

Workers and seniors

Betrayed by Harper

THE HARPER GOVERNMENT is the first to be found guilty of contempt of Parliament. Ever. Not just first in Canada. The first anywhere in the Commonwealth of 54 nations. Harper's shameful disrespect for our democratic traditions is matched only by his contempt for seniors and workers.

Last December, Harper's finance minister derailed the growing consensus among provincial governments to act now to address Canada's growing retirement security crisis. It was, quite simply, a double cross. The banks win. The rest of us lose.

Sixty percent of workers – our sons, daughters and grandchildren – have no workplace pension. One-third of working Canadians, struggling to make ends meet from day to day, have no retirement savings. And 1.6 million seniors have annual incomes of less than \$16,000 a year. After a life time of work, they are living in poverty.

Instead of improving the Canada Pension Plan – as the necessary majority of provinces was prepared to do – the Harper Conservatives pushed through another voluntary private sector savings plan. They call it a Pooled Registered Pension Plan.



It's a lot like an RRSP, a proven failure for most Canadians. Only one in four workers can put money in an RRSP. For those who are retired, the average monthly income for those who do have RRSP savings is just \$250 a month.

It is another gift from Harper to banks and financial institutions. Canada's financial services sector

charges the highest rates in the world to manage our retirement savings. They collect their fees off the top. If there's a market meltdown and you lose a big chunk of your savings, tough. The banks' collect their full fees anyway.

BC FORUM has strongly supported improvements in the CPP, joining the impressive Canadian Labour Congress campaign to put the issue on the political agenda. We have written to every finance minister in Canada, and spoken out in public forums. By the middle of last year, more than two-thirds of the provinces, representing two-thirds of the population – the legal criterion for changing the national program – were in agreement. And public opinion polls showed 78 percent of Canadians supported the idea.

“So why did (finance minister) Jim Flaherty change his mind about en-

Please see “Lobbyists win again” Page 3

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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.

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"I believe that democracy is the thing that enables ordinary people to do extraordinary things, and that there isn't anything that we ordinary people couldn't do if we set our minds to it." – Tommy Douglas

EDITORIAL

So who should we vote for?

POLITICAL SCIENTISTS, PUNDITS and pollsters have all kinds of theories about how we make up our minds about who to vote for. Some say it's all about specific policies. They seem to imagine that we spend hours at our kitchen tables, carefully thumbing through each of the parties' platforms, studiously evaluating each plank.

Others say we care more about the personalities of the leaders. Who is sexiest? Who has the nicest smile? Who has the most charisma?

And still others suggest it's a cold calculation, that we cast our votes to keep out of power the leader or party that we like the least.

All of these theories ignore the way parliamentary democracy actually works. Unlike other democracies, we do not vote directly for a president or prime minister. We vote for a person to represent us in the House of Commons.

It's an important distinction. Issues change from day to day. The personality we see during a campaign may not be a true reflection of what the candidate is like. In our system of democracy, it doesn't really matter.

The question we should be asking ourselves is whether a candidate truly understands what our lives are like. In other words, will he or she speak up for people like me?

The wealthy, the powerful, the corporate elite will always be heard in Ottawa. They can afford to hire full-time lobbyists to make their case. Too often, their voices drown out everyone else.

On May 2, let's elect candidates who will listen to and speak out for the rest of us.

The need to protect workers' pensions

YOU WORK ALL your life. You contribute to your employer's pension plan. You make do with a little less during your career in order to be financially secure during your retirement.

And then you discover your pension is not secure at all.

The highly publicized Nortel case is just one example of the problem. Both retirees and active workers too often discover, if their employer goes bankrupt, that their pension plans are underfunded – that the employers haven't kept their part of the deal. As a result, their pensions are severely reduced. They may even lose them entirely.

Even bankrupt companies have assets. These could be used to protect pensions.

But the "secured creditors" are first in line. Repaying bank loans is given a higher priority than paying pensions – deferred wages – to people who in some cases have contributed a lifetime of work to the company.

John Rafferty, an NDP MP from Ontario, has introduced a private member's bill to ensure that workers are treated more fairly. Despite strong opposition from the Harper government, which sides with the banks, the bill passed second reading.

The bill died on the order paper when the election was called, but the issue must not be allowed to rest.

Ask the candidates in your riding whether they will protect workers' pensions, or whether they would continue to guarantee ever higher bank profits while workers lose everything.



How labour's plan will provide retirement income security

THE CANADA PENSION PLAN is well-funded, dependable and portable. It is ideal for today's workers – our children and grandchildren – who frequently must change jobs. Even if they stayed with the same employer for a long time, fewer and fewer are offering company pension plans.

BC FORUM supports the labour movement's well-researched and actuarially sound plan to improve the CPP.

The CLC plan would:

- Gradually increase worker and employer contributions from 4.95 percent of salary to 7.8 percent over seven years. This would double CPP benefits for the next generation of retirees.

- Immediately increase the Guaranteed Income Supplement by 15 percent to help lift seniors out of poverty. This would cost less than 3 percent of what is currently spent on tax subsidies for RRSPs. It would immediately benefit the poorest seniors.

- Create a national pension insurance fund – similar to the insurance that protects deposits in banks and credit unions – to ensure workers' defined benefit pensions are not at risk if their employer goes under or a speculative bubble bursts.

Please ask candidates in your riding for a firm commitment that he or she will support this proposal.

Lobbyists win again

Continued from page 1

hancing the CPP," asks Barbara Byers, executive vice-president of the CLC.

"We think that lobbyists from the banks and the life insurance companies got to him. Our sources tell us that the industry was lobbying madly in the lead up to the finance

ministers' meeting in December," she said.

Elections campaigns are a time when politicians must listen to us, not just corporate interests. Ask the candidates in your riding to give you a clear commitment on whether they will support improving the Canada Pension Plan.

Growing trend to for-profit care is resulting in a lower-quality of care for seniors

The greater the profit at private care homes, the worse the outcomes for residents, says new report

THE INCREASING MOVE to for-profit long-term care is bad for seniors, according to a new study published by the Institute for Research on Public Policy.

"We have reviewed Canadian and U.S. research evidence on the link between ownership and care quality, and concluded that contracting out care to private, for-profit facilities is likely to result in inferior care compared to the care delivered in public and non-profit facilities," say the study's authors, Margaret McGregor of the University of B.C., and Lisa Ronald of the Vancouver Coastal Health Research Institute.

One key measure of quality in residential care facilities is nurse staffing levels. They found that for-profit facilities consistently have lower nurse staffing levels compared to public and non-profit facilities. Other indicators of poor care, such as rates of pressure ulcers or bed sores, are also higher among residents of for-profit facilities.

"The evidence suggests that the greater the profit, the worse the outcomes," say McGregor and Ronald.

"For example, for-profit facilities with the highest profit margin had significantly more regulatory inspection deficiencies than those in the next lowest profit group."

"One explanation," they say, "is that there is a trade off between the additional costs of improving quality – for example, by hiring more staff – and revenue generation. Where the pressure to make a profit is strong, quality may be sacrificed."

The study finds that provinces are

increasingly entering into so-called private public partnerships to build and operate residential care facilities.

"The method of financing new residential care is therefore intimately linked to the expansion of for-profit delivery, for which there is now ample evidence of inferior quality.

"How we take care of seniors at a

time in their life when they are most vulnerable and need the greatest support is an important public policy challenge.

"Our decisions about financing and delivery of long-term care services will be important to ensure that seniors receive the quality of care they deserve."

For our kids and grandkids, let's defend and improve Medicare

THE QUALITY OF our public health care system is a key issue not only for retired workers, but for every individual and family in Canada.

Medicare is a great co-operative enterprise. It's the way we work together to ensure that all of us have access to care when we need it, even if our credit card is maxed out.

The growth of for-profit health care – encouraged by some political parties – is a threat to all of us, and particularly to our children and grandchildren. The bad news is that for-profit care is growing faster in British Columbia than anywhere else in Canada.

Documents filed in B.C. Supreme Court by about 30 patients illustrate the seriousness of the problem. They were charged out-of-pocket fees for services that should have been covered under public health care. The fees ranged from \$400 to see a doctor, to \$17,000 for an ankle replacement. The documents also allege that some doctors were double-dipping: billing the patients thousands of dollars and charging Medicare for the same procedures.

Provinces that allow private clinics to charge patients for needed care are



We need a national home support program. It would allow seniors to continue to live with dignity in their own homes, as most of us prefer. It would also cost much less than residential care. Please ask your candidate to support improved home care services.

supposed to face financial penalties.

Unfortunately, the Harper government has done nothing to protect patients by enforcing this provision of the Canada Health Act. Indeed, prior to his election, Harper was the head of an organization that actively opposed Medicare.

Putting big drug company profits ahead of the safety of Canadians

CONSULTATIONS HAVE BEEN stacked with representatives of the drug industry. Others have been excluded. And our safety may be compromised.

“The Harper government is getting ready to radically change the Food and Drugs Act, the law that is supposed to ensure we get safe and effective prescription drugs on the Canadian market,” says Colleen Fuller, a health policy expert and a director of BC FORUM.

Three days of closed-door discussions on “updating” the regulations governing prescription drugs were held in January.

The Canadian Health Coalition says it was intentionally prevented from attending.

“It was not accidental,” said Michael McBane, national coordinator of the coalition. “They don’t want people who are knowledgeable about this but don’t agree with them. These consultations are not being done in good faith. The (government) has already decided what it wants to do.”

The biggest concern is that the changes will shift the focus to monitoring drug safety after the drug has hit the market.

“The biggest danger in the proposed legislation is that rather than demonstrating a product is safe, it will be presumed to be safe. It will be up to the consumer to demonstrate the product was harmful,” said McBane.

“It reverses the burden of proof. Rather than industry have to provide a drug is safe and helpful, we now have to provide it’s harmful.”

McBane says the Canadian public is largely unaware of the proposed changes, let alone their profound implications. The government is working behind the scenes with the



drug industry, and industry funded groups, to lower safety standards and speed new drugs to market. He calls it a policy of protecting corporate interests rather than the health and safety of Canadians.

“Our current system of drug regulation requires evidence that a drug works better than a placebo, and that it is safe relative to the condition for which it is going to be used, before it can be marketed,” says McBane. These requirements were brought in after the thalidomide disaster of the 1960s.

“The proposed legislation permits the speedy marketing of expensive

new drugs – most of which provide no therapeutic advance over safer, cheaper drugs – before the research on effectiveness and safety is completed,” he says.

“It’s important to have rigorous drug safety follow up after drugs are marketed. However, this should never be a substitute for pre-market safety and effectiveness standards. Better to prevent unnecessary harm than pick up the pieces afterwards.”

He points out that the heavily promoted arthritis drug Vioxx caused tens of thousands of heart attacks and deaths in the U.S. before it was withdrawn in 2004.

Harper's quiet attack on low income seniors

Low-income Canadian seniors could be driven even deeper into poverty this summer

THE HARPER GOVERNMENT has quietly changed the rules, with no public notice, for Guaranteed Income Supplement (GIS) payments. It means some seniors will lose a key part of their monthly income.

The new internal guidelines, obtained by the Globe and Mail, change the way lump-sum withdrawals from Registered Retirement Income Funds (RRIF) affect GIS payments.

Low-income seniors across the country will be affected if they withdraw more than the minimum allowed from their RRIF.

For example, if a senior with an income of \$12,000 withdraws \$4,000 for a one-time expenditure – to help a family member or pay for a funeral – the Harper government will now count that as though she would receive that income every year. It would put her above the \$15,960 maximum for receiving GIS payments. She would lose every penny of her payments, even though her income remained woefully low.

It's a big change. In the past sen-

iors could calculate their GIS eligibility based on projected income, which did not take into account large RRIF withdrawals. The withdrawals were counted as income for tax purposes, not as the basis of calculating future income.

It will affect a lot of people. According to Campaign 2000, the number of Canadian seniors living in poverty increased nearly 25 percent between 2007 and 2008.

Some of them will discover in July, when GIS payments are calculated, that they have been disqualified, and driven into even deeper poverty by the Harper government.

A universal public Pharmacare plan could save Canadians \$10.7 billion each and every year

ANATIONAL PUBLIC Pharmacare plan could provide all Canadians with prescription drug coverage.

It could also save us \$10.7 billion a year through bulk purchasing and similar economies of scale.

A new report – The economic case for universal Pharmacare – explains how it could be done. The full study is available at www.PharmacareNow.ca.

“The way we pay for prescription drugs is broken,” says Joel Lexchin, MD, professor, School of Health Policy and Management, York University.

“Politicians hide behind the excuse that universal public coverage is too expensive. This study exposes that excuse as a fallacy. We can save money and cover everyone in the country. Medicare works and Pharmacare is no different,” says Dr. Lexchin.

The study has also been endorsed by Dr. Robert Evans, O.C., Ph.D (Economics, Harvard), whose inter-

nationally respected work includes ground-breaking comparative studies of different health care systems and funding strategies.

“Canada has an American-style system of paying for drugs, and it yields American results – inequity, waste and high costs. Marc-Andre Gagnon (author of the report) provides a comprehensive analysis of the major benefits to Canadians from a true Pharmacare system of universal public coverage,” says Dr. Evans.

“To date, however, private insurers, Big Pharma, anti-tax ideologues and apathetic governments have kept this beyond our reach.”

The report finds that a national Pharmacare plan would enable all Canadians to enjoy equitable access to needed medicines, and also help to control the growing cost of prescription drugs.

The only thing that's lacking is the political will to act. Ask your candidate if he or she will support universal Pharmacare for Canadians.



If you would like more information about why a national public Pharmacare plan would benefit all Canadians, you will find the full report on the economic case for universal Pharmacare invaluable reading. It's available at www.PharmacareNow.ca

Corporate tax cuts have gone far enough

PROPERLY TRANSLATED, the (Harper) government's official nonsense about stimulating the economy would read like this:

"We will deepen the deficit and deprive the country of infrastructure and social spending in order to advance the worldwide cult of billionaires ascendant, in the hope that they'll leave us a few crumbs."

The nonsense runs deep and persists despite being thoroughly debunked.

One of the debunking forces is the government's own Finance Department, whose figures show that cutting taxes is one of the poorest ways to create jobs, giving 20 cents growth for every dollar of taxes cut.

Spending on infrastructure, on

the other hand, gives \$1.40 per dollar spent, and supports for the unemployed and the poor also around \$1.40.

Many a credulous, manipulated or ideologically driven government has ruined its public finances by chowing down on neo-con propaganda about tax cuts that dates back to the Reagan-Thatcher era. New Brunswick is one. So are the U.S. and Ireland, to name a few.

Need we all go over the cliff?

But this is not just about the best way to stimulate the economy.

It's about whom our governments serve – the public interest of democratic nations, or that of a swiftly rising global aristocracy of money.

This new nobility's power and

reach was revealed in the U.S. recently as even the outrageous Bush tax cuts couldn't be allowed to expire, thanks to a 'grassroots' political movement actually funded by right-wing billionaires.

Meanwhile, the stock markets are booming again.

Wall Street, fresh from sinking the world economy, is back to giving itself billions of dollars in bonuses, as is Bay Street, while the real economy doesn't move.

In fact the signs are still that more and more people are falling into poverty.

– Excerpted from a column by Ralph Surette, published in The Chronicle Herald, Feb. 7, 2011



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Let's make fair taxes a key issue

The richest 1% enjoy a lower tax rate than all other Canadians – and many profitable corporations pay no taxes at all

CORPORATIONS, THE super-wealthy and their wholly-owned media empires have tremendous political influence. Too often, we get the best governments that money can buy. In turn, they reward their backers by relentlessly shifting taxes to working families. They make the tax system more and more unfair by raising consumption taxes and user fees for ordinary people, while cutting taxes that are based on ability to pay.

A comprehensive study on tax fairness in Canada, released in 2007, found that the tax rates for the richest 1 percent had dropped dramatically over a 15 year period. Those with the highest incomes now pay a lower tax rate than all other workers. The study also pointed out that even across-the-board cuts in income taxes increase unfairness because they shrink the most progressive part of the entire tax system.

You pay more than big business

A single pump jockey, earning minimum wage, pays more taxes than ExxonMobil. Every secretary pays more taxes than General Electric. A teller pays more taxes than the bank she works for. In the U.S., Bank of America had pre-tax income of \$4.4 billion in 2009. It was handed a \$45 billion bailout 2008 and 2009. It funnelled its income through 115 subsidiaries in foreign tax havens and paid no federal income tax.

Service cuts unwise, unnecessary

Today, the governments that spent billions to bail out reckless financial institutions, and made it possible for the super-rich and corporations to avoid taxes, are facing budget deficits. They say they must cut. They are throwing people out of work, slashing or freezing wages and reducing pensions. They are cutting services that provide fairness, equality and opportunity for ordinary people – education, health care, transit, child

care and much more. They say we can't afford those things.

For most nations, there would be no deficit if irresponsible corporations and the super-rich were held accountable and asked to pay their fair share of taxes. There would be no need to erode services to people if those who have the most were asked to join with the rest of us in helping to build a more fair, more equitable society where ordinary workers, as well as the rich, have the opportunity to get ahead.



It's time to get our priorities straight

Whose Canada? That's the question we want Canadians to think about.

Is it Stephen Harper's? His priorities are corporate tax cuts, stealth fighter jets and more federal prisons.

Or is it yours and mine? Our priorities are jobs, health care, education and pensions.

We believe that if Canadians are presented with clear choices, they'll choose the Canada that you and I believe in.

– Nupge.ca

We're paying for corporate tax breaks through higher taxes on every individual and family

THE HST IS THE latest in a long line of tax breaks that have shifted the burden of taxation away from corporations and the wealthy, and onto the shoulders of ordinary families.

It increases inequality because it has no relationship to ability to pay.

We're paying for corporate tax breaks through cuts in services to people

THE FEDERAL BUDGET tabled by the Harper Conservatives this year continues the relentless tax giveaways to corporations.

"I think with the corporate tax cuts (in the Harper budget), you will see that British Columbia in 2012 will have the most competitive corporate-tax regime in the G-7," said B.C. finance minister Kevin Falcon.

In other words, corporations will pay less tax in our province than anywhere else among the world's most developed nations.

Perhaps that's why the government has also given us:

- The highest rate of child poverty in Canada.
- The highest residential care rates for seniors, and deep cuts in home support.
- A massive increase in taxes, tolls, fees and rates for ordinary people.
- The second lowest high school graduation rate, and one of the worst student – educator ratios in the country.
- Relentless privatization of our rivers and health care.

Ask your candidate if he or she will insist that corporations and the wealthy pay their fair shares of taxes, just like the rest of us.

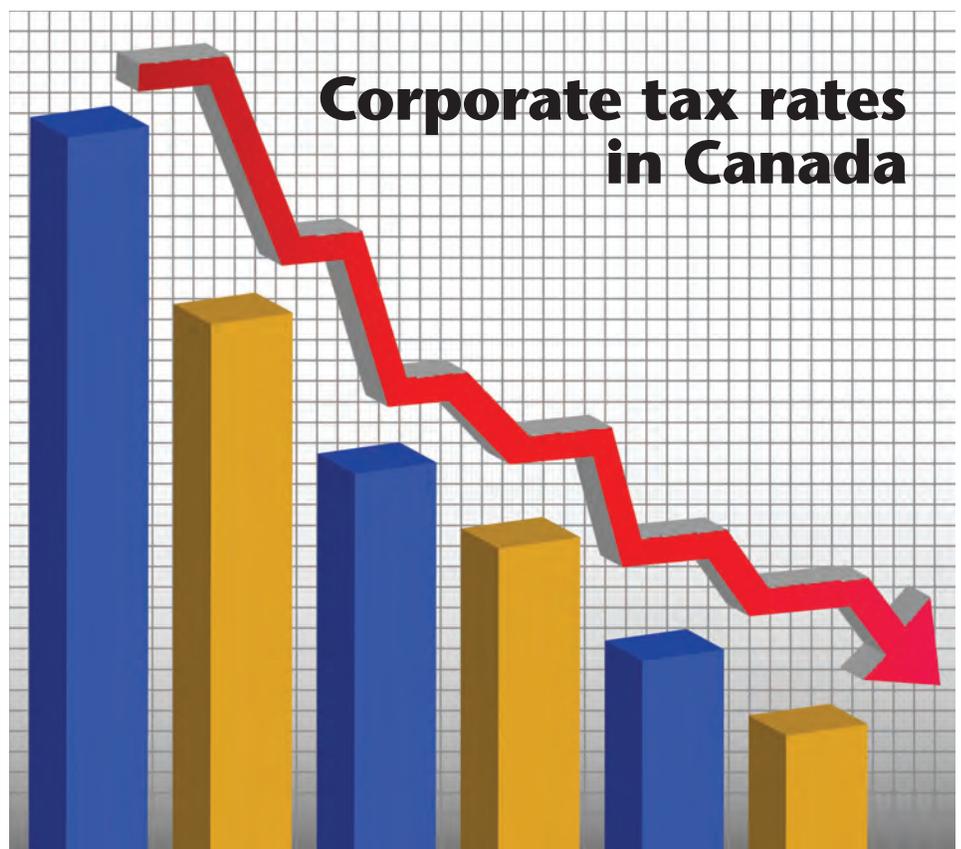
Most of the time, the HST may seem like a small inconvenience. It is like what Mexicans call "la mordida," the little bite, or bribe, or more euphemistically, a tip. But it adds up. If you've recently sold a home, paid for repairs, or bought a plane ticket, you'll see it adds up in a hurry.

When you add up the little bites that all of us are paying every day, it

comes to a total of \$1.9 billion a year.

We get nothing in return. We're paying extra so the largest, most profitable corporations in British Columbia can pay nothing. As teenagers would say, that bites.

On Dec. 9, 2009, every Conservative and Liberal MP in Ottawa voted "yes" to the HST. Something to think about when you cast your vote.



- Corporate taxes in the 1960s: 40 percent
- Corporate taxes in 1981: 36 percent
- Corporate taxes in 2000: 28 percent
- Corporate taxes in 2007: 22.12 percent
- Corporate taxes in 2010: 18 percent
- Corporate taxes in 2011: 16.5 percent
- Corporate taxes in 2012: 15 percent
- Net loss of revenue from corporate tax cuts, compared to 2007: \$13.7 billion a year
- Increase in corporate investment in relation to GDP since 2000: Zero. None. Nada.

Breaking the corporate tax taboo

"The idea is that corporate tax cuts create jobs. But corporations already have enough money to create additional employment in Canada without further tax cuts.

"The truth is that Canadian-based corporations do not deserve additional tax reductions.

Corporations create air pollution, add carbon to the atmosphere, take nitrogen out of the soil, spoil ground water, and cause environmental illnesses.

All these activities require public money to clean up and treat.

Current levels of corporate income tax are insufficient to pay for present and future costs to the environment (and to Canadian wellness) of corporate practices in production, and exploitation of natural resources.

"When corporations get access to extra money, and workers are deemed surplus to current needs, you have the very definition of a continuing economic crisis.

The Conservatives believe the economy will right itself, that gov-

ernments just have to get out of the way.

The truth is that tax cuts mean public needs go unmet, inequality increases, and the capacity of governments to create jobs is weakened."

– Duncan Cameron, Feb. 8, 2011, *rabble.ca*

Contempt for democracy

"The contempt motion on which the government fell related specifically to the government's refusal to tell elected MPs the full cost of its programs. That refusal in itself demonstrates the Conservatives' profound disdain toward the only democratic national institution we have.

"Yet it is also part of a pattern. This government is willing to sacrifice Canadian soldiers to bring democracy to Afghanistan and Libya. But it cavalierly dismisses democracy at home.

"Cynics hold that Canadians don't care about such abstract matters, that as long as our bellies are full we will put up with anything. We shall see. The cynics have been surprised before."

– Thomas Walkom, *National Affairs Columnist, Toronto Star, Mar. 25, 2011*



We have the power!

When retired workers stick together, we have the power to influence the outcome of every election. We can put our issues on the agenda. We can speak with our friends, children and grandchildren to provide them with information, encourage them to vote, and use our experience to help to create a society that respects the contributions of workers and our families.

As Tommy Douglas said, "Courage my friend, it is not too late to build a better world."

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In Canada, insisting on backup power at nuclear plants is grounds for firing

THE NUCLEAR CRISIS that struck the people of Japan following the catastrophic earthquake and tsunami is a powerful reminder that safety must never be neglected at nuclear reactors.

Yet that is exactly what the Harper government did in 2008.

Linda Keen, the head of Canada's nuclear safety watchdog, said the risk of re-starting the Chalk River, Ont., reactor was 1,000 times higher than accepted international standards.

The plant was closed for scheduled maintenance in November, 2007. Regulators found several problems – including two water pumps that did not have emergency backup power.

Keen ordered the reactor to stay closed until safety upgrades were installed. "When it comes to nuclear facilities, ignoring safety requirements is simply not an option, not now, not ever," she said.

The Harper Conservatives fired her.

The independent Auditor General, Sheila Fraser, subsequently said Keen's firing raised questions about the independence of regulatory bodies and how they are dealt with.

Please mark your calendar today!

- **Election Day in Canada**

Advance polls: April 22, 23 and 25

Election day: Monday, May 2

- **B.C. Forum Annual General Meeting**

All current BC FORUM members are invited to attend and participate:

Wednesday, June 22

Registration: 9:00 am

Call to order: 9:30 am

Firefighters Conference Centre,
6515 Bonsor Avenue, Burnaby (at Metrotown)

BC
forum

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:
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 - 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.

Keep building the movement – join or renew 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 the power

of group negotiations.

Membership dues are \$20 a year or \$49 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, dis-

counts 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 or renew by sending in the form below, or online at www.bcforum.ca.



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