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**ACER-CART – West**

October 2020 Report

The following reports were submitted by the Directors in Western Canada. This is long, but I really believe it is important to hear the voices of our Directors as they relay the realities within their province.

**BCRTA – British Columbia Retired Teachers’ Association**

– written by Grace Wilson**,** submitted by Steve Bailey (Sept. 17)

BC is blanketed in smoke coming from the infernos south of the border. For the last three days the lower mainland has had the second worst global air quality. A short gentle sprinkle this evening did nothing to clear the air in hopes of seeing a ray of sunshine tomorrow. While this is not pleasant, it does support the COVID-19 restrictions because no one is anxious to gather outside.

The BC Retired Teachers’ Association is organizing for its first ever conference and AGM via Zoom for October 2nd and 3rd. We are especially grateful to our executive director Tim Anderson who has carried the challenge and stress of working with a video production company to ensure that events run smoothly.

The conference is a presentation format and will not be interactive. There are three outstanding speakers providing information pertinent to seniors’ issues that has come to the forefront as a result of the pandemic. Isobel Mackenzie, BC’s senior advocate will be talking about seniors care, Dr. Steve Morgan, a UBC professor will be sharing his knowledge and expertise regarding changes to Pharmacare, and Dr. Roger Wong, an internationally recognized geriatrician, will inform delegates regarding self-care during the pandemic.

This AGM will be the last meeting where Gerry Tiede will hold the position of president. BCRTA has been privileged to experience his leadership. He has inspired us to become a move vibrant and resilient organization. We are fortunate that he will continue to support us is his future position as past president.

While the pandemic has halted our gatherings, it has not stopped the continuation of our work. We have just completed their financial audit for 2020, we continue to add affinity partners and out latest PostScript issue is posted on our website.

We are particularly grateful for the support and service our members have received from Johnsons, the BCRTA benefits provider, during this unsettling time.

**SUPPLEMENTAL REPORT** – an addition to the report already submitted for the Western regional meeting, this supplement reports on the BCRTA Delegates’ Day and Annual General Meeting - October 2-3, 2020.

* Steve Bailey, ACER-CART Representative, BCRTA Board of Directors

The BCRTA held a very successful Delegates’ Day and AGM using a Zoom on-line platform arranged by Hart House. The technology worked well, with no major glitches.

The October 2 Delegates’ Day featured three guest speakers: Isobel Makenzie, B.C. Seniors’ Advocate, Dr. Roger Wong, Health Economist from U.B.C. and Dr. Steve Morgan, head of U.B.C. Gerontology. Presentations will be posted on the ACER-CART website through its link to the BCRTA website. What follows is a summary of highlights relevant to us as members of ACER-CART:

**Isobel Makenzie - B.C. Seniors’ Advocate:**

Long Term Care (LTC) is important, but alternatives are more important. We must develop a range of services:

* Better coordinated community services
* Better home supports
* Support for family caregivers (I.e. ADP)
* More choice and affordability in Assisted Living

Seniors living in B.C.:

* 65 and older:
  + living independently: 94%
  + Living in Retirement/assisted living: 3%
  + Living in long term care 3%
* 85 and older:
  + living independently 74%
  + Retirement homes / assisted living 10%
  + Living in long term care 15%
* The more acute issue is support of assisted living accommodations.

COVID 19 impact:

* Closure of fitness, recreation, senior centres, libraries - lack of opportunities for socialization
* conditions could exist up to another year

Care:

* Allied health activities
  + foot care; primary care; physician access; acute care; surgery; Home and community care; ADP; congregate care…
  + Long-term care, i.e.. nursing homes
  + Full impact will take a while to examine

Adult day programs – absence has affected mental / physical health (people going into care sooner than they would have if the programmes had continued as usual)

Staff in care homes stretched thin in terms of consistent congregate care

Long term care: last place where we will return to “normal”

Q & A:

High dose flu shot: BCRTA advocacy. Long term care homes - first priority. Efficacy of high dose vs. Regular: older you are, the less effective any vaccine. These decisions are not made by politicians. Should be sufficient regular flu vaccine for all, sufficient high dose for general population.

Long term care: Relational care vs. A more medical model. Definitions of complex care have narrowed. Presently we are putting together people of very diverse needs. Can’t meet the spectrum of needs; therefore, a more ‘relational care’ model is of paramount importance.

Advocacy: Economic safety net is the most important factor, ie 30% of seniors have vulnerabilities - some of which are there because they have low income; ie. the cost of the internet for these low-income seniors. In B.C. There has been some gov’t support for this, but we need to work with the internet providers to subsidize low income seniors. 30% of BC seniors, living on what is below minimum wage.

**Lisa Hansen: Johnson’s Inc.**

Reminders that participants in travel insurance plans must stay educated with respect to terms of coverage for travel, travel advisories, illness from pandemics, etc. Know your exclusions and limitations; smart phone app https://travel.gc.ca/mobile

Travel insurance” plans evolve after big global events – will become more expensive....

Credits and vouchers - parameters changing; lawsuits about full reimbursement for unused credits and vouchers.

Travel insights – see Trip Merchant website

People are considering new destinations when COVID is over; some companies offering “Covid insurance”.

MEDOC and Prestige travel insurance coverage for this year has been extended for 4 months - to the end of December 2020.

Golden Star Awards:

Each year the BCRTA Excellence in Public Education Committee offers up to five award, plus one award sponsored by the Royal Canadian Legion, B.C. and Yukon Command for programmes bringing students and seniors together. This year two awards were presented to the following:

* Tecumseh Elementary School, Vancouver,
* Thetis Island Elementary (one room multi-grade school).

It was noted by Committee Chair, Caroline Malm, that the COVID pandemic had a marked effect on the number of applications for the award this year.

**Dr. Steve Morgan UBC, health economist:**

Dr. Morgan is an expert in national pharmacare frameworks across the world. His main point is that Canada is way behind other western nations in its lack of national pharmacare. He did interesting comparisons involving Canada and other nations.

UN Declaration 1948

* Heath is a human right
* every high-income country provides universal coverage of drugs...except Canada.
* Only 43% in Canada financed by public health plans; improvement has been slow in spite of repeated commissions, ie. Justice Hall 1963-64; he came up with the name Pharmacare.
* More than 100 different public drug plans in Canada provide “tiny umbrellas” for various segments of the population.
* Not one province funds even half of drug costs; private drug plans exist for even smaller carefully defined groups funded by employers.
* Contrary to the U.N. Declaration.

Lack of Pharmacare is a national cause of embarrassment.

Access to medicines, total costs, financial equity / risk dimension: - Central concerns

How does Canada perform in industry investment?

* Australia, NZ, Norway, Sweden UK, Canada, Quebec comparisons
* Australians pay $35 dollars as a co-payment for medications; all other comparable nations provide medications in defined formularies free of charge.
* Quebec - law says all must purchase drug insurance, not the best model for Canada.
* People skip RX because of cost....1 in 10 adults in Canada; Quebec is only slightly better;

Pharmacare lack means 2 million Canadians are skipping RX filling - increases costs to the Canadian health care costs; increased death rates evident; barriers causing deaths equivalent to a major plane crash in Canada each year. Problem is real, but avoidable. Pharmacare saves lives and money. Canada’s prescription cost per capita - twice as much as the countries with coverage. The Quebec system would increase costs - appeals to the drug and insurance companies. $15 billion a year would be saved. We pay higher prices for all kinds of drugs; bulk purchasers obtain better prices. Price inequalities are staggering, ie. Canada vs. New Zealand.

Pharmacare keeps the costs down - far better access at far lower costs; no household put at Financial risk, or employers put at risk.

Choice is often between food, rent, or prescriptions.

Effects companies and union negotiations and wages

Canadian employers face an increasing burden on their health plans. Investment by pharma manufacturers - Canada is way behind in investment by drug companies.

Worse access, at higher costs, with greater financial risks. We can improve NOW. It’s a moral obligation; govt’s cannot play the game of ignoring the situation....billions wasted.

Pandemic time - we can’t have people who have lost their jobs going without drug coverage.

Pharmacare saves Canadians more than it costs to implement....Post-pandemic: the choice is pharmacare AND other programmes. Just like Medicare, pharmacare takes a fight to get. Keep up the advocacy. Take advantage of this window of opportunity.

Q and A:

Will cost less to implement than we are spending now; govt’s need to increase the size of current programmes so that everyone is covered. Government should infuse provinces and territories with cash now to form a solid base; Canadians would save $5 billion in the first year alone. A $15 billion investment a year would save Canadians billions. Single system would see dramatic reductions in costs.

Can we get the provinces to agree? The conservative premiers will drag their feet; All provinces must be “willing”; ie Medicare beginning in Saskatchewan. Which provinces will be the pioneers? John Horgan could be the Tommy Douglas of pharmacare. Advocacy focus: Provincial election...NDP needs to commit to being a pioneer; Federally - we need to keep making the business case for doing this; Minister Freeland has supported similar initiatives; CLC and other campaigns - support them in stating pharmacare as a Canadian priority.

BC’s pharmacare program is an ‘odd creature’. B.C.s Campbell gov’t cut back on the plan. Affluent people were better off because taxes were lower, but no benefit to most of population - “a tax on the sick”.

Formularies and off-formulary drugs: formularies are quite similar across the countries; some have less choice in specific areas of drugs; New Zealand is the shining example of lower drug costs. Canada should have a comprehensive national formulary - including off label speciality drugs.

British Isles - National Health Service (NHS) very comprehensive - also some European countries. We haven’t got there yet. Partly due to provincial/ federal arrangements, and unwillingness of private health insurance companies.

See other counties’ formulary as to what is covered...get an idea of what comprehensiveness looks like.

See presentation on BCRTA website

The CLC website has letter easy to sign on-line.

See “Pharmacare 2020”

Branch Membership Growth Awards:

Each year the BCRTA Membership Committee awards its provincial branches which has seen the most percentage growth during the past year.

**Dr. Roger Wong: Geriatric Medicine, UBC**: COVID-19 Measures for Seniors

Dr. Wong is head of Gerontology at U.B.C. is a health consultant to a wide range of organizations and media outlets, and writes a regular column in BCRTA’s PostScript magazine.

Being aware of COVID-19 and its effects on Canadian seniors:

1. Social isolation and loneliness
2. Social distancing and isolation - COVID-19 draws a thin line between them
3. Multigenerational households; grandparents visiting grandchildren - can create multigenerational “bubbles”
4. UBC website: how to support seniors during COVID-19: MED.UBC.CA
5. PostScript has drawn attention to Dr. Wong’s work
6. Direct engagement is important through podcasts, presentations, Q & A sessions, etc.
7. Removing seniors from care homes is not the solution to COVID-19 Fears based on individuals’ specific needs
8. Systemic issues embedded in the seniors’ care system - demand focussed response to remedy
9. National Task Force on Long-Term Care
10. Working with BCRTA (PostScript) with Senate Committee) see article in most recent PostScript
11. Government of Canada: Public Health Agency - updating guidance about care of residents
12. Mental health support - preventing social isolation; creating social engagement “Connecting With Compassion” using tablets -music, conversations, UBC medical students connecting with seniors
13. PowerPoint presentation will be available
14. Grandparents: maintain physical distancing, sanitizer, face covering remain important; balance with the need of being socially engaged.
15. Centre for Disease Control websites are reliable as are public health offices, governmental sites; PHAC (Public Health Agency of Canada)
16. Keep current with information - the virus is mutating; different genetic signatures.
17. Aim: Work out of a holistic definition of heath
18. Advocacy Focus in speaking up for voiceless seniors: As educators, we have a special skill set - continue to educate politicians to close the gap of understanding and willingness to take action; transfer knowledge in a meaningful and practical way.
19. Lasting effects of COVID: On-going research - effects on lungs and breathing and hear / circulation system (inflammation); could cause worsening confusion / delirium.

**October 3: BCRTA 2020 Annual General Meeting**

The BCRTA AGM followed the AGM of the R.R. Smith Charitable Foundation. The Foundation’s income, budget for the coming year and grants made during the current year were reviewed. Board of Directors Chair, Barb Mikulek then presented the slate for the election of directors for 2020-2021. In addition to those elected, the BCRTA Board of Directors appoints two of its Board Members to the R.R. Smith Board each year.

The BCRTA AGM was ably chaired by Pat Brady. Because of the ‘virtual meeting’ format, specific BCRTA annual meeting bylaws were suspended for this meeting only.

The annual election of the Board of Directors resulted in the following being elected for 2020-2021:

Past President: Gerry Tiede

President: Grace Wilson

First Vice President: Arnie Lambert

Second Vice President: Caroline Malm

Directors (inside the Lower Mainland): Barb Mikulec and Dave Scott

Directors (outside the Lower Mainland): Janice Andrasoff and Harriet Helene McGall.

Other Director positions as well as the ACER-CART representative position are in the middle of two-year terms.

Leaving the Board are retiring Past President, Patricia Clough, and Sterling Campbell. Sterling has served a maximum of six consecutive years as per BCRTA bylaws.

Gerry Tiede spoke to his President’s Report (see AGM booklet) and gave some suggestions for branch activities during this pandemic time: virtual wine tours, Virtual Run, Canada, the Great Canadian Trek, Zoom social events, on-line speakers (zoom) on specific topics of interest.

Tim Anderson’s Executive Director Report featured some useful financial comparisons between the BCRTA and sister organizations - ARTA, Saskatchewan and RTO/ERO. This kind of analysis will help the BCRTA in its on-going strategic planning.

After the annual branch reports were presented, Grace Wilson presented the report of the BCRTA Finance Committee and the financial statements. An auditor was appointed, and the draft 2020-2021 budget was adopted.

Gerry then presented a BCRTA Honorary Life Membership to Patricia Clough in recognition of her faithful service to the BCRTA.

BCRTA Committee Reports, including the ACER-CART report were presented and any questions answered. The oral part of the ACER-ART report invited people to explore the new ACER-CART website and detailed a few advantages of becoming a regular user.

At the conclusion of the meeting, Grace Wilson thanked the membership for their support and pledged to continue the on-going work of moving forward as an organization whose chief goal is to support its members, and advocate for the rights and needs of Canadian seniors.

**ARTA** – **ALBERTA RETIRED TEACHERS’ ASSOCIATION**

– submitted by Lawrence Hrycan

The chair of the Advocacy Committee of ACER-CART, Martha Foster, has made her committee members aware of many topics of interest sponsored by the International Federation on Ageing via virtual town hall meetings. I have viewed a number of these presentations. These presentations, by guest speakers from around the world, are available for anyone to view at [www.facebook.com/intfedageing/](about:blank). To view these presentations, logon to the site and then:

*Scroll down to: IFA Virtual Town Hall Series. Click on Recordings and Resources. Next, click on the right-hand side - the http site should be there. There are a number of town hall meetings that are available at this point.*

In August, I sent the information regarding registration for a virtual town hall meeting for “Older People Opportunities to Combat Ageism” to the Strategic Planning and Advocacy Committee members of ARTA. This seminar is also included in the Facebook address that I refer to above. A few key points mentioned in this seminar are: 1. The impact of ageism can reduce life expectancy up to 7 ½ years. 2. Sustained change is how we approach ageism; not for a month or a year. It is always on-going. 3. What we say, and mean, is heard differently by those older people who we are speaking to because of their cognitive differences.

I have certainly experienced this lately in my relationship with my 90-year-old mom.

If you have the time, and you are interested, there are many recordings on the Facebook site on ageism that are worthy of a listen.

On September 25, 2020, the ACER-CART Advocacy Committee met via Zoom. Representatives from across the country discussed issues involving seniors and set as priorities the following to focus on: health care (long-term care and pharmaceutical) , pensions, and Elder abuse.

**PUBLIC INTEREST ALBERTA – SENIORS TASK FORCE**

My involvement with the Public Interest Alberta (PIA) Seniors Task Force (STF) has been interesting. The Seniors Task Force represents 17 organizations in the province. The members have been meeting once a month throughout the summer. The focus has been on how to lobby the governments, both provincially and federally, to affect change in how we take care of our seniors.

The Chair of the STF, Terry Price, wrote a letter to the Premier’s office expressing some concerns regarding the Coverage for Seniors program, and asked to meet to address these concerns. Health Minister, Tyler Shandro wrote back, and his response is that the government is not introducing income testing at this time and that other coverage is available to those seniors who are no longer eligible. He also said, that although he appreciated the offer to meet, that his schedule does not permit him to do so..

The PIA Seniors Task Force has been working on a Priorities document which will be shared and sent to various individuals once it has been finalized. Here is the vision of this document.

*Develop an integrated and comprehensive system of high quality care across the entire continuum of seniors’ changing needs that is publicly funded and publicly operated, and that ensures all seniors have access to care that meets their health and social needs within their home communities when it is needed to protect their dignity and their overall health and safety.*

The document is 4 pages in length and expands in detail the following priorities:

1. Address seniors’ needs across all streams of continuing care
2. Improve the quality of all residential seniors’ care:
3. Restructure and Improve home care services
4. Strengthen Pharmaceutical Coverage

**Here are some notes from a Zoom Conference that I attended on May 7, 2020 dealing with Seniors’ Care Crisis that was sponsored by Friends of Medicare who work closely with Public Interest Alberta.**

About 200 individuals took part in this seminar. This conference dealt with the crisis with our seniors in Canada; particularly in long-term-care facilities.

The panelists were: Carol Wodak, a researcher and advocate in eldercare in Alberta; Andrew Longhurst, a research associate with the B.C. Office of the Canadian Centre for Policy Alternatives; and Pat Armstrong, a Canadian Sociologist and Distinguished Research Professor at York University.

Some salient points:

Long-term care and home care were left out of the Canada Health Act and the panelists felt that they should have been included. The government should run and operate long-term care facilities, not the for-profit corporations.

For-profit long-term care facilities should not be allowed to exist. They take public money and make a profit out of taking care of elders. A 2020 study showed that for-profit facilities generated 12 times more profit than non-profit facilities did.

It was felt that, because most of the work done in the long-term care homes is by females, that there is a gender bias – the work is under-valued.

Friends of Medicare has a website that you can access if you wish to read more about this.

**I attended another Zoom conference entitled “A People’s Bailout and a Green New Deal for Alberta” which took place on June 24, 2020**

This on-line conference, sponsored by Public Interest Alberta, was attended by about 250 individuals.

The topic revolved around inequality and precarity of work facing many people. Conversation regarding COVID 19, environmental issues, Treaty implementation, Metis rights, and the various rallies across the nation and world wide were discussed.

This conference was spearheaded by 4 panelists: James Hutt, an Algonquin from Ottawa and senior manager of THE LEAP; Emily Riddle, nehiyaw writer, researcher, and library worker, and member of the Alexander First Nation; Batul Gulamhusein, Digital and Communications coordinator at THE LEAP and organizer with Climate Justice Edmonton; and Roland Schmidt, President of Canadian Union of Postal Workers, Edmonton Local 730. The LEAP is an organization in which *Caring for the Earth and One Another* is important. You can visit their website for further information.

How individuals, groups, and the government could work together to help change things for the better were explored.

This information can be accessed through the *Public Interest Alberta* website.

**National Seniors Day** was celebrated on October 1. People shared their thoughts on the *Seniors in Canada* Facebook page. In Alberta, seniors gathered at the Plaza of the Federal Building in downtown Edmonton. The theme was: *Seniors Deserve Better*. There were speakers from Friends of Medicare, Public Interest Alberta, and 2 seniors organizations.

**Progress Alberta** is an independent group that keeps tabs on government issues. Anyone can check out their web page and follow their probes into issues that might concern Albertans. The latest release, dealt with at the time of the writing of this report, was on cuts made to the Assured Income for the Severely Handicapped (AISH) and the possibility of more cuts in the future.

The **Alberta Health Services** (AHS) did a review earlier this year. The report basically leads the way into more privatization of health care in Alberta. The President of ARTA is in the process of writing a letter asking some questions and sharing some of our concerns regarding the results of this report.

**ARTA AGM – October 6 & 7, 2020** (mornings)

* + Marilyn Bossert, ARTA Past President

Annual AGM via video conferencing with 80+ in attendance, including the Board of Directors, delegates, and guests. (Poor road conditions were not an issue this year.)

Interesting procedure to make this happen: (1) request for names & contact information of all delegates, (2) Special Resolution to approve amended/restated bylaws, (3) consent form sent to all delegates, (4) practice sessions, (5) information package sent out via email ( 359 pages, normally provided in hard copy).

Elections – (1) nomination packages sent to all Board of Directors in June; (2) proper documentation submitted by interested candidates; (3) three calls for nominations from the floor using Chat; (4) Secret ballot voting that we did not have to use; (5) all candidates gave an acceptance speech. Lorna McIlroy continues as President.

Publications: *news&views* magazine published quarterly, ARTAfacts published in the other months, Facebook, Instagram, Link-in.

Alberta Retired Teachers Charitable Foundation:

* Partnerships: Parkinson Association of Alberta, Alzheimer Society of Alberta, Alzheimer Society of Calgary, Operations Friendship Seniors Society.
* Charitable Foundation Fundraiser cancelled

2019 -2020 ARTA Annual Report*: LOOKING AHEAD MOVING FORWARD* (See ARTA website)

* *Looking Ahead: ARTA’s strategic Plan 2021-2025* based on the foundations Strategic Plan developed in 2013, and the second iteration developed in 2017 (found on the ARTA website
* Member Services – Implementation of the self-administration of the ARTA Retiree Benefit Plan *will present for the ARTA membership, both in terms of improved experience for ARTA members when accessing their Retiree Benefits Plan, as well as the opportunity for funds budgeted for third party administration fees to be reinvested back into the plan. This will also allow us to make significant improvements to the way the Plan is administered, including the capabilities for online claim submissions and a smartphone app. (January 1, 2021)*
* Advocacy - *Presents a unified voice affecting current and future retired individuals*

Scholarships:

* 6 Degree scholarships – 2 x $5000, 2 x $3000, and 2 x $2000
* 6 Certificate/Diploma scholarships – 2 x $5000, 2 x $3000, and 2 x $2000

Guests:

* Gerry Tiede, ACER-CART president
* Rod Matheson, ATRF CEO
* Jason Schilling, ATA president
* Dennis Theobald, ATA Executive Secretary

**STS – Superannuated Teachers of Saskatchewan**

**–** Submitted by Murray Wall, Executive Secretary

One piece that I might identify from the STS is we are anticipating a provincial election of October 26th (although not officially announced yet).  In preparation, the STS has produced some election support materials including a brochure that was mailed to all members and a number of “one-pagers” that go into greater detail about issues of concern for members.  The materials are linked off our main website <http://www.sts.sk.ca/> or more directly here: <http://www.sts.sk.ca/wp-content/uploads/Advocacy-Page-with-formatting.pdf>

No, we didn’t have our AGM – it was originally scheduled for May 2020, then was postponed to November and now has been postponed again until May 2021.  In essence we are going to have two AGMs (2020 & 2021) in one sitting, although our Bylaws indicated that we must keep them distinctly separate in terms of some of the business (financial statements, etc.).

**RTAM - Retired Teachers’ Association of Manitoba**

– submitted by JoAnne Hoyak — Sept. 17, 2020

First and foremost, like you all, we are utilizing ZOOM for Officers, Committee and Board meetings thanks to the tutelage of our Executive Director, Gordon Fardoe, so that our mandate to advocate for the retired teachers of Manitoba can be met. Therefore, the accomplishments that have been achieved during this unprecedented time have been done so through this communications technology.

1. As we progress from a working Board to a Governance model, the Directors have developed a Governance Manuel as a reference and guide to accomplish this transition and allow us to maintain consistency moving forward.
2. At the request of the Government, the Pension Committee has completed a Nomination Process protocol with the goal of having an RTAM member be appointed to a designated chair on the TRAF Board.
3. As nominations for Directors closed at the end of April, the Board of Directors for 2020 / 2021 has been established. An election for President was carried out with the Board electing Bill Cann to hold this position for the coming year.
4. Using the ACER-CART model to guide us, we are planning a virtual AGM on September 30 in order to allow the membership to approve the budget and the audit and to ratify the executive and new president for 2020 / 2021.
5. The Awards Committee has been meeting to assess applications and to arrive at the selection of four scholarship recipients for this year.
6. RTAM continues to maintain positive relations with the Manitoba Teachers Society and the President and Vice President will meet with their counterparts on September 28 for discussion at McMaster House.
7. RTAM is sensitive to the issue of recruitment of retired teachers to act as substitutes during this pandemic time. While it is acknowledged that our members can make up their own minds in this regard, the precariousness of the situation in terms of the vulnerability of our senior population should not be dismissed or ignored.

Wishing you safety, adaptability and mostly health—JoAnne Hoyak—RTAM Vice president and ACER-CART Director.

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Respectfully submitted,

**Marilyn Bossert**

ACER-CART West Representative