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THE FUTURE OF
**CANADIAN
PENSIONS**

Move Forward
TOGETHER



Fend for
YOURSELF



Canadian Labour Congress
Congrès du travail du Canada

The 3rd Pension Conference

Ottawa Marriott Hotel | November 1 - 3, 2007



We invite all labour pension activists to attend our conference, and share your ideas about how to translate these demands into government policy.

We also invite comments on our discussion paper released this Summer to promote our pension conference. Written submissions can be sent to:

→ pensions@clc-ctc.ca

For more information about the Conference and how to register, visit the Canadian Labour Congress web site at:

→ www.canadianlabour.ca

or contact Joel Davison Harden in the Social and Economic Policy Department
613-521-3400



Accommodation

In the interest of reducing costs, the CLC has made a block booking of rooms at the Ottawa Marriott Hotel (downtown). The cost per person is \$159 per night.

Please note that the group booking code for attendees booking guestrooms at the Ottawa Marriott Hotel is "CLPCLPA".

Those interested in taking advantage of these rooms are asked to book before October 1st, 2007.



Conference updates

In the months and weeks before our pension conference, we will be posting regular updates for delegates on canadianlabour.ca.

These will include current events of interest to labour pension activists, as well as updates concerning conference details.



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Demands and Goals: The Canadian Labour Congress 3rd Pension Conference



Today, only 39% of Canadians have workplace pensions, and 1/3 have no retirement savings at all. An alarming number of retirees – particularly single women, Aboriginal peoples, recent immigrants, and those with disabilities – still live in poverty.

The “haves” with workplace pensions are told their benefits are no longer affordable. The “have nots” are either gouged by excessive RRSP fees, or forgotten all together.

Meanwhile, corporate CEOs, the “have mores” of our society, tell workers to expect less while demanding gold-plated pensions for themselves.

It doesn't have to be this way. Canadians shouldn't have to “fend for themselves” in retirement while a select few hoard the pension wealth. Working people and retirees deserve better.

Canada's financial kingpins, and the elite bureaucracy that serves them, are the real beneficiaries from a “fend for yourself” approach to pensions. They reap the hefty fees that come from individual retirement accounts.

With that in mind, our conference poses a key question for Canada's decision makers:

Move Forward Together, or Fend for Yourself?

In posing this question, our conference will demonstrate the value of cooperative pension policy, and the need to expand workplace and public pensions. We will kick-start a campaign to emphasize what's needed for Canadians to “move forward together” in their golden years.

Working people need cooperative retirement options: secure workplace pensions, and an expanded CPP/QPP. These plans get value for our retirement money, for our deferred wages.

Working people also need tough laws to ensure we get the pension we earned. We need rules that put workers' interests first in corporate bankruptcy, and hard caps on RRSP fees.

Lastly, working people need cooperative options for affordable long-term care and prescription drugs.

The 3rd Pension Conference will energize and focus our campaign for pension protection and retirement security.

Our conference takes place at an important moment for working people and retirees. Many Canadians are worried about their pensions, and concerned for their retirement security.

To meet these needs, our conference proposes five key pension demands for our larger Better Choice campaign:



1. Workers should get the pension they've earned

- put workers' interests first in corporate bankruptcy
- cap rrsp fees

2. All workers deserve decent pension coverage

- expand CPP/QPP benefits
- encourage unionization and larger defined benefit plans

3. Respect for today's (and tomorrow's) retirees

- increase OAS benefits so no senior lives in poverty
- address retiree concerns in pension plan governance

4. Our pension money should work for us, not against us

- encourage responsible investment for pension plans
- ramp-up union pension education programs

5. A national “good jobs” strategy, so a dignified retirement is possible

- implement a progressive national strategy for family-supporting jobs

Conference Agenda



Thursday, November 1, 2007		
→	The Ontario Pensions Commission will be in Ottawa during the day on November 1 for a “public consultation”, and we are encouraging delegates to attend and make contributions.	
6:00 PM	Registration	(check updates for locations)
7:00 PM	Keynote address: Ken Georgetti , President of the Canadian Labour Congress	
7:30 PM - 9:00 PM	Political panel on pensions (with MPs from all parties and a chance for audience questions).	
Friday, November 2, 2007		
8:00 AM - 9:00 AM	Registration & Breakfast	(check updates for locations)
9:00 AM - 10:30 AM	Panel #1: It's our money... period! protecting workplace pensions	
10:30 AM - 10:45 AM	Break	
10:45 AM - 12:00 PM	Workshops	
12:00 PM - 1:00 PM	Lunch & Keynote Address: Monica Townson , Principal, Monica Townson Associates, Inc.	
1:00 PM - 2:00 PM	Panel #2: The real demographic "time bomb": addressing the crisis of pension coverage	
2:30 PM - 2:45 PM	Break	
2:45 PM - 4:00 PM	Workshops	
4:00 PM - 5:30 PM	Panel #3: Making our pension money work for us: the potential of workers' capital	
5:30 PM - 7:30 PM	Free time	
7:30 PM	Reception	(check updates for locations)
Saturday, November 3, 2007		
8:00 AM - 9:00 AM	Breakfast , location TBA	(check updates for locations)
9:00 AM - 10:30 AM	Panel #4: Dignity for today's (and tomorrow's) retirees	
10:30 AM - 11:15 AM	Break	
11:15 AM - 12:45 PM	Panel #5: Labour organizing on pensions: Where do we go from here?	
12:45 PM - 1:00 PM	Light lunch: wrap-up by Ken Georgetti	