

WHO’S THE TARGET? YOU ARE.

Bill C-27:

Contacting your MP Campaign.

**Goal**

The BCRTA believes that Bill C-27 is a threat to all defined benefit pension plans in our country. While this bill affects only federally administrated pension plans, if passed it will form a foothold to start weakening all provincially regulated pension plans. All companies and governments have an interest in reducing their responsibility for pension plans, and this bill does that by unfairly shifting the risk of future underfunding from the employer to the employee and retiree.

Responsible and sustainable pension plans like the BC Teachers’ Pension plan currently have a truly shared risk model – both employers and employees contribute to any shortfall so that the earned pension benefits can be guaranteed. Anything less than a guaranteed pension plan threatens the employee with a reduced standard of living and possible poverty during the later years of life.

**Strategy**

We understand that 25 personal contacts by constituents to a Member of Parliament is enough to get the Member’s attention and initiate discussion within caucus and action on an issue. We would like to reach each BC Member of Parliament with 25 contacts so we are reaching out to you. So that you can speak knowledgeable and confidently on the issue, we are providing background information and assistance.

The most effective interaction is a personal visit to your MP. The list of MPs and their constituency offices is provided in this package. Please do make an appointment to see your MP or take advantage of one of their public appearances. MPs often have ‘Meet your MP’ events. Read through the Backgrounder and make a few notes of the main issues you want to make. It is better to have you own notes than to give the MP our prepared information. Your personal views pack more punch than getting another copy of a form letter from a lobby group.

It may be easier to make a contact with your MP by phone and we encourage that. Prepare the same way.

It is quite likely that your MP will know less about this issue than you do if you have prepared for the conversation. MPs have many different issues on their agenda and they can’t know deeply about all of them. So you may need to educate your MP as well as explain your concern.

An MP who is knowledgeable about this issue may attempt to ease your concern by saying that the bill covers only federally regulated pension plans – ours is provincially regulated – and that members can only surrender their current pension rights through their informed consent. Neither of these responses should give us any comfort. We believe that if this Bill passes there will be huge pressures on all defined benefit plans to convert to TB plans because corporations and governments can get out of their future responsibilities with this plan.

Informed consent sounds reassuring but given that the Bill allows employers to use carrots and sticks to push employees to sacrifice their Defined Benefit plans for a Target Benefit plan it is still worrisome. Carrots might be salary increases or job promotions. Sticks might include threats of job losses or company bankruptcy. These pressures may convince some employees to sacrifice their long-term financial security – their future pension – for a short-term gain. When you first began teaching, did you value your pension as much as you do now?

A third option is writing a letter to your MP. This is much less effective because letters are often read by staff – not by the MP – and you will get a standard, “Thank you for writing” response. Form letters are the least effective. If letter writing is the only way you can participate, please do that as every voice can add to the effort. We have included two sample letters – a short one and a longer one – as a guide to how you might write your MP. We would encourage you to use these letters as a model and make changes so that each letter is unique. An old-fashioned, handwritten letter is the most effective because it shows that you care about the issue enough to spend the time communicating your concerns. Remember that letters mailed in Canada to your MP do not require a stamp.

**Last step:**

Please share your experience with us so we can track our campaign and ensure that each BC MP receives at least 25 comments urging the defeat of this bill. You can copy, complete and paste this form in an email and send it to Laurie at the BCRTA office.

Send to Laurie@bcrta.com

Your name:

Your MP’s name:

Date of contact:

Type of contact: Personal visit, phone call, letter sent

Any response?