



The Pen

Pensioned Employees' Newsletter

www.bcgrea.com

Spring 2011

Tax transferred to consumers directly

Businesses now pay no HST

By Ed Turner, CGA

The Spring 2010 newsletter contained an article about the then upcoming implementation of the Harmonized Sales Tax.

The HST went into effect on July 1, 2010 and we are now feeling its impact.

The new HST combined the old seven per cent Provincial Sales Tax with the five per cent Goods and Services Tax for a combined HST of 12 per cent.

We are now aware that in combining these two taxes into a value-added tax format, almost all of the previous exemptions contained in the old PST on basic necessity and many other items were lost.

I suggested then that for a number of reasons, the new HST would remain controversial for some time to come.

The HST implementation sparked a mini revolt in B.C. politics which has resulted in a major petition drive against the HST, the Premier lost his job, and we will now have a chance to vote to rescind the HST on June 24, 2011.

How about that for controversial!!

“The first casualty of war is truth”

Because of this upcoming referendum, we can now expect to be bombarded with pro HST advertising, talk show speakers, government officials promoting the benefits of HST, and household mailings, all in an attempt to get you to vote for keeping the HST in effect.

It is important to realize that

those who are promoting the HST generally want this to be retained with a huge passion!

Under the HST, business now pays no HST whatsoever, as all the tax which they previously paid has been transferred to consumers directly, (you & me).

This is a \$2-billion windfall for business. No wonder they want it so badly!

We therefore must realize that the pro HST forces have a major financial interest in ensuring that this tax stays.

It seems many of the groups now promoting HST will say almost anything to get us to accept their point of view and whether what they are saying is accurate in many cases does not seem to matter.

Some of my observations in this
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B.C. Government Retired Employees' Association newsletter



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Lapel pins Available for \$3 each

The association, to mark
its 60th anniversary, has
made up lapel pins.

These handsome pins
may be obtained from
branch executives at a
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Chair?

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cheque.

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cut costs, all
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**Check out our
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The opinions
expressed in The
Pen are those of the
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necessarily those of
the BCGREA.

PRESIDENT'S REPORT

BCGREA PROTESTS BENEFITS CHANGES

By Sarjit Manhas

I am now five months into my term as President and am pleased to write my first report.

Table Officers had a meeting in January and from that we prepare for Directors' Meeting in March.

Lawrence Johnson continues to serve as Past President and continues to serve his remaining term as a Trustee with the Pension Board of Trustees.

Our association lawyer, Albert Peeling, reported that the decision of Madame Justice Dorgan was appealed, the Factum filed (available on our website at bcgrea.com) and that the hearing dates are set for June 1, 2 and 3 in the Vancouver Appeal Court.

Insofar as the Communiqué from the Pension Board of Trustees regarding changes to the post-retirement benefits is concerned, from the perspective of the law, nothing has happened yet so Albert is not in a position to say whether there will be any kind of legal action taken at this time.

Further, some of the announced changes could be affected by the outcome of the appeal.

Albert also stated that from a legal perspective April 1, 2012 is a long way into the future and we must wait for the Trustees and



Sarjit Manhas

Pension Corporation to make those changes.

In other words, it's not done until it's done.

At the Directors' Meeting on March 23, there was active discussion about the Pension Board of Trustees' Communiqué as well as the article which appeared in the Winter Edition of After Work.

To say that our members are shocked and disappointed with the proposed changes would be an understatement.

Many of you have contacted your local Chairs as well as the

provincial body in this regard.

The Directors' unanimously moved that letters be sent as follows – 1) to Pension Board of Trustees; 2) to Premier Christy Clark and the Minister Responsible for the Pension Corporation; and 3) to the President of BCGEU.

When these letters are sent out, copies will go to Chairs of our Branches so they can share them with you.

Since we are members of the Council of Senior Citizens Organization, we will ask for their support too.

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Albert Peeling



Head table at the recent directors' meeting included Past President Lawrence Johnson, Membership Secretary Mary Foster, Second Vice-President Ed Bodner, Secretary Kathy Torhjelm, President Sarjit Manhas, First Vice-President Fred Bennett, lawyer Albert Peeling and Treasurer John Cone.

BCGREA protests

(Continued from page 3)

We understand our province is the only province charging seniors for MSP premiums.

The City of Vancouver recently passed a Motion calling on the government to eliminate Medical Services Plan premiums for seniors and on elimination, contribute the present percentage of employers' contributions previously used for these premiums to assist in the payment of Group Health Benefits.

The Motion will also be sent to the Union of BC Municipalities and the Lower Mainland Local Government.

Lawrence advised that the Trustees have asked Pacific Blue Cross to come up with a proposed plan for spouses and dependents and your provincial body has asked Johnson Inc. to do the same. Johnson will also include travel in their proposal.

It seems many of our members are experiencing difficulties in retaining their motor vehicle licenses.

There has been quite a lot of talk about the high tech driving test to which seniors are being subjected.

Many of our seniors have no computer skills and become stressed out when asked to take the exam which end with failure.



Linda Posacreta

Branch 600 (Nanaimo) has done considerable research on driving after 80 and will be preparing a resolution for consideration at the AGM in October.

Your branch chair will raise the subject at a meeting so they can bring your views forward in October.

Linda Posacreta of the Better Business Bureau was our guest speaker. She shared a lot of information, anecdotes and stories.

The Bureau started business

in 1912 and is approaching its 100th anniversary.

There are 123 Bureaus in North America, of which 14 are located in Canada. They receive approximately 80,000 calls per month (by fax or phone) and almost 10,000 complaints were filed last year against businesses.

Although they have a list of 10 top scams, Identity Theft is a major one.

Protect your Pin#, your SIN# and passwords. Linda says we should get credit reports annually and you can do this by calling Equifax at 1.800.465.7166 or www.equifax.ca or calling TransUnion Canada at 1.866.525.0262 or www.tuc.ca

It doesn't cost to obtain a credit report but if you want one quickly, you can pay for that service.

Each of our branches is concerned about membership and how to draw new members. Lawrence and I met with the BCGEU President, Darryl Walker in early March and he agreed to our request to have our membership application appear in the Provincial. It would be similar to the one in After Work.

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Salmon Arm	833-5800
Rossland	362-7375

Conditions: The discount rate
may not be available if hotel/
motel expects to be 80 per cent
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season, long weekends and
conventions.

Remember, some hotels/motels
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may be less.**

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HST sparked mini revolt

(Continued from page 1)
regard are listed below.

1. Talk radio shows have covered this debate extensively by having speakers both for and against the HST on their programs.

However most of these guests are economists, who tend to be associated with major banking institutions or business groups who stand to benefit under the HST.

It is then no surprise that they tend to be in favour of the HST, quoting broad economic principles, and stating that this move to a value added tax will result in “thousands of jobs”.

Economists, with all due respect, do not generally have a detailed knowledge of how the provincial sales tax actually applies to business in real life.

Their general premise is that as business will not have to pay any tax on their inputs it will then have new funds to invest to create jobs in the province.

In providing their examples of the HST benefits, they either conveniently or due to lack of knowledge, leave out any discussion of the extensive exemptions that business already enjoyed under the old PST.

A favourite example is the BC forest industry which has experienced some difficulties in recent years.

Some of these economists have stated that this HST will “save”

the forest industry, as it won't have to pay tax on their machinery under the HST and many new jobs will result.

I have yet to hear any of them acknowledge the fact that the old Social Services Tax Act (PST) since 2001-02 contained significant Production Machinery & Equipment exemptions, (for the forest industry as well as other BC industries), so, much of this tax which is now being exempted from payment by the HST was previously exempt of tax under the PST.

That being the case, where are the funds for all of these “thousands of jobs” going to come from?

“Many of the statements being made to convince us we should vote for the tax may be incorrect or even disingenuous”

In the forestry example, it is acknowledged that forest companies did have to pay tax on some classes of goods bought for their own use, and therefore there was some small element of embedded PST in B.C. produced forest products.

But, PST in amounts which when eliminated by the HST will “save” the industry?

Create thousands of new jobs?

No way!

It will take many other factors

to come into play to “save” the BC forest industry – not just the HST.

2. Print media writers and talk show hosts generally have no detailed tax knowledge and therefore rely on their guests to support their pro HST efforts.

I have heard former deputy ministers of Finance and other former senior government officials (who, while they once had the status of senior government positions, do not have a detailed knowledge of the PST), appear as guest “experts” on talk radio and make grossly incorrect statements in their attempt to explain how the PST/HST works.

In many such cases, since the radio host is unable to correct these misstatements, it is usually left to phone-in callers to correct such errors, which generally does not happen.

There have been many examples of attempts to explain the differences between the old PST and the HST by print reporters, often unsuccessfully.

For example the Victoria Times Colonist made a major attempt in early June 2010 at such an explanation using a furniture manufacturing example.

Their example was totally incorrect which resulted in the TC receiving a flood of e-mails, causing them to print a retraction and a further attempt at clarity the next day.

The next day's attempt was better, but still not totally accurate.

3. Under the old PST, any

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HST sparked mini revolt

(Continued from page 6)

business which manufactured goods or sold goods for resale to a final consumer, paid no tax on materials used to manufacture such goods or any goods bought for resale.

There still are occasionally pro HST talk radio guests who will state that in the past under the PST, business was required to pay tax on such inventory items at every level of manufacturing or purchasing.

This, of course, is totally incorrect and an outrageous statement. Every bookkeeper/accountant in the province knows it is incorrect, but this type of comment continues.

In closing, there is an old saying that "the first casualty of war is truth".

This may also be applicable to the current campaign by pro HST groups to get you to vote to keep the HST.

So, lets all be aware that many of the statements being made to convince us we should vote for the tax may be incorrect or even disingenuous, and being made because the proponents of this tax stand to greatly benefit financially, at the average person's expense. Implementation of the HST has resulted in a major "tax shift".

Business's former PST contribution to the province has been removed from business and is now placed squarely on you, the end consumer.

— Ed Turner is a Certified General Accountant and was employed by the province as Executive Director of the Consumer Taxation Branch Ministry of Finance from 1977 to 1993.

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Sign up new members You could win \$\$\$\$\$\$

As a group, we can be a strong force working for the betterment of our retirees.

Johnson, Inc. has agreed to extend the membership referral program this year, effective April 1.

The three draws will take place October 19 at the AGM in Tsawwassen.

For every member you bring in, both you and the new member are eligible for the draws.

You could be the winners of \$500; \$250 or \$100.

Here's how you can participate.

Application forms are available from the membership director of each branch.

With that are two draw forms - one for the applicant and one for the person who brought them in.

Last year Shirley Bunyon, Cowichan Valley, won the \$500 first prize; Roy Kendall, Victoria, \$250; and Sheila Halvorsen, Port Coquitlam, \$100.

Good Luck!

Medicare stable, problems loom in private health care

(COSCO News) -- A new report on health care financing demonstrates that the widely repeated concern about the sustainability of public health care is unsubstantiated.

Despite comments by prime ministers, premiers, bank presidents and newspaper reporters suggesting that we are in a public health care financing crisis, the facts show that Medicare and public sector health care spending in general has grown little over the last 30 years and shows no signs of rapid future growth.

The report, *Neat, Plausible and Wrong*, was released Feb. 28 by Canadian Doctors for Medicare (CDM) and draws on the full range of health care statistics to put the myth to rest.

"It's a classic case of Chicken Little," said Dr. Danielle Martin, Board Chair of Canadian Doctors for Medicare.

"Once people started saying it, and put bit of spin on the numbers, no one stopped to question the facts."

The report shows that, contrary to some claims, core Medicare costs have grown little over the years, staying between four per cent and five per cent of GDP.

Other public health care costs have grown slightly more but not markedly, keeping public spending on health care between five per cent and seven per cent of GDP for over

three decades.

However, the report shows the reason for concern about growth in private sector costs.

Canadians are paying more and more for health care, up from seven per cent of GDP in 1975 to 12 per cent in 2009.

But it's the private sector, where governments aren't managing costs, that was primarily responsible for that growth.

Statistics show that expenditures on drugs are more than three times what they were 20 years ago and that private health insurance costs have increased sharply.

"It's ironic that some politicians are calling for a larger private sector role to help sustain our health care system, when it is the private sector that has been completely unable to control costs" said Dr. Irfan Dhalla, Board Treasurer of CDM.

The report, issued just days before the Canadian Medical Association's town hall meeting in Toronto on Health Care Transformation and on the brink of a federal election, calls for changes to how we manage health care to address the rising private sector costs and improve our health care system, but cautions policy makers not to undermine the part of our system that is working: Medicare.

— *The BCGREA is a member of COSCO, the Council of Senior Citizens' Organizations of BC.*

Insurance to value

Are you covered?

Across Canada people have experienced severe weather conditions over recent years from hail storms in Western Canada, tornadoes in Ontario, and hurricanes in Atlantic Canada.

Whether your home is damaged or destroyed by severe weather or if you experience an unfortunate accident, you should ensure that your home is adequately protected.

Do you have enough insurance coverage in place to repair or replace your home if it's damaged or destroyed?

One in three Canadians thinks their insurance company will pay the full cost of rebuilding their home if it is destroyed.

However, this depends on the insurance coverage in place and experts estimate that Canadian homes are underinsured, on average, by approximately 25 per cent.

Did you know...

- In the last three years, replacement costs in some provinces have increased approximately 6.2% (this value varies depending on the province).
- Some building material prices have increased by as much as 27.6%.
- Most homeowner's policies cover contents up to a specific percentage of the total insured value of the home. If your policy is not

up to date you may not have enough insurance coverage to cover the contents in your home.

Your home needs adequate protection to reflect today's costs and values.

But how do you know if you have enough coverage?

Homeowners should insure their homes to the estimated cost to rebuild their home should it be destroyed - this is called insurance to value (ITV). ITV is different from the market value or the tax assessment

. . . experts estimate that Canadian homes are underinsured, on average, by approximately 25 per cent. . .

value of your home in that it reflects the cost of rebuilding your home should it be destroyed.

When evaluating your ITV...

- Find out how much it would cost to rebuild your home.
- Keep in mind that if you bought your home in a development, you may not have the same cost efficiency building a single home as they did with a development. This means a possible increase in building costs and

materials.

- Let the insurance company know of any home improvements or renovations you have made that may increase the value of your home.
- Include enough coverage to cover the cost of demolition, removing debris and preparing land for rebuilding.
- Can you name every item in your home? Probably not. To ensure you do not miss anything for a potential claim, have a complete list of all your possessions. Ask a neighbour or family member to keep a copy for you as backup.
- Do not hesitate to ask your insurance professional for help. They have the tools to calculate the value of your home or you could hire a professional appraiser.

Guaranteed replacement cost, or single limit coverage can protect you in times of high inflation.

If you have any questions about this or any other insurance coverage please contact a Johnson representative at 1-800-563-0677 or call your personal Service Supervisor.

The above tips and information was obtained from the Insurance Bureau of Canada. For more information, tips, and tools to do your own home inventory please visit www.ibc.ca

Over 100,000 unaware they qualify

Are you entitled to a disability tax credit?

(COSCO News) -- Are you entitled to a disability tax credit?

Recently the National Pensioners and Senior Citizens Federation participated in consultations for New Data Strategy on People with Disabilities.

It was put on by Statistics Canada, Human Resources and Skills Development Canada and the Council of Canadians with Disabilities.

Some very interesting statistics were presented.

Did you know that 40 per cent of all Canadians over the age of 65 have at least one or more disabilities?

It is estimated that over 100,000 seniors over the age 65 are entitled to a \$7,000 Disability Tax Credit and are unaware of it or don't consider themselves sufficiently impaired to qualify. Impairment of speech, hearing, walking, dressing and other

body function can qualify you for a Disability Tax Credit.

Seniors accrue additional expenses because of these impairments.

They are no longer able to do some of the chores around the house, like mowing the lawn, cleaning the oven, washing windows and other household chores.

The Disability Tax Credit is designed to offset some of these expenses.



Association directors met in March in Tsawwassen

It is recommended that you pick up the Medical and Disability-Related Information from the nearest Taxation office or from Service Canada.

Read it carefully and discuss it with your family doctor.

If you fit the criteria the doctor will fill out the form and you send it in to the Revenue Canada.

If you have had the impairment for some time the tax credit can be made retroactive.

The information can also be received by going on the website www.cra.gc.ca.

We hope that your health is good and you don't require this additional tax credit, but if you do qualify, take advantage of the benefit and make your life somewhat easier.

Forest service to mark 100 years



By Lawrence Johnson

To those of you who are retired from the B.C. Forest Service, I encourage you to join the BC

Forest Service Centenary Society.

This society was formed in 2008 to coordinate the celebration of the 100th Anniversary of the establishment of the B.C. Forest Service in 1912.

The Society includes retirees, those currently working, those who have worked for the Service sometime in the past, and anyone interested in this history project.

Join the society today and help to make this celebration a huge success. The Society needs your stories, perspectives and experiences, along with pictures and other artifacts that you are willing to share.

Local events are being planned around the province; get involved in your local community event.

Don't take my word for it. Visit their website at www.bcfs100.ca, and enjoy the pictures and stories already posted, along with information on how to contact the society for more information.



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**B.C. Government Retired
Employees Association
PO Box 209
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Nanaimo, BC V9T 6M4**



BCGREA protests

(Continued from page 4)

Talking about BCGEU, their Convention is in June and Lawrence will attend on our behalf.

He also attended the BC Forest Service AGM in Victoria.

Mary Foster announced she will be stepping down from her position as Provincial Membership Secretary.

She served in this position for 11 years and feels it's time to move on.

She actively canvassed for a replacement and Nancy Stewart, Membership Chair of Nanaimo will take on the responsibilities after our AGM.

Mary has done a super job and we will miss her presence on provincial executive.

I visited Cowichan Valley Branch in February and in early

April, will visit Mt. Arrowsmith. Dawson Creek is scheduled for June 16.



Mary Foster

In the days ahead, I intend to get around to all branches and look forward to meeting our members.

The Annual General Meeting is scheduled for Oct. 19 in Tsawwassen.

ON-LINE QUOTES FOR TRAVEL INSURANCE

For member information, there are some changes to the www.johnson.ca/bcgreasite website.

Members will now be able to get a quote on-line for their travel insurance.

The cost of the travel insurance will be pro-rated so that they will know exactly what they would pay for the insurance if they signed up on the day they requested a quote.

It also provides an option to compare rates (ie. if they added a deductible or added a supplemental trip).