

A Tale of Two Pensions

By ~~Charles Dickens~~ Robert Loney

" It was the best of times, it was the worst of times, it was the age of wisdom, it was the age of foolishness..." It was the best of pensions; it was the worst of pensions. This is the story of two pensions, both within government in Canada.

One lavish pension is no more... that of every Ontario MPP. Back when Conservative Mike Harris was Premier in 1996, he phased out the defined benefit pension plan for Ontario MPPs, converting it to defined contribution. Ontario MPP pensions were lavish, similar to the current Canada MP pension plan (the 'other pension' in this story), and Premier Harris was putting everything on the chopping block (remember municipal amalgamations?).

The payouts needed to convert the pensions were huge-\$109 million in total. Five MPPS became millionaires overnight when they received the equivalent funds contributed to their pension as an RRSP.

Harris replaced the old defined benefit pension plan with a new defined contribution pension plan that has the Ontario Legislative Assembly contribute 10% of an MPP's salary into an RRSP account in the MPP's name. The base MPP salary is \$116,000, with an additional \$50,000 for serving in cabinet. This is more reasonable than the old lucrative plan.

Ontario MPPs also get severance when they leave, ranging from 6 months to 18 months salary. In October 2011, 29 members left, and the severance cost just under \$5 million. Our tax dollars at work. I realize that serving as an MPP can be of short duration (although some MPPs serve for 25 years and more), and requires giving up other work options, but it also opens doors to work. I've never heard of a former MPP having financial difficulties. Is this amount of severance reasonable?

The other pension plan is ridiculously exorbitant. You've probably seen mention of it on the news of late: pensions of our Canada Federal MPs. They've been described as "gold plated" and "the best pension in the world". And we pay for it with our tax dollars.

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Demand Setting Meeting

OPSEU Local 365 will be holding a Demand Setting Meeting, tentatively set for Wednesday February 29 in the evening in Peterborough. Exact time and place to be announced, but reserve this time in your calendar!



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The Canada MP defined pension plan first requires that for every dollar contributed by the MP, Canadian taxpayers contribute \$5. By comparison, our pension plan (typical of most) has an employee-employer contribution ratio of 1:1.

On top of that their pension plan 'investment' has a guaranteed return of 10.4%. The funds of this plan are not invested in the market and are not subject to market fluctuations like most plans. Instead it is simply dictated by law that this fund has to have a 10.4% return. Right now Trent is having to pay penalties to address a 'solvency deficit' primarily because of poor market return, and we will likely have to pay more into our plan and/or accept no further improvements to the plan. At the same time, we as taxpayers also have to pay to maintain this 10.4% guaranteed return on the Canada MPs pension plan. That includes the year 2008, when other plans lost money, such as the Canada Pension Plan, which lost 18% that year.

So we are paying annually the MP's \$157,000 base salary (up to as high as \$314,000), as well as \$248,000 into each MP's pension plan, while MPs put only \$10,900 into their pension per year.

You know who determines that 10.4% return? The Federal Cabinet. Boy, I would love to dictate the interest rate on my own pension plan! It's not enough that they already set their own salaries, they also get to set their own pension investment "returns".

Oh and let's not forget that the current Canadian Government recently decided to increase the number of MPs. Currently there are 308. In the next election there will be 338. This has been done to adjust representation to keep it fair, but why the extra members? Why not just adjust borders and keep the same number of MPs?

Add to this that MPs are eligible for the pension after serving only 6 years in the House of Commons, and can start collecting when they turn 55, with no penalty for early collection. The pension is fully indexed of course.

After the May 2011 election, 113 defeated and retired MPs joined the 97 former MPs and 20 former senators (total 230 people) in collecting at least \$70,000 in pension annually. If Prime Minister Harper retires in 2015, he is eligible for a \$223,000 pension.

Add to that severance. Just like Ontario MPPs, many Canada MPs receive a severance when they are defeated or retire:

- MPs who serve < 6 years and receive no pension get a severance equivalent to 50% of their total salary.

- Former MPs who are eligible for a pension but have not reached 55 are eligible for both pension and severance.

To be honest, the total amount of money paid to these packages is a drop in the bucket compared with the Canadian Government's total expenses- \$280 million or so by 2015, while the Canadian Government spends \$280 billion annually. The outrage expressed throughout the country about this is more about inequity.

MPPs enjoy this lucrative pension while telling everyone else to tighten belts as we start on pension reform and service cuts to try and reduce the annual deficit in the Federal budget. Prime Minister Harper is now indicating that we cannot afford our retirement benefits as they are now. And yet he and all the other MPPs don't have to worry. Even within the Canadian Public Service alone, worker pensions have a collective \$227 billion unfunded liability (similar to our pension's solvency deficit). Meanwhile the MP's pension has no solvency deficit- it has a guaranteed 10.4% return regardless of the markets.

One solution is a conversion of the MP's pension from defined benefit to defined contribution, just like Mike Harris did with Ontario MPP pensions in 1996. Another possibility may involve bringing the MP's pension plan in line with the rest of Canadian's plans, with 1:1 employee-employer contributions, having to manage with market fluctuations of investments, and having penalties for early start of pension receipt.

One thing is for sure: the government is being sent a message. They appear to be responding more quickly than typical on this issue, but we'll see. Harper's Conservatives have a knack for getting out of issues relatively unscathed.

Outraged? Luckily, we live in a democracy. Email your MP! Email Prime Minister Harper! Tell them what you think. Have your say. Peterborough's MP is Dean Del Mastro, <http://www.deandelmastro.ca/>. You can find a full list of MPs with contact info at: <http://www.parl.gc.ca/MembersOfParliament/MainMPsCompleteList.aspx>

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Beer: An Essential Service?

By George Fogarasi

I'm not making this up. In Lithuania, beer is an essential service.

Plucky little Lithuania: they are (literally) back on the map again after facing down the Soviet Union to gain independence. The tiny nation then thumbed its nose at its neighbour to become a member of NATO (I'm most impressed by their Frank Zappa statue). But this brave country chickened out and caved to the corporate avarice of the world's fourth largest brewer.

When unionized workers planned a strike at the Carlsberg brewery in Lithuania, courts made the strike illegal by declaring beer production an essential service. What's next, Twinkies? (Probably not since Hostess filed for bankruptcy).

Carlsberg once displayed corporate citizenship by funding the Niels Bohr Institute, the birthplace of quantum mechanics. Now it stoops to dodgy legal shenanigans as a reprisal against workers exercising democratic rights. Shame, Lithuania: you once stood up to the Kremlin but now surrender to corporate greed. Yet another indicator that business trumps the waning power of citizens and elected governments.

Kudos to the Carlsberg workers (and all who support them internationally) fighting for a democratic public sphere where the will of regular working people is not trounced by the whims of corporations. You know the drill: we are consumers, not citizens. We (but not they) have to tighten our belts. Private sector good, public sector bad. Beer, an essential service. Uh huh. Pass the Twinkies.

We are numbed into complacency by assuming that the way of the world is set in stone. But all of this is as "inevitable" as DDT and child slavery. Things that once seemed "common sense" and "inevitable" are now banned (in Canada at least) because regular folks came together to put people before profit. Whether it's [Newt Gingrich trying to undo child labour laws in order to fire unionized janitors](#) and replace them with child labor; beer declared an essential service; or the ever-rising incomes of the rich and falling incomes of workers, the insatiable appetite of corporations and the destruction that comes in its wake can only be checked by a vigorous public sphere.

Think globally, act locally. The unfairness that we see internationally is reflected in Peterborough and, yes, in the way people are remunerated at Trent. Think about this as you ponder what to add to

OPSEU Local 365's conversation about what we will bargain for.

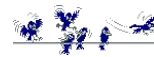
And do more than ponder. Go to the Demand Set meeting. Inevitably, many more people show up at the ratification vote than at the Demand Set meeting. *Showing up at only the ratification vote to complain that your demand was not addressed doesn't make sense if you weren't there at the Demand Set meeting to make your demand heard in the first place.*

The squeaky wheel gets the grease. United workers get better working conditions.

Workers are under fire everywhere. Fighting for our rights is never easy or pretty, but if we all stay home, we certainly lose. Big time. Do you think we're paid what we are because somebody likes us? The stone cold truth is that management and labour wrestle over this. At the end (and start) of the day, it's a question of power. If they could pay us minimum wage—or less—they would.

Alone, we are powerless. Together, we can be strong. Pooling our strength and wisdom in a union local allows us to resist the relentless pressure that makes the 1% richer and the 99% poorer. Make no mistake. We are not isolated from this dynamic. The corporate behemoth that is threatening to take away pensions and cut workers' wages in half is not in Lithuania or an offshore haven for sweatshops. It's in London, Ontario (see [Caterpillar Trying to Cut Wages by 50%](#)).

It's not the time to slumber.



Want Training?

Trent's Human Resources Department is running a few courses over the next several months. Here is their upcoming staff development schedule.

Jan. 27 (already passed): **Understanding the Progressive Disciplinary Process**

Feb. 10: **AODA Customer Service Certification**

Feb. 23: **GroupWise Training**

Mar. 8: **How to Deal with Difficult People Workshop**

Mar. 23: **Reducing Stress in the Workplace**

Apr. 20: **Beginner Excel**

Apr. 27: **Intermediate Excel**

[For more details](#) about these courses visit:

<https://my.trentu.ca/intranet/admin/hr/Events/staffdevelopment.pdf>

To register email humanresources "at" trentu.ca. If you would like to see a course on a specific topic suggest it!

Coming soon: PAGE 8!

Bargaining a Salary Increase- Updates & Further Thoughts

By Robert Loney

This is an update to last month's story in the Voice about factors to consider when bargaining salary increases.

First, I have a correction. The graph in last month's article describing historic salary increases for Trent OPSEU, administration, and faculty implied that both administration and faculty are receiving zero percent increase in 2011. In fact, I don't yet know the increases of administration and faculty for 2011. I get salary information for administrative positions from the annual Sunshine list that is released in March (for the previous year), and I get faculty salary increase information from their web site and the sunshine list. Note also that faculty's salary increase was 0% (note they did not volunteer this, but their formula calculated it) in July 2010, but since they received an increase in July 2009 the Sunshine List shows a 4-5% increase (depends on position). This is in part due to an overlap of financial 'years'. The sunshine list reports income based on the tax year (Jan-Dec 2010), while the faculty's contract year July 2009-June 2010.

So half of their July 2009 increase showed up on the 2011 Sunshine list. The updated graph on this page shows these changes.

One aspect I'd like to touch on here is the issue of accepting signing bonuses in lieu of actual base salary increases. You are probably aware that base salary increases are better in the long run, but you might not realize the magnitude of the difference, all due to the magic of compounding.

For example, how is a worker earning \$40,000 annually impacted by various base salary increases and signing bonuses? The table at top right illustrates some scenarios.

Base Salary Annual Increase	Signing Bonus	Total Income Next Year	Total Income Next 3 Years	Total Income Next 10 Years
0.0%	\$200	\$40,200	\$120,200	\$400,200
0.1%	\$0	\$40,040	\$120,240	\$402,207
0.5%	\$0	\$40,201	\$121,205	\$411,168
1.0%	\$0	\$40,402	\$122,418	\$422,675
3.0%	\$0	\$41,204	\$127,349	\$472,316

You can see from the table even a base salary increase as little as 0.1% annually results in more income over 3 years than accepting a signing bonus of \$200 initially. And after 10 years of annual 0.1% base salary increases a worker will earn over \$2,000 more than a worker who only gets the initial signing bonus. Of course higher base salary increases result in much higher total income over time, and the higher your salary is, the more impact a base salary increase will have.

The key is that a base salary increase will compound every year thereafter, resulting in higher payout. A signing bonus is a one-time payout that will not

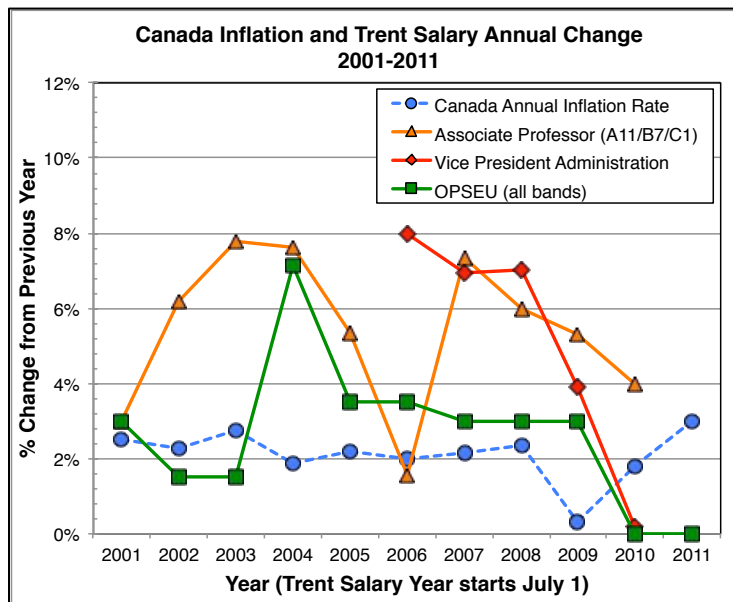
impact your income again. Keep this in mind when we see what offers come forth from bargaining this summer.

Finally, some updates on figures from the last article...

Inflation in Ontario reached 3.2% in January, slightly higher than Canada's overall rate.

In October 2011, collective bargaining settlements averaged a 1.9% annual wage increase overall, 1.6% in public sector and

2.3% in the private sector. In the Education sector settlements resulted in low wage increases, ranging from an average 1% for University of Windsor technicians, to 1.8% for College Employer Council (support staff).



The New “Government” of the Corporate Elite

by Warren (Smokey) Thomas

The power of the stock market has now surpassed the power of nation states. Governments, once guided by democracy, are under the influence of this new “privelegocracy.” Ballots have been replaced by bailouts.

Italy and Greece are nation states that have fallen to these demands. The result: goodbye elected government...hello board of directors. Their new mission is simple. Drive through the cuts demanded by those who got us into this jam in the first place.

The cuts are aimed at normal people, with expectations, possessions, services and pensions they built through hard work. Forget about individuals and communities thinking that their generation should be further ahead than the last. That is not the way of capital markets. And in many countries these market forces have won.

Think about the many people that participate in this so called free market. Then think about the small number of elite citizens that actually have the means to guide and influence market outcomes. Now, who has real market power?

Bookmakers should be so lucky. It is an imbalance in numbers and power that sends shivers down the spine of anyone interested in encouraging independence, democracy and nations with a mission to serve rather than rule their citizens. The interdependence woven by the global economy has put the survival of democratic countries and their values of freedom, justice and equality under threat. That is why we must remain on high alert. Today’s markets are easily manipulated by those who control them.

Crisis almost always sparks action. Crisis can also give some a reason to further entrench the unfairness of capitalist market principles. Unless we remain alert and ask the right questions we’ll face a new kind of terrorism: economic terrorism.

Think about it. What is the constant message we hear in the media and spokespersons from business and government? It seems all of our problems have a “financial crisis” as their cause. We hear words like recession, depression, correction, inflation and deflation. They sound like symptoms of a terminal illness. Leaders propose treatments that threaten most working people, especially those in unions.

The treatment is supported by the following logic. First they show how there is a growing gap between “haves” and “have nots”. Then they promise that service cuts and other brutal economic measures can bring a return to the past when the middle class was comfortable.

The more the middle class declines then more they push this approach. The middle class, desperate to correct the situation (yet with little power to do so), become unwitting actors in this drama. They remain convinced that a little sacrifice and short-term pain can bring back their former status. The simplicity of the solution is extremely attractive. They plunge in as a last resort. Yet the results are always a disappointment. The market tumbles. Jobs continue to disappear. Homes are devalued. Pensions evaporate.

Perhaps one day the market will rebound. If so, the losers are cursed for not investing “for the long haul”. The winners will bank their gains and the gap between the elite and the majority will widen.

Nation states are under immense pressure to reduce revenues and slash services. Private sector forces are ready to profit by filling this void by providing public services at a profit. Their profit can only come from reduced services and reduced wages for the working people involved.

This is why these market forces must again be contained. The free market cares little about democracy. It cares even less about people. It cares about money and profit; pure and simple.

How do we fight back? First, we have to have fair taxation. Why are working people taxed on every dollar they earn when the wealthy are not? Why do corporate leaders enjoy loopholes closed to most people so that they can avoid paying their fair share of taxes?

Next there must be incentives and penalties built into the stock market trading system to stop the current gambling culture. A tax on all market trades would be a good start.

Then, government should insist on a code of ethics and principles for the way business is conducted. Governments must again take up this regulatory role. Government is the only power that can rival the power of the private marketplace. Many believe that markets would, in the long term, benefit from regulation.

We can see today how this may have had a role to play with the situation with Caterpillar and their Electro-Motive Division in London. It was not long ago that Prime Minister Harper held a media event at that plant touting the importance of manufacturing and corporate investment. Yet today, we see that same employer forcing their workers onto the street with a demand that they halve their pay and benefits or lose their jobs. This is taking place while Caterpillar enjoys big profits. It should be noted that their workers now earn similar salaries to other heavy industry workers in the area. That is because this is as much about power as it is about wages or benefits!

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Lastly, somebody needs to go to jail. Regular people lost everything as a result of the last market collapse. We know who the renegade bankers and investors were that played fast and free with our money. Seeing people who played by the rules thrown on to the street because of this greed without any consequences is unacceptable. If the courts can bring shoplifters to justice, surely they should track down history's largest thieves and con artists.

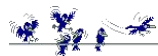
These are dangerous times, accentuated by uncertainty and fragility. We must realize though that most woes come from corporate backrooms and small but powerful elites. We must accept the treasure of freedom, which many regular people fought for, is at risk.

Properly regulated capitalism is to democracy what butter is to bread. Unfettered capitalism creates a totalitarian system that benefits few at a huge cost to the many. That kind of system quickly becomes unresponsive to the needs of society. It becomes isolated and stale.

It then comes up with statements that indicate this elite status. We have all heard about the wife of a past king of France who, in the face of protest said "let them eat cake" (this said in response to the fact that there was no bread). This statement sparked a revolution.

With the economic and political pressure around us growing, we must work together to face the threats that can lead to the pain of sudden change. Each OPSEU member has a role to play. The time for action is the present.

OPSEU members can get active now by plugging themselves into the **Commission on Quality Services and Tax Fairness** at www.standupontario.org. This commission is providing a place for the views of the majority of Ontarians to be heard.



University Payroll 50/50 December Winners

The 50/50 winners (via payroll deductions for November) are:

- Bill Byrick 1st Prize
- Ashley Horne-Ashbury 2nd Prize
- Kent Stringham 3rd Prize

Canada Pension Plan Changes Arriving in 2012

By Robert Loney

This year several changes are taking place to the Canada Pension Plan (CPP). If you are close to retirement you should know about these changes. They are not earth shattering, but could have an impact on your decisions around your retirement. I'll describe them briefly here; refer to the article (at the end) for more information.

1) If you decide to start taking CPP before age 65 you pay a penalty. That penalty is starting to increase. It was 0.5% reduction in pension payout for every month before age 65 that you start receiving it. In 2012 the penalty will be 0.52%. It will continue to rise until 2016 when it reaches 0.6% per month.

2) If you delay taking CPP until after 65, you receive more pension money. That will increase starting this year. The increase was 0.5% for every month after age 65 that you put off starting CPP. That will increase to 0.64% in 2012, and will go up again in 2013.

3) Before this year, in calculating the amount of CPP a person receives, 15% of the lowest earning years were ignored. That rises to 16% in 2012, and will go up again in 2014 (to 17%). This benefits workers who entered the workforce late, were unemployed for a long time, and/or took time off work to go back to school.

4) In the past, a person was required to stop or drastically reduce their income for two consecutive months before they could start collecting CPP. This was called a "work cessation test". In 2012 this is no longer required. This change allows people to ease into retirement, not stop work completely and start receiving CPP.

5) Before this year workers who started CPP early but kept working didn't have to make any CPP contributions. As of this year, if you are under 65 and continue to work while drawing CPP, you and your employer must contribute to CPP. These extra contributions benefit the employee directly via a "Post-Retirement Benefit".

6) CPP benefits are adjusted to reflect inflation, and this year's rise is 2.8%. Contribution rates are unchanged but the maximum one can contribute will rise about \$89 for both employees and employers.

See the [full article](http://www.cbc.ca/news/business/taxseason/story/2012/01/30/c-cpp-changes.html) on CBC's news web site:
<http://www.cbc.ca/news/business/taxseason/story/2012/01/30/c-cpp-changes.html>

**PAGE 8 is just
2 pages away!**

Want Your Wages Cut By 50%?

By George Fogarasi

Have you seen “Roger and Me”? It’s Michael Moore’s film about General Motors killing Flint, Michigan by closing down plants and moving them to Mexico, not because they were losing money, but because GM wanted to make even more profit. Alas, the tragedy has only grown since the film was made twenty-three years ago. The entire world is much closer to turning into Flint.

We see this anti-worker corporate logic in our own workplace. Our ranks are cut, wages stagnate, workloads increase, but management ranks (and their Sunshine club salaries) continue to go up and up and up (although it was heartening to read in a recent *Arthur* that Steven Pillar, the new VP of Administration, stated that when at Brock “the higher percentages of reductions have been in administrative areas” [welcome aboard, Steven!]).

Here is but one example of how what happened in Flint, Michigan is happening elsewhere. In London, Ontario, 465 workers were locked out at Electro-Motive (Caterpillar) on January 1st. Caterpillar wants to eliminate worker pensions and cut salaries by 50% (in a year when the company made a billion dollars in profit and boosted production by 20%). It’s the same as “Roger and Me.” GM was making lots of money and so is Caterpillar: the CEO stated that “We’re having a great year in 2011, and 2012 is shaping up to be better.” Their profits have tripled and they are outperforming companies like Apple.

You watch the news about falling stock prices and scary economic news. This fretting is but smoke and mirrors that distracts us from human choices that allow corporate taxes to be cut, workers to be laid off, banks to be bailed out with your money and managers to get huge bonuses for ruining the economy. You can bet the executives (“executives”? thugs!) trying to ram through a 50% wage reduction and elimination of pensions will get a juicy bonus for this (the stock price of Caterpillar is certainly rising as I write). As Michael Moore glibly points out, when crack dealers seek big profit by destroying families and communities, they go to jail. How come greedy corporations can get away with destroying families and communities for obscene profits?

So, what can we do other than sit around, cowering and complaining? Stop voting for people who allow multinationals to, as Smokey Thomas notes, “waltz into this country, buy a company like Electro-Motive and demand that Ontario workers take a 50 per cent wage.” Harper, in fact, used the Caterpillar plant in 2008 to “showcase massive corporate subsidies and tax cuts that directly benefited this company.” Think before you vote, and lobby politicians and elected officials to put workers families first.

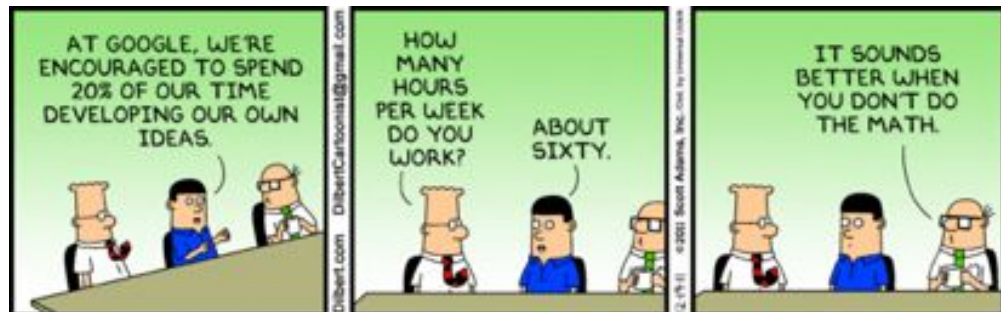
At the individual level, *think* about who is getting richer (and why) and who is being shafted (and why). This is not inevitable. It’s a human choice. And, finally, do not be passive. Act. Whether it is simply writing to the Prime Minister, your MP and newspaper or more active political lobbying, you are a citizen and do not have to sit passively and take this.

And, of course, this is a union newsletter after all: be active in your local! They may be coming after Caterpillar workers’ pensions today and you can look away. What happens when they come after *your* pension tomorrow?

A strong and active union local is the best defence against these attacks. Strong and active union locals are the reason we enjoy the wages and benefits that we do. Weak locals with apathetic workers are an open invitation for the corporate pillaging that we see Caterpillar attempting to do to workers in London. There’s an old adage that companies that get unions deserve them. I’d go one further and say workers get the working conditions they deserve. Organize, unite, act and fight... and you get something. Sit around, and you get nothing.

For further information see [the following article](#) from the Toronto Star (January 31, 2012):

<http://www.thestar.com/opinion/editorialopinion/article/1123881--high-stakes-in-caterpillar-lockout>



PAGE



8



CBC News... Page 8 disappoints.

After all the hype, page 8 has not turned out to be as promised... Conservatives are blaming the NDP, the European Union is blaming Greece, and Mayor Rob Ford is wondering what all the hoopla is about.

Canada Book Review- Page 8 nixes any hope of Booker Prize...

With the low opinion of page 8 has eliminated the Voice from any possibility of winning the Booker Prize...

The Globe and Mail... Page 8 not good for the economy.

Page 8 has turned out not to be the economic stimulus expected- it hasn't helped the economy at all. One expert said to expect a lot fewer page 8 attempts in the future...

Rotten Tomatoes- Page 8 gets only 10%!

Reviewers have been quick to criticize the release of page 8, which has fallen far short of wowing audiences. The 3D was poor, the acting... don't get me started!

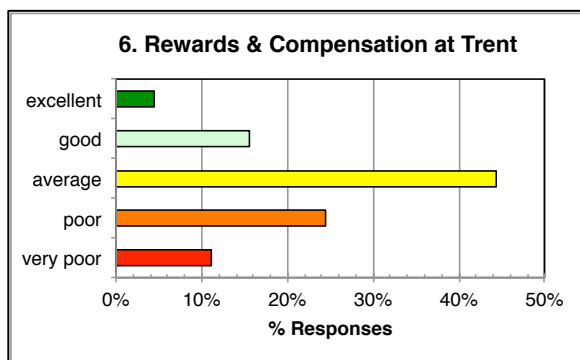
Evaluating Trent as an Employer. Part 6- Rewards and Compensation

By Robert Loney

This article explores rewards and compensation of OPSEU workers. This is the final article in a six-part series, following up the January 2011 survey examining OPSEU Local 365 members' attitudes towards Trent in six key areas, which together evaluate an organization as an employer.

The factor of rewards and compensation includes pay levels, medical and other benefits, the retirement plan, and all compensation earned as a result of work completed for Trent University.

Below are the results of the survey (46 respondents): 36% rated compensation at Trent below average, 44% average, and 20% better than average. This factor had the most positive response of the six.



While satisfaction was rated average overall, some workers expressed concerns about specific issues.

“Reward” is not mentioned once in our Collective Agreement. OPSEU workers get a long service award of five extra vacation days in their 25th work year (that year only). Annual job reviews have the promise only of status quo or penalties. We have the Trent University Staff Award of Excellence, awarded to one OPSEU member annually. Does that mean only one worker is doing an excellent job each year?

A good employer ensures employees feel valued, and provides a clear reward system that recognizes the efforts of employees that make valuable contributions. Trent faculty have merit awards. Why nothing for staff?

At least all OPSEU workers share a very good benefit package. Oh wait, no we don't. The benefits are good for those who get them, but contract OPSEU workers, and part-time workers (<17.5 hours/wk), are “not eligible for membership in any [benefit coverage] plans”. One respondent wrote:

“I am contract staff (almost 2 years), so I have no benefits. Technically, I am not even an employee here..... (and that hurts) I get no credit for working here when applying for posted positions and I could not even

vote for who I wanted to support for the VP Search Committee this week. There is a huge wage gap between support OPSEU and others at the University. Those doing all the work are treated with less respect and compensated less (%) than others. I will say that I am recognized by my immediate supervisor for the work that I do. That is appreciated.”

Trent has been hiring more and more part time workers- perhaps only value these workers as a way to save money, with no regard for their welfare. Trent could arrange for these workers to receive the benefits they should be due, at least proportional to their work time. They've earned it just like the rest of us.

Workload and overtime compensation is an issue. Our Collective Agreement defines overtime as working more than your regular work day or week. It must be approved in advance, should only be necessary for limited duration, and the employee gets paid 1.5X salary or time off for overtime. The implication: Trent will hire extra people to avoid employees working overtime. The reality: we lose workers and the others in the workgroup have to absorb that work. Often overtime is required to get the job done, but we cannot declare it overtime (not approved). You can help with this! Report your exact work hours to HR monthly (regardless if it is recognized as overtime or not). Let's tell the university just how much overtime is being performed.

Trent OPSEU is a diverse group, with many different job types. Salaries are dictated by our salary grid, by the job evaluation process (band), and by the number of employee years of service (step). Respondent remarks about salary varied, as in these examples:

“In my line of work pay and benefits are average for the industry.”

“I don't think I get what peers do outside of Trent. I think Trent disproportionately makes the budget available to certain work groups and not others.”

Determining a “fair” salary is difficult. Are we comparing to other workers in the same organization? To other workers doing the same work outside of the organization? To inflation? To the relative cost of living in the local community? Is the financial success/failure of the organization an influence? These indicators are constantly changing, so a ‘fair’ salary is also a moving target as time passes.

For OPSEU workers, we have comparisons to inflation and cost of living and to other Trent workers (we're falling behind on both counts). A thorough comparison by job type has not been done, but many jobs in Canada are not what they used to be anyway. We continue to see wages of ‘rich’ workers rise more than those of ‘poor’ workers, increasing the rich-poor gap throughout Canada. The Caterpillar lockout in London ON is an example- they want to cut worker wages 50%, even though they make billion dollar profits.

Save Your Bucks

By Robert Loney

Worked out a 2012 budget yet? Here are some observations on 2011 costs, and some predictions of 2012. I'll work down from my biggest to my smallest expenses (your order may differ!).

In 2011 by biggest expense was federal and provincial taxes. This did not change much from 2010, and I

notice that I am paying slightly less tax in my January 2012 pay than I did in 2011- about \$30 less. Neither the federal nor provincial government has said anything about raising or lowering these taxes, so not much change is there.

My food (grocery) bill was up about 7% last year compared with 2010, despite some measures I took to reduce it (buying more on sale, less 'luxury' items, etc.). I ate out less, which helped to compensate. Most predict food cost will rise in 2012 a few percent, as demand for food increases, fertile land for growing food is lost to poor practices and extreme weather events, and highly uncertain energy prices drive up the cost of harvesting, processing, and shipping food.

My insurance costs (auto and home) rose 8% last year, and have risen 22% in the last 2 years. Ontario residents pay more for auto insurance than any other province. Although there have been less collisions, the cost of claims are rising. I did get quotes last year, and I could get a better auto rate, no one could beat my home insurance, and when I unbundle them I pay more. I will try again this year to shop around.

My municipal taxes were up only 1%. This will vary by your location. Peterborough municipal taxes were up just over 3%.

Despite my efforts to reduce my home electricity use (my consumption for the past year was 4,500 kWhr), my electricity costs have remained about the same, as electricity costs have risen dramatically. The electricity cost only a portion of the total cost. The



chart (upper centre) shows electricity costs I have paid per kWhr since 2009 (for each bill, kWhr/bill charge). I will be looking for more ways to reduce my electricity bill.

I have managed to reduce my home entertainment and communication costs without sacrificing anything. I continue to use Cogeco high speed internet. I've reduced my Bell satellite TV service to almost the basic service (saving about \$40 monthly), and changed from Bell to Cogeco phone (bundled

with internet saves money). I then subscribed to Netflix (\$8 per month) to get my movie fix, and use a 3rd party provider for long distance (3 cents per minute anywhere anytime in North America). Total savings is over \$50 monthly. As internet-based entertainment develops, I may drop my subscription to Bell TV (still costing me \$50 monthly).

Gas costs have been crazy. In 2011 I spent 30% more on gas than in 2010, despite driving only 10% more. The lower chart at left shows the prices I have paid for gas since 2008. See the price jump from 2010 (about \$1/L) to 2011 (about \$1.20/L)? Gas prices are largely dependent on the cost of oil, which in the short term may rise in response to tensions with Iran.

I'll end on some good news: natural gas prices have dropped about 40% in the past year. This has contributed to my lower heating bills in 2011 vs. 2010 (home heating is mine and most home owner's biggest home expense). Most predictions have natural gas levelling off at

current levels or dropping a bit further in 2012.

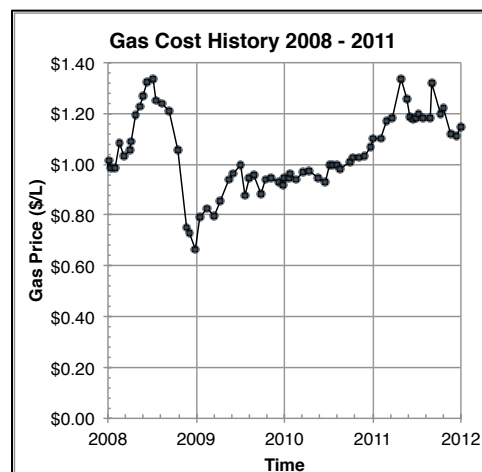
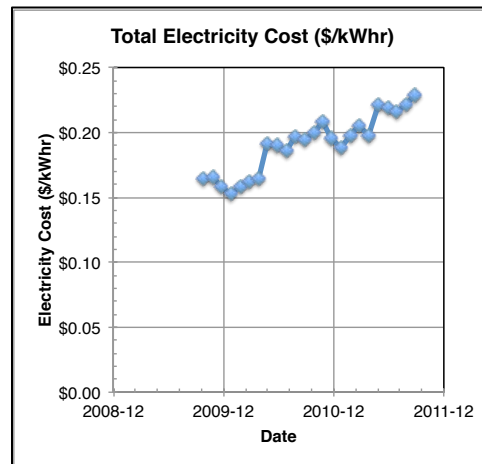
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OPSEU Local 365 Executive, Committees, and Stewards

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President: Rose Dunford (rdunford; Physical Resources)
Vice President: Mike Hughes (michaelhughes; Physical Resources)
Chief Steward: Rod Macdonald (rmacdonald, Information Technology)
Secretary: Deb Earle (deborahearle; Queen's-Trent Concurrent Education Program)
Treasurer: Jean Kirk (jkirk; Bata Library)

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 Rob Ferguson (robferguson; Physical Resources)
 Craig Kelly (cwkelly; Physical Resources)
 Jacquie Slater (jslater; Bata Library)
 Brian Thackeray (bthackeray; Info. Tech.)

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George Fogarasi (georgefogarasi; Academic Skills)
 Robert Loney (rloney; Environ. & Resource Stud.)

Grievance Committee

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 Chris Williams (cwilliams; Dean of Science)

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 Ron Fox (rfox; Associate Dean of Science)
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Shadow Member: Ron Fox (rfox; Science Workshop)

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 Fogarasi, George (georgefogarasi; Academic Skills)
 Brocklehurst, Judi (jbrockle; English 2nd Lang.)

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 Elliot, Nancy (nancyelliott; Print Shop)
 Fife, Kathy (kfife; Philosophy/Women's Studies)

REMINDER: Health & Safety Competition

It's Your University; Keep it Safe!

Know of a SAFETY Risk at Trent?

Suggest ways to FIX it... And WIN a PRIZE!!!

This Competition encourages all members of the Trent community to apply their knowledge of workplace health and safety by identifying a health or safety hazard at Trent and proposing a means of controlling that hazard to improve health and safety at Trent.

Entries may be submitted by individuals or by teams by **February 15th, 2012**.

Prizes Include:

- a red parking permit
- \$250 Gift Certificate for the Trent University Bookstore
- a Kobo eReader
- Double Membership for one year at the Peterborough Theatre Guild
- Mark's Work Warehouse clothing & merchandise

In addition, every competitor meeting an acceptable submission will receive a cup of coffee through Scullers located in Bata Library.

THANK YOU to the Following Sponsors:

[Trent University Bookstore \(Follett Canada\)](#)

[Marsh Canada Limited](#)

[Mark's Work Warehouse](#) (Peterborough/Lindsay location)

<http://www.trentu.ca/housing/services/aramark.php>

[Peterborough Theatre Guild](#)

[ARAMARK Canada](#)

For more information and to download the submission form please visit:

<http://www.trentu.ca/healthandsafety/keepitsafe.php>

About THE VOICE and Submissions

The Voice is created and distributed by the Communication Committee of OPSEU Local 365.

Contributions about issues that allow us to come together and move forward are especially welcome. Members, this is your forum. Please send your submissions for The VOICE newsletter by mail to Robert Loney (ERS Program) or (preferably) by email to: rloney "at" trentu.ca. All submissions are subject to editing for grammar, spelling, and/or space. As guidance, a one-page article typically has 500-600 words (we'll accept any size article).

This is a forum for information, discussion and debate. Opinions expressed in The Voice are those of individual members and not necessarily those of the Communication Committee, OPSEU Local 365, or OPSEU unless signed by the Executive.

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Visit our OPSEU Local 365 web site at <http://www.opseulocal365.com/>

