

Seniors' Voice



Volume 16: No. 3

August 2008

Eternal Vigilance is the price of Liberty. Power is ever stealing from the many to the few.

DIVIDE AND FAIL, UNITE AND WIN:

With Élites United and Majority Split, Inequality Worsens – By Ed Finn

“One of the key strategies of any ruling minority is to prevent the majority from uniting and pooling resources.”

The world's wealth and resources are being more inequitably distributed than ever before. IBM's latest Global CEO Study disclosed that the combined income of the 1,130 top executives surveyed in 2007 was \$2.224 trillion—an amount higher than the GDP of the entire continent of Africa. Eleven hundred CEOs wallow in more cash than 900 million Africans.

According to Forbes magazine, the CEOs of the 500 biggest companies in the U.S. got a collective pay raise last year of \$7.5 billion, or an average of \$15.2 million extra on top of their regular pay.

Here in Canada, the income gap also keeps widening, with the highest 20% of families now owning more than 70% of the country's net worth and the poorest 20% owning just 2.4%. More than 17% of Canada's children—over a million of them—still live in poverty, a rate worse than in 18 other OECD countries.

This widening inequality is not happening because of a financial shortage. Canada's economy is generating more than twice as much money today—in real inflation-adjusted dollars—than it did in the 1970s. Per capita GDP was \$17,693 in 1970, and by 2005 had more than

doubled to \$36,077. So the money is there. Piles and piles of it. The problem is with the outrageously unfair way it's being shared.

The key question this unjustified disparity raises is this: **why is it allowed to continue?** After all, the super-rich number in the thousands, the rest of us in the millions—and globally in the billions. Why do we keep tolerating such a horrifically skewed allocation of wealth—and the appalling misery, poverty, illiteracy, unemployment, preventable diseases, and other afflictions it spawns? Why do we allow the minority to exploit and abuse the majority?

The answer has many facets, including the dominance of a global economic system driven by greed and the subversion of real democracy in most countries, but the core explanation is that the powerful and affluent few are united while most other people and their organizations are divided.

One of the key strategies of any ruling minority is to prevent the majority from coming together. As long as the separate groups can be induced to pursue their own narrow objectives and even bicker among themselves, they will never unite against those who prey on them. ➤

“Selfishness, greed and lust for power, are the enemies of a civilized society.”

Canada's ruling class is applying this divide-and-conquer strategy with remarkable ease and effectiveness.

The first step was to convince most people that the concentration of wealth and power in the hands of a privileged few was a natural, unavoidable, even desirable development. This is how the free market system is supposed to work. In the economic jungle, the strongest and most ruthless predators get the largest shares.

The second step was to convince most people that economically they are in a zero-sum situation in which some groups and individuals can only get more if others get less. So more money for child care means less for health care, more for housing means less for education, more for environmental protection means less for pensioners, more for culture means less for the poor and homeless. (This alleged scarcity, of course, is a myth, but many have come to believe it.)

Individuals, too, are encouraged to see everyone else—even neighbours and co-workers—as rivals for a piece of the shrinking economic pie. If their government, their union, their advocacy group can no longer be depended on for help through collective action, people will come to feel that they are on their own—that the only way each of them can survive in these “lean and mean” times is by outdoing, outwitting, and outclawing their fellow citizens.

All of which plays into the hands of the élite minority who control our economy and suck up most of its wealth. They don't have to worry about the anger of disadvantaged groups as long as that anger is diffused and fragmented.

Even if the various groups don't openly compete for the crumbs that fall from the tables of the rich, they serve the same purpose as long as they don't unite. If, for example, the health care groups focus solely on saving Medicare, the environmentalists on cleaning up the air and water, the anti-poverty groups on helping the poor, and so on, they will

all be striving for laudable purposes; but they will still be playing the no-win zero-sum game that has been foisted on them.

It doesn't have to be this way. There is no real shortage of financial or other resources. A more equitable distribution would permit this country to resume its long-interrupted march toward a truly just society.

But that's not going to happen as long as most Canadians and their organizations allow themselves to be divided on the basis of different concerns and priorities. The fact is that all our social, economic and ecological problems have a single origin. They are all caused by the unbridled greed of the powerful oligarchy we have permitted to take control of our economic and political systems. Unless we unite and pool our resources to fight that common foe, our separate goals will be thwarted and our shared vision of a better world unfulfilled. ■

Editorial Note: Check out Steven Harpers' Security, Prosperity Partnership and North American Integration policies.

Seniors' Voice

**Published by
Senior Power of Regina Inc.**

The Editorial Board is made up of:
Rev. Bob Gay, Wally Coates, Verda Petry,
Cora Cave, Jack Cave

Comments, suggestions and contributions
are greatly appreciated

Our address is : 116 Chisholm Road
Regina, Sask. S4S 5P1
Ph: (306) 536-0756: Fax 586-8088
Email: wcoates@accesscomm.ca

Notice: Seniors' Voice website
< [http://nonprofits.accesscomm.ca/
srvoice/index.html](http://nonprofits.accesscomm.ca/srvoice/index.html) >

Annual subscriptions (8 issues) \$10.00
Donations and bequests welcome

Amnesty Int’nal Focuses on Americans Voting Rights – by Haider Rizvi

NEW YORK - With the U.S. presidential polls just over 100 days away, a watchdog group that usually focuses on freeing political prisoners around the world has launched a campaign to make sure all Americans get to exercise their right to vote this year.

There is no better time to rock the vote for human rights than now, said Larry Cox, executive director of the U.S. chapter of Amnesty International, a widely respected international rights watchdog group.

Last week, Cox’s organization teamed up with Rock the Vote and other groups stepping up their efforts to make sure that no adult citizen of the United States is deprived of the right to vote.

Under Article 21 of the Universal Declaration of Human Rights, everyone has the right to participate in government and open elections, Cox added in a statement urging activists to intensify the campaign to protect voting rights.

Amnesty and other groups taking part in the voter registration drive fear that millions of Americans may not be able to cast their ballots in the presidential polls if certain shortcomings in the current electoral system are not addressed before the presidential polls in November.

Studies show that the 2000 election, which was won by President George W. Bush by a close margin of less than 500 votes in Florida, was fraught with a variety of problems, including intimidation of minority voters by local public officials.

According to a 2001 Caltech-MIT study, more than 4 million Americans from all over the country were disenfranchised in 2000. They were either

denied the right to vote or have their votes counted due to poorly designed ballots and/or faulty equipment.

In 2004, the electoral process remained as faulty as it was before, even though some 25,000 Americans, including legal experts, took an active part in non-partisan Election Protection efforts across the country.

Campaigners accuse the Republican Party leadership of attempts to keep the current system as it is because it fears a large number of young people who are now eligible to vote might prove to be catalysts in their possible defeat in the upcoming presidential elections.

House Republicans have worked against meaningful election reform at every turn, said Tanya Clay House of People for the American Way, a Washington, DC-based organization that is at the forefront of efforts to protect voters rights and is part of the Democracy Campaign, an umbrella group representing a wide array of grassroots organizations.

House and other activists said they were extremely disappointed “but not surprised” by the Republican response to Representative Zoe Lofgren’s bill requiring emergency ballots in cases where machines break down on polling day. The bill was blocked a little over a week ago. Emergency ballots are just that for emergencies, House said. So, what’s the problem? Don’t we want to ensure every eligible citizen’s vote is cast and counted?

Proponents say, if passed, the bill would have standardized the processes already implemented in some states and made it clear



“The price that good people pay, for their indifference to public affairs, is to be ruled by evil men.” — Plato

that emergency ballots are to serve as a back-up option when machines crash, and not be used interchangeably with provisional ballots.

[The Republican] opposition to the bill aborted efforts to improve our electoral system, and instead defended the broken election administration system that far too many American voters have become accustomed to said House. Lofgren's bill has a minimal cost compared to what we spend to protect the vote for citizens in other countries.

The current U.S. electoral system is also facing the scrutiny of the international community. Recently, a United Nations rights body took note of discriminatory practices against minority voters in certain parts of the United States and called for Washington to address such issues in compliance with the international treaty against racial discrimination.

The Geneva-based UN Committee against Racial Discrimination (CERD) is also critical of the fact that in several states of the United States, ex-felons are not allowed to vote, a vast majority of whom are African American and Latino men.

Meanwhile, campaigners say thousands of people are taking part in their initiative to help citizens with the registration process. Some are working closely with the election authorities; others have signed up to look into legal matters.

The campaign has also set up a nationwide toll-free voters hotline for free and multilingual legal advice on issues concerning the right to vote. 2008 One World. These icons link to social bookmarking sites where readers can share and discover new web pages. ■

Editorial note: There seems to be a very distinct difference between “democracy” and “damn mockery”.

Supreme Court to Hear Wal-Mart Unionization Case — OTTAWA - Aug. 8/08

The Supreme Court of Canada will weigh in on a high-stakes dispute between retail giant Wal-Mart and former employees at a store in Jonquiere, Que., which shut down in 2005 after workers secured the right to unionize.

The closure drew attention continent-wide because Wal-Mart is the world's largest retailer and the Jonquiere outlet, located about three hours north of Quebec City, was one of the first in North America to be organized.

Former clerks Gaetan Plourde, Johanne Desbiens, Ingrid Ratte and Claudine Beaumont will have their day in court to argue that Wal-Mart violated labour laws in union-strong Quebec by shutting down during negotiations for an inaugural collective agreement.

The former employees contend that they were sacked because of their union activities, which they say also violates freedom of association guarantees in the Quebec and Canadian charters of rights.

“This could have an impact on other employers who want to close their stores when employees are trying to unionize,” said Nicolas Charron, one of the Montreal lawyers representing Plourde and Desbiens.

“It's a question of national importance that we think has not been clearly answered by the Supreme Court.”

The employees are bringing their case to the Supreme Court after losing in the Quebec Court of Appeal, which concluded that the permanent closure of the Jonquiere store met the provincial labour code test of having “good and sufficient reasons” for terminating employment.

Wal-Mart, the world's largest retailer, with more than two-million employees worldwide, has been fighting unionization in various Canadian courts in recent years, but it is the first time the Supreme Court of Canada has agreed to tackle the issue. ■

An Australian Definition of a Canadian

In case anyone asks you who a Canadian is . . .

You probably missed it in the local news, but there was a report that someone in Pakistan had advertised in a newspaper an offer of a reward to anyone who killed a Canadian - any Canadian.

An Australian dentist wrote the following editorial to help define what a Canadian is, so they would know one when they found one.

A Canadian can be English, or French, or Italian, Irish, German, Spanish, Polish, Russian or Greek. A Canadian can be Mexican, African, Indian, Chinese, Japanese, Korean, Australian, Iranian, Asian, Arab, Pakistani or Afghan.

A Canadian may also be a Cree, Métis, Mohawk, Blackfoot, Sioux, or one of the many other tribes known as native Canadians. A Canadian's religious beliefs range from Christian, Jewish, Buddhist, Muslim, Hindu or none. In fact, there are more Muslims in Canada than in Afghanistan.

The key difference is that in Canada they are free to worship as each of them chooses. Whether they have a religion or no religion, each Canadian ultimately answers only to God, not to the government, or to armed thugs claiming to speak for the government and for God.

A Canadian lives in one of the most prosperous lands in the history of the world. The root of that prosperity can be found in the Charter of Rights and

Freedoms which recognize the right of each person to the pursuit of happiness.

A Canadian is generous and Canadians have helped out just about every other nation in the world in their time of need, never asking a thing in return. Canadians welcome the best of everything, the best products, the best books, the best music, the best food, the best services and the best minds.

But they also welcome the least - the oppressed, the outcast and the rejected.

These are the people who built Canada. You can try to kill a Canadian if you must as other blood-thirsty tyrants in the world have tried but in doing so you could just be killing a relative or a neighbour. This is because Canadians are not a particular people from a particular place. They are the embodiment of the human spirit of freedom. Everyone who holds to that spirit, everywhere, can be a Canadian.

Please keep this going! Pass this around the World. Then pass it around again.

It says it all, for all of us.

'Keep your stick on the ice'. ■

(Our editorial staff would like to send a special 'thank you' to our American cousins who sent this item to us.)

Seniors' Chat

Seniors' Care Strategy: We want to hear your views

Saskatchewan is fortunate to have the highest proportion of older persons in Canada. In fact, one of every seven people is over the age of 65. We recognize the vital contribution that seniors have made to this province and our government is interested in ensuring you have a healthy, fulfilling and active retirement.



Hon. Don McMorris

When we were elected this past November, our government made a commitment to develop a **seniors' care strategy**.

We would be very interested in having your feedback on where you feel there are gaps in addressing the health needs of seniors—with a particular focus on long-term care, personal care homes and home care.

In our campaign platform, we also said the strategy would focus on:

- developing an intermediate and long-term care facilities plan that addresses the care needs of our aging population;
- improving the coordination of long-term care beds to allow senior couples to stay together;

- supporting non-profit agencies that provide long-term care;
- working with the federal government to increase long-term care capacity on First Nations reserves; and
- undertaking a pilot project to provide government funding for level three and level four beds in personal care homes to reduce waiting times for long-term care beds.

So what do you think a seniors' care strategy should look like? What priorities do you think we should concentrate on? And how would you recommend we accomplish it? We need advice from health regions, community-based agencies and seniors' organizations. We need ideas from you.

I look forward to more extensive discussions getting underway shortly. And I look forward to hearing from you. Please write to me at:

Room 302, Legislative Building
2405 Legislative Drive
Regina S4S 0B3

Your ideas are important to me and I welcome your comments.

A handwritten signature in black ink that reads "Don McMorris".

The Honourable Don McMorris
Minister of Health



Government of
Saskatchewan

“To CPP or not to CPP” ...THAT is the Question!

If you are soon to retire, one of the lifestyle and financial choices facing you is the question of when to start receiving your Canada Pension Plan (“CPP”) retirement pension. With some restrictions, you may start CPP as early as age 60 and as late as age 70, although the amount of pension you will receive, for life, will depend upon the start date that you select.

Using a person’s “regular” age 65 pension as a base line, starting CPP “early” will result in a reduction of the pension by ½ of 1% for each month prior to age 65 that the pension begins. A person who would normally receive \$600 a month if she started CPP at age 65 would receive \$564 a month (94% of \$600) if she started the pension at exact age 64 – 12 months early. If she started the pension as early as possible – age 60 – she would receive \$420 a month (70% of the \$600 “regular” age 65 pension).

On the other hand, delaying taking the pension until after age 65 will result in an enhancement of the “regular” age 65 pension of ½ of 1% per month that the start of the pension is delayed. So, if our pensioner delayed starting her pension until exact age 66, she would receive \$636 a month (106% of \$600). And if she started her pension as late as possible – age 70 – she would receive \$780 a month (130% of the \$600 “regular” age 65 pension).

So which is the better choice?

Well, using our pensioner above, and ignoring any interest that could be earned if the pension payments were invested, if she started her \$420 monthly pension at exact age 60 she would have, for example, received \$80,640 in benefits by the end of the year she turns 75. If she had waited until age 65 to apply, and received her “full” \$600 monthly pension, she would have received \$79,200 in benefits by the end of the year she turns 75. In other words, if she waited until age 65 to start CPP it would take her a little over 11

years to catch up and then she would be ahead of the game after that, receiving a monthly pension of \$600 instead of the reduced pension of \$420.

Waiting to age 70 to start the \$780 pension, it would take our pensioner to age 80 (if she lives that long) to receive \$102,960 in total benefits, about the same as she would have received (\$105,840) by that age had she started the pension at age 60. Again, it would take her over 11 years to catch up. And in relation to starting at age 65, it would take a pensioner starting at age 70 until age 86 to catch up!

So the “right” answer about when to start is based on a combination of how much you need the income and how long you expect to live. In most cases, it makes sense to start early.

The rules are somewhat complex and other factors must also be considered. To find out more about CPP retirement benefits, you can contact your local federal Income Security Office, call the Income Security “hotline” at 1-800-277-9914, or visit the Web at www.hrdc-drhc.gc.ca/isp . ■

This article is for informational purposes only and is not intended to promote a specific product, nor is it intended to provide financial, legal, accounting or tax advice. Submitted compliments of Donna St. Onge, Certified Senior Advisor, Conexus Credit Union, 780-1584.

The test of our progress is not whether we add more to the abundance of those who have much: it is whether we provide enough for those who have too little.

— Franklin D. Roosevelt

Live Life Your Way

SecurTek Medical Alert

With a monitored security system from SecurTek, you can go anywhere and do anything you want. And now you can rest easy knowing your loved ones have SecurTek Medical Alert.

- Control panel reports an emergency when the call button is pushed
- Personal help button sends a signal when it's pressed, and may be worn on the wrist, belt or as a pendant
- Medication reminders alert you when to take your medication
- System can include other wireless devices such as smoke alarms
- Helps people live independently in their own homes

SecurTek

SecurTek is a Canadian company dedicated to providing you with monitoring solutions to help you live life your way. Plus with SecurTek you get:

- Trained professionals ready to respond 24/7
- Bundle SecurTek with other SaskTel services and save \$5/month



Ask us how you can
live life your way.

securtek.com
1-877-777-7590

