**To: ACER-CART Directors and Executive Directors:**

We have recently been made aware that the Government of Canada has initiated a consultation on enhancing retirement security.  As the defense of defined benefit pension plans is one of our Association's priorities, this opportunity is too good to miss even though the timeline is very short - December 21.  The full press release is at the end of this email.

ACER-CART is asking you to consider sending out the following email to the members of your provincial association as soon as possible so they have the opportunity to participate directly in this consultation.   The email is short, with simple directions and 3 suggestions about what people might comment on.  We are focusing on the protection of earned benefits.  Making a submission is also very simple - it can be completed in 2 or 3 minutes.  Provincial associations are welcome to modify the email to make it more applicable to their situation.  You are also invited to share it with other like-minded Associations.

ACER-CART is also preparing a more fulsome letter to submit on behalf of the members of our Association.  We'll share that with you as you may wish to adapt it and send it as your Provincial Associations's submission.

Here's the email:  (Note the French language link can be found in the press release below.)

The security of our pensions is of highest importance to BCRTA members and all retired persons in Canada. The Government of Canada has recently announced a Consultation on enhancing retirement security with a deadline for submissions on December 21, 2018.

 It is easy to participate.  Click <https://www.ic.gc.ca/eic/site/116.nsf/frm-eng/LCOE-B6KKX6> and enter your name, email and region.  Then you may enter a short statement of what is important to you.

Here’s a few ideas that our Pension Committee is suggesting you include - in your own language.  Pick one or two and make it personal.

·       Pension members should not live in fear that their defined benefit pension benefits might be surrendered, leaving them with a less secure form of pension.

·       A person’s pension is a contractual promise, paid for personally and by their deferred wages from their employer.  Contracts must be honoured.

·       Pensioners should not be the most vulnerable when a company goes bankrupt. The pension plan should have first claim on the company assets or there should be a national pension insurance program to protect the pensioner.

Hit the 'Submit' button and pat yourself on the back - you've exercised your democratic right!  A big participation rate would send a message that pension security is an important election issue!

Gerry Tiede

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