



Union Retiree

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**Pensions under attack!
Pensioners fight back!**



CURC activism continues apace

by Pat Kerwin
CURC President

It has been another busy year for us. Our major new initiative was to launch a two day pre-retirement course. We have trained retirees to instruct the course in the Prairies, Ontario and the Maritimes.



Photo by Joel Duff

These people then delivered the course at the local level in cooperation with area councils and labour councils. From the feedback we received in these sessions, we have revised some parts of the manual as well as updating them for changes in benefit figures.

We will be training retirees to give the course in BC in March. We will launch the French version of the course this spring.

Our second main initiative was to update the web site both in terms of its technical nature and also in approach. Thanks to the assistance of our communications volunteer, Gerry Jones, CURC is now launched on both Facebook and Twitter. Why even some of the Executive like me have now also joined Facebook. CURC also now has a monthly column in Rabble, an on-line publication.

We have followed up with the resolutions adopted at 2011 Convention. A report of what was done can be found on our web site, www.unionretiree.ca. We will also have a special section on our upcoming Convention to be held October 22 – 25, 2013 in Ottawa.

We have continued our efforts to have CPP/QPP benefit level improved by lobbying at the local level. The Executive Committee of CURC sent a joint letter to Flaherty prior to the Finance Ministers meeting in December to urge action on improvements. The Toronto and York Region Labour Council and CURC Area Council developed a petition to

Parliament on OAS and CPP changes. CURC pushed this across the country and gave them to the NDP critics to present in the House of Commons.

At all levels we were also very involved in labour's opposition to Bill C-377 which sprung directly from Stephen Harper's days with the National Citizens Coalition. It singles out labour unfairly with the aim of limiting our social action. Its long run aim is to destroy unions and the Rand formula.

Each year we mourn the passing of many good friends. This year we were particularly saddened by the death of John Marlow who at the time of his death was President of the Manitoba Federation of Union Retirees.

While we only publish one magazine a year, we will produce three or four newsletters per year which can be sent to your email. If you are not receiving them, you can sign up for them on our web site. Indeed have your friends do so as well as it does not cost any money to do so.

Last but not least, it is time to renew your membership. A renewal form is being sent out with this magazine to members and is also available on our web site.

John Marlow (1941 – 2012)

John Marlow was born in Stephenville, Newfoundland and Labrador on November 8, 1941 and died in Winnipeg on November 9, 2012. After serving in the Canadian Armed Forces for 25 years, he joined Bristol Aerospace in 1979. Active in CAIMAW, Local 5 as a shop steward and on committees, he served three terms as Local 5 President.

After the CAIMAW – CAW merger, John led the Local 3005 Retirees Chapter until his passing. John continued to serve with MFUR and the MFL Executive Council and as an advocate for veterans and pensioners.

John's work for social causes is recorded in the picture accompanying this tribute as he is seen with Kevin Rebeck, MFL president; Steven Braun and Amber Boryicki on the Manitoba Legislature steps after participating in the "Walk for Shelters" for women leaving domestic violence.

Kevin Rebeck said John was fully engaged in the fight for fairness that governments and employers are attacking. "John shared his experiences and humour while empowering and supporting others, he will be dearly missed."

John's post-retirement participation continued during the 2011 strike at Bristol Aerospace, when he and retiree members invaded the constituency office of Tory MP Stephen Fletcher to pressure resumption of bargaining. John's first and only meeting of the CURC national executive resulted in an unfortunate miss when he was left behind by the group leaving for Parliament Hill and a meeting with NDP Leader of the Official Opposition, Thomas Mulcair. Typically, John turned the experience to his advantage by writing the poem at right. John did not seek headlines but his life made a difference to all who met him.

"The CURC Executive Meeting"

Left for Harper's town from Winnipeg, I'm on my way
Arrived at the Travel Lodge, was wet on a Sunday
Monday we started, the agenda was full
I met Betty Ann, the rumour was true — she takes no bull
Tuesday started well, we each gave our reports
Some were too long, we should have kept them short
Then Pat yelled "Stop" the taxis are here
And everyone got up and they all disappear
Bill and I went to the washroom, we weren't that long
And when I came out Bill left me, he was gone
I ran upstairs and I started to rant
The taxis pulled out and just disappear
Nobody took a count, they just left me there
I think I saw Doug waving his hand bye-bye
So I got out my hankie and started to cry
Len came out and asked did they leave us behind?
I told him yes and we both started to whine
When they all got back they were full of cheer
Until they saw my eyes filled with tears
Back downstairs we had lot of stuff to sort
Then Diane yelled "hey" what about my report?
Today is our last day and Bill is still picking on me
But we got to finish up, I'll just let him be
I must tell you that Betty Ann is really swell
She gave me a cheque and it still had the bank smell
It's time to say farewell, what a great bunch you are
From all over Canada both near and far
Remember what Joey Smallwood would say and do
"We want to talk with you not about you"
BE SAFE

— John Marlow



Union Retiree

2841 Riverside Dr.
Ottawa, ON K1V 8X7
(613) 526-7422
<http://unionretiree.ca>

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President: Pat Kerwin
First Vice-President: Len Hope
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Editor: Angus Ricker
Design: Union Communications
(CEP 591-G)



The need for national public

companies a chance to negotiate with creditors, restructure their finances and avoid a bankruptcy. A company may emerge from restructuring as a viable company with its pension plan intact. However, where a company begins liquidation immediately, or when restructuring fails and leads to the same result, the BIA applies. It sets up a process for liquidating an insolvent company's assets and distributing them to creditors according to a hierarchy of 'priorities', with secured creditors ahead of unsecured ones.

Two different claims exist against a pension plan sponsor in bankruptcy proceedings. One is for arrears in required contributions to pay for the 'normal cost' of the plan. The second, more significant claim targets the amount of unfunded liability, which is the excess of a plan's promised benefits over its assets. It is the second claim that is unsecured in bankruptcy proceedings. Although arrears in contributions relating to the normal cost of the plan take on super-priority in bankruptcy, claims — typically larger ones — pertaining to an unfunded liability are not given preferred status.

One way around this shortcoming is to give claims surrounding an unfunded liability super-priority status in bankruptcy. However, employers have argued that this would jeopardize lending to distressed debtors to allow restructuring, since creditors would rank behind huge pension liabilities in any eventual bankruptcy.

A second solution is a public pension insurance scheme. Complemented by measures to reduce insolvency risk, pension insurance schemes are an important part of protecting pension benefits against sponsor insolvency.

Ontario

Ontario's Pension Benefits Guarantee Fund (PBGF), established in 1980, is the only fund of its kind in Canada. Paid for by plan sponsors, the PBGF charges a set premium per plan member. Plans also pay an additional amount that varies according to the extent to which their plan is underfunded. This requires severely underfunded plans to pay a higher rate for coverage, since they are at greatest risk of relying on the PBGF in the future.

The PBGF provides a guarantee to plan members of monthly pension payments up to a meagre legislated cap of \$1000 a month. The PBGF doesn't cover multi-employer plans or jointly-sponsored plans, and doesn't extend to new benefit improvements taking effect 5 years before the plan is wound up. In 2011, the PBGF registered \$520 million in claims arising from Defined Benefit plans wound up or being wound up. To cope with financial pressures on the fund and a rising tide of claims, Ontario has moved to increase the levy from \$1 to \$5 per year per plan beneficiary, as well as raising the maximum fee charged to unfunded pension plans.

United States

The 1974 *Employee Retirement Income Security Act* created the Pension Benefit Guaranty Corporation (PBGC). The PBGC is funded by a combination of premiums, trustee assets and return on investments. If an employer terminates a plan through Chapter 11, PBGC takes over the plan and becomes the administrator. If the employer is bankrupt, the PBGC assumes trusteeship of the assets and administers benefits up to a ceiling. It covers 43 million American workers and retirees participating in over 25,000 defined benefit pension plans. In 2011-

pension insurance in Canada

12, PBGC paid \$5.5 billion to nearly 890,000 retirees in more than 4,500 failed plans.

Maximum annual benefits depend on age and years of service -- approximately \$55,840 for a worker retiring at 65 from a single-employer plan ending in 2012.

The PBGC is also involved in mitigating the risk arising from unfunded plans when sponsors are insolvent. The Corporation has an 'early-warning program' to help identify and monitor badly underfunded pension plans and troubled plan sponsors prior to bankruptcy. The PBGC works in cooperation with the Department of Labor, the Internal Revenue Service and the Securities and Exchange Commission to identify in advance any moves that could present a risk to a pension plan (e.g. a transfer of plan liabilities in the context of a sale or partial sale of the business). The PBGC can also step in and negotiate protections against insolvency risk to a plan.

United Kingdom

The *UK Pensions Act* (2004) created the Pension Protection Fund (PPF), which is modelled on the US PBGC, and performs a similar function. Like the U.S. guarantee fund, the PPF is a public corporation funded by sponsor premiums, as well as recoveries from insolvencies and investment returns. Like Ontario, the PPF has a risk-based premium according to the likelihood of a plan terminating. Benefits are capped at approximately £25,000 per year and indexed.

A separate fraud compensation fund, paid for by a separate levy on all pension plans, compensates plan members whose employers are insolvent and the fund has suffered financially because of fraud or theft. As well, a financial assistance scheme pays compensation to plan members whose employer became insolvent

prior to the formation of the PPF.

In 2012, over 200,000 people whose employer had become insolvent were receiving compensation, a figure expected to rise to 500,000 by 2015. Over £680 million in compensation for all the plans described above has been paid out since 2005.

Germany

Unlike the US, UK and Canada, employer-sponsored pension plans are not required to be funded and do not have a separate pool of assets set aside for plan members, but rather are backed by the company's general assets.

Because there is no funding and pension liabilities are generally unsecured liabilities of the company, the pension plan is understood to be covered as long as the company is solvent. There is, however, a collective insurance scheme, the Pensionsversicherungsverein (PSV) which takes on the pension liabilities in the event of insolvency. The PSV is funded through contributions from these occupational pension plans.

Conclusion

Workers and retirees are particularly vulnerable in the event of a restructuring or a bankruptcy, much more than shareholders. At bankruptcy, shareholders have already typically borne their cost (falling equity prices), whereas workers and retirees stand to lose the most at liquidation.

Plan participants' lack of information and particular vulnerability to employer insolvency reinforce the argument for a guarantee scheme for benefits. Various countries have established either greater priority for claims on unfunded liabilities in restructuring and bankruptcy, pension insurance arrangements, or a combination of both. Outside of Ontario, Canada has the worst of worlds, having neither

protection.

To be sure, significant challenges exist to setting up a national insurance scheme. One is the task of setting premiums high enough to fund the insurance scheme and to reflect insolvency risk, but not so high as to push borderline firms into bankruptcy or lead employers to wind up their defined benefit plans. The UK pension protection fund boasts a surplus, while the U.S. pension benefit guaranty corporation has a \$35 billion deficit and the Ontario pension benefit guarantee fund continues to struggle with inadequate funding.

Canada faces the additional hurdle that unlike the UK's unitary system of government or the US, with federal authority over both employment relations and insolvency matters, Canada's federal government is responsible for insolvency regulation while pensions fall to the provinces. Putting in place a national public pension insurance scheme in Canada would require extensive negotiations with the provinces, but the federal government could establish an initial fund for plans in the federal jurisdiction as a framework for a national scheme.

Canada's unions have called for an expansion of public pensions in order to improve the security and adequacy of retirement incomes as pension coverage falls and many workplace pensions falter. Reinforcing this goal, there is an urgent need for national public pension insurance in Canada to ensure workers and retirees don't lose their pensions if their employer goes bankrupt.

Chris Roberts works on pensions and retirement issues for Canadian Labour Congress. He is a pension trustee, educator, and author of Pension Confidential, Lorimer 2012 (with Robert Drummond).

By Chris Roberts

Pensioners and current employees can lose much of their negotiated pension when their firms enter bankruptcy proceedings because the pension plan was underfunded. The examples of Nortel, Fraser Papers, and Abitibi Bowater are examples from recent years. Cuts up to 40% in benefits have happened. As a result, older workers are forced to postpone retirement, new retirees have to return to work, and beneficiaries' struggle to get by on reduced payments.

In Canada, the federal *Companies Creditors Arrangements Act* (CCAA) and the *Bankruptcy and Insolvency Act* (BIA) govern restructuring and insolvency proceedings. CCAA gives

CURC rabble-rousing!

All you have to do is 'click' on it. Read it. And when you've read it you can share it on Facebook and even tweet about it. The 'it' is CURC's monthly column **Retiree Matters** on www.rabble.ca. Click on columnists and look for the CURC logo. When you finish reading the latest column you can check back ones and see what you missed. Check back around the middle of every month for a new **Retiree Matters**.

Our columns are written by retirees who know what matters. By way of example, we have reprinted the one on how the changes to OAS will affect women.



If you have an idea for a column or you would like to write one give us a shout either through the contact link on our website www.unionretiree.ca or contact Gerry Jones directly at gerry.jones@sympatico.ca

gerry.jones@sympatico.ca

You too can do some rabble-rousing with **Retiree Matters**.

And while you are at your computer check us out on Facebook and let us know you visited with a like, comment or share:

<http://www.facebook.com/pages/Congress-of-Union-Retirees-of-Canada-CURC/315702295180775>

If you are into tweeting, connect with us on Twitter at <http://twitter.com/UnionRetirees>

Nortel retirees face pension insurance roulette

by David Agnew,
Nortel Pensioner

Nortel had employees in many countries. How did its pensioners fare after corporate bankruptcy in three countries (Canada, U.S., UK) where most employees reported?

Each of those Nortel divisions operated its own pension plan based on local laws but pensioners are now faring differently for subtle reasons.

In Canada, the existing fund paid only about 56% of most pensions, or about a half the promised pension for most.

Ontario Nortel pensioners did better, initially, for two reasons. First, only the Ontario government freed up money in the plan by cancelling inflation protection and re-allocating funds to pension top-ups which raised amounts paid to a base of 70% of promised amounts. As well, limited pension insurance tops up failed pension plans.

Smaller pensions are helped the most with \$12,000 a year pensions fully paid and larger pensions helped closer to the 70% level. Ontario pension protection is best in Canada with only Quebec pro-

viding anything similar.

In the U.S. and UK, governments have substantial pension insurance programs which permitted pensioners to get full pension on amounts up to \$50,000. Larger pensions also benefitted.

Despite better pension insurance, U.S. pensioners still lost the most with the end of medical coverage paid by Nortel. U.S. health insurance costs are prohibitive often costing more than the pension. Overall, UK pensioners did best with full pension and medical benefits through government programs.

Retiree
matters



By Diane Wood and
Louisette Hinton

From *Retiree Matters*, CURC's
monthly column on *rabble.ca*

Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) are the only income for many women where they are guaranteed to receive the same amount as men, regardless of their labour force history. The proportion of income replaced by the OAS and the GIS is much higher for women and seniors with low incomes, about 70 per cent for those with individual incomes of less than \$15,000. For women between the ages of 65 and 69, OAS and GIS reduce poverty by 21 percentage points. For men of the same age, it's 15 percentage points. So, it is clear that rolling back the age of OAS and GIS is NOT gender neutral.

The OAS and the GIS reduce the lower income rate from about 30 per cent to about 12 per cent (more for women than men).

Raising the age of eligibility for the OAS/GIS from 65 to 67 would mean that non-working, low-income seniors on provincial social assistance and disability programs would have to wait another two years to transition to the OAS/GIS program, raising social assistance costs for provincial governments. The provinces would also have to pay more to provide drugs and essential services to low-income seniors who are unable to pay on their own.

Changing the eligibility age to 67 would mean the 35 per cent of OAS recipients who would be entitled to GIS at age 65 — mostly women — would lose those benefits as well. For those

Rolling back the age of eligibility for OAS and GIS is not gender neutral



CURC Executive member Louisette Hinton presents NDP MP Lysane Blanchette-Lamothe with CURC's petition to protect retirement security.

seniors entitled to this maximum amount (projected at 320,000 in 2012, mostly women) the loss of two full years of benefits would represent over \$30,000.

Those workers most dependent on OAS/GIS income — women, workers with disabilities, individuals with lesser residency, the lowest income and long-term unemployed — will be hardest hit.

Also, in some provinces low-income seniors ages 65 and 66 could lose their eligibility for additional provincial supplements that are linked to GIS eligibility. For example in British Columbia, seniors receiving OAS/GIS stand to lose a \$49.30 income supplement, a discount on bus passes and perhaps a reduction in property taxes. Another example, in Quebec, Employment Minister Julie Boulet said the age hike would cost her province "tens of millions of dollars" in welfare payments to low-income seniors between the ages of 65 and 67.

Prime Minister Stephen Harper and various government officials and MPs have attempted to justify the proposed cuts to the OAS/GIS program by arguing that the retirement of the baby boom generation and the related increase in the nominal dollar cost of OAS and GIS benefits are not sustainable. There is no evidence for this argument. It is noteworthy that Canada's independent Parliamentary Budget Officer, Kevin Page, has stated OAS is affordable into the future without changes. The Congress of Union Retirees of Canada (CURC) urges Canadians to reject the Harper Government's proposed changes to OAS/GIS and fight for improvements to retirement security for all.

Retiree Matters is a monthly column written by members of the Congress of Union Retirees of Canada (CURC) that explores issues relevant to retirees, senior citizens, their families and their communities.

Wanted Alive Not Dead: Health Care and Pensions

Public forums held in Saskatchewan

by Betty Pickering,
President of Saskatchewan
Seniors Mechanism President,
Past President of Saskatchewan
Federation of Union Retirees

Concern about health care and pensions at the jointly sponsored Saskatchewan Seniors Mechanism (SSM) and Saskatchewan Federation of Union Retirees (SFUR) annual conference in May resulted in a series of follow-up community forums across the province under the title: “Wanted: Alive Not Dead — Health Care and Pensions”.

The May conference celebrated the 50th anniversary of Saskatchewan Medicare with former NDP health minister Louise Simard providing a birth of Medicare overview and Alison Hayford, a University of Regina sociology professor reviewing past and future pensions policy for seniors.

The subsequent open community forums in September took issues identified by SSM and SFUR to provincial audiences in North Battleford, Prince Albert, Saskatoon, Melfort, Rosetown, Swift Current, Weyburn and in December, Moose Jaw. Panelists travelled 2,400 KM to sound out public opinion and raise questions to be brought to the Saskatchewan Ministry of Health.

SSM President and SFUR past president Betty Pickering chaired the community forums and Louise Simard and Charles Keple, SSM first vice-president and pensions presenter, were joined by local health region officials who spoke on homecare, long-term care and primary health care.

Many issues were raised, particularly about Medicare and health care, with concerns at the fee for service basis by the provincial government for some

long term care and homecare services that many felt should be covered by the *Canada Health Act*.

Further, the federal government share for health has declined substantially so that a once 50% share with the provinces now amounts to less than 25%. Currently the federal government is increasing its grants by 6% a year. Its intention to reduce the rate of increase to 3% will make the situation worse. Concern was also expressed about the erosion of homecare “soft services” erosion which was illustrated by a decrease of 9.1% in meal services in 2009 – 10. Homecare services budgets were also being shifted to acute care. As a result, home care suffered staffing shortages. Long term care is an urgent priority as an alternative to expensive personal care homes.

Pension issues identified include the emphasis on personal responsibility to save although many have through financial difficulty few savings options. As well, pensions are under attack by companies and governments when they should be the first priority for governmental protection.

Forums were greatly appreciated by attendees who found them informative and helpful. Retirees and seniors welcomed the opportunity to meet and discuss the issues in their own communities. The participation has encouraged SSM and SFUR to consider further province-wide forums in 2013.

SSM is a provincial non-profit charitable seniors' organization with 16 members, including SFUR. SSM has a total membership of 100,000.



Photo by Kathy Lye

SSM President Betty Pickering (right) at the Saskatoon community forum on health care and pensions with Michael Flowers and Linda Flowers.

Stealth Attack

Federal Conservatives to narrow EI appeal avenues

Buried in last year's budget bill was a change that targets the unemployed much like a drone plane targets the Taliban. With many seniors being forced to work later in life due to changes in Old Age Security and their personal financial situations, it behooves seniors to know what the government is doing.

referees with over 1,000 board members in approximately 80 communities across Canada. These boards were able to aid people whose appeal had been denied often for reasons of literacy or understanding of the forms.

The current system is being replaced by a Social Security Tribunal composed of 79 government-appointed persons

University of Ottawa law professor Lucie Lamarche says that “The current system is easy, non-judicial and free. There is this group of people constituting the board of referees that can look at the facts, that can redress administrative mistakes and it's a system that produces a chunk of administrative mistakes.”

She is also concerned that under the new system, applicants will have to hire lawyers as people will have to make more technical and legal arguments. “We're losing a non-judicial space, easily and quickly accessible and free where people can re-tell their story in a language that they understand.” As a result, Lamarche predicts more frustration leading to fewer appeals and fewer payouts.

The government claims that it is making these changes for reasons of efficiency but Corinne Pohlman, a spokeswoman for the Canadian Federation of Independent Business, disagrees that the current system isn't efficient. “We certainly aren't really sure where this idea is coming from. We certainly feel the EI board of referees was working well,” said Pohlman

Bill Harford, a CURC Executive member who has extensive experience on an EI board believes that the real purpose is to force people off EI and onto provincial social assistance. He says that “most workers have no idea about this change but will awake in May 2013 to find a new system that will only frustrate them. Alas, there will be no one there to help them.”

CURC Executive member Bill Harford has extensive experience on an EI board. He believes the Tories' new EI appeals system is a ploy to force people off EI and onto provincial assistance programs.



Photo by Joel Duff

Up to now if a person's employment insurance (EI) claim was denied they could appeal in person before a local board comprised of persons representing each of employers, workers and government. There were 334 boards of

who will hear not only all EI appeals but also appeals concerning OAS and CPP. Most appeals will be conducted either through the internet or over the phone. There will be a minimum of personal contact and compassion.

Benefits for Retirees!

Calling all grandmothers

Older African women step forward to care for children orphaned by HIV/AIDS

By Joe Cressy,
Director of Campaigns & Community Outreach, Stephen Lewis Foundation

“When one part of the human family is under siege, the privileged part must respond.” This was Stephen Lewis’ clarion call for the world to wake up to the reality of the HIV/AIDS pandemic in Africa and led to the creation of the Foundation that bears his name.

The Stephen Lewis Foundation (SLF) works with community-level organizations which are turning the tide of HIV/AIDS in Africa by providing care and support to women, orphaned children, grandmothers and people living with HIV and AIDS

African grandmothers are central to this effort. With almost no support, they have stepped forward to care for millions of children orphaned by AIDS, sometimes as many as ten to fifteen in one household. They display astonishing reserves of love, courage and emotional resilience, even while grieving the loss of their own adult children.

More than 50% infected in Africa are women; treatment reaches fewer than half the target. And on November 28, 2012, the Harper Conservatives defeated an NDP motion to get affordable, generic AIDS-drugs to Africa. It’s both a tragedy and shame wrapped.

African women and grandmothers are leading the way, but they cannot — nor should not — do it alone. Since 2006, the Grandmothers to Grandmothers Campaign in Canada has raised an astonishing \$16.5 million for African grandmothers and the children in their care. Resources from the Campaign are



Photo by Gillian Mathurin

Stephen Lewis in Kenya with Anne, one of the heroic grandmothers who care for children orphaned by the HIV/AIDS scourge.

invested directly at community level for food, educational support, medical care, HIV counselling and testing, housing and bedding, grief counselling and support groups, home visits, and much more.

Join with us. As members of CURC, you can lend your support to the Foundation’s work in any number of ways:

- start or join a Grandmothers group: www.stephenlewisfoundation.org/get-involved/grandmothers-campaign
- call us for materials to distribute: 1-888-203-9990
- organize an event: www.stephenlewisfoundation.org/get-involved/plan-an-event
- make a donation of stocks, aeroplan

miles, or funds: www.stephenlewisfoundation.org/ways-to-give

The labour movement has been a supporter from the Foundation’s beginning in 2003. At the Foundation, we have always thought of labour’s support as an inspiring example of global social justice: grassroots to grassroots. As members of CURC, you can stand in solidarity once again... and put the AIDS pandemic back on the agenda.

If you want to learn more about the Foundation in general or the Grandmothers Campaign in particular, please visit our website at www.stephenlewisfoundation.org.



Dear CURC Member:

One of the many benefits of CURC Membership gives you the option of building your own Benefit Plan after retirement, when your former group insurance coverage has terminated or been severely cut back.

Thanks to the CURC Member Retiree Benefit Plan you, your brothers and sisters can continue coverage, after employer/union sponsored plans terminate. The CURC Retiree Benefit Plan allows you to fill the gaps in your insurance coverage, select the coverage you need and want at an affordable cost, from any or all of the following benefits:

- LIFE INSURANCE
- EXTENDED HEALTH AND DENTAL CARE (personal health insurance premiums are a tax deductible expense)
- EMERGENCY MEDICAL TRAVEL INSURANCE

Canadian Benefits Consulting Group is the Plan Administrator for the CURC Member Retiree Benefit Plan. We are in the business of providing Employee Benefits and consulting services to members of the union movement across Canada, and we are honoured to be able to assist CURC members in obtaining the insurance coverage they need.

Please contact us at the numbers noted below to find out more, order your information package and arrange for a presentation about the benefit plan.

It would be our pleasure to have the opportunity to serve you.

Anne Spencer
CURC Benefit Plan Consultant
416-488-7755, Ext. 252
Toll-free: 1-800-268-0285, Ext. 252
E-Mail: curc@canben.com

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Activism the order of the day for retirees from sea to sea

BRITISH COLUMBIA

Family members struggle to care for seniors

BC FORUM has called on the provincial and federal governments to take action so more seniors can age in place in their own homes. Seniors in general are healthier and living longer, but there are 2.7 million family members providing care to seniors with long term health issues. Many caregivers are themselves seniors in distress.

Delegates to the BC FORUM annual general meeting strongly supported the introduction of universal home care and home support services, and the construction of geared-to-income housing.

“We must increase affordable housing to eliminate homelessness, especially among seniors,” said Art Kube, President of Council of Senior Citizens’ Organizations of B.C., a del-

Alice West, Board member and former president of BC FORUM, called for action to allow more seniors to age in place, in their own homes, and their own communities.



Photo by Bob Akester

egate at the meeting.

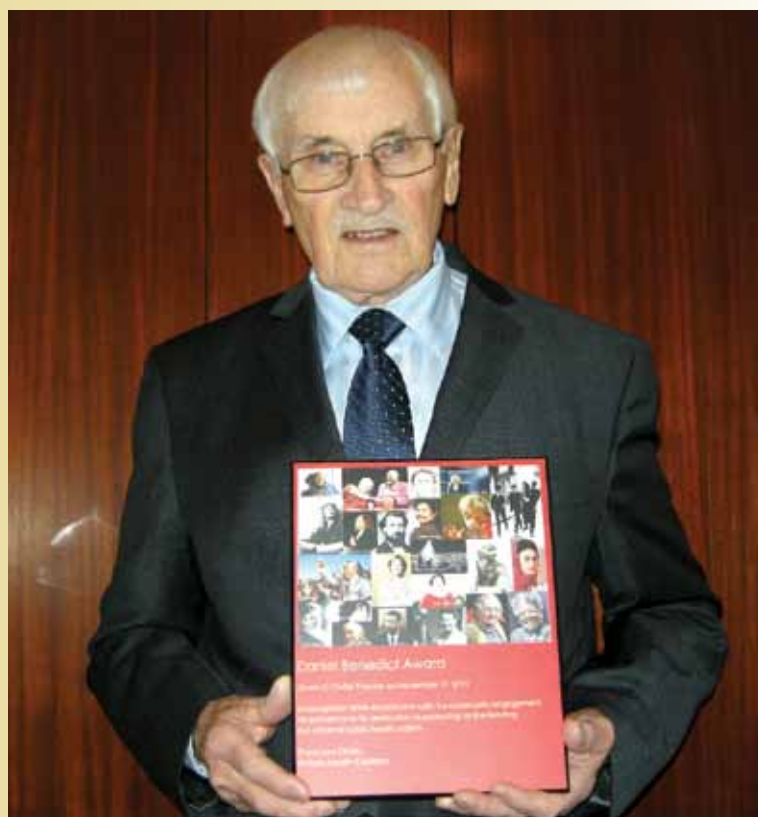
“It’s women, more likely than men, who end up being the care givers,” said Alice West, BC FORUM director. “There are tons of reports sitting on

shelves. I’m amazed the library doesn’t fall into the Ottawa River. This is not a question of reports or fancy speeches; it’s a question of supporting individual caregivers.”

ONTARIO

President of OFUR Honoured

The Ontario Health Coalition each year honours one person with the Daniel Benedict Award. In 2012, Orville Thacker, President of the Ontario Federation of Union Retirees (right), received the honour for his “exceptional spirit, his community engagement, his activism and his dedication to protecting and extending our universal public health system.”



ALBERTA

Alberta Federation of Union Retirees back in action

Following the Train the Trainer sessions of CURC’s pre-retirement course in Edmonton, the Alberta Federation held a re-founding meeting. Betty Pickering, then President of the Saskatchewan Federation of Union Retirees, outlined to the meeting how her group had organized to achieve its successes. Nancy Furlong, Secretary-Treasurer of the Alberta Federation of Labour, pledged the AFL’s support to AUPE if it took an activist role. Winston Gereluk outlined plans for the celebration in June of the 100th Anniversary of the AFL.

Pat Kerwin, President of CURC, chaired the election of the executive which consists of President Susan Keeley (CUPE), Vice-President; Reg Basken (CEP), Treasurer Doug Meggison



CLC Representative Amanda Freistadt addressing Calgary & District Labour Council’s pre-retirement course with Alana Hargan seated at the table.

(HSAA), and Secretary Alanna Hargan (CUPE). Three members at large were also elected — David Hagel (IAM), Beryll Scott (UNA) and Gwen Rutherford (PSAC).

The Calgary and District Labour Council sponsored the pre-retirement course of CURC on two November weekends. Alana Hargan and Collin Anderson, who were trained in Edmonton, facilitated the course. Both received positive feedback. Participants found the not-previously-considered topics became important when covered by the course. They saw the light bulb go on, then the look of shock as participants realized their lack of readiness. Participants found great value in the course and said they would encourage their locals to present it.

NEW BRUNSWICK

Group calls for better senior care in New Brunswick

On November 23, 2012, the Coalition for Seniors and the New Brunswick Federation of Union Retirees launched a blue paper called “A Vision for Change! Aging in Place,” four pillars that will enhance senior care in the province. More than 70 people attended the launch along with Leader of the Liberal Opposition Brian Gallant and Dominic Cardy from the NDP, as well as other politicians. In the photo at right, Debbie Ellison, President Coalition for Seniors and Nursing Home Residents’ Rights, and Cecile Cassista, President of the New Brunswick Federation of Union Retirees, are shown at the launch.

In the speech from the Throne in the New Brunswick legislature on November 27, 2012 it was announced that amendments will be introduced to the *Ombudsman Act* to expand the ombudsman’s powers to include services to seniors funded by the provincial government and to include a



1-800-SENIORS toll-free line for people looking for government information and services for those 65 and older. The government will consult with seniors in developing a senior’s charter that will lay out how seniors will be treated with compassion and respect when receiving government services. All of these initiatives are what are set forth in the Coalition’s blue paper. The group followed up on the paper with Hon. Minister Madeleine Dubé in December.

QUEBEC

RSR – Montreal in Convention

It was under the theme “An active and healthy retirement” that the 8th Convention of the Regroupement des syndicalistes à la retraite (RSR – Montréal) took place on October 18 and 19.

Daniel Boyer, General Secretary of the Quebec Federation of Labour, saluted our members and informed them of the major issues for the QFL for the coming months. He finished his speech by urging the RSR members to continue their fight because the QFL needs the retirees’ support.

Brothers Claude Lamothe, President, and Claude Parent, First Vice-President, have decided not to run for re-election to the Executive Board of the RSR.

Claude Parent has served on the RSR Board for the past six years and has established the Quebec Federation of Union Retirees (FSRQ in French). He



Above, RSR – Montréal’s annual convention in session: (L – R) Denise Brouillette, Secretary-Archivist; Yvon C. Rivard, Treasurer; Daniel Boyer, QFL General Secretary; Claude Lamothe, President; Claude Parent, First Vice-President; and Pierre Gingras, Second Vice-President.

has decided to concentrate his efforts and energy, as President of the FSRQ, by making the development of the QFUR/FSRQ his major priority.

After an award presentation to long-time activist Claude Lamothe (see sidebar), speakers addressed the Convention under the following themes:

- Fraud and abuse towards seniors;

- An active and healthy retirement;
- Health care for the seniors.

Resolutions urging the newly elected Quebec government to support an increase in benefits of the CPP/RRQ and the implementation of home care were adopted.

The Convention finished with the election of the Executive Board.



Above, the newly elected RSR – Montréal executive board: Yvon C. Rivard, Treasurer; Nicole Milhomme, Second Vice-President; Louis Larivière, President; Denise Brouillette, Secretary-Archivist; and Pierre Gingras, First Vice-President.

A resolution honouring Claude Lamothe as “life member” of the RSR was unanimously adopted by the members. We took the opportunity that the general secretary of the QFL was with us to present to Claude Lamothe, on behalf of the RSR, a souvenir trophy in recognition of his exceptional and loyal services from 2003 to 2012 as vice-president and president of the RSR – Montreal.



Foundation of an RSR for the Quebec region

Claude Parent, President of the QFUR/FSRQ, was proud to announce that the Quebec region has its Regroupement des syndicalistes à la retraite (RSR) since November 1st 2012. The Executive elected was Bernard Labonté, President (from PSAC); Herman Dallaire, Vice President (from UFCW); Raynald Langlois, Treasurer (from COPE); Bernard Montminy, Secretary, (from CAW) . We wish the best of luck to this new RSR members!



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Wes Norheim receives Saskatchewan Seniors Mechanism Advocacy Award

Wes Norheim, the first President of the Saskatchewan Federation of Union Retirees, was recognized for his years of advocacy work on behalf of retirees and seniors with the Saskatchewan Seniors Mechanism (SSM) Advocacy Award at the SSM Celebrating Seniors gala on September 30 in Regina. The award was presented by federal Senator Raynell Andreychuk and SSM President Betty Pickering.

In presenting the award, the SSM had this to say about Wes:

“Although Wes Norheim resides in Regina, his impact is provincial. He believes in social justice and demonstrates this in all his activities. His dedication to advocacy on behalf of working class people, the poor and the underrepresented has been a lifelong commitment. He has

been involved in lobbies on poverty, affordable housing, Pharmacare and pensions to mention a few. Through his efforts the Saskatchewan Fed-

eration of Union Retirees (SFUR) was created as a direct charter of the Congress of Union Retirees of Canada (CURC).”

Wes Norheim is flanked by Senator Raynell Andreychuk and SSM President Betty Pickering after receiving his award.



Become a member of CURC



You can join CURC either through your union or as an individual. Please fill out this coupon and send it to:

Congress of Union Retirees of Canada
2841 Riverside Drive
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