WORKING TOGETHER TO OPPOSE CUTS

Coalition aims to build a better B.C. by advocating for a more civil society

By Alice West, President, BC FORUM

The BC FORUM Board of Directors has unanimously voted to join the Coalition to Build a Better B.C. We are one of the first groups to officially join, but the Coalition is growing quickly as the impact of B.C. Liberal cuts is felt more and more in communities throughout the province.

The Coalition is a loosely-structured, non-partisan alliance. It includes groups that represent artists, cultural workers, seniors, students, health care advocates, educators, social service agencies, environmental activists, the faith community and unions.

All of these groups have been affected by a thousand government cuts – in service levels they can provide directly to clients, in lost jobs and opportunities, as well as the impact on vulnerable people, our communities, environmental protection and a civil society. We have joined together to speak out on these issues because we believe we are stronger together than alone.

BC FORUM's representative has found the Coalition’s meetings to be both inspirational and a source of strength. The range of ages and colours of the participants is a clear reflection of B.C. society. The opportunity to forge new friendships and alliances on current and future campaigns is immense.

The Coalition's statement of principles

Please see “Coalition” Page 2

Building a stronger BC FORUM

We greatly appreciate your membership and your support in building BC FORUM as a strong, active voice for retired workers, for workers nearing retirement, and our families. By working together, we're all stronger.

Please note that your address label now includes your membership renewal date in the upper right hand corner.

If you have recently renewed – thank you!

If your renewal date is coming up soon, please consider renewing today to keep your membership and benefits current. You'll find a renewal form on the back page, which you can also use to sign up new members. You can also join or renew at www.bcforum.ca. Again – thank you!

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- And – in case you’re due for renewal – a handy membership renewal form .... 12
You’re invited to participate in these important Coalition events:

9:00 am, Sat. March 20,
Build it Together – Dialogue for a Better B.C.
Vancouver Library

Noon, Sat. April 10,
Rally of the Year,
Vancouver Art Gallery

Coalition will oppose cuts in services, work for alternatives

From Page 1

ciples notes that the strength of British Columbia is our people. We each contribute in unique and different ways our talents, ideas and hard work to build a better B.C.

Building communities where every woman, man and child is treated with fairness, dignity and respect is a shared responsibility. It requires all of us to work together.

When government singles out groups of individuals – by cutting services they depend on, raising fees inequitably, and unfairly shifting taxes – it diminishes all of us. It doesn’t bring us together. It divides us.

The purpose of the Coalition to Build a Better B.C. is to bring us together.

The public and community services that we have built together over the years contribute greatly to a vibrant and diverse B.C. They help ensure that every British Columbian can participate and share in a quality of life that is envied around the world.

These services are the things we do for each other. They are the foundation of a civil society. They are also a critical component of our economic well-being, especially in difficult economic times. A strong public sector to support and regulate the private sector is critical to the social, environmental and economic health of our province.

Due to years of funding cuts, chronic underfunding and misaligned political priorities many of these services are at risk of disappearing, and our environment is at risk of permanent degradation.

Many of these cuts affect the most vulnerable people in our communities, particularly women, children, isolated seniors, and those with the lowest incomes. It is unacceptable for government to take more from those who have the least in order to give more to those who have the most.

We call on the provincial government to:

• Immediately stop cutting public and community services to people.
• Provide adequate and fair funding to restore public services, and to support community organizations and partnerships.
• Work in real partnership and consultation with groups and individuals to build a network of public and community services that give every individual the opportunity to participate in building a better B.C.

That’s why all the women and men represented by these groups are joining our voices together. We will work with community partners, from every background and region, to build the better British Columbia we desire and know is attainable. BC FORUM is proud to be part of this important initiative.
The Advocate, March 2010 – 3

BC budget displays a disturbing lack of vision

EDITORIAL

The question we’re asking ourselves in the wake of the March 2 B.C. budget is simple – will it help to build a better B.C.? The short answer is no. The longer answer is that whether you benefit depends on who you are.

The government is still pushing ahead with the HST, a $1.9 Billion tax giveaway to large corporations. The rest of us will pay for it. (See page 6)

Medical Services Plan premiums continue to go up, an extra $84 a year for most families.

There is no move to improve home support services, desperately needed as more and more retired workers search for ways to live with dignity in their own homes.

There are still thousands of seniors forced to pay the highest rates in Canada for long term residential care. (See page 8)

And there is no plan to tackle child poverty, to end the cruelty and embarrassment of our rich province having the highest child poverty rate in Canada for six straight years.

Government, at its best, is an institution we’ve created to help each other. It should recognize that every citizen, young or old, is important. It should be a tool that enables us to work together to do for each other what we cannot always do for ourselves – clean air and water, safe communities, quality health care for all, education and the opportunities it brings for our children and grandchildren.

In short, the first priority for governments should be to widen the circle, make it more inclusive, and bring people together.

With the Winter Olympics, we’ve all seen what a powerful force it is when people band together. The organizational glitches and tragedy that caused some in the British media to label Vancouver 2010 the “worst Olympics ever” were washed away in a tide of pride, enthusiasm and celebration in the streets. These became the people’s Olympics.

Unfortunately, the B.C. government has failed to learn the lesson that we’re stronger together. This budget does not build on the tremendous sense of community involvement and pride that was generated.

Instead, it leaves too many people and communities to try to get by as best they can on their own. Instead of bringing us together to achieve common goals and objectives, it is dividing us.

When you crunch the numbers, most people and many communities will be worse off in the years ahead.

The three year plan shows that most ministries – despite population growth, demographic changes and inflation – will be providing fewer services. More than half of the ministries will be spending less in 2012 than they did this year.

The government cut many services last year as its response to the financial meltdown. Most of those cuts remain in place. The budget guarantees that they will continue to reverberate through our communities.

Perhaps it’s easy, sitting in the Legislature in Victoria, to see the provincial budget as a financial exercise, and to not see the people whose lives are affected.

Budgets can be much more than that. They can provide leadership and motivation. They can help inspire us to work together for a common cause.

This budget does not. It tells far too many people and communities that they’re on their own, and that government doesn’t really care about them.

If this hands-off, laissez faire approach is the best that the B.C. government can do to help our province get through the recession and emerge stronger, then not only the budget but the government as a whole is displaying a disturbing lack of vision.

From this building, can the government even see the people it’s supposed to serve?
Beware of mail scam

The Canada Revenue Agency (CRA) is warning you to beware of a mail scam. Some people are receiving a letter fraudulently identified as coming from the CRA and asking for personal information.

The letter claims that there is “insufficient information” for the individual’s tax return and that in order to receive any “claims,” they will have to update their records. The letter attaches a form specifically requesting the individual’s personal information in writing, via fax or email, including information on bank accounts and passports.

This letter is not from the CRA. You should not provide your personal information to the sender. A PDF version of the phony letter is available on the CRA Web site at www.cra.gc.ca/alert.

Private power could cost B.C. $450 million a year

The Vancouver Sun reports that British Columbia’s biggest industries are challenging the provincial government to prove that its electricity export scheme won’t turn into a major money loser.

The industrial group calculates that the export plans will cost B.C. taxpayers $450 million a year in money-losing power sales.

In a submission to the government’s Green Energy Advisory Task Force, it says the scheme will commit BC Hydro to pay independent power producers about twice the value that their electricity would fetch on the North American spot trading market.

It says BC Hydro will be forced to pay $120 per megawatt hour to buy private power that will trade on a western North America market where the projected long-term price averages $60.

Future of Meals on Wheels threatened

The Vancouver Island Health Authority’s decision to order Nanaimo’s volunteer-run Meals on Wheels program to increase its meal fee by almost 20 percent could mean the end of the 30-year service, reports the Nanaimo Daily News.

In addition to ordering the organization to boost the price of a meal from $5.05 to $6, VIHA is cutting the program’s annual grant by approximately $1,000, to $40,853.

Meals on Wheels delivers more than 25,000 meals each year to seniors and disabled people in the community and for them the cost increase is significant, said treasurer Brian Smith.

He is also concerned that funding changes may reduce the gas allowance offered to volunteers who deliver meals. Sudden changes to the funding formulas could bring an end to the program, he warned.

“If we are not given any flexibility and ordered to charge a specific fee for our meals, then we may not be able to afford the gas allowance we give more than 100 volunteers to distribute these meals to clients,” he said. “If we don’t give them a realistic gas allowance, then we will lose some of our volunteers.”

He said the proposed changes could force them into insolvency.

Alberta boosts health spending 17%

Alberta’s health system was given a large infusion of much needed cash in the provincial budget. The boost will cover the $1.3-billion accumulated deficit in health services and is expected to eliminate any foreseeable deficits.

Alberta Health Services received a 17 percent increase to its operating budget, more than double last year’s 7.5 percent increase.

The Alberta government also, for the first time, introduced a five-year funding plan. This is intended to provide predictable operating increases for Alberta Health Services, allowing the health authority to plan for the long term.

In B.C., the government increased health care funding by 4.3 percent. While that’s a large amount, it’s a lower increase than last year when 10,000 surgeries were cancelled and care cut for lack of funding.
The B.C. government remains in violation of the United Nations’ Convention on the Elimination of Discrimination against Women, and Canada has failed to file within one year a response on recommendations to correct the violations, says the B.C. Committee on the Elimination of Discrimination against Women. A panel including Shelagh Day, Grand Chief Stewart Phillip, Laura Holland and Margot Young addressed a news conference held at the Vancouver Aboriginal Friendship Centre February 2.

B.C. and Canada again fall short in meeting their commitments to equality for women

A little over a year ago, a United Nations committee that monitors discrimination against women around the world took the B.C. government to task on two serious failings.

The committee departed from the usual diplomatic language of international relations, made several recommendations to address the failures, and called for a response on the recommendations within one year rather than the usual four years.

Today, months after that response was due, neither the government of B.C. nor the government of Canada has acted on the recommendations or even replied to the United Nations body.

A report issued by the B.C. Committee on the Elimination of Discrimination Against Women (BC CEDAW) says the recommendations that have been ignored by governments “address issues of central concern to women in British Columbia.”

The recommendations concern:

- Women’s poverty and inadequate social assistance rates.
- Police and government failure to prevent or effectively investigate violence against Aboriginal women and girls.

“The request that Canada report back to the CEDAW Committee in one year, rather than in the usual four years, highlights the seriousness of these issues,” says the B.C. CEDAW report.

British Columbia has the highest overall rate of poverty in the country, and it’s particularly high for women.

Just over 35 percent of single mothers live in poverty, and 20 percent of single senior women (compared to 11.6 percent for single senior men).

The BC CEDAW group notes that the B.C. government restructured and cut back provincial income assistance in 2002. Shelter allowances were increased in 2007, but in most cases the new rates remain lower than they were in 2002. Allowing for inflation, income assistance today is lower than it was 15 years ago.

Violence and sexual assault against Aboriginal women are 3.5 times higher than against other women. Young Aboriginal women are five times more likely than other Canadian women of the same age to die of violence.

United Nations treaty bodies have highlighted the failure of police to protect Aboriginal women and girls from violence, as well as the police failure to investigate promptly and thoroughly when Aboriginal women are missing or murdered.

“The government of British Columbia has failed to act on either of these central issues (poverty and violence),” says the BC CEDAW report.

“The government of British Columbia stands in violation of its obligations under the Convention on the Elimination of Discrimination against Women.”
BC FORUM supports fair, progressive taxes. We do not support the proposed Harmonized Sales Tax (HST).

Our members – retired workers and workers nearing retirement – understand that it costs money to provide health care, education, environmental protection and other services to British Columbians.

As we have done all our lives, we are ready to pay our fair share, even if that means an increase in taxes. The HST, however, is not fair.

The HST will increase taxes paid by ordinary people by $1.9 Billion a year. We get nothing in return. Quite the reverse.

Many of the services seniors depend on are being slashed, while other essentials of life will cost more. We are being forced to pay $1.9 Billion more so large corporations can pay $1.9 Billion less. It is a massive tax shift onto the shoulders of people who, in our case, live on fixed incomes and are already struggling to make ends meet.

Adding to the injury, Gordon Campbell and the B.C. Liberal Party promised in writing that they would not introduce the HST. We are offended.

Mr. Campbell lied to B.C. seniors about an issue that significantly hurts our quality of life. We urge you to contact your MLA. Tell him or her to vote to stop the unfair HST.

Goods and services you’ll pay more for

The following is a partial list of goods and services, currently exempt from PST, which will be subject to the full 12-per-cent harmonized sales tax if it is implemented.

- Airline fares within Canada.
- New homes. After promised rebates, the HST will add $26,250 to the cost of a home selling for $750,000.
- Real estate fees and commissions.
- Energy conservation, retrofits and equipment (e.g., insulation, solar power equipment, energy efficient appliances).
- Repair services for household appliances.
- Household maintenance such as renovations and painting.
- All food products except “basic groceries”.
- Non-prescription medication.
- Vitamins and dietary supplements.
- Restaurant meals.
- Electricity, natural gas and other heating fuels. (For what it’s worth, the government has promised a rebate.)
- Bicycles and tricycles.
- Basic cable TV.
- Residential phone service.
- Professional services such as accounting and home care.
- Summer camp for the grandkids.
- School supplies.
- Funeral services.
- Parking – the 12% HST will even be charged on the new 21% parking tax imposed by Translink in Metro Vancouver. It’s a tax on a tax.
- Movie and theatre tickets.
- Membership fees for gyms or health clubs.
- Dry cleaning.
- Personal services such as hair care.
- Magazines and newspapers.
- Work-related safety equipment, like steel-toed boots.
- Safety helmets, life jackets, first-aid kits.
- Smoke detectors and fire extinguishers.

Even “HST exempt” living expenses will cost more

- Rent. Expenses such as maintenance, electricity and other required services will be taxed, putting pressure on landlords to raise rents.
- Strata fees. The increased cost of services purchased by strata councils is estimated at 5 to 8 percent.
- Insurance premiums. The increased cost of repairs, restoration and other services may force insurers to increase premiums.
- Residential care for seniors. All residential care facilities which contracted out maintenance and care services – as the government urged them to do – will pay HST on those contracts. The B.C. Care Providers Association estimates the HST will cost a 100 bed facility $210,000 a year, the equivalent of four to five care staff positions.
The HST means more than higher costs – it will also affect services in your community

The provincial government’s plan to introduce a harmonized sales tax will not just cost individuals more – it’s also about the kind of society we live in.

The HST may force even more reductions in services to the province’s most vulnerable citizens, according to a report prepared by the Federation of Community Social Services of B.C.

“Non-profits and registered charities across B.C. will be impacted by the HST, and in particular, the tax reform will have implications for the entire community social service sector,” says the Federation in a discussion paper circulated to its members.

“The impact on the non-profit and charitable sector is significantly negative.

“The HST creates an immediate and sustained financial burden that starts at a time when many non-profit agencies are already struggling with the effects of the global economic downturn... an overall increase in demand for community social services, and decreasing government and philanthropic funding.”

The analysis prepared by the Federation says non-profit agencies will be directly affected in several ways:

• There will be new expenditures to implement the system, including revamping accounting systems and re-writing contracts that straddle the July 1, 2010 implementation date.

• Operational costs will go up 7%. This includes commercial leases, facility rentals, office supplies, consulting fees, criminal record checks for volunteers, commercial heating and more.

• Administrative costs such as accountants, lawyers and other services will go up 7%.

• Demand for social services will increase as British Columbians are squeezed by an increase in the cost of living. The Federation cites a TD Bank report that approximately 21% of all the goods and services we purchase will go up by 7%.

“As a number of goods and services offered in B.C. are not subject to provincial sales tax,” says the report, “the HST will result in a 7% increase in cost for many new items and services such as haircuts, physiotherapy and certain medical services.

“This will result in a general increase in the cost of living as consumers will pay more for accounting services, legal services, non-medical dentist procedures, heating, etc.”

While the Federation does not single out specific agencies in its analysis, there is no doubt that the cost of the new tax will be a particular burden for agencies whose funding has been reduced in recent months.

For example, in some regions of the province, volunteer-driven non-profit agencies have been forced to cut services to seniors who are isolated and alone.

This particularly affects women and men who have been retired for some time, and have seen their retirement income shrink year by year. With the HST, they will both be paying more and have less access to community support.

The Federation points out that the province’s proposed HST tax credit will not be available to many low income individuals and families.

The provincial rebate for the HST is available only to individuals who earn less than $20,000 and families earning less than $25,000.

The current GST credit is available to individuals and families with an income of up to $32,312.

Under criteria developed by Statistics Canada, a family of two living in an urban area is considered low income if they earn under $28,867.

“Although these families are considered low income under federal jurisdiction, the provincial HST regulations effectively disqualify them from receiving the HST credit,” says the report.

SUPREME COURT SHOWDOWN

Private for-profit clinics vs. people of British Columbia

Working people played a key role in building Medicare in Canada. Today, that legacy is under threat. The expansion of private, for-profit clinics is a serious and increasing threat to our health and our wallets. We will pay more, get less and end up worse off.

Find out about the current efforts by Dr. Brian Day and other private for-profit clinic owners to strike down public health care legislation in the courts and open B.C. to US-style medical insurance corporations.

Learn how to talk about why this case could change Medicare forever for you and your family. Build strategies to take action around this important issue in your workplaces and communities!

You are invited to a workshop on this important issue, sponsored by the New Westminster and District Labour Council:

• 5:00 – 7:00 pm, Wednesday, March 24

• Operating Engineers Hall, 4333 Ledger Ave., Burnaby

• Dinner available for $5.00 – advance registration required

To register, please contact the New Westminster & District Labour Council at nwdlc@shawcable.com, or phone (604) 291-9306.
Liberals increase the hardship on frail seniors by increasing residential care fees

Most seniors in long-term care will pay thousands of dollars more every year, as top rates are increased to the highest level in Canada

The B.C. Liberals kicked off the new year with a bang, increasing residential care rates for many seniors to the highest level in Canada.

Adrian Dix, the NDP Health Critic, has joined with family members – including BC FORUM member Ed Wainwright – to condemn the increase.

“Health minister Kevin Falcon is taking $54 million out of the pockets of seniors in residential care, most of whom have low to modest incomes,” said Dix. “This revenue grab will leave many patients without the means to pay for prescriptions, personal effects and basic needs while they receive the lowest standard of care in the nation.”

Wainwright explained how the extra cost will affect his father.

“This increase will not leave enough from my father’s pension to pay for his prescription drugs, dental, clothing, personal hygiene products, social activities at the long term care facility, and a few modest extras like a telephone and cable,” he said.

His father Len, 79, lives in a Delta care home. He will be paying 19 percent more, phased in over two years. By January 2011, he will be paying $2,205 a month, up from $1,857.

Wainwright says it adds up to almost $4,200 a year more for his father, who depends on a private pension from the brewery where he worked for more than 18 years, as well as the Canada Pension Plan and old age security payments.

“He will have to use his savings to pay for his Pharmcare deductible, trips to the podiatrist, personal hygiene products, clothes and activities,” he said.

The new rate structure implemented by the B.C. Liberals on New Year’s Day increases fees on 75 percent of patients.

“Seniors with meagre incomes will suffer increased hardship under this scheme,” said Dix.

For example, he said, a senior whose before tax income is $22,000 will pay close to an additional $2,000 – or approximately 10 percent of net income – to be in a residential care facility.

“A before-tax income of $22,000 does not meet the definition of well-off, or even comfortable,” he said.

“But Minister Falcon disagrees. He describes increasing fees on frail elderly patients with modest means as a fair and equitable course of action.

“They call (the new rates) fair and equitable. They’re neither. They’re not fair. They’re not equitable.”

Dix added that families across the province have written to opposition MLAs to express their alarm about the fee increases. Their letters have detailed how the dramatic rate hikes will leave their parents unable to pay for basic needs and drug costs, further reducing their quality of life and health.

“The monthly income seniors will have left over after the revenue grab will be insufficient in many cases to cover prescriptions, or essentials like toiletries and clothing. And this is against a backdrop that already features family members on average helping to pay for their parents’ expenses,” Dix said.

The rate hike is the latest in a succession of B.C. Liberal policy decisions that are depriving frail seniors of the care and comfort they need.

“The government’s restructuring of the province’s long term care system has left seniors vulnerable to misery, despite the efforts of caregivers.”

According to the Statistics Canada, B.C. has the lowest rate of paid hours of care per resident in the nation. However, the government bypassed the opportunity to improve care levels through legislation during the fall session of the legislature.

The government also turned its back on requests to restore stability to seniors’ care by stopping private firms from laying off staff that patients and families rely on when they progress to a higher wage level.

“This is the government that personally opened the door for privatization and contract flipping, and refuses to shut it so patient care can recover and improve,” says Dix.

“Last fall patients and their families were plunged into chaos and uncertainty again when staff at care homes across the province faced dismissal,” he said.
BC FORUM directors – including Diane Wood and Miriam Olney (top) and Dave Gill (bottom right photo) – signed up many new members during the annual Harrison Winter School for union activists. One of the new members is Bill Saunders, President of the Vancouver and District Labour Council (left), who looks like he just turned 50, the youngest eligible age for membership!
In the end, the courts have recognized that these unscrupulous schemes rip off all other taxpayers.

**Home renovation credit**

The 15 percent home renovation tax credit can be claimed on renovation expenses over $1,000 and up to $10,000. It applies to work performed, or materials purchased, after Jan. 27, 2009 and before Feb. 1, 2010.

The tax credit can be claimed for properties that are owned as personal residences such as houses, cottages and condominiums. You can claim one credit per family, not one per individual. If two or more families share ownership of an eligible residence, each family may claim a separate credit.

- If you have questions about tax issues, call Working Enterprises Tax Services at 604-408-1153 or 1-800-845-1181.
- WE TAX Services will be happy to help you with preparing your personal tax return. Working Enterprises is a proud supporter of BC FORUM.

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**Union products and services just a phone call away!**

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<td>Life / Mortgage insurance</td>
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*Be sure to mention you’re a member of BC FORUM*

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**LETTER TO THE EDITOR**

**Interested in helping to arrange a Solidarity Tour?**

I am very interested in the idea of Solidarity Tours that would take people to Latin America for a month or so to help Latin Americans who are trying to survive in some very difficult circumstances. I know the B.C. Federation of Labour has done a great deal of Solidarity Work, but I’ve been thinking of something slightly different.

There seems to be a number of us who have just recently retired, are in good health and have good enough pensions to take a trip for four to six weeks. On these tours we could use our skills to help groups of people in Latin America. I know of a team of doctors who go to Honduras to put on a week-long medical clinic and I have heard of another team who works with clean water. I know teams of young people have gone into communities to help build houses. I know that people volunteer individually to work in orphanages, with street kids and in centres for disabled people.

I am not sure what exactly a group of us might do, but I think the first step is to see if there is any interest in doing such projects. If there is, we could talk/meet/write to see what kinds of volunteer work we could do as a group (and see what is needed).

If you are interested, please contact me by e-mail at linda.forsythe@hotmail.com.

I look forward to hearing from you.

Linda Forsythe
BC FORUM delegate
Sunshine Coast Labour Council
INTERNATIONAL WOMEN’S DAY

As we celebrated IWD 2010, it’s clear that much remains to be done to achieve equality

By Alice West, President, BC FORUM

International Women’s Day, March 8th, has been a date on which women around the world have come together to remember the inequities and tragedies of the past and to fight for a better world today and in the future.

In Canada the differences in income between men and women continue to exist with a disproportionate number of women living in poverty. The corporate world, abetted by right wing governments, is steadily pushing to have vast downward changes to our pension systems, our income levels reduced and our living standards lowered. They constantly try to push Canadian working people to a lower standard of living so that they may enjoy obscenely high rates of profit. These same corporations also manipulate governments so that they pay only minimal tax which is even less than working people pay.

Seventy percent of the world’s poor are women. Women living in developing countries face unbelievable difficulties in just feeding themselves and their children. However, women continue to find new ways of communication, sharing and supporting each other. National borders and differences are being overcome with new technologies. Almost 800 million people of the world are illiterate. Nearly two-thirds of that number are women. It is imperative that girls and women around the world, as well as here in Canada, be given the education and skills development opportunities they need to earn a living wage as adults.

Poverty has also affected women’s health, their living conditions such as inadequate housing, and their access to justice. The United Nations has made declarations of human rights for women, but the majority of countries have either only paid lip service to the idea, or ignored it completely.

Globally, at least one in three women is beaten or sexually abused in her lifetime. In Canada, at least 75 women are murdered by their spouse or partner each year.

There appears to be an international lack of response to violence against women. War and militarism around the world has taken precedence over human rights and gender equity. Monies provided for the military should be directed to health, education and social programs for women.

The Labour Movement here in Canada has fought for, and gained some protection for their female members. Equal pay for work of equal value is still a hard won issue, but it has taken anywhere up to 25 years to gain this for unions through the court system. So far it has been won by only a few unions, and many are still in a battle.

Non-unionized working women are still unprotected in this regard and depend on a possible whim by their employers. The total monies spent on the courts would have been more than enough to settle these cases at the outset. The majority of Canadian women work in non-union companies and are in dire need of the basic rights unionized women currently hold. There is still a glass ceiling, firmly nailed in place, as women are often overlooked and ignored for higher levels of work and pay.

Some have called for the word “International” to be deleted from celebrating women’s day. If that should occur, it would be a tragedy.

Women of the world need each other for support, organizing, and action for equality. The ties that bind our sisterhood run from the girls who are denied an education, the single mom trying to exist on welfare and looking for work, the beaten women, the women with no access to health care and through all phases to the penniless African grandmothers who are raising orphaned grandchildren, many of them with AIDS.

Let us stay united and keep fighting for true equality NOW.

Until opportunities are available for all women and girls, the international fight for true equality must continue.

The Advocate, March 2010 – 11
Your membership in BC FORUM:

1. Helps to build **solidarity across the generations**, strengthens the labour movement, and supports the fight for a civil society and social justice for retired workers, active workers who are 50 or older, and our families.

2. Includes **free $2,500 coverage** in BC FORUM’s Group Accident Insurance Plan with world-wide death and disability coverage to age 86 (the maximum we were able to negotiate).

3. Entitles you to **special negotiated group rates** on many products and services, including:
   - Home and tenant insurance
   - Extended health and dental coverage
   - Travel package discounts and insurance
   - Professional financial planning and advice
   - Income tax services

4. Includes a **free one year subscription** to the BC FORUM newsletter, *The Advocate*, keeping you in touch with issues that affect retired workers and our families.

Please invite your friends to join BC FORUM today

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

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

Membership costs $15 per year. Your membership includes free coverage under BC FORUM’s $2,500 group accident insurance plan. Optional benefits offered are homeowner, tenant, extended health and dental, and travel medical insurance.

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

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

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

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**Annual Membership Application or Renewal**

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- **I am enclosing a cheque for $15**, or
- Please charge $15 to my **Visa** or **MasterCard**:
  - Card number: ____________
  - Expiry date: ___ / ___
  - **Automatic renewal?**
    - Yes
    - No

* Required for your free group insurance coverage

** Only available via credit card

Date of birth:* ___ / ___ / ___
Date of application:* ___ / ___ / ___

Signature: ____________

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**Please charge $15 to my Visa or MasterCard:**

Card number: ____________
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