

Advocate

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



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Our first steps

By John Horgan
Premier of British Columbia

BRITISH COLUMBIANS work hard every day to build a better life for themselves and their families. They deserve a government that's working for them.

Our government is taking action to make life better for people. We're working hard to fix the problems and help people reach their full potential.

I'm proud of what we've been able to achieve in just a few short months. We've made life more affordable by removing unfair bridge tolls, lifting income assistance rates and making adult basic education and English language learning tuition free.

We're investing in education for our kids, skills training for working people, and capital spending to build up our province and the services that people count on.

We're supporting traditional industries and the new economy to create jobs and opportunity for people.

We're standing up for B.C.'s interests on Kinder Morgan, tackling the challenges of climate change and taking meaningful steps
See "Putting people first", page 5



Advocating for health care: Agnes Jackman, BC FORUM Regional Representative for Vancouver addressed the BC Health Coalition annual general meeting in October. Barb Mikulec, BC FORUM Board member, is to the right of Agnes. – Photo by Joshua Berson

Together, we win

SOLIDARITY. KEEPING up the pressure. Relentlessly fighting for our vision for a better Canada.

"We've made progress over the years," says Diane Wood, President of BC FORUM, "but the gains sure don't come easily."

So much to do

UNIONS HAVE fought for better pensions for over a century. Together, we created the public pressure that won Old Age Security in 1952, defeated the Harper government's plan to increase the retirement age, and finally achieved a modest improvement in the Canada Pension Plan," she said.

Yet much remains to be done.

"Pensions are still under attack. The overwhelming social and economic benefits of a public prescription drug plan are willfully ignored by the federal government. And the 1% are

laughing all the way to their foreign tax haven banks while the rest of us pay the price," said Wood.

Building a more civil society with opportunities for everyone is an achievable goal, she said.

"We must keep marching, never giving up, sticking together to ensure that working families and retirees are heard in the halls of power," said Wood.

Renew or join today

OUR STRENGTH is people. Working together, we can continue to win positive changes. We need you on the team.

Please check your membership renewal date. It's printed on the mailing label on page 16. And if it's time to renew, please do so today. You can renew – or join us – by returning the form on page 15, or by visiting www.bcforum.ca.

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Advocate

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In this edition

It's a minefield. The new government has inherited immense challenges – systemic problems at BC Hydro, ICBC, and BC Ferries, not to mention health care and education. In this difficult environment, we must demand the government put people first.

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A busy agenda lies ahead for 2018

By Diane Wood
President, BC FORUM

WHAT A year 2017 turned out to be. Seldom have we seen so many ups and downs. As I read the news and heard from members I felt I was on a teeter-totter between exasperation and blessed relief.

A lot of my exasperation originated south of the border. A dreadful man who has bragged about groping women – “When you’re famous you can do anything” – is marking one year as president of the most powerful nation in the world.

With proper and thoughtful leadership, the United States has an unmatched capacity to be a beacon of hope for everyone.

Instead, it’s now the USA against the world.

Long-time allies and friends are the targets of insults. Despots and dictators are praised as “good guys.” And who knows what the next tweet will bring.

Small wonder the world is anxious.

This angry, impetuous, abusive man holds the codes to the USA’s vast nuclear arsenal. He has reduced support to United Nations’ efforts to promote human rights and humanitarian relief. He has withdrawn support of the Paris Climate Accord. The USA is now the only country that has not signed onto this agreement to try to prevent or limit climate change.

Reflecting all the growing threats of man-made global catastrophe, not just nuclear, the atomic scientists’ doomsday clock ticked forward to two and a half minutes to midnight.

To the full extent that we can, we must stand in solidarity with the

many Americans who are steadfastly resisting their intemperate president’s attacks on visible minorities, health care, the justice system and so much more.

In Canada, we had our own betrayal of decency. Justin Trudeau pledged, with such seeming sincerity, that every vote would count in future elections – that never again would a minority of votes be enough to elect a majority government.

Compared to Stephen Harper, Trudeau may seem like a nice guy, but he lied to us. With a smile. Repeatedly.

In British Columbia, the agreement by Greens and New Democrats to work together for a new government provided a ray of hope.

Instead of constantly fighting to protect basic services from a government that put its big donors first, BC FORUM and our allies can shift to action to build a better future for people.

With your support, that will be our focus in 2018.

We will push for decent pensions and an end to corporate pension theft so workers can have income security in their retirement.

We will advocate for improvements in public health care – especially home and residential care – and universal pharmacare to cover the rising cost of prescription drugs.

We will fight for a higher minimum wage and quality, affordable child care.

And yes, we will strongly support modernizing our democracy so every vote counts.

From the bottom of my heart, I thank the hard-working volunteers who serve on our board of directors,



Diane Wood

and the regional representatives who are the voice and face of BC FORUM in communities throughout our province.

On their behalf, I also extend my heartfelt thanks to you. Your involvement and participation in BC FORUM is critical.

As retired and older workers, we know what it’s about. We’ve been there. We’ve experienced the victories and learned from the setbacks. We know the fight for social justice is never over – and that if we rest on our laurels special interest will try to claw back our gains.

The new year will likely have surprises for us. We’re all better off when we confront the challenges and opportunities together.

Pushing the NDP to take action on key priorities

BC FORUM has called on the provincial government to ensure that key priorities for retired workers and their families are addressed in the 2018 budget and beyond.

In a presentation to the Select Standing Committee on Finance and Government Services, Diane Wood, President of BC FORUM, urged action on a wide range of issues that were neglected or ignored by the previous government.

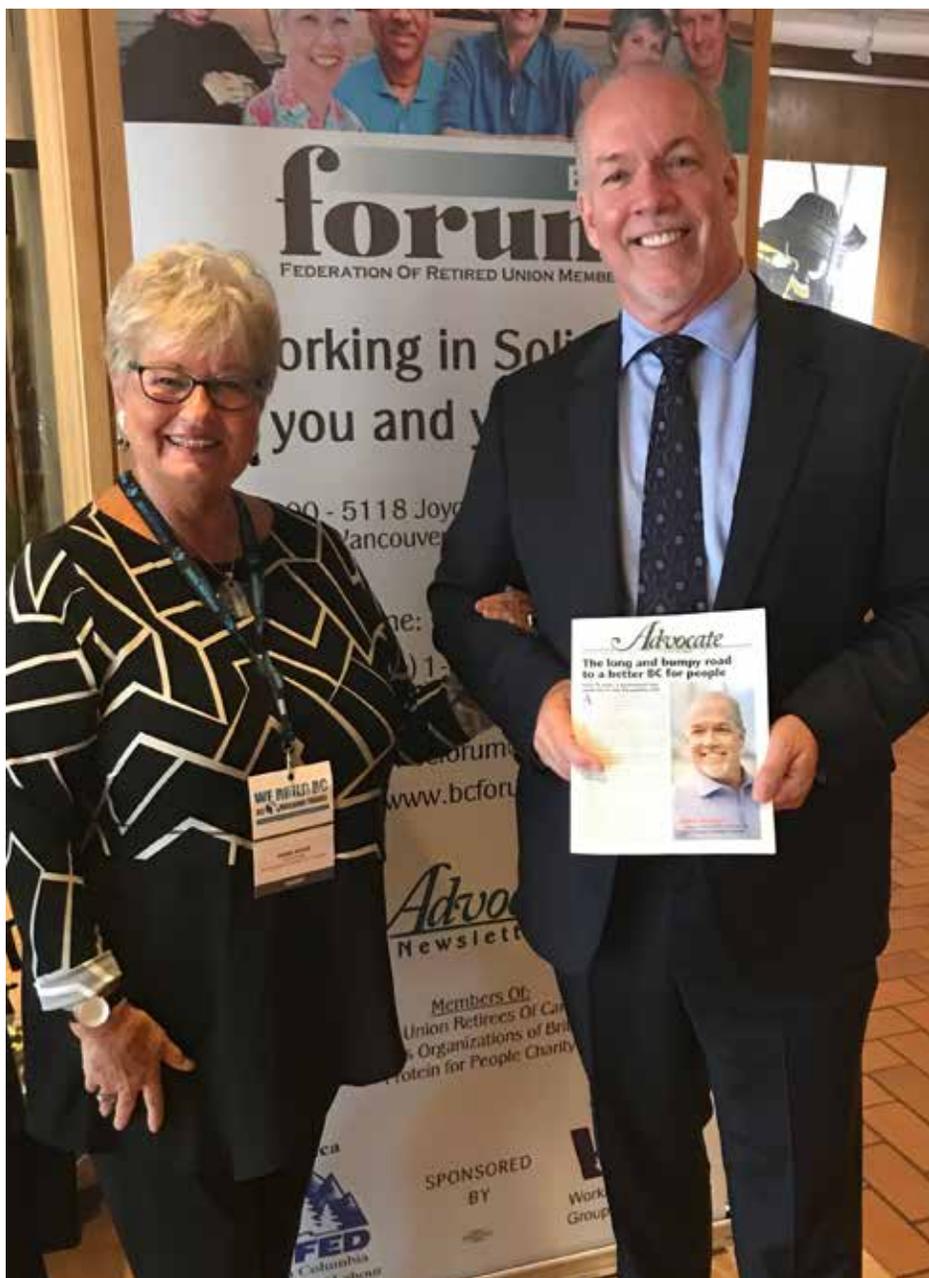
“Nearly 10,000 British Columbians over 55 are earning the minimum wage. These people cannot afford to live in dignity,” said Wood, supporting an increase to \$15.00 an hour.

“In addition, we are seeing an increasing number of our members providing almost full time child care for their grandchildren due to the lack of spaces, and the high cost of quality care.

“We urge the government to move as quickly as possible to implement \$10 a day child care and increase the number of spaces,” she said.

BC FORUM also advocated that the government:

- Build safe, secure and accessible social housing and other affordable housing for seniors.
- Decrease the annual threshold for Pharmacare and push for a National Pharmacare program.
- Reduce the cost of Medical Service Plan premiums for seniors.
- Provide dignity for seniors in care by ensuring they have a minimum number of care hours every day to allow them to have baths, be fed, use the washroom, have their other needs attended to and to have real and meaningful interactions with



Diane Wood, President of BC FORUM, seized the opportunity to have a word with Premier John Horgan on the issues facing older and retired workers during the BC Building Trades Conference in Victoria.

- their care givers.
- Increase the number of home support hours so more seniors can stay at home.
- Work with the federal government
- to develop a dementia strategy.
- Increase the amount of the home renovation tax credit.
- Increase the Shelter Aid for Elderly Renters (SAFER) rate.

Referendum to be held next fall

WE WILL SOON have a chance to decide whether every vote counts in determining the make-up of the BC Legislature.

Attorney General David Eby has announced that a referendum on proportional representation will be conducted by mail next fall. The vote is to be completed by the end of November.

Eby said the government is “giving people the power to decide the future of our most fundamental democratic institution.”

Our current first-past-the-post, winner take all system was imposed on Canada by Britain in 1867.

Rather than reflecting the overall wishes of electors, it frequently gives

100% of the power to parties that win barely 40% of the vote.

Leading up to the referendum, the government plans to engage voters in a discussion about how we elect MLAs. All feedback received through this engagement process will be

summarized and put in a report that will also recommend ballot questions for the referendum.

If the referendum passes, a new system would be enacted in time for a provincial election that is held after July 1, 2021.

Putting people first

Continued from page 1
toward reconciliation with Indigenous peoples.

I look forward to doing even more for the people of B.C. in the weeks and months ahead – affordable universal child care, housing that families can afford, help for people affected by mental health and addictions, health care where and when people need it, and good jobs that last in every community.

For 16 years the people of B.C. were left behind. Our government is making different choices and putting people first.

Every day, I am inspired by the hard-working people of this great province. I am grateful to every British Columbian who has reached out to us – to share their stories, their hopes and their dreams for a better future.

These are our first steps on that journey. We will get there together.

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PHARMACARE CAMPAIGN

Liberals vote down pharmacare

DESPITE THE massive cost savings and health benefits to Canadians, Liberal and Conservative members of parliament have defeated an NDP motion calling on the Trudeau government to begin negotiations with the provinces on bringing in universal prescription drug coverage for all Canadians.

“No Canadian should have to choose between medicine for their family and putting food on the table,” said Don Davies, NDP Health Critic.

“What’s more, study after study shows that a universal pharmacare program would actually save money.”

The Parliamentary Budget Officer has reported that a national public drug plan would save Canadians more than \$4 billion a year.

Canada is the only country in the world with universal health care that does not cover essential medications.

We now have the second-highest drug costs in the developed world, after the USA. These costs must be paid either out of pocket, or through a patchwork of provincial and private drug plans.

“Here is the absurdity,” Davies told the House of Commons. “If someone cuts a finger, he or she goes to the doctor who stitches it up. The



Don Davies, NDP Health Critic, and Diane Wood, President of BC FORUM, vow that the campaign for universal Pharmacare will continue.

individual leaves and never sees a bill. However, if people go to a doctor and their ailment needs to be treated by medication, they are at the mercy of their ability to pay.”

Hassan Yussuff, President of the Canadian Labour Congress, says many must choose between

filling prescriptions and meeting their basic needs.

“This patchwork that we have throughout the country is devastating for working Canadians,” says Yussuff. “We believe anyone with health care should have coverage for the medication they need.”

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Pension theft must be stopped

NDP PENSIONS Critic Scott Duvall has tabled a private members' bill to end the legalized theft of pensions in Canada.

"Canada's current bankruptcy laws do not protect workers' pensions and benefits. Pensions earned by workers are deferred wages, plain and simple," says Duvall.

"Diverting, withholding or seizing those funds should be illegal.

"That's why we're calling on the Liberal government to fix bankruptcy laws to stop large corporations from putting shareholders, banks, and creditors ahead of their employees when they file for bankruptcy protection," he said.

The NDP wants to level the playing field for all Canadians and support their retirement security by

amending federal bankruptcy laws so workers' pensions and health benefits are given the same consideration as secured creditors.

Under current legislation, large multinational corporations are seizing money set aside for workers' pensions and diverting it to pay off secure creditors, who in many cases are their parent companies.

"This needs to be about fairness for workers," says Duvall. "We will continue to fight for a Canada that works for everyone and will make sure corporations and multinationals can't steal the pensions their workers and retirees have earned."

The bill will fix the process that often sees the interests of workers, retirees, and their families placed behind all others, he said.



Scott Duvall (left) and newly elected NDP Leader Jagmeet Singh addressed supporters outside the House of Commons after Duvall introduced his bill.

HEU calls for action on seniors' care



B.C.'s crisis in seniors' care has been 16 years in the making. It's time for:

- **Faster implementation** of new staffing positions
- **Measures** to deal with contracting out and contract flipping by care home operators
- **Clear accountability** of new funds and legislated staffing levels that are monitored and enforced.



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If you are a senior, or have a loved one in care, please tell us about your experience.

at carecantwait.ca



Caring for our most frail and vulnerable seniors

SENIORS ADVOCATE Isobel Mackenzie has released a report on the quality of care and quality of life experienced by residents of publicly subsidized residential care homes.

“We have to remember that for people who are living in residential care, this is their home, and very likely their last home,” said Mackenzie.

“We need to do all that we can to ensure those who live there, have the very best experience possible.”

The report is the result of the most extensive survey of residents’ quality of life ever conducted in Canada.

It is closely tied to Mackenzie’s earlier findings of growing distress among family caregivers. When families can no longer cope – mentally, physically, emotionally – residential care is the last option.

The pressure on acute care hospitals caused by long wait times for residential care beds, as well as declines in access to home support were outside the scope of the survey.

“For the first time in this province, we have heard the collective voices of some of our most frail and vulnerable seniors across all of our care homes,” said Mackenzie.

“What they are telling us is that while some are satisfied in some areas, overall, we need to be doing better, and in some cases, much better in ensuring the needs of residents are met,” she said.

Positive findings

KEY POSITIVE responses from the survey include:

- 50% of residents rated the overall quality of the care home as very good or excellent with 83% of residents believing the staff know

what they are doing.

- 88% of family members report being involved in decisions about the care of their loved one.
- 80% of residents indicate they get the services they need.
- 65% of family members rated the facility 8 out of 10 or higher.
- 88% feel safe in the care home.
- 86% of residents feel staff treat them with respect.
- 88% of family members or most frequent visitors report that facility staff addresses their concerns always or most of the time.

Improvements needed

KEY AREAS where residents and families said improvements are needed include:

- 62% of residents say they do not get to bathe or shower as often as they want.
- One in four residents say they sometimes, rarely or never get help to the toilet when needed and 25% of residents report staff tries to relieve physical discomfort sometimes, rarely or never.
- More than one-third of residents report they are not consistently getting the help they need at mealtimes.
- Almost 46% of residents report there is no one living in the facility that they consider a close friend and 45% report there is no one for them to do things with.
- Less than half (46%) of residents say staff regularly make time for friendly conversation.
- 49% of residents only sometimes, rarely or never have the same care aide on most weekdays.
- 4 out of 10 residents living in

residential care do not want to be there.

- Only 57% of residents report that the care facility regularly feels like home.

“We have heard from 20,000 British Columbians – 10,000 residents and 10,000 family members – and together their voices send three strong messages... more staff, more freedom and more conversation,” said Mackenzie.

“Residents need more help in some areas reflecting the fact there are not enough staff. Many are lonely and want to be talked to and engaged.

“They want what we all do: more freedom to control all aspects of their day to day lives from when they get up in the morning to what time of day they eat their meals,” she said.

Recommendations

THE SENIORS’ Advocate made eight key recommendations:

- Increase, monitor and enforce minimum staffing levels to improve basic care.
- Increase flexibility in how and when care and services are provided.
- Increase weekend and evening activities.
- Provide better physician care through GPs or nurse practitioners.
- Improve the meal time experience, including more freedom to choose when to eat.
- Provide on-going education for care staff.
- Monitor progress by requiring care homes to survey residents and families in two years.
- Foster greater engagement with family members.

Struggles at the end of life

By Soren Bech
Editor, The Advocate

WITH HER recent report Isobel MacKenzie, BC Seniors Advocate, has pointed the way to much needed improvements in residential care.

The previous government encouraged for-profit care and allowed standards to slide. The BC Liberals had to be embarrassed by reports that 90 percent of care homes failed to meet their own minimum staffing requirements before they announced an increase in funding for staff.

That's a start. Everyone who has tried to find community care for a family member knows there's more to it.

The women and men who work in care homes have a very demanding job. They deal with families in crisis. They try to bring joy to a workplace where they confront the inevitable every day. They speak with and hold the hands of residents who are near death.

I cannot say enough to praise them. With proper staffing levels, I know they will be freed to provide even better care to our loved ones.

The Seniors Advocate's survey did not cover how tough it is to find a bed, or community support that may have allowed an individual to remain at home.

This is a gap in public health care.

We're good at acute care, the life or death situations that require immediate action. We're not as good at dealing with things that sneak up on us and linger, like chronic conditions and age.

Eighty percent of our health care budget is directed to acute care services. The big bucks go to big problems we hope to solve with drugs, surgery and hospitalization.



In Denmark, the numbers are almost reversed. Most of the money goes to community care. For example, my cousin in Jutland had terminal cancer. After treatment in hospital, nurses went to his home to care for him and relieve his pain.

Canada is very different from Denmark, but we need to find a better balance.

My mother suffered from dementia. Not just memory loss, but personality change. She became an angry woman who struck out at those around her, told family members to go away, and refused to allow telephone conversations.

She had good days and bad days. On bad days, my father hoped tomorrow would be better. I don't know how he managed for so many years.

Home support would have helped, but access to that service was also reduced by the previous government.

After getting a doctor's referral, we filed the initial paperwork to apply for home support. Then there were eight phone calls over a period of two weeks to get an appointment. A case manager would do an evaluation two months later.

Why so many gatekeepers? When

you can no longer cope and cry for help, should it take 10 weeks to answer?

While we waited, mother's condition deteriorated. Taken to hospital by ambulance. Three days on a stretcher in an emergency room hallway. Two weeks in an acute care bed. Four weeks in the Yale Care Centre in Surrey, an overflow facility, pending placement in residential care.

It's hard to imagine how the route could have been more emotionally trying for mother and our family, or more expensive for the system.

And our experience is far from unique. Our expensive acute care hospitals are caring for many women and men who really need community or residential care.

A stitch in time could save nine. When we reach 80, we must be assessed to keep our driver's license. Why is there not a similar assessment or visit to see if we need a little help to stay in our homes? Why do we wait for a cry for help instead of offering assistance when it's needed?

A greater emphasis on community care would bring comfort to many as we near the point where all we can do is give each other a hug.

Working to reduce poverty

SHANE SIMPSON, Minister of Social Development and Poverty Reduction, has appointed an Advisory Forum on Poverty Reduction and invited British Columbians to participate in a public engagement process that will help shape British Columbia's first poverty reduction strategy.

"Poverty affects too many people in our province. It's time to change that and this is where we start to forge a new path," said Simpson.

"This group of advisors will support me as we work together to bring effective and permanent solutions that will lift people out of poverty and help them to build a better life."

The 27 appointees bring a broad range of expertise to their roles. The forum members represent multiple sectors, including poverty advocates, people with lived experience, Indigenous people, academics and experts, along with representatives of the labour and business communities.

Simpson also announced the beginning of a public engagement process, along with a website where people can contribute their thoughts on how to reduce poverty.

The Social Planning and Research Council of British Columbia (SPARC BC) will facilitate in-person engagement sessions in up to 20 communities throughout the province.

"Poverty is a complex problem and finding solutions is a collective responsibility," said Mable Elmore, Parliamentary Secretary for Poverty Reduction and co-chair of the advisory forum.

"This group of individuals has come together for a common purpose – to ensure that everyone has the opportunity to meet their potential and build a good life for themselves

and their families," said Elmore.

"I am grateful to have the opportunity to champion the voices of British Columbians through my role as co-chair of this advisory committee," said Dawn Hemingway, chair of

the School of Social Work at UNBC.

"We get much further when we work together. "I look forward to working with the minister and advisory members in the coming months," said Hemingway.



Max Morton had a historic 19-minute heart valve replacement as an emergency room patient at VGH in 2016. Five days later, he went fishing with his son.

A medical revolution

AVANCOUVER cardiologist has pioneered a revolutionary heart valve surgery that he says will "blow people's minds."

Dr. David Wood led a study of 411 patients who underwent transcatheter aortic valve replacement. He presented the findings to the Transcatheter Cardiovascular Therapeutics conference in Denver, where 15,000 attendees had enrolled.

Instead of invasive open heart surgery, patients were awake for the 45-minute procedure and walking within a few hours.

"You could return to work the next day. You could be driving the next day. These are things that I think the average person can't believe

are feasible in 2017," said Wood, who practises at Vancouver General Hospital and St. Paul's Hospital.

"Once you start getting symptoms, 50 per cent of people are going to be dead within a year so it's absolutely imperative that you fix that valve," Wood said.

"By doing less, actually the patients did better," he said of the work done at the Centre for Heart Valve Innovation, involving St. Paul's, VGH and the University of British Columbia.

"It's truly been a revolution," he said. The procedure means less risk and better quality of life for patients, as well as cost savings for the health care system.

BC FORUM calls for a higher minimum wage asap

BC FORUM has strongly advocated that minimum wages for everyone be increased to \$15 an hour as soon as possible.

In a brief to the BC Fair Wages Commission that's studying the issue, BC FORUM says an immediate increase will help lift seniors, and especially senior women out of poverty.

"Many minimum wage earners are over 55. At a time in their lives when they should be enjoying themselves, these working seniors are having to struggle to make ends meet," says the brief.

In addition, BC FORUM notes that minimum wage earners do not

qualify for the maximum Canada Pension Plan benefit, making it doubly difficult to retire with dignity.

"Workers earning the minimum wage are unable to save for retirement. They have to spend all their wages to keep a roof over their head and food on the table."

The brief also notes the growing trend for seniors to become indebted because they are helping their children and grandchildren with the costs of education or mortgages.

"While we unquestionably help the most vulnerable amongst us by immediately enacting a \$15 an hour minimum wage law, it is also important to link growing income disparity

to erosion of union organization and rights of workers across BC and Canada," adds the brief.

"We need to return to fair labour laws that do not discourage union organization. Society and the economy benefit from an organized workforce."

While supporting an increase to \$15 an hour, BC FORUM warns, "it cannot stop there and we need to look further. We know that the living wage definitely exceeds \$15 an hour."

For all of these reasons, BC FORUM asked the commission to recommend to the provincial government that the minimum wage be immediately increased to \$15 an hour.

SENIORS DESERVE BETTER



Home support is the most cost-efficient way to take care of seniors and those with disabilities. It allows them to live longer, healthier and happier lives.

We are pleased that the government announced new funding for seniors care, but we need to ensure that the changes are appropriately implemented.

The BCGEU will actively engage with government, the ministry, the Seniors Advocate and other stakeholders in order to gauge overall progress and the delivery of key outcomes identified in the funding plan.

Learn more: www.seniorsdeservebetter.ca



Crime and abuse against seniors

By David Porteous

WHILE MUCH research remains to be done on the prevalence of crime and abuse against the elderly, the authoritative General Social Survey on Victimization indicates that approximately 10% of seniors in Canada are victims of crime each year.

Here are some of the findings:

- About 4.5% of seniors report experiencing some form of abuse. Financial and emotional abuse appear to be the most prevalent.
- Seniors are less likely to report being victims of crime or spousal abuse than are non-seniors.
- Many crimes against seniors are not reported to police but to health professionals, community groups, and financial institutions.
- Senior victims of violence usually know their attackers, who are equally as likely to be family members or friends or acquaintances.
- Men report more incidents of violence than women. While men report more violence at the hands of acquaintances and strangers, women report more family-related incidents.
- Seniors at more advanced ages report lower rates of violence than do younger seniors.
- Physical force, rather than weapons, is most often used in violent attacks on seniors.
- Seniors were more likely than non-seniors to stay home due to the "fear" of crime.

Social isolation can increase the likelihood of abuse. While it can be a deliberate strategy to keep abuse secret, it can also be an accidental result of the stress of caring for a dependent older family member, leaving little time for the caregiver



David Porteous

to socialize. Isolation cuts off family members from the support they need to cope with the stresses of caregiving. It also prevents outsiders from intervening and offering help to both the victim and abuser.

Societal attitudes and cultural factors may play a role in elder abuse that occurs within the family. Very often, abuse within the family is regarded as a private matter. Different cultural groups have varying ideas as to what abuse is and there are

differences in terms of the tolerance of abuse against women in general.

The risk of elder abuse may become magnified when the caregiver is responsible for an older person who is ill or impaired. Caregivers often feel trapped in such situations and may resort to force or verbal abuse to manage difficult situations. When the caregiver is dependent financially on an impaired older person, there may be financial exploitation or abuse.

Psychological problems of caregivers can put them at risk for abusing an older person in their care. A caregiver who is addicted to drugs or alcohol, or has a personality disorder is more likely to become abusive when confronted with the frustrations of caring for an elderly person.

Help can start with each of us.

If you know of someone who has been isolated, or a caregiver who needs help, visit them, spend time and talk to them.

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

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Taking big money out of politics



Local election reforms will echo new provincial rules

ACTING ON requests from municipalities, the province has introduced campaign finance reforms to limit the influence of big money on local elections.

“With this legislation, people can be confident that their local and provincial governments will be working for all voters, not just those able to write the largest cheques,” said Selina Robinson, Minister of Municipal Affairs and Housing.

“Our government has already taken action to get big money out of politics at the provincial level. These amendments will make sure that democracy at the local level works for everyone, not just a select few.”

The legislation would ban corporate and union donations, put limits on individual contributions and ban out-of-province donations at the local level.

Contributions for the election campaign of a candidate or elector organization will be limited to \$1,200 per donor per year. One donor’s total contributions to the election campaign for an elector organization and all of its endorsed candidates cannot exceed this amount.

“B.C. local governments have been asking for a ban on corporate and union donations and a cap on contributions to local election campaigns since 2015,” said Wendy Booth, President of the Union of British Columbia Municipalities.

“The proposed changes will support fairness during campaigns and make running for office more accessible by strengthening the rules for local elections,” she said.

The amendments will apply to all local elections including campaigns for councillors, mayors, electoral area directors and school trustees.

LEGISLATION to take big money out of provincial politics has been introduced by the Horgan government.

“We’re reforming campaign finance rules to make sure government’s actions and decisions benefit everyone, not just those with deep pockets,” said Premier John Horgan.

“This legislation will make sure 2017 was the last big-money election in our province,” said Attorney General David Eby.

“The days of limitless donations, a lack of transparency and foreign and corporate influence over our elections are history.”

The legislation will:

- End corporate and union donations.
- Limit individual contributions to \$1,200 a year, the second-lowest limit in Canada.
- Ban out-of-province donations.
- Cap contributions to third-party election advertisers.
- Require ongoing public reporting of all fundraisers attended by major party leaders, cabinet ministers and parliamentary secretaries, including those held in private residences.
- Reduce campaign spending limits for candidates and political parties by about 25%.
- Set new fines and penalties for contraventions of election financing and advertising laws.

“These unprecedented changes will not only end the ‘wild west’ of campaign fundraising, they are an important step in modernizing our democracy,” Eby said.

The bill includes several short-term provisions including restrictions on the use of contributions received before the legislation comes into force and a transitional allowance to political parties.

MSP task force created

FINANCE MINISTER Carole James has established a task force to advise on how best to eliminate Medical Services Plan (MSP) premiums within four years. Its final report is due by March 31, 2018.

“MSP premiums are unfair and place a significant burden on families,” said James.

“By engaging a panel of respected experts in economics, law and public policy, we will ensure the path we take is fiscally responsible, fair and evidence-based.”

This fall’s budget update announced the government will cut MSP premiums in half, effective Jan. 1, 2018. This will save individuals up to \$450 per year, and families up to \$900 per year.

In addition, the government raised by \$2,000 the income threshold for a full exemption from MSP premiums. Senior couples with a net income up to \$35,000 will pay no premiums in 2018.

Home renovation tax credit

SENIORS AND persons with disabilities are eligible for a provincial tax credit towards the cost of renovations that improve access and mobility, or reduce the risk of harm within their principal residence.

The credit is a maximum of 10 percent of the qualifying expense or \$1,000, whichever is greater. It is a refundable credit, which means if the credit is higher than the taxes you owe, you’ll receive the difference as a refund. You claim the credit when you file your taxes.

For more information, search online for BC home renovation tax credit, phone 1 877 387-3332, or send an email to ITBTaxQuestions@gov.bc.ca



Executive members of BC FORUM presented the Life Membership Award to Art Kube this fall. Kube – President of the BC Federation of Labour during the historic Operation Solidarity mobilization and a powerful advocate for seniors in retirement – said we must all keep fighting for what we know is right.

Senior Citizens' Repair Service

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

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

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

Sponsored by the Plumbers and Pipefitters Union Local 170.

Office hours are 9 AM to 12 Noon, Monday to Friday.

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Strengthening BC FORUM has never been more important

Please encourage your friends to join our team

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

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

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

Renew your membership – and sign up a friend

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

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

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

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

Solidarity makes us strong.



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

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



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



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Address: _____
STREET ADDRESS CITY POSTAL CODE

Phone: _____ E-mail: _____

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

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

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

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Date of application: _____
DAY MONTH YEAR

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

Take a deep breath for ICBC

IN NOVEMBER, Premier John Horgan told BC NDP convention delegates that the new government faced some very tough decisions.

No doubt about it. The messes created by the previous government have reached staggering heights.

Services to people were cut and neglected. Crown corporations were milked for hundreds of millions of dollars. And after a brief blip of leadership, British Columbia became a climate change laggard.

There are no quick and easy fixes.

To many who remember dealing with private car insurers – cream the best, reject the rest – the creation of ICBC by the Dave Barrett government was a welcome and logical solution.

The principle is straight-forward. If government is going to require motorists to carry insurance (as it should), then it should also provide that insurance at cost.

Information for retired workers

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



In 1971, you were “in good hands with Allstate.” Unless you had a fender bender. Then the premium was tripled to the equivalent of three months pay.

The Barrett government also set up drive-in claim centres. One stop service. No more visiting multiple repair shops to get competing estimates for the private insurer.

The whole system was set up to provide comprehensive, reasonably priced service to motorists, not profits to private corporations. People first.

Socreds hated that concept, and did their best to undermine it. BC Liberals, beholden to their big money donors, continued the thousand cuts.

They raided ICBC and BC Hydro to transfer hundreds of millions of dollars to government coffers. They drained ICBC’s capital reserves, now at critical levels.

They allowed for-profit insurers to cream the market for collision and

other “optional” insurance. And as ICBC workers point out, they gave another group of companies the keys to the vault.

Their union says the so-called express repair system, created by the Liberals in 2001, has cost us millions in excess payments for repairs.

“When you have a system that allows repair shops to tell ICBC how much the damage is and there is little oversight, you’ve got a huge problem,” says David Black, President of MoveUP. “Our members routinely see grossly inflated estimates – double and triple what is reasonable.”

ICBC Express Shops write their own estimates, effectively determining their own repair work. Previously, 400 ICBC estimators verified the claims. Now there are thousands more cars on the road and half the number of estimators.

Black says he’s hopeful the new leadership at ICBC and a government review will lead to greater accountability.

MoveUP VP Annette Toth says many repair shops are conscientious and do quality work. But the lack of accountability means “repair shops have been given the keys to the vault – and drivers are paying the price.”

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