven our movement from the very start. Our commitments are inspired by the hopes and dreams of Canadians today.

New Democrats are ready to lead us forward together, get results for Canadians, and rebuild better than ever.

BC forum

Health & Dental Plans for Retirees and their Families



Conversion Plan

If converting within 60 days Pre-existing Coverage

Enhanced Conversion Plan

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

Value Plan

Guaranteed Issue Pre-existing Coverage Pay Direct Drug Card Included

Value Plus Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Limits & Travel Medical

Gold Value Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Drug Limits & Higher Travel Medical Limits

Platinum Plan

If converting within 60 days Pre-existing Coverage Pay Direct Drug Card Included.
Higher Drug Limits

CONVERSION PLAN

If converting within 60 days Pre-existing Coverage included

EXTENDED HEALTH BENEFITS

DRUGS: NO Pay Direct Card: Prescription Drugs 80% up to \$1000 per year. After 100% of eligible expenses, subject to maximums based on Pharmacare's eligible drugs.

(The Extended Health maximum benefit is \$35,000. Life Time Limit)

Medical Items: In Province expenses 80% when prescribed by a Physician. Limitations and restrictions apply.

Vision Care: Upon completion of 12 continuous months. Eyeglasses up to \$125 every 24 months.

Professional Services: Total combined benefit \$500 per calendar year per person. Chiropractors, Naturopaths, Physiotherapists, Massage Therapists, Podiatrists: \$500 per calendar year per person.

Medical Transport: In Province Ambulance Service Emergencies only. Emergency out-of-Province Eligible Expenses: when ordered by attending Physician maximum \$1000.

Audio (Hearing Aids): Up to \$500 per 5 year period per person.

Private Duty Nursing: Registered Nurse (RN) up to 720 hours per calendar year for an acutely ill bed patient in hospital in BC. Up to \$1000 when acutely ill and bedridden at home. Lifetime maximum is \$5000 per person.

Hospital Indemnity Benefit: If an insured is hospitalized \$10 per day from the 5th to the 90th day of hospitalization, provided not due to any pre-existing conditions.

Four Day Travel Medical Plan: Your \$35,000 lifetime EHB coverage will be automatically increased to \$500,000 whenever you leave BC on trips lasting NO more than 4 days. For longer trips call our office for rates on out-of-Province/Country Travel Medical.

Emergency Travel Assistance: Locating the nearest appropriate medical care. Handling medical evacuations and related transportation needs. Locating Legal assistance and replacing lost passports.

Accidental Death & Dismemberment: The maximum benefit payable in the event of death or dismemberment resulting within 365 days of an accident is \$25,000. This coverage terminates at age 70.

Final Expense Benefit: Based on actual funeral expenses of up to \$5000 per insured person if death occurs from any cause after 24 months of continuous coverage.

Dental (when added to your Extended Health):

PLAN (A): During the first 12 months of coverage under this dental plan eligible expenses will be reimbursed at 70% of the PBC fee schedule. Thereafter, the reimbursement percentage will be increased to 80%. Dental coverage will begin 3 months from the date you (and/or your dependents) are covered under the EHC plan. This is basic Dental Coverage with limits and restrictions. Check policy wordings for coverages.

| | NO DENTAL | WITH DENTAL |
|----------------|-----------|-------------|
| SINGLE: | \$ 97.50 | \$ 142.17 |
| COUPLE: | \$ 192.20 | \$ 281.91 |
| FAMILY: | \$ 227.10 | \$ 373.98 |

ENHANCED CONVERSION PLAN

Pay Direct Drug Card Included. You must be converting from a previous Benefit Plan within 60 days to qualify for this Plan. Pre-existing Conditions are covered.

EXTENDED HEALTH BENEFITS

DRUGS: Pay Direct Card INCLUDED: Prescription Drugs 80% only. 8% drug markup limit and a \$10 Dispensing Fee Cap. Based on Pharmacare's list of eligible drugs.

(The maximum benefit is \$35,000. Life Time Limit)

Same coverages as the Conversion Plan

Medical Items

Vision Care

Professional Services

Medical Transport

Audio (Hearing Aids)

Private Duty Nursing

Hospital Indemnity Benefit

Four Day Travel Medical Plan

Emergency Travel Assistance

Accidental Death & Dismemberment

Final Expense Benefit

Dental (when added to your extended Health Care)

Plan (A) The same coverages, wordings and reimbursement as the Conversion Plan

Plus: Enhanced Dental - Plan (B)

Coverage limit 50% with a \$1000 limit per person annually.

This represents an overview of coverages only.
The BC Forum Master Policy wordings, limitations, and exclusions apply. E & OE

Other coverages for BC FORUM members:



- Out of Province/Country Travel Medical
- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

Metro Vancouver: **604-941-7430**

BC Interior: **250-861-5200**

Toll Free: **1-855-894-8111**

| | WITH DENTAL |
|----------------|-------------|
| SINGLE: | \$ 203.20 |
| COUPLE: | \$ 403.50 |
| FAMILY: | \$ 540.65 |

VALUE PLAN

Guaranteed Issue (pre-existing conditions are covered)

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79

Prescription Drugs 80% to a max. of \$600 per year

Generic Drugs only, unless otherwise specified by physician

No Lifestyle

VISION CARE

\$125 every 24 months

Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

All paid from first dollar max. \$300 per year, per practitioner, per person

Chiropractor

Physiotherapist

Foot Care Professionals

Speech Therapist

Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of parts

\$300 maximum every 4 years

PRIVATE DUTY NURSING: \$1,000 max. per year

MEDICAL ITEMS: \$750 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 15 day Emergency only

Age limit 79 years old



VALUE PLUS PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79
Prescription Drugs 80% to a max. of \$1200 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$125 every 24 months
Eye Exams up to \$50 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
Chiropractor Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$400 max. every 4 years

PRIVATE DUTY NURSING: \$3,000 max. per year

MEDICAL ITEMS: \$1,500 max. per year

ACCIDENTAL DENTAL: \$2,500 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$500,000 per lifetime; 30 day Emergency only
Age limit 79 years old

DENTAL

Combined max. per person, per year
\$500 first 12 months; \$750 next 12 months
\$1,000 every 12 months thereafter
Basic coverages 80% up to the limits above
Basic Comprehensive coverages 80% up to the limits above

GOLD VALUE PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 79
Prescription Drugs 80% to a max. of \$5,000 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$250 every 24 months
Eye Exams up to \$70 every 24 months

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
Chiropractor Massage Therapist
Physiotherapist Acupuncturist
Foot Care Professionals Osteopath
Speech Therapist Naturopath
Psychologist

MEDICAL TRANSPORT: Air & Land included

AUDIO

Hearing Aids plus Repairs or Replacement of Parts
\$400 max. every 4 years

PRIVATE DUTY NURSING: \$5,000 max. per year

MEDICAL ITEMS: \$3,000 max. per year

ACCIDENTAL DENTAL: \$5,000 max. per year

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

OUT OF PROVINCE/COUNTRY TRAVEL MEDICAL

\$5,000,000 per lifetime; 60 day Emergency only
Age limit 79 years old

DENTAL

Combined max. per person, per year
\$750 first 12 months; \$1,000 next 12 months
\$1,200 every 12 months thereafter
Basic coverages 80% up to the limits above
Basic Comprehensive coverages 80% up to the limits above

PLATINUM PLAN

You must be converting from a previous group plan within the last 60 days to qualify for pre-existing coverage. Limitations may apply.

DRUGS: Pay Direct Card Included

Prescription Drugs to age 85
Prescription Drugs 80% to a max. of \$7,500 per year
Generic Drugs only, unless otherwise specified by physician
Includes Oral Contraceptives, No Lifestyle

VISION CARE

\$300 every 24 months per person
Eye Exams: \$75 every 24 months per person

PROFESSIONAL SERVICES

90% max. to \$400 per year, per practitioner, per person
Chiropractor Dietitian
Physiotherapist Podiatrist
Massage Therapist Speech Therapist
Psychologist Acupuncturist
Osteopath Naturopath

MEDICAL TRANSPORT: Province of Residence only

AUDIO: \$400 max. every 4 years per person

PRIVATE DUTY NURSING: \$8,000 max. per year

MEDICAL ITEMS: \$4,000 per year per person

ACCIDENTAL DENTAL

\$5,000 max. per year per person

SEMI-PRIVATE HOSPITAL

\$200 per day; max. 25 days per year

DENTAL

Combined max. per person, per year \$1,500
Included: Basic, Basic Comprehensive and Restorative services coverages 80% up to the max. limit per person per year

PRICING FOR ALL PLANS IS VALID FROM JUNE 1, 2021 TO MAY 31, 2022

| | UNDER 70 | AGE 70 AND OVER |
|----------------|-----------|-----------------|
| SINGLE: | \$ 180.56 | \$ 204.12 |
| COUPLE: | \$ 297.97 | \$ 345.10 |
| FAMILY: | \$ 367.84 | \$ 414.97 |

| | UNDER 70 | AGE 70 AND OVER |
|----------------|-----------|-----------------|
| SINGLE: | \$ 239.67 | \$ 272.08 |
| COUPLE: | \$ 440.86 | \$ 505.66 |
| FAMILY: | \$ 524.23 | \$ 589.23 |

| | UNDER 70 | AGE 70 AND OVER |
|----------------|-----------|-----------------|
| SINGLE: | \$ 245.36 | |
| COUPLE: | \$ 450.86 | |
| FAMILY: | \$ 538.54 | |

HOW TO APPLY



Membership Information

You must purchase a membership in BC Forum to be eligible for the BC Forum Benefit Plan

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regarding membership!**

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Fax: **604-430-5917**

Email: bcforum@bcfed.ca
www.bcforum.ca

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BC Interior: **250-861-5200**
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- Guaranteed Issue Life Insurance
- Investment & Retirement Planning
- Long Term Care Insurance
- Individual Dental Plans

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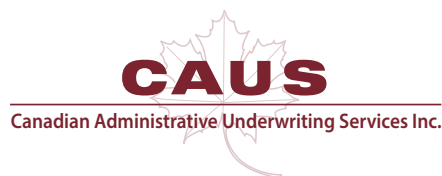


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Toll Free: **1-855-894-8111**
Email: info@weconsultants.ca

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Working for ordinary people

THE COMMITMENTS made by Canada's New Democrats during the current election make it clear they are working for ordinary people.

Here is a short list of highlights:

- Create at least 500,000 units of quality affordable housing, with half of that within five years.
- Kick start construction of co-op, social and non-profit housing.
- While construction is underway, provide immediate relief for families that are struggling to afford rent.
- Restore door-to-door mail delivery to communities that lost it under the Conservative government, and develop a model of postal banking for unserved communities.
- Create more than a million good family-sustaining jobs as part of plans to address the climate crisis, boost economic recovery, and make life better for people.
- New access to training and education, and targeted support for workers and communities so the low carbon future works for everyone.
- A living federal minimum wage, starting at \$15 an hour and rising to \$20 an hour, indexed to inflation.
- Paid sick leave, and expanded Employment Insurance sickness benefits.
- Universal \$10 a day child care, and creating more spaces so parents don't spend months on wait lists.
- Immediate action to lift every senior and person with a disability out of poverty.
- Implement universal Pharmacare by late 2022, and universal dental care.
- End for-profit long term care, and set national standards for home care and long term care.
- Protect defined benefit pension plans, ensure pensioners are at the front of the line if a company goes bankrupt, and mandate industry-financed pension insurance.
- A national seniors strategy to ensure everyone can age with dignity, with funding to tackle dementia and prevent elder abuse.

For more details, see "Ready for Better" at ndp.ca



HOME INSURANCE IN BC
Your home. Your memories. Our coverage.

WATERCRAFT & RV INSURANCE
Relax. Enjoy your time off without worries.

TRAVEL INSURANCE
You're on the go. We've got you covered.

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FEDERAL ELECTION

Closing the gaps in Medicare

FOR DECADES, BC FORUM has campaigned to defend public health care against privatization and cutbacks, and called for action to close the painful and obvious gaps in Medicare.

“This election is our opportunity to vote for a real public health care system – to add the things that are missing,” said Diane Wood, President of BC FORUM.

“Prescription drug coverage. Dental care. Hearing and eye care. All medically necessary treatments should be part of public health care, not denied from the neck up or at the hospital exit,” she said.

In stark contrast to the Conservatives’ funding cuts and the Liberals’ decades of unfulfilled promises, Jagmeet Singh and the New Democrats have committed to implementing a national Pharmacare program by late 2022.

The program would provide access to necessary medicines and medical devices in the same way we currently access medical and hospital care – free at the point of care, financed by a public insurance system that covers everyone.

It would save even families that have private drug coverage an average of \$550 a year. It would save employers about \$600 per employee with extended health benefits. Overall, the system-wide savings for Canadians would be \$4.2 billion a year.

And it would mean that thousands of people would no longer be faced with the dilemma of choosing whether to fill their prescription or pay for other essentials.

One in three Canadians has no dental insurance. Even though good oral health is a critical part of overall good health, almost 7 million people don’t go for regular check-ups because they can’t afford it.

A New Democrat government will work with provincial partners, health professionals and dentists to incorporate universal dental care into Canada’s public health system, and “immediately deliver dental care coverage for people who don’t have any private insurance.”

The party is also committed to significant improvements in home care and long term care, including ending the profit motive in long term care, and to steps to ensure everyone can get the eye care and hearing care they need.

“The long term path to providing public coverage for these services will require strong federal re-investment in our health system, with the knowledge that investing in preventative health services will ultimately save money and give Canadians the care they need to live healthy, full lives,” say the New Democrats.



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Towards justice and reconciliation

THE HORROR of Canada's residential schools made international headlines this summer. The confirmation that hundreds of children are buried in unmarked graves seared the hearts of Canadians, and deepened understanding of the cruel legacy of colonialism that Indigenous people live with every day.

Nothing can undo the deaths of children taken from their families and homes, but there must be justice and redress for First Nations peoples.

Jagmeet Singh and the New Democrats say they are committed to:

- Fully fund the search for grave sites at former residential schools – to find every child and bring them home.
- Require that churches and governments hand over any and all records that could help identify the children or finding individuals who were involved in their deaths.
- Appoint a special prosecutor to pursue those who inflicted harm on Indigenous children.
- Fully implement the United Nations Declaration on the Rights of Indigenous Peoples.
- Fully implement the 94 Calls to Action issued by the Truth and Reconciliation Commission.
- Work with Indigenous peoples to co-develop a National Action Plan for Reconciliation.
- Recognize and respect treaties, supporting Indigenous Nations who are building and re-building their governance structures.
- Recognize and respect Inuit and Métis self-determination.
- Help protect and revitalize Indigenous languages with new legislation and stable funding.
- Respect and support Indigenous jurisdiction over child welfare systems, backed with long-term, predictable funding guaranteed in legislation.
- Immediately end government litigation against Indigenous children and work to end discrimination.
- Address the housing crisis through a fully funded Indigenous National Housing Strategy.
- Implement *Shannen's Dream* of equitable access to education, and address barriers to post-secondary education and training.
- Foster thriving communities with clean water and strong public services.

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International Day of Older Persons

Digital equity for all ages

THE UNITED Nations says older persons need better access and meaningful participation in the digital world.

The UN says rapid digital innovation – which it characterizes as the fourth industrial revolution – “has transformed all sectors of society including how we live, work and relate to one another.”

In choosing “Digital equity for all ages” as the theme of this year’s International Day of Older Persons (UN IDOP), the UN says one-half of the global population remains off-line. “Women and older persons experience digital inequity to a greater extent than other groups in society,” says the UN.

The Council of Senior Citizens’ Organizations of B.C. (COSCO), of which BC FORUM is an affiliate, has invited B.C.’s provincial and municipal governments to make proclamations to recognize the contributions of older persons, and to fly the UN IDOP flag on October 1.

Celebrating Seniors’ Week

MABLE ELMORE, B.C. Parliamentary Secretary for Seniors’ Services and Long-Term Care, and Peter Julian, NDP MP for New Westminster - Burnaby, have both recognized that Seniors Week (June 6 to 12) was especially significant this year given the challenges seniors, Elders and their families have faced during the pandemic.

“We have seen the neglect and devastating losses of seniors in long-term care centres across the country,” says Julian. “Many seniors are still unable to afford basic necessities like prescription medications and dental services.... The best way to honour seniors is to keep our word, and to

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ensure that their needs are being met, now and in the future,” he said.

“Older adults have been hit incredibly hard by COVID-19 and, as a community, have persevered with remarkable resilience. We grieve with all loved ones of those who have passed away from COVID-19,” said Elmore.

The NDP is investing \$1 billion to improve care for seniors, including almost \$600 million to train and hire 3,000 new health care workers

in long-term care and assisted living facilities.

“We know there is a lot more work ahead of us, and we will continue to work closely with seniors and Elders to ensure their needs are met, now and into the future,” said Elmore.

Julian specifically thanked BC FORUM and COSCO “for being front and centre in advocating for and helping seniors. Your work continues to make a big difference in our communities,” he said.

Information for retirees

- The Office of the BC Seniors’ Advocate provides links to a wide range of services including health care, housing, income support, transportation, and more. Visit: www.seniorsadvocatebc.ca.
- Protect yourself from 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 – has information on how to safely reduce medications that may no longer be needed.

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 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.

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.



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The terrible legacy of residential schools

An open letter to Prime Minister Justin Trudeau

Dear Prime Minister Trudeau,

The Executive, affiliates, and members of the Council of Senior Citizens Organizations of B.C. representing some 80,000 seniors across B.C. are deeply shocked and saddened by the discovery of 215 unmarked burials of Indigenous children in the grounds of the former Kamloops Indian Residential School. We acknowledge the heartbreak that Indigenous families are suffering and stand in solidarity with the Tk'emlúps te Secwépemc Nation.

We are now also aware that unmarked grave sites of Indigenous children may exist on the grounds of 132 former Indian Residential schools across Canada, the last of which only closed in the mid 1990s. The families of these children were not informed of these children's deaths according to families and survivors testifying at Canada's Truth and Reconciliation Committee (2008-2015).

The unmarked children's graves are one consequence of the Indian Residential Schools policy of the Canadian government that dictated for some 80 years that all Indigenous children should be taken away, by force if necessary, from their families and communities and placed in government-funded church-run Christian residential schools for many years to "take the Indian out of the Indian." The consequences of that policy were "extremely negative and caused severe harm" to generations of Indigenous peoples across Canada as the former Prime Minister of Canada, Stephen Harper, acknowledged in his June 11, 2008 Apology to "Aboriginal peoples for Canada's role in the Residential School system."

Unfortunately, the Canadian government has been very slow

to live up to its rhetoric and has continued since 2008 to underfund and also fight in court against the findings of the Canadian Human Rights Tribunal that government funding for the care and education of every Indigenous child should be equal to that available to every other child in Canada. However the tide may be turning. On June 7, 2021 a motion from New Democrat MP Jagmeet Singh calling on Ottawa to drop legal battles against First Nations children received unanimous support from all parties in the House of Commons. Some Liberal MPs abstained and Prime Minister Trudeau did not vote.

Across Canada today Indigenous children continue to be separated from their families and communities and placed in foster homes in large numbers. In Manitoba, 90 percent of the children "in care" were Indigenous in October 2020.

In my own province of B.C. of the 6,263 children "in care" 4,111 or about 65 per cent were Indigenous when they are at most 10 per cent of the total population of children under 19 years in BC.

In 2017, Bernard Richard, then B.C. Advocate for Children and Youth reported, "chronic underfunding

[of First Nations child welfare agencies with some delegated authority from the Ministry of Children and Families] and understaffing may cause children to be separated from their families."

We urge our federal and provincial governments to take every step necessary to completely stop the practice of separating Indigenous children from their families and communities and fully support financially and in every way necessary the inviolable human and Indigenous right of Indigenous families and communities across Canada to care for their own children. For greater assurance that this transformative change will happen, we further urge our federal government to pass the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) without further delay.

**Sheila Pither,
President,
Council of Senior Citizens'
Organizations of BC (COSCO)**

BC FORUM is affiliated with COSCO and President Diane Wood serves as a general vice-president of the organization. BC FORUM endorses the content of this letter and stands with Indigenous peoples in their long struggle for justice and reconciliation.

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