

PUTTING YOUR HOUSE IN ORDER –

Besides mobilizing to send messages to the Employer, members need to be prepared to strike. This doesn't happen overnight and planning a preparation should begin months in advance of a potential work stoppage. I have heard one Local President say you should save for a year to ensure you are prepared financially to be out.

Employers who perceive their workers are ready to go and prepared to weather an interruption in their usual income should be more motivated to find a settlement than those who don't see an organized, financially prepared workforce.

In order to get yourself to that place here are some things to consider. You may think of others and these are in no particular order:

1. HOUSING:

If you rent, determine if you have a sympathetic landlord (some exist) but don't count on it. If your landlord is sympathetic, figure out a reasonable budget with a rent line that works, or even better an agreement your rent will be reduced or postponed until after the strike. Negotiate a reasonable "catch up" rate, which will be determined in part by how long you are out.

If you are paying a mortgage, check what the terms are for minimum payments with your lender. Can you defer payments or make interest only payments? Is strike insurance available or a payment relief program available from your lender?

If you live in a condo or co-op or other arrangement with monthly fees, approach the Board of your housing organization about reducing/deferring these payments. You may be able to offer some "security" or comfort to the Board of a condo for example, by offering to file a caveat on their behalf (you would pay their fee) against the title of your unit. This means that if you sell your unit without paying any deferred fees, they get their money before you do from the proceeds of the sale.

2. UTILITIES:

Determine what penalties will be imposed and/or minimum payments the utility requires. A \$20 payment rather than no payment will usually delay a 'final notice' for a number of months. Find out how long you can go without payment before a "final notice" and service cut off. Note that in some jurisdictions it is illegal to cut off a utility that supplies heat (e.g. gas or electric) during winter months even if the customer doesn't pay. In the case of electrical power, utilities will sometimes "brown out" the customer who is arrears, so there is just enough "juice" to run the heat, but not non-essentials. However, once the season changes, these services can be cut off.

3. CHILD/SPOUSAL SUPPORTS

These payment schedules are usually part of a court order. Failure to make the payments can lead to serious legal consequences.

Ability to deviate or vary the terms for any period of time will depend on the relations between the parties. Some recipients of these payments may be agreeable to a temporary variance. Even if they do, the variance may need to be legally documented and even court approved.

If you have these obligations, consult a family lawyer about your individual situation.

If you are subject to garnishment orders or a provincial maintenance enforcement program, make sure you can either meet your obligations or receive formal relief from them.

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4. TAXES

If you are on a payment plan with Canada Revenue Agency for personal income tax, do not expect leniency.

If you are subject property taxes, determine the schedule of any property tax payments you are responsible for, and consequences of missed or partial payments.

5. FINANCIAL INSTITUTION DEBT AND DEBT FACILITIES (PRODUCTS)

Consider if you have any lines of credit or over draft options. If you are carrying “short term” debt, try to pay it off before any work stoppage.

Consider it if is time to consolidate date with a lower interest payment option.

If you have the ability to - get, or apply to increase your the size of an available low interest line of credit/over draft in advance of any work stoppage while you can demonstrate steady income.

If you have longer term loans, for vehicles or other events or projects, find out what relief (if any) you can get from principal payments or interest payments and if there is insurance available for work stoppages.

6. CREDIT CARDS:

Check out what provisions, if any, your credit cards have for payment relief in the event of a work stoppage, or if insurance is available. Try to have any credit card debt paid off before a work stoppage. If you are carrying a balance, see if you can obtain a lower interest product (like a loan/line of credit) to clear off the credit card debt.

Even if you normally pay off your credit cards each month, you may not be able to do so during a work stoppage. Find out what the terms are for your particular card. Consider shopping for a card that offers lower interest or better terms for your needs if you were no longer able to pay your entire balance off each month. Apply for the card while you are still actively at work.

7. CHILD CARE/ELDER CARE AND OTHER ARRANGEMENTS

You may be using child care and elder care services to take care of people when you can't when you are at work. Your need for these services/supports and ability to pay for them will usually change during a work stoppage.

Contact the agency that provides these services and find out what, if any, flexibility they have to change the level of service you require during a work stoppage and, if you can reduce your level of service, what kind of notice they need to increase your hours of service again once the work stoppage ends.

8. WHAT COMES OFF YOUR PAY CHEQUE?

Determine what payments are being deducted at source. You may have RRSPs, charitable donations, Canada Savings Bonds or installment plans (buy the employer's old computer for example). Determine what you should do with these payments. Can you suspend some during a work stoppage?

9. BENEFITS & PREMIUMS

If you have a benefit and/or pension plan, often there will be agreement between the union and employer as to what happens to the employer and employee contributions during a work stoppage.

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Your local should work on this as a global issue. It would normally be addressed during discussions of a strike protocol. There can be legal requirements in your jurisdiction under the labour relations legislation about what an employer can or cannot do during a work stoppage regarding benefit payments. The union will know what these are.

Inform yourself about when any benefit coverage may be suspended during a strike. Make sure you have taken advantage of your benefit entitlements before any potential work stoppage. E.g. make sure everyone has been to the dentist or has filled any prescriptions you are entitled to, if provided for by your plan.

10. MANAGING EXPENSES:

In addition to everything above, review your credit card statements and bank statements for payments which are withdrawn automatically every month. Take them into account when trying to defer/prioritize expenses and figuring out your work stoppage budget.

In a period leading up to a potential work stoppage, consider if non-essentials should be deferred. This can include significant expenditures (new vehicles, house repairs, vacations).

There may be expenses which are hard to meet in the short term, but cannot be avoided, for example school fees. Most schools have a program where families with difficulties meeting the expenses can speak confidentially to the school administration. If you find yourself unable to pay for an extra-curricular activity or other expense, some convenors are approachable and, for example, will let you negotiate to discretely register your child for the activity in the fall, but pay the fees later. **Bottom line – heading into a potential work stoppage: Save your money!**

11. COMMUNICATIONS:

It is common practice for employers to lock employees out of the work email system during a strike or lockout. Make sure that you can communicate with your fellow members without depending on the employer's email.

Consider if there are people who need to know you are not accessing work email. For example, do school notices or emails about doctor's appointments come to your work email? (Better yet, consider moving all these personal matters out of your employer's email system anyway.)

Do you have the use of an employer's cell phone (or other device)? Consider what will happen if you are required to return it, or it is shut off during a work stoppage. Who has that number? What personal information, including contacts, is on that device? Who "owns" the contract? This is often an item for negotiation of a strike protocol depending on who owns the device and who has the contact.

12. OTHER EMPLOYER PROPERTY:

If you have use of an employer computer or tablet, you may be required to return it during a work stoppage. Prepare for life without it.

If you have use of an employer vehicle, be prepared to surrender it. Have relevant documents, keys and any gas cards available for surrender. Make a photocopy of what you hand in. Note the kilometers and inspect the vehicle and note any damage before you surrender it. Leave the vehicle where the employer tells you to. If you are told to garage it at home, speak to your union.

You may be required to surrender office keys and access cards (access cards can also just be turned off). Make a photocopy of what you hand in.

You may have employer property at your home or in your personal vehicle, for example files or policy manuals. All employer property should be returned to the workplace before a work stoppage.

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13. YOUR PERSONAL PROPERTY:

Many employers permit us to have personal effects in the workplace. In anticipation of a work stoppage you should remove any personal property from the work place. This can range from plants and pictures, to your toothbrush, to employee paid uniforms or other work clothes. Removing these items from the workplace ahead of a potential strike deadline sends a message to the employer the union members aren't kidding around and are ready to go.

14. EXPLORE OTHER EMPLOYMENT:

Many members have more than one job already and have the ability to meet their picket line obligations as well as working at their other jobs and picking up additional hours. Others may need to find alternate employment during a work stoppage.

15. FINANCIAL COUNSELLING:

Many communities have agencies that provide credit counselling. Sometimes these are funded by agencies like the United Way and you can find a reputable agency through them. If not, the union or labour council should try to provide information where people can get confidential free or low cost counselling to all members (so no one feels singled out). This can be done well ahead of a strike to get your affairs in order and avoid financial meltdown if you have an interruption in income stream.

16. INCOME TAX TIME:

When it comes time to do your income tax, do not declare any money received as strike (or lock out) pay as "income". While it isn't specifically set out in the *Income Tax Act* that strike pay isn't income, there is a court case that says it isn't. Many tax preparers and accountants don't know this. Make sure whoever prepares your taxes, either you or someone else, knows not to declare strike/lock out pay as income.