

Advocate

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

Vol. 13 No. 3 September, 2010



Presidential power parley

Three presidents – Art Kube of the National Pensioners and Senior Citizens Federation, Alice West of BC FORUM, and Pat Kerwin of the Congress of Union Retirees of Canada – put their heads together for high-level talks, and perhaps to share a joke, before getting to work at the BC FORUM Annual General Meeting.

Reaching out to working people

THE LABOUR MOVEMENT exists today because people fought for it yesterday,” says Jim Sinclair, President of the B.C. Federation of Labour – but the movement will only survive if it continues to bring in new people.

“If they don’t come knocking, we’ve got to go looking.”

In a wide-ranging speech to the BC FORUM annual general meeting, June 10, Sinclair outlined current

initiatives and campaigns to expand the labour movement and make it even more inclusive.

“Thank you for staying active and involved,” he told members at what he called the biggest BC FORUM meeting in 10 years. “This room is full of people who give a damn about the world.”

Young people are also getting more involved, he said, noting that

See “The room was full”, page 5

The work of defending workers’ rights never ends

BC FORUM’s role is unique

IT SEEMS THAT EVERY TIME you turn around and say you’re going to retire, a new problem comes up,” said Alice West, President, as she welcomed members to the BC FORUM annual general meeting, held June 10 in Burnaby.

She said the meeting was an opportunity to learn more about the issues facing retired workers and their families, and to discuss how we can support each other in advocating for change.

West presented the Board of Directors’ report, describing the activities BC FORUM has undertaken since the

See “BC FORUM members”, page 2

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Advocate

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

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



IT WAS A BUSY TIME at the registration desk, as members lined up early to register for the BC FORUM annual general meeting.

BC FORUM members support the fight for social justice

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last annual general meeting, held Sept. 17, 2009.

“BC FORUM’s mandate and structure are unique,” said the report. “Unlike any other seniors’ or retirees’ group, we exist to help strengthen the labour movement, and to support the fight for social justice in a civil society.”

“The B.C. Federation of Retired Union Members was created to give retirees the opportunity to remain active and involved – because retiring from work shouldn’t force you to retire from the movement. The challenge and opportunity that faces our movement, and our organization, is to build solidarity across generations,” said the report.

West highlighted the B.C. Federation of Labour decision to establish the Joy Langan Social Justice Award.

The award was established by resolution at the 2008 BCFL Convention to honour Joy, her commitment to working people, her passion for social and political engagement and the vision and leadership she provided to so many, including BC FORUM.

The first Joy Langan Social Justice Award will be presented at this year’s BCFL convention. Nomination

forms and a description of the selection criteria are available from the BCFL. The deadline for submissions is Sept. 27.

The report also describes action taken to improve member services, expansion of group extended health benefit plans offered through WE Insurance, BC FORUM’s advocacy for better pensions, support for the anti-HST campaign, and our participation in the Coalition to Build a Better B.C.

“When you look at the action of the Campbell and Harper governments, and their impact on seniors, it is clear that the need for solidarity across generations has never been greater,” concludes the report.

“As working people have always done, we must stand together. We thank you for your involvement, caring and activism through BC FORUM.

“We appreciate your membership and participation. The more we are, the stronger we will be, and the more we can accomplish together. With your support, BC FORUM can be a powerful voice for retired workers, older workers, and our families.”

The full text of the Board of Directors’ report is available at www.bcforum.ca.



Gerry Edwards, BC FORUM vice president and chair of the resolutions committee, presented resolutions on health care and pensions for consideration by members. The resolutions were thoroughly debated and amended after input from members.



Russ St. Eloi – as he usually does – stated the case for public health care with passion and vigour.

No “candy coated penguin poop” for us!

MORE AND MORE HEALTH care services are being compromised to benefit for-profit corporations whose priority is the bottom line, not quality of care, warns a composite resolution adopted at the BC FORUM AGM.

The resolution cites:

- Contracting out and service reductions in residential care and home support services.
- Significant growth in private for-profit clinics.
- Out-patient rehabilitation services, the majority of which are now for-profit.
- Attacks on the independent Therapeutics Initiative by a provincial task force with ties to the pharmaceutical industry.

Russ St. Eloi, a director of BC FORUM, spoke strongly in favour of the resolution and against some people’s seeming acceptance of health care privatization.

“It’s wrong headed. It’s wrong minded,” he said.

“We’re eating it up like candy coated penguin poop. It’s no good. We have to spit it out.”

As amended on the floor – after Linda Forsythe pointed out that ambulances that transfer patients are being privatized – the resolution commits BC FORUM to:

- Oppose contracting out long-term care, home support and ambulance services to for-profit providers.
- Call on the provincial government

to initiate a public consultation and develop a strategy to bring out-patient rehabilitation services back into the publicly-funded, non-profit sector.

- Urge the B.C. government to maintain the structure and funding levels of the Therapeutics Initiative to help ensure British Columbians receive the safest, most effective and affordable prescription medicines.
- Affirm that all health care and rehabilitation services, whether provided in the home, the community or the acute care sector should be universally available, and that all user fees and other financial barriers to care should be removed.

The concerns were forwarded to the B.C minister of health, Kevin Falcon. He has not yet responded.

FIGHTING FOR BETTER PENSIONS

There must be “significant improvements” in pensions and payments to retired workers

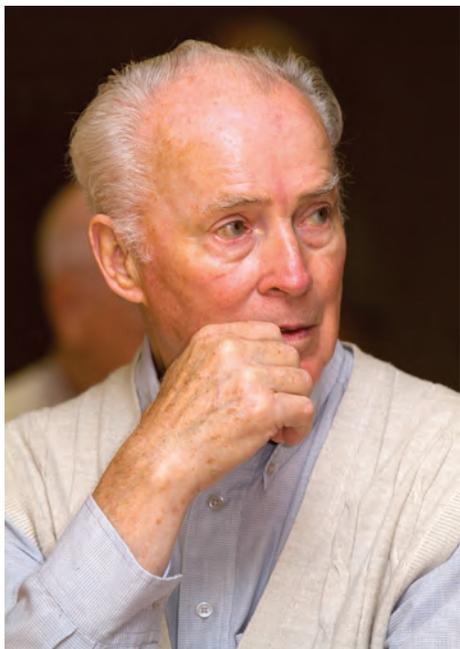
BC FORUM members have called for significant improvements in the Canada Pension Plan and payments to retired workers.

“I’m proud of the work BC FORUM is doing on this issue,” said Diane Wood, secretary of BC FORUM, speaking to a resolution presented to the 2010 annual general meeting.

She pointed out what when federal politicians came to Richmond for a “town hall” on pensions, the event was poorly advertised, but through BC FORUM and the labour movement, we were able to get out the word.

“We need alternative voices across the country to address the pension issue.

“Many young workers have no pension, and no RRSP. What about the future for these kids? We have a responsibility to speak for them,” she said.



Frank Kennedy, a BC FORUM director, gave his full support to the labour movement’s campaign for better pensions.

Art Kube, president of the National Pensioners and Senior Citizens Federation and a member of BC FORUM, said the number of seniors who are homeless and living on the streets is increasing drastically.

“It’s important to emphasize the need for an immediate increase in GIS (Guaranteed Income Supplement) payments,” he said.

The resolution, as amended on the floor, affirms that the B.C. Federation of Retired Union Members:

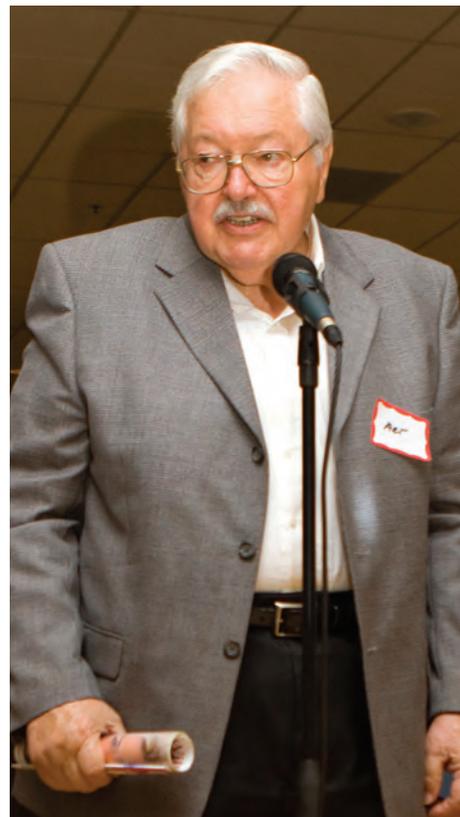
- Endorses the Canadian Labour Congress proposals to immediately increase the GIS to help lift seniors out of poverty, and to phase in improvements to the Canada Pension Plan so younger workers can have a secure retirement.
- Rejects private sector pension solutions which force individual workers to carry all the risks while banks and financial institutions collect guaranteed management fees and profits.
- Calls on the federal government to withdraw its proposal to reduce CPP payments by 36%, up from the current 30%, for workers who retire at age 60.

Since changes to Canada’s pension plan require the endorsement of two-thirds of provinces representing two-thirds of the population, BC FORUM president Alice West wrote to all provincial and territorial ministers of finance following the AGM. Many ministers from other provinces have responded, but the B.C. ministry of finance has remained strangely silent on our suggestions. It is an issue that BC FORUM will continue to pursue vigorously.

The full text of the resolution is available at www.bcforum.ca.



Diane Wood, BC FORUM secretary and a tireless advocate for pension reform, said we have a responsibility to speak out so young workers will have adequate pensions.



Art Kube said poverty and homelessness among seniors are growing dramatically.

The meeting room was full of “people who give a damn about the world”

B.C. Federation of Labour reaches out to young and old, union and non-union, to improve the lives of working families

Continued from Page 1

75 young workers – also the largest group in a long time – were headed to Camp Jubilee to talk about the future of the movement.

As little as four years ago, only nine BCFL Convention delegates were under the age of 30. Last year, there were more than 100.

Today, unions are needed more than ever

“Working people need the labour movement more than ever, because corporations have never been more powerful,” he said.

“We need to reach out to young people, immigrants, and people of colour. My idea of the labour movement includes every working person, not just those who belong to a union today.”

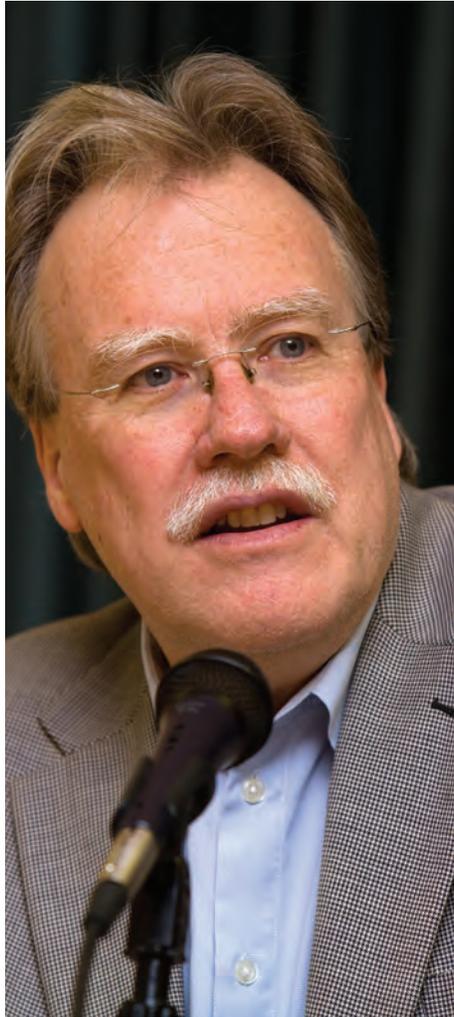
Initiatives which support that goal include the campaign to improve pensions, opposition to the HST and support for fair taxes, the fight to increase the minimum wage, advocacy for safety on the job, coalition building, and reaching out to unorganized workers.

“The pension campaign is a must win,” said Sinclair.

“We must get to a point where workers, wherever they work, will receive a pension that allows them to retire with dignity.”

Fighting for fair taxes

Sinclair emphasized that labour



Aggressively reaching out to unorganized workers, and building solidarity to tackle the issues that affect our families are key priorities for Jim Sinclair, President of the B.C. Federation of Labour.

opposition to the HST is based on the fact that it shifts \$1.9 billion in taxes from corporations to people.

“We’re not against taxes. We know we have to pay for the services that support families and communities. But we’re against unfair tax shifts that only serve to make the rich richer,” he said.

A total of 42 organizations have now signed on to join The Coalition to Build a Better B.C., Sinclair re-

ported. The coalition includes groups that represent students, seniors, aboriginal people, artists and writers, environmental activists, workers and more.

“The Coalition is planning a number of community meetings. It is also planning an October Summit of organizations to discuss the kind of B.C. we want – including how taxes can be made more fair and services can be properly funded.”

It’s past time to increase the minimum wage

Turning to the minimum wage – frozen by the B.C. government for eight years – Sinclair acknowledged that \$10 an hour is not a good wage.

But he also described an encounter with two department store clerks who approached him saying, “Aren’t you that union guy?” They had been working for years for \$8.30 an hour.

“They deserve an increase,” said Sinclair. “And when we win, 300,000 people will know the labour movement did that for them.”

Employee rights network

To further reach out to the unorganized, the BCFL has established the Employee Action and Rights Network (EARN), he announced.

“There are laws to protect people at work, but too often workers aren’t given this information and they don’t know where to find it,” he said. “EARN is a new resource for people who want to know more about their rights.

“It will answer their questions. And it will help people who want to work together to improve their working conditions,” he said.

The network launched a new website – www.earnbc.ca – on June 7.

Hey, want some political power? You've got it, says CURC president

WE ARE THE FASTEST growing political force in Canada," says Pat Kerwin, President of the Congress of Union Retirees of Canada (CURC).

"The work we are doing together is extremely important," he told the BC FORUM annual general meeting.

BC FORUM is affiliated to CURC. The two organizations work together on national issues.

Kerwin traced the history of pension plans, and described the threat such plans face in today's political and economic environment.

Fewer and fewer employers are offering pension plans, many of the existing plans are being changed from defined benefit to defined contribution plans, and many long term workers are losing their pension benefits as companies go out of business.

He said it's important to support the Canadian Labour Congress proposal to improve the Canada Pension Plan because "negotiated plans are not safe in the long run."

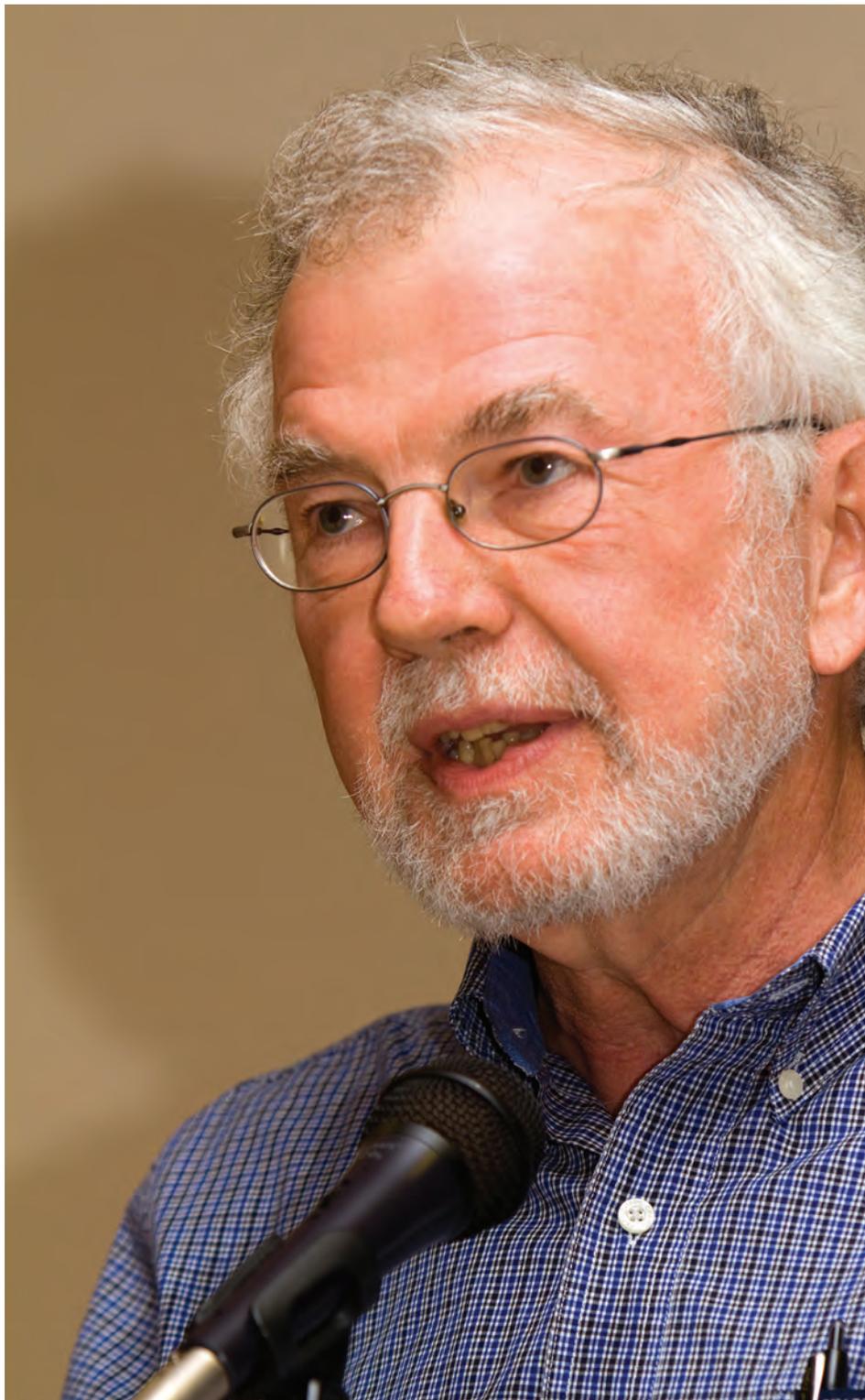
A priority for CURC is to support stronger federations of retired workers at the provincial level, and even more importantly, in the community.

"It's most effective when we lobby at the local level," he said.

CURC, which is affiliated to the CLC, is working to get national unions to help retirees organize.

"We need more people to see us as a solution (in helping to tackle common issues), not as a problem," he said.

More information about Congress of Union Retirees of Canada is available on the web at unionretiree.ca.



Pat Kerwin, president of the Congress of Union Retirees of Canada, says older workers and retired workers are the fastest growing political force in Canada.

British Columbians feel they've been deceived by the current provincial government

Now, says Shane Simpson, it's time to be "vigorous and vocal" in demanding the kind of B.C. you want

PEOPLE HAVE HAD IT with the current government, now the NDP must provide a positive alternative, Shane Simpson, Opposition Critic for Housing and Social Development, told the BC FORUM annual general meeting June 10.

While anger over the HST has helped drive government support to just 26 percent – 20 points behind the NDP – in recent opinion polls, the biggest thing is that people feel they have been deceived, Simpson suggested.

The government lied

"The government lied about their intentions," he said, enumerating the lies about the HST, the true size of the budget deficit, and the Liberals' commitment to protecting health and education.

Simpson, who has been out canvassing on the HST initiative, says many people are signing the petition to say, "I've had enough of the Liberals."

His speech came one day before Blair Lekstrom resigned from both cabinet and the Liberal caucus, underlining that even some Liberals had had enough of the Liberals.

"There are now more signatures on the petition than the Liberal had votes in the last election," Simpson said.

Refining policy

The NDP is currently engaged in a process of reaching out to British Columbians to refine the party's positions in key policy areas.



Shane Simpson, MLA for Vancouver-Hastings, spoke about a vision for the future as he addressed BC FORUM members.

A conference called "Our province, our future" opened this process.

"We invited a lot of people who are not friends," said Simpson. "Our values won't change, but one of those values is that we will listen to everyone."

Taxes, jobs, and the social contract with citizens

The party is discussing three core policy areas with British Columbians.

The first concerns revenues – progressive taxes, resource rents and how government pays for public services.

Simpson said the HST is not tax policy, it is a tax shift. It will generate no new revenues. In fact, it will bring in \$200 million less than the PST in the first year. But it is a \$1.9 billion shift in taxes from corporations to individuals, another in a long list of

such shifts.

"We need taxes that will allow corporations to be competitive, but not cut taxes at any cost," he said.

The priority is to enhance and protect services to people, supported through progressive tax and revenue policies.

The second core topic is jobs, he said. B.C. today is really two economies, dividing the Lower Mainland and the rest of the province where resource communities are suffering.

The party will be discussing job creation in the context of a green economy where we can reduce our carbon footprint in a thoughtful way, with regard for employment, he said.

Bringing everyone to the table so everyone is heard

The third core topic is what Simpson called the social contract – working together to ensure British Columbians have access to public health care and educational opportunities.

"We need to engage British Columbians and bring everyone to the table. We need to talk about what's good for British Columbians and our communities, not just what's good for people on Howe Street and people who donate to the Liberals," he said.

Simpson concluded by calling for vigorous extra-parliamentary activity.

"Be vigorous and vocal in demanding the kind of B.C. you want," he said.

"Demand it of the Liberals. Demand it of New Democrats. Keep the pressure on us."

That's the way, he suggested, to bring back to B.C. responsible government that's grounded in the values and principles we share.

Now the people: from crisis to global justice

By Linda Forsythe

In late June, a historic conference that few people know about took place in Vancouver. The International Trade Union Confederation (ITUC) held its 2nd congress at the



Linda Forsythe, a hard-working activist on numerous issues that affect workers and our families, volunteered a week of her time to help the ITUC conference run smoothly.

Convention Centre between June 21st and 25th. Trade unionists from over 180 countries attended and spoke to issues of global justice. Entitled *Now the People: From global crisis to global justice*, the congress offered delegates a chance to talk with

each other as well as a chance to hear first hand from some of the biggest players in the world.

President George Papandreou of Greece spoke by video link about the situation in his country where conditions on loans include cutting jobs and wages of public sector workers.

Heads of two of the biggest global organizations attended under tight security, entering and exiting through the garage. Pascal Lamy, Director General of the World Trade Organization (WTO) and Dominique Strauss-Kahn, Managing Director of the International Monetary Fund (IMF) spoke to the gathering to explain their side of the crisis and to suggest that the ITUC and IMF act as observers in each other's meetings.

The majority of the delegates, union leaders or activists in their own countries, were having none of it. They know all too well what workers have been asked to pay for a crisis created by the insatiable greed of the corporate sector.

Finally President Cristina Fernandez de Kirchner of Argentina, entering through the front doors, spoke to the audience. She described the crisis a few years ago in Argentina and how her government stepped in to create jobs that were paid decently. Her government's belief was that the whole population needs to continue working and get paid a good wage in order to stimulate the economy. It seems to have worked for them.

The newly-elected Secretary-General of ITUC, Sharan Burrow, spoke to the seven priorities set by the congress. These included decent work for all which includes safe working conditions at livable wages; the restoration and balance of working conditions to include higher levels of trade union organization and collective bargaining, a fight against informal work and an end to the

gender pay gap. It also includes a demand for quality public services and healthcare for everyone which will help create more equitable and sustainable development globally. Green jobs and a green economy is now an important piece of the labour movement's agenda.

Another priority calls for a regulated financial sector, an elimination of tax havens and taxation of financial transactions.

The congress also called upon the global leaders to impose adequate governance on the process of globalization that presently is framed by deregulation, liberalization and privatization. And finally the congress called for a new development model in which the people of the poorest nations benefit fairly from the social and economic progress.

World peace was noted as a way to not only end the violence faced by millions throughout the world but as a way to divert finances to help pay for the changes. The rest can be paid for from the excessive profits of the banks and corporate sector.

Burrow ended her acceptance speech by stating, "...we all have special responsibilities for the most vulnerable and disadvantaged in the workforce, many of them young workers or women, and call attention to the needs of migrant workers and those in the informal economy. We must build stronger and truly inclusive trade unions that can respond to the unfulfilled needs of a massive and growing number of workers..."

It's a shame that the media missed the opportunity to spotlight a different response to the global crisis to the people of Canada.

Linda Forsythe is a BC FORUM delegate to the Sunshine Coast Labour Council. She worked at the ITUC conference as a volunteer.

Making a difference in people's lives

ROBERT HARRIOTT IS A carpenter. His career was building. He's always worked hard to get things right. Even though he's now retired, he's still fighting to get things right. With determination and persistence, he has shown that one person can make a big difference in the lives of others.

Harriott and his wife moved into Rosewood Towers, a B.C. Housing complex in Richmond, in 2003. Since then he has campaigned for needed repairs to combat mold. It's a serious health issue for many. The BC FORUM member's actions are now starting to produce some results.

His own apartment doesn't have a problem. He has installed new flooring, a new toilet and new tiles in the bathroom at his own expense. But others in his building do not have his skills and knowledge of construction issues, so he began a campaign to convince B.C. Housing and government officials to act.

"My concern is for my fellow human being. I was always taught that if you're going to do a job, do it right or don't do it at all. And these people that are maintaining the building, they're not doing anything," he told the Richmond News in a feature article.

Ironically, there's a \$4 million upgrade underway at Rosewood Towers, which houses seniors, people with disabilities and low-income tenants. It's a joint federal-provincial initiative. But the money is earmarked for energy efficiency upgrades such as thermal windows, boiler replacement, low-flow plumbing fixtures and energy saving lighting.

Harriott believes that basic maintenance issues – like getting rid of black mold – should take priority so people don't get sick.



Housing definitely matters to Robert Harriott. Whether it matters to the folks who are in charge of B.C. Housing is another question. For years, the BC FORUM member has campaigned to get the agency to deal with black mold. Now he's finally seeing some results.

Photo credit: Nelson Bennett, Richmond News

Harriott has found allies who agree and are speaking out.

"Your place could be falling and the stucco coming off the walls, and they're paying for replacing your bathroom fans," said David Reay, co-chair of the Poverty Response Committee.

"There should be money out there for 'building falling down' or 'building unlivable due to mold.' The issue with B.C. Housing is that they shouldn't have to be waiting for a federal grant to make their homes livable," said Reay.

"I have serious concerns for seniors living in Rosewood Towers, particularly Chinese seniors who do not understand English. Thanks to the cuts Premier Campbell and his B.C. Liberals have made to health care, education and seniors, things have badly deteriorated," said Harriott in a letter to the editor.

"At Rosewood Manor, B.C. Housing has put up signs saying 'Building Upgrades' and 'Housing Matters,' but in reality the buildings are not being upgraded, and there is no evidence to suggest that housing matters to this government. The Liberals are not providing a safe living environment and this will have a serious impact on people's health.

"B.C. Housing has known for years that there is black mold in both towers at Rosewood Manor and they have done nothing to address the problem. We also have EMF (electromagnetic field) TV, radio and microwave equipment on the roof.

"As seniors on fixed incomes, we cannot afford to move. Besides, where would we move to? This isn't just a Richmond problem. There is an indisputable lack of safe, affordable housing across B.C. thanks to Gordon Campbell's cuts. The B.C. Liberals' contempt for democracy goes way beyond the HST," he wrote.

In addition to the many phone calls and speaking out in public, Harriott cornered Shane Simpson, the NDP's housing critic, at the BC FORUM AGM. Simpson wrote to the minister to re-emphasize the residents' concerns.

Finally, in August, there was some action. Workers tore up the floor in the disabled washrooms in the common area. They were removing the black mold.

In our opinion, Robert Harriott should take a bow. He has shown that each of us, working together, can make a real difference in the lives of others.

TAKING ACTION

Justice for all!

Or, perhaps, only for those who can afford it...

LEGAL AID IS ONE of those things most people don't spend a lot of time thinking about. But we should. It is a keystone in the foundation of a truly democratic society. As Martin Luther King put it, "Injustice anywhere is a threat to justice everywhere."

The current provincial government, early in its first term, eliminated legal aid for what's called "poverty law." In other words, it eliminated access to justice for the very citizens who were least likely to be able to afford a lawyer. The cuts to legal aid have continued and deepened over the years.

A new coalition, of which BC FORUM is a member, is fighting to change that – to ensure that justice is available to everyone.

The Coalition for Public Legal Services is calling on concerned citizens to make a submission to the Public Commission on Legal Aid.

"This Commission is not funded by government. It is a project paid for by a group of concerned lawyers' organizations. They need to hear from anyone who knows what it means to face a legal problem with-



Cheryl Stone and Lynda Zorn, BC FORUM labour council delegate, participated in an "Our Province, Our Future" conference held in Kamloops, taking advantage of the opportunity to express their views to BC NDP leader Carole James.

out legal help," says Anne Beveridge, spokesperson for the coalition.

"Did you know that other countries have found that taxpayers pay less towards the health budget if legal problems are promptly addressed? Did you know that other countries have found that taxpayers pay less towards the health budget if legal problems are promptly addressed?" she asks.

The commission is holding hearings between Sept. 20 and Oct. 12 in

11 B.C. communities. Unfortunately, the deadline for making a presentation at the hearings was Sept. 1 – but your voice can still be heard. You can go to a hearing to find out what others are saying. And you can send in a written submission up to Oct. 31.

The schedule of meetings is posted at www.publiccommission.org. More information about the Coalition for Public Legal Services is available at www.cplsbc.ca.

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

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Diane Wood, BC FORUM board member, Louissette Hinton, from our counterpart in Quebec, Wendi Lawrence, staff and other BC FORUM members participated in a rally to mark international public services day in late June. The rally was held in conjunction with the ITUC Congress in Vancouver – see article on page 8.

If it sounds too good to be true

WILLIE SUTTON, THE CAREER criminal, was once asked why he robbed banks. “Cause that’s where the money is,” he replied.

Today’s scam artists are more likely to target people who don’t have much. They offer the hope of easy money, but all they do is take.

BC FORUM was recently contacted by the daughter of a member who had died. She had discovered that her mum was the victim of fraud to the tune of more than \$10,000. Mail solicitations promised winnings if a deposit was sent. That was followed up with scams for fraudulent products.

It is outrageous when retired workers are scammed of the little they have. Please be cautious. If it sounds too good to be true, it probably is.

Imagine what we could do!

EACH OF US, in our own way, can help to build a civil society in British Columbia.

It doesn’t happen automatically. It doesn’t happen easily. It takes letter writing. Phone calls. Petitions. Signing

up new members. Rallies. Media events. Political action.

Our small group, reaching out to others and building an ever bigger group, can be a real driver of social change. Working together, we can make it happen.

Join the BC FORUM Action Team today

Send this coupon to: BC FORUM Action Team, #200-5118 Joyce Street, Vancouver, BC V5R 4H1

Count me in!

Name:

Phone:

E-mail:

Town:

I can help by:

- Wearing a button
- Attending rallies
- Calling members
- Signing up new members
- Calling talk shows
- Writing letters to editor
- Other:

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”

– Margaret Mead (1901 – 1978)



YOUR MEMBERSHIP IN BC FORUM

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

Please invite your friends to join BC FORUM today

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

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

Membership costs \$15 a year or \$39 for three years. Your membership includes free coverage under BC FORUM's \$2,500 group accident insurance plan. Optional benefits include homeowner, tenant, extended health, dental, and travel insurance.

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

about current initiatives.

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

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



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

- New
 Renewal

Annual Membership Application or Renewal

Name: _____
LAST FIRST INITIAL

Address: _____
STREET ADDRESS CITY POSTAL CODE

Phone: _____ E-mail: _____

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

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

I am enclosing a cheque for \$15 - 1 year \$39 - 3 years, or
 Please charge my Visa or MasterCard:
 Card number: _____
 Expiry date: ____ / ____ Automatic renewal? ** Yes No

.....
SIGNATURE
 Date of application: _____
DAY MONTH YEAR

* Required for your free group insurance coverage ** Only available via credit card