

Advocate

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



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Brave new world



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**Be kind.
Be calm.
Be safe.**

By Diane Wood
President, BC FORUM

IN A world where we have been seeing unprecedented changes for years, it is now apparent that even greater acceleration is upon us.

A microscopic virus has changed our lives. We have no immunity. No proven treatment. No vaccine. No cure. Scientists are working around the clock to change that, and we must hope that they will be successful.

In the meantime, we must all keep up our guard. At this writing, it feels like we are still in the first period. And this virus has shown how explosively it can grow if we give it the slightest opening.

The strongest tool we have is solidarity. Each and every one of us must do our share to break the chains of transmission and prevent future outbreaks.

We must stand shoulder to shoulder, two meters apart, wash our hands, cover coughs with our elbows, and stay home as much as possible.

As you know, Covid-19 is particularly dangerous for seniors and people with pre-existing medical conditions, so please don't take any chances.

In the words of Dr. Bonnie Henry – the acclaimed epidemiologist who serves as British Columbia's provincial health officer – “Be kind, be calm, and be safe.”

Advance notice of 2020 Annual General Meeting

- You are invited to attend BC FORUM's annual general meeting, 9:30 am to 1:00 pm, Wed. June 17 in the UFCW auditorium, 510 Columbia, New Westminster.
- Please mark your calendar today.
- We look forward to seeing you. And feel free to bring a friend!

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Advocate

The Advocate is published by the B.C. Federation of Retired Union Members. BC FORUM – supported by WE Consulting and Benefits and affiliated with the B.C. Federation of Labour – is dedicated to representing the interests of members and their families, continuing into retirement the relationship they enjoyed with the union movement.

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THE ADVOCATE

In this edition

As this issue of The Advocate goes to press, British Columbia is cautiously beginning to re-open some of the services and businesses that were closed by order of the provincial health officer. While we anxiously watch the case counts, let's maintain our physical distance, wash hands and surfaces, and stay home as much as possible.

In this issue, we cover the remarkable steps governments are taking to combat the effects of the pandemic.

But in the end, it's up to us. Only we can break the chains of transmission.

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UFCW

WE FIGHT FOR FAIRNESS

These are times to challenge all of us

**With solidarity,
we shall prevail**

By Diane Wood,
President, BC FORUM

I AM SURE it's no surprise to you that BC FORUM's Annual General Meeting – like many other scheduled events – has been postponed. It will not be held until it is safe to do so.

It's the first time that's happened. It's particularly disappointing as this year's annual gathering would have been an opportunity for us to get together to celebrate our 25th anniversary. I was looking forward to catching up with sisters and brothers I haven't seen in a while, and giving them a real hug.

But it is also the first time in a hundred years that we have faced such a fast-moving pandemic. As we and our unions insisted in the workplace: safety first.

We will gather again in the future. We will celebrate together. And we will do so even if it means we have to declare that the number 26 is just as noteworthy as 25.

The birth of BC FORUM

SINCE WE can't get together in person right now, I want to tell you a bit more about how BC FORUM was created. A little bit of inside scoop.

In the last edition of *The Advocate*, Ken Georgetti – who at the time was President of the B.C. Federation of Labour and the first Chair of BC FORUM – shared some of the thinking that led to the birth of our organization.

Ken and the BC Fed officers provided crucial support. We wouldn't be here without their belief in the power of retired workers,

working together for positive change.

There is, of course, much more to the story, and many more people who worked to make it happen.

It involved a lot of in-person meetings and arm twisting, things that likely couldn't have happened in a conference call or video meeting.

Bill Clark and Miriam Olney

I PARTICULARLY WANT to single out Bill Clark and Miriam Olney who not only planted the seeds but nurtured and tended them until they took root and grew.

Bill unfortunately passed away a few years ago. Miriam continues the fight. She has served as a member of our volunteer board since the very first meeting and continues to do so to this day.

The original inspiration came from the BC Fed's Pension Committee where Bill and Miriam were both members and drove the idea forward.

They had already established groups for retirees within their own unions – Bill in the Telecommunication Workers Union (now part of the United Steelworkers), and Miriam in the Retail Clerks Union (now part of UFCW). The members of these groups became the first members of BC FORUM.

With the support of the BC Fed, Bill and Miriam also convinced David Levi at Working Enterprises to provide initial funding, office space, and money for staffing.

In short, they worked their buns off to make it all happen. They can be proud of what they have achieved, and I am very grateful for their relentless work on our behalf.

Until we meet again, I send a virtual hug to you. Please stay safe.



Diane Wood

Join us today!

IF YOU'RE not yet a member of BC FORUM, I urge you to join us today.

It's quick and easy. You can join by mail using the form printed on page 15 of this edition. You can also join us online by visiting our website at www.bcforum.ca.

If you're already a member, please check the mailing label on page 16 to see if you're due for renewal.

Together we're strong.

I thank you for all you do to support our work!

SUPPORT FOR SENIORS

Expanded support for seniors and caregivers

New funding helps seniors get the support they need to stay safe at home

SENIORS ADVOCATE Isobel Mackenzie and Health Minister Adrian Dix have announced several initiatives to help B.C. seniors address the immediate needs associated with the impact of the Covid-19 pandemic.

Expansion of bc211

EFFECTIVE MARCH 26, bc211 was made available to all areas of the province, with service available seven days a week.

This information and referral service matches seniors with volunteers who will help them with basic needs.

"The outpouring of calls from people who want to help our seniors is inspiring," said Mackenzie. "Using bc211 to match British Columbians who want to help seniors to stay connected and meet basic needs is a perfect match."

In the first few weeks of this program, more than 5,000 volunteers have helped seniors cope with the strains of isolation by delivering groceries, delivering meals, and making thousands of virtual visits.

Visit www.bc211.ca for more information. To reach the service by phone, dial 211.

Help for family caregivers

TO SUPPORT seniors and caregivers, the provincial government has doubled this year's funding for Family Caregivers of B.C. to \$1 million.

"Many B.C. seniors count on their spouses, children and close friends to help them stay at home and manage chronic conditions," said Dix.

"The circumstances of COVID-19 have added weight and worry to the task. This step to expand services builds on our commitment to support caregivers and is also a step to support the safety and wellness of seniors during this challenging time."

The funding will allow Family Caregivers of B.C. to enhance services so caregivers get increased support to help seniors remain at home, such as expanded toll-free support line hours, emotional supports and health-care navigation.

"Family caregivers experience stress at the best of times," said Mackenzie.

"The impact of isolation on family caregivers is compounded by the need to stay at home with their loved one with little relief from their caregiving duties. Family Caregivers of B.C. can offer some support. The ability to share the burden of family caregiving with others even through a virtual connection will bring some comfort to many as they know they are not alone in their journey," she said.

Seniors, people who are caring for loved ones, as well as family or friends in need of support can call 211 or 1 877 520-3267 (toll-free).

Community services

THE PROVINCIAL government is providing the United Way with \$50 million to strengthen supports for seniors at community service agencies throughout B.C.

The funding will improve access to local support, expand current services, and address gaps based on geography and capacity.

The supports are the result of work by a Seniors Working Group that includes MLAs from all parties represented in the Legislature.

Has your strata corporation's deductible changed?

WITH RATES increasing throughout North America, some B.C. strata corporations have had to work hard to maintain coverage.

As strata policies are renewed, you may find there has been a significant increase in your strata corporation's deductible. Water damage and sewer backup deductibles are increasing to as much as \$250,000 – even more in some cases.

WV Insurance can help

IN RESPONSE to this situation, WV Insurance is now offering coverage for the excess water damage deductible not covered under existing condo owner policies.

This covers water damage deductibles up to \$250,000 in cases where the unit owner is deemed responsible for the strata corporation's deductible.

For example

HERE'S AN example of how this works:

- The strata corporation's deductible is \$200,000.
- Deductible coverage under the unit owner's condo policy is \$75,000.
- Excess water damage deductible coverage pays \$125,000.

Individual circumstances will vary so be sure to check how your strata corporation's insurance has changed.

Availability

WV INSURANCE is offering excess water damage deductible coverage for:

- Unit owners who are living in their unit.
- Seasonal condos used solely by the unit owner.
- Units rented to a single family with a signed annual lease.

If you're concerned that your coverage may now be inadequate, contact WV Insurance for more information and a quote. Call 1 800 663-4200 or email mail@wvins.ca.

For a special discount, please mention that you are a member of BC FORUM.



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Let's build a future that delivers more for working people

By Laird Cronk, President
B.C. Federation of Labour,
Chair, BC FORUM

TONIGHT AT 7 p.m. in communities all over our province, British Columbians will step out of their homes. For just a few minutes, we'll bang pots and pans, sing and cheer in a show of support and respect for workers on the front lines of the COVID-19 pandemic.

Together, we're shining a little light during this difficult and frightening time. And that isn't the only sign of hope in our locked-down, self-isolated province. There's a growing sense of possibility that we can emerge from this crisis as a fairer, better community — if we take the lessons of the past months to heart, and if we support each other along the way.

Right now, though, a lot of workers and their families are truly hurting. COVID-19 has upended the livelihoods and economic security of hundreds of thousands of working people.

UNPRECEDENTED LAYOFFS and drastic reductions in hours are hitting sectors like food service, retail and hospitality especially hard. These are sectors typically paying low wages, with proportionally higher numbers of women, new immigrants and racialized workers, compounding the ways this crisis already puts an added burden on vulnerable groups.

The scale is staggering. Close to 90 per cent of the members of unions like UNITE HERE and IATSE have lost their jobs in sectors ranging from hotels to film and TV. Now, on top of the danger of the virus itself, these workers must worry about how to pay for housing, food and other essentials.

Yet the hope is as real as the

hardship, if not as easy to find. For as long as most of us can remember, many workers have had their labour undervalued or unseen: from those growing, harvesting and transporting our food, to the service workers in grocery stores, restaurants and pharmacies. Today they're finally getting some of the recognition and appreciation they've long deserved. Now it's time to make that appreciation meaningful and long lasting, with permanent increases to their notoriously low wages and improvements in their often-precarious working and safety conditions.

THERE ARE signs of hope as well in the outpouring of support and appreciation for workers in sectors like health care, child care and long-term care, to name a few.

After the decades-long assault on our public sector, we're realizing just how important it is to have quality public services and programs there when we need them. Across B.C., people are recognizing the need for a stronger, expanded universal health care system — one that includes Pharmacare, home care, mental health care and dental care. There's a long growing consensus on building a robust public child care system, and making much-needed investments in public services like transit and hospitals.

With so many essential workers making sacrifices to buy us the time we need to flatten the curve, the pandemic has also brought to the fore the importance of workplace health and safety. For policymakers and the public alike, it's suddenly much easier to recognize the value of better and safer working conditions, including paid sick leave, fair pay and the right for workers to have a collective voice through joining a union.

These are the lessons and values I'll communicate as the voice of working people on BC's Economic Recovery Task Force: representatives from business, community, First Nations and labour brought together to help guide the province through this difficult time.

HISTORY TELLS US there will be voices advocating that we "recover" by slashing spending and reducing, not strengthening, protections for working people, communities and the environment. That kind of thinking is regressive at the best of times — but right now, it would be disastrous.

This health crisis is shining a bright light on just how much damage has been done through decades of cuts to public services, the social safety net and rollbacks in workplace protections, exposing the severe gaps those cuts have left in our ability to respond collectively and effectively to this challenge.

Instead, we must focus right now on the safety of those who are still on the job and the well-being of those whose livelihoods have been shaken. And in the long term, we have a unique opportunity to rebuild a modern economy through smart, purposeful public investment — one that offers prosperity and opportunity without compromising our social and environmental future, that delivers secure, sustainable jobs, and that provides a network of public supports and services we can be proud of.

THIS RECOVERY is our chance to offer a better response: one that recognizes working people, building on the foundation of our nightly celebrations, with an economy and a government that work for all of us.

This article was first published in the Vancouver Sun on April 24.

PHARMACARE



NDP Health Critic Don Davies, MP for Vancouver Kingsway, moved a motion holding the federal government to account on its unfulfilled promises to implement pharmacare.

Pharmacare wins unanimous support

WAY BACK on March 13, just before the House of Commons was shut down, the NDP won unanimous support on a motion calling for action to implement a national Pharmacare program that would save Canadians billions on prescription drug costs.

NDP Health Critic Don Davies moved that the House of Commons call on the government to implement the full recommendations of the final report of the Hoskins Advisory Council on the Implementation of National Pharmacare.

The motion called for “the immediate initiation of multilateral negotiations with the provinces and territories to establish a new, dedicated fiscal transfer to support universal, single-payer, public pharmacare that will be long term, predictable, fair and acceptable to provinces and territories.”

“Canada currently (has) a U.S.-style patchwork of more than 100 public and 100,000 private drug insurance plans,” said Davies.

“One in five Canadian households reports a family member who, in the past year alone, has not taken the prescribed medicine simply due to cost,” he said.

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It is time to end profit-making in

Editor's note:

The reports from other provinces are horrifying. Staff abandoning their posts. Seniors left alone in their beds for days. Covered in waste. Dehydrating. Dying. Canada must do better than this.

To date, it appears that British Columbia's unprecedented actions helped to prevent those horror stories from reaching our long term care homes, but there were still many outbreaks, and many deaths. We also must do better. The system is only as strong as its weakest link.

The following report by the B.C. office of the Canadian Centre for Policy Alternatives suggests a path forward. It has been edited for length. The full report – about 10 pages long – is available at policyalternatives.ca.

Serious problems exist

By Andrew Longhurst
and Kendra Strauss

THE CORONAVIRUS pandemic has shone a light on serious problems in Canada's seniors' care system, as nursing homes quickly became the epicentres of the outbreak. These problems are not only due to the greater vulnerability of seniors to the disease, but also to how care is organized and staffed.

In recent weeks, BC's provincial government announced extraordinary and positive measures to mitigate the spread of COVID-19 in the province's long-term care (nursing homes) and assisted living facilities:

- Required that most staff work at one facility only.
- Enabled public health officials to ensure compliance with the single-site order.
- Required that all workers are paid the unionized industry standard.
- Committed to full-time hours for workers required to work at a single site.

These changes were necessary. Many seniors' care workers have to patch together a living by working multiple low-wage, part-time jobs in different health care facilities. The BC government will temporarily "top-up" wages to bring them in line with

the industry standard for unionized staff.

Notwithstanding these important and welcome changes, a number of concerns remain about how BC's home and community care sector is meeting the needs of seniors during the pandemic.

The BC Seniors Advocate has expressed concerns specifically about the assisted living sector – a less intensive level of care than nursing homes, where seniors live independently in apartment-style units but receive meals and a variety of support services.

Assisted living facilities are not covered by the Residential Tenancy Act, which means residents are not protected by the province's ban on evictions during the pandemic, nor are they covered by the rent freeze. And there are no limits on fee increases for personal care services in private-pay assisted living (where all costs are paid out-of-pocket by residents).

We also still do not know about the impacts on those receiving home care, who may be experiencing reduced visits and assistance, or who may be at greater risk of infection due to use of contracted private home support companies where home support workers don't



The Lynn Valley Care Centre in North Vancouver wa

necessarily have personal protective equipment or appropriate infection control practices. (Vancouver Coastal Health, Fraser Health, and Island Health authorities are in the process of repatriating publicly-funded home support back into the public sector – an important step that will reduce future vulnerabilities. The BC government announced last year that home support services – provided by community health workers who assist with meals, bathing, etc. would be delivered directly by these health authorities, as has been done by Interior and Northern Health Authorities all along.)

How did these vulnerabilities in eldercare come about? Going into the crisis, our system has been weakened by policy decisions beginning in the early 2000s that:

- Reduced access and eligibility to publicly funded care;

n the care of vulnerable seniors



the site of one of the most serious outbreaks of Covid-19 in B.C. Twenty residents died.

- Produced vulnerabilities and gaps that are impacting seniors and those who care for them; and,
- Encouraged profit-making through risky business practices such as subcontracting, which undermined working conditions and created staffing shortages.

A system already under stress

IN OUR province about two thirds of long-term care is delivered by non-profit organizations and for-profit companies, with the remainder provided directly by health authorities.

In 2002 and 2003, the BC government introduced Bill 29 and Bill 94, which stripped no-contracting out and job security clauses from the collective agreements of health care workers and resulted in more than 8,000 job losses by the end of 2004.

Together, these laws (which

were repealed in 2018) provided health sector employers, including private long term care facilities, with unprecedented rights to layoff unionized staff and hire them back as non-union workers through subcontracted companies. Bill 37 followed in 2004. It imposed wage roll-backs on more than 43,000 health care workers.

The results were predictable. As CCPA research has demonstrated, policies and legislation enacted during this period negatively impacted wages and working conditions while also reducing funding and access to services.

We need only look to the four long term care facilities (LTCFs) that are part of the Retirement Concepts chain (owned by the Chinese company Dajia Insurance, the successor company of Anbang Insurance Group) to see these dynamics at

work. Regional health authorities in recent months have taken over management of these four Retirement Concepts facilities and brought in their own nursing staff due to persistent shortages that were compromising resident care and safety.

High staff turnover, which is linked to lower wages and the heavy workloads demanded by inadequate staffing levels, is associated with lower-quality care in large for-profit facilities.

Rebuilding seniors' care in BC

THE COVID-19 crisis is exposing the long-term impacts of policies aimed at cutting costs and expanding the role of for-profit companies in the seniors' care sector in BC. Reduced pay and benefits and understaffing are bad for workers; they are also bad for vulnerable older people who depend on those workers to meet their daily needs. The COVID-19 pandemic may be unprecedented in recent times, but its impacts are being felt in LTCFs because of the way seniors' care has been undervalued, underfunded, and privatized.

Policy can be steered in a different direction, however.

Over the medium and long-term, the BC government should end its reliance on contracting with for-profit companies and transition exclusively to non-profit and public delivery of seniors' care.

The evidence is in: profit-making does not belong in seniors care. The revelation from the Seniors Advocate that contracted for-profit LTCFs failed to deliver funded direct care hours should be reason enough to determine that the government is getting poor value for money by contracting with corporations. Public dollars are flowing into profits, not into front-line care as earmarked.

Benefit options for BC FORUM members

By David Porteous

IN FEBRUARY we were happy to report BC FORUM's "NEW" Platinum Benefit Plan offering retiree's coverage to age 85, plus higher limits, a new paramedic coverage, and a plan that does "not" have out of Province/Country Travel Medical.

Since March with the Covid-19 pandemic among us the world is changing fast including many of our needs. Our underwriting office has been inundated with questions regarding changing from one of the BC FORUM benefit plans to another. Also, retirees are asking if they can move from an outside retiree benefit plan to a BC FORUM retiree plan.

The good news is "YES." At a time when most insurance programs are not allowing changes because of the Covid-19 pandemic WE Consulting

& Benefits has managed to negotiate the ability for BC FORUM members to move and still cover pre-existing conditions. (limitations may apply)

Other questions members are asking, will all the Value Plans be increasing the age to 85 years old, do they need out of Province/Country Travel Medical if they do not intend to Travel, others asking about one of BC FORUM's original plans that included a "Final Expense Benefit" based on actual funeral expenses of up to \$5,000. per insured person if death occurs from any cause after 24 months of continuous coverage.

First "YES" all Value Plans will be increasing the age to 85 years by late summer. Secondly, if the pandemic has changed "your" priorities like inter Provincial or out of Country Travel, before you make that decision

be aware if your intention is only to travel to another Province you still might need out of Province/Country Travel Medical. Finally, the older we become and in part because of Covid-19 many are wondering if their estate has enough cash so they, their partners or family members under the plan would not be burdened with funeral costs. BC FORUM's original Conversion Plans can help with a "Final Expense Benefit."

We review all BC FORUM's and other retiree programs across Canada annually. BC FORUM's retiree plans still offer the most coverage options, the best policy wordings and are the most reasonably priced in Canada.

David is a Licensed Insurance (Nominee), an Elder Planning Counselor, and a charter member of the Canadian Initiative for Elder Planning Studies.

BC FORUM Health & Dental Plans

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BC leads in supporting people

THE FEDERAL government has provided major economic supports to help people affected by the Covid-19 pandemic. In what Maclean's Magazine called "a particular win for NDP Leader Jagmeet Singh" it expanded the Canada Emergency Response Benefit (CERB) to cover more workers and implemented the NDP's proposal for a 75 percent wage subsidy to help protect jobs.

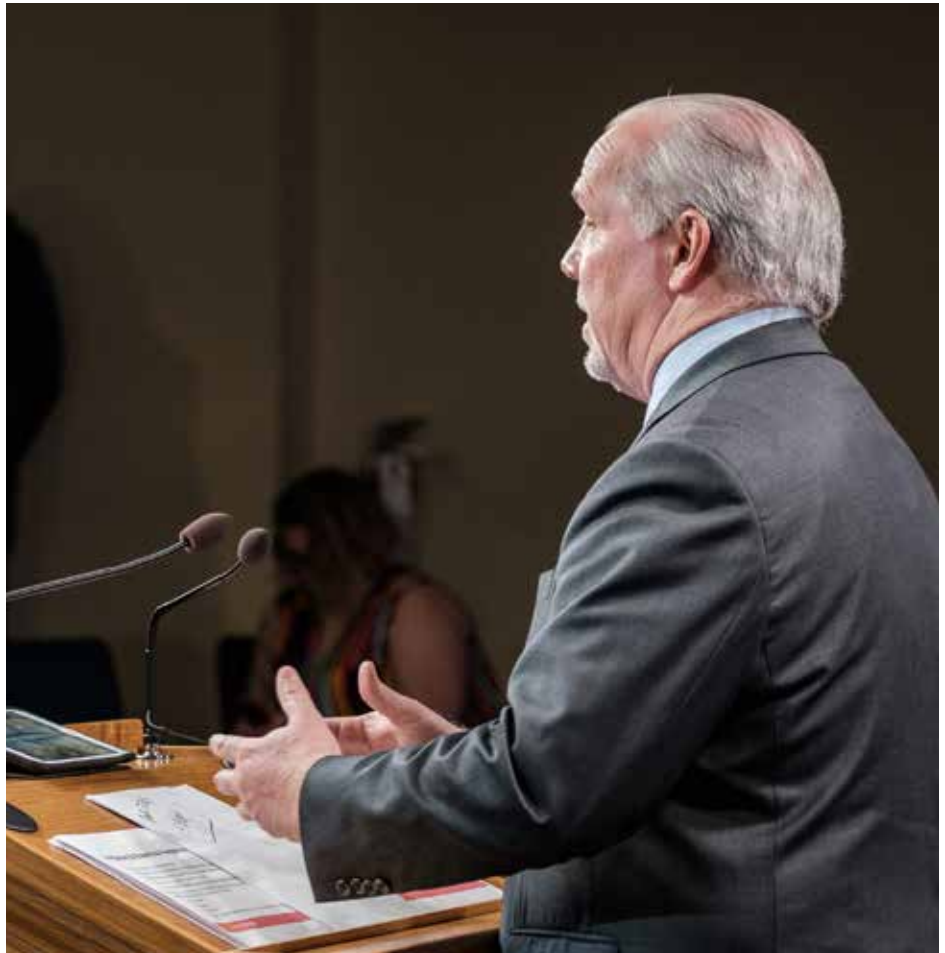
Ottawa also added a one time payment of \$300 to Old Age Security recipients and \$200 to Guaranteed Income Supplement recipients.

Provincial governments have also stepped up – some more than others – to fill gaps in the federal initiatives.

"Across the board, B.C. is leading the nation with its economic response to Covid-19," says an analysis by the Canadian Centre for Policy Alternatives.

BRITISH COLUMBIA has tackled the pandemic with a remarkable level of tri-partisan support. Here are some of the highlights of actions taken up to our deadline:

- A one time \$1,000 top-up to people who qualify for the CERB.
- An extra \$300 a month, for three months, for seniors who receive the Seniors' Supplement.
- An increase in the Climate Action Tax Credit, automatically paid out with an increased GST credit in July. About 86 percent of British Columbians will benefit.
- A freeze on new and existing evictions, except in extraordinary circumstances, up to \$500 a month for renters, and a freeze on all new rent increases during the state of emergency.
- A 1% reduction in electricity rates, and for people who are not working due to Covid-19, a non-repayable credit equal to three



Premier John Horgan addresses a news conference. In the days of Covid-19 most reporters participate by telephone, resulting in an almost empty press theatre.

- times the average monthly bill. BC Hydro's customer crisis fund may also grant up to \$600.
 - ICBC has waived fees for cancelling your car insurance, and permitted people who pay their insurance on a monthly basis to defer payments for up to 90 days with no penalty.
 - Emergency funding of \$225 a month for three months to support children with special needs.
 - Additional funding to support food banks, community services and caregivers.
 - An increase of \$300 a month for three months for people with disabilities and those who are on income assistance.
 - Suspended fare collection on TransLink and BC Transit buses until June 1, when new safety measures were to be implemented.
 - Nearly 2,000 spaces secured throughout B.C. to help the homeless, youth, and others without safe places to self-isolate.
 - Amended the Employment Standards Act so workers can take unpaid, job-protected leave.
 - Greatly increased support to child care providers.
 - Cut school taxes in half for commercial properties.
- This is a partial list. For a complete list and the latest updates, please visit www.gov.bc.ca.

Campaigning for public care

“The current situation in long-term care homes is appalling and unacceptable”

NEW DEMOCRATS and the labour movement are calling for action to ensure that seniors in long term care homes receive the best possible care.

“The current situation in long term care homes is appalling and unacceptable,” says Don Davies, NDP health critic.

“Bringing long term care under our public health system is key to addressing the deplorable conditions our seniors in care face,” he said.

“When seniors are in hospital, they are cared for in our public system. When they are transferred to long-term care, there is no reason

this should change.”

Davies added that bringing long term care under the Canada Health Act, and subject to national standards, would result in more effective and efficient care.

The Canadian Labour Congress (CLC) has also called for major changes.

“This pandemic has laid bare the consequences of decades of funding cuts and privatization in the long-term care sector,” said CLC President Hassan Yussuff.

“The tragedy we’re seeing is a direct result of the move to a for-profit model. Long-term care must be offered as a public service.”

“The current system is broken,” said Yussuff.

“We need to see funding cuts reversed, and an end to the dangerous profiteering in the sector. What we have seen during this crisis was preventable.”

Canada’s unions are calling on the government to immediately address the failings COVID-19 exposed in long term care by:

- Bringing long-term care into the public system and regulating it under the Canada Health Act;
- Removing private, for-profit businesses from the sector;
- Requiring proper staffing and health and safety protections for workers; and
- Permanently raising wages and benefits for long-term care workers to match the value of the work.



Steelworkers Organization of Active Retirees

25 Years!

Congratulations to BC FORUM from SOAR – the Steelworkers Organization of Active Retirees

Who are we?
We are 10,000 strong, retired steelworkers and partners, organized in 34 local chapters across Canada.

What do we do?
We work collaboratively with other seniors’ groups to improve our communities and engage in political and educational activities to enhance the well-being of our members.

Can you join?
Yes, if you can agree with and support the guiding principles and programs of SOAR.

Annual dues are reasonable at \$12 for individual membership and \$15 for a couple.

Contact District 3 SOAR Coordinator Fred Girling: 1-604-999-7938
fredgirling@shaw.ca
usw.ca/soar

UNITED STEELWORKERS
SOAR
STEELWORKERS ORGANIZATION OF ACTIVE RETIREES



Nominated for Order of Canada

DR. BONNIE Henry, whose steady hands and thoughtful advice in almost daily briefings have guided British Columbians throughout the pandemic crisis, has been nominated for the Order of Canada.

It normally takes two years for such nominations to be considered. In the meantime, please follow the latest advice and keep washing your hands.

Working together behind the scenes

BUSINESS AND union leaders who usually sit on opposite sides of the table worked on a common response to the economic challenges of the pandemic, the *Globe & Mail* reports.

On March 11, Canadian Labour Congress president Hassan Yussuff telephoned Perrin Beatty, the former Progressive Conservative minister who now heads the Canadian Chamber of Commerce.

Within 24 hours, Yussuff was in Beatty's offices on the 17th floor of an Ottawa skyscraper. Prime Minister Justin Trudeau was on speakerphone.

"The PM found it quite remarkable that we were offering to give him joint advice on the things that are necessary for the government to do," Yussuff said.

A little help for retirement savings hit by market crash

Many say it doesn't go far enough

MANY SENIORS who managed to save a bit for retirement had a nasty shock when the stock market took a huge dive in the middle of March.

The minimum withdrawal from Registered Retirement Income Funds (RRIF) is based on your age and the value of the fund on Jan. 1 each year.

In this unusual year, that means the minimum was determined when the market was high. With the decline in value, seniors were faced with liquidating much more of their holdings to maintain the same level of income.

"In recognition of volatile market conditions and their impact on many

seniors' retirement savings," seniors may now reduce their minimum withdrawal by 25 percent. Many have argued that mandatory withdrawals should have been scrapped entirely.

Unfortunately, neither option provides much help to seniors who rely on RRIF withdrawals to pay their bills.

REMINDER

You can defer your property tax

TAX DEFERMENT is a low interest loan program that helps homeowners who are 55 or better, surviving spouses of any age and people with disabilities to pay the annual property taxes on their principal residence.

The interest rate is set on April 1 and October 1 at a level that's at least 2% less than the prime rate charged by the provincial government's principal banker. The rate is currently 1.95%.

Notably, the program does *not* charge interest on interest. There is a first time application fee of \$60, and a \$10 fee for renewals in subsequent years. No interest is charged on fees.

For full details about this program – including how to apply, renew and set up automatic renewals – please visit gov.bc.ca/propertytaxdeferral.

Information for retired workers

- The Office of the BC Seniors' Advocate provides links to a wide range of federal, provincial and other services including health care, housing, income support, personal support and transportation. The Advocate's website address is www.seniorsadvocatebc.ca.
- 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 B.C. seniors. Search the web for "When I'm 64: Benefits for Seniors" to get a free copy.
- The Council of Senior Citizens' Organizations of B.C. (COSCO) offers free workshops to seniors groups. Visit www.seniorshelpingseniors.ca for a complete list of topics.
- The Deprescribing Network – deprescribing.org – offers information about safely reducing medications that may no longer be needed.
- For details about federal services and benefits, search the web for "Programs and Services for Seniors – Canada.ca".

Linda Forsythe appointed to BC FORUM board of directors

BC FORUM welcomes Linda Forsythe as the newest member of our volunteer board of directors.

"We're very pleased that Linda is bringing her tireless activism and experience to our board," says Diane Wood, President.

Linda will represent the Federation of Post-Secondary Educators (FPSE) on the board, taking over from Maureen Shaw.

"We are grateful for the significant contribution Maureen made to our work and thank her for her service," said Wood. "We look forward to continuing that work with Linda by our side."

Linda has been a member of BC Forum since her retirement from Douglas College and FPSE local 4 in



Linda Forsythe, a tireless advocate for seniors and working people, will represent the Federation of Post-Secondary Educators on the BC FORUM board of directors.

2008. Since then she has been active in many volunteer, community and seniors organizations.

She first volunteered at the Unemployment Action Centre in Sechelt helping unemployed workers access benefits.

She also participated on the Sunshine Coast Labour Council. She was a BC FORUM regional representative and delegate to that position. She was a member of the Sunshine Coast

Seniors group.

Upon returning to the Lower Mainland, Linda immediately started work with COSCO (Council of Senior Citizens Organizations of BC) and has been a member of the executive of COSCO since 2011.

She also has been a board member of 411 Seniors Centre Society, a group known for its work to build a new seniors centre that also includes five floors of seniors housing on top of it. 411 is also known for its flagship Information and Referral program and its large Income Tax Clinic. Linda has volunteered in the tax clinic for the past five or six years. She now lives in Burnaby where she has been involved with the Voices of Burnaby Seniors Society since 2014.

She also is very interested in social justice issues with a particular interest in Latin America. So annually she volunteers at the Latin American Film Festival.

She also helps with the Vancouver and District Labour Council's Christmas Dinner and Celebration.

Presently she is a board member of her co-op and is working hard to protect the interests of the lowest income members who live there.

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.

Serves Metro Vancouver. Phone: 604 529-1100



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

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 join us or renew your membership on-line at www.bcforum.ca.

Many unions cover first year dues

BC FORUM actively welcomes members who are 50 and better, working or retired, and the list of unions that cover the first year dues for their qualified members keeps growing! We welcome CUPE 402 and the B.C. Ferry and Marine Workers Union to the ranks of unions that support our campaigns and our work.

If you're not yet a member, contact your union for details. Some even pay dues for three years. And don't be shy about encouraging your friends and family members to join us. 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.



Your expiry date is on the mailing label. BCGEU, BCFMW, HSA, MoveUp, CEU, CUPE Locals 386, 402 and 7000; UFCW 1518, Heat and Frost, and LiUNA 1611 pay first year dues for qualified members.



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

Membership: Application Renewal New address

Name: _____
LAST FIRST INITIAL

Address: _____
STREET ADDRESS CITY POSTAL CODE

Phone: _____ E-mail: _____

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

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

Single membership: \$20 - 1 year \$49 - 3 years
 With AD&D for spouse: \$25 - 1 year \$64 - 3 years
 Cheque Visa MC Expiry |____| / |____| CVV* |____|
 Card number: |____| |____| |____| |____| |____| |____| |____| |____|

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

* Required for Accidental Death & Dismemberment group insurance coverage to age 86.
 * Credit card companies now require the CVV for payment to be processed.

An ounce of prevention

It's never been more obvious: we must do more to improve public health

IT WAS a problem long before the pandemic. Canada's public health care system is very good at providing acute care and treatment for individuals. It is not nearly as good when it comes to chronic care and prevention.

As a society, we spend a lot on acute care. We demand it. With some exceptions, our political leaders have responded accordingly.

On the other hand, prevention is invisible. You can't see it when it works. There's not as much political pressure to act.

Now we've been hit with a pandemic where there's no cure, and prevention is the only tool we have. It's more apparent than ever that we must address what experts call the social determinants of health.

The primary factors that determine how healthy we are as individuals and



In what is described as part of a long term initiative, the provincial government has opened more than 2,000 safe spaces for homeless people, including those who were camping in Oppenheimer Park in Vancouver in this April 14 photograph.

as a society are not medical expertise. They are our living conditions.

Decades of research show that the health of Canadians is shaped by our income security, working conditions, access to education, food and housing, and whether we happen to be aboriginal.

The growing inequality that is sweeping the world is not just a threat to our sense of social justice.

It is a threat to everyone's health and well-being.

The virus has a hard time reaching people who have the financial means and housing to maintain physical distance from others.

Low paid workers trying to make ends meet in long term care homes, or on packed assembly lines in meat processing plants, aren't as lucky. And that hurts all of us.

Preserving the history of BC workers

Oral history program

Walking Tours • Research

Newsletter • Videos

Labour History School Curriculum

BC LABOUR HERITAGE CENTRE

www.labourheritagecentre.ca



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Please send your new address and e-mail address to BC FORUM.

You can mail in the form on page 15, or you can reach us by telephone or e-mail: 1.800.896.5678 (toll free), 604.688.4565, bforum@bcfed.ca



Please check the expiry date on your label. Is your membership due for renewal?