

Diane and Hugh Urquhart  
1486 Marshwood Place,  
Mississauga, Ontario, L5J 4J6  
Tel: (905) 822-7618  
Cell (647) 980-7618  
Email: urquhart@rogers.com

May 16, 2011

Open Letter To:  
Prime Minister Stephen Harper,  
Industry Minister Tony Clement  
Parliamentary Secretary for Industry Minister Mike Lake  
Government House Leader John Baird  
Senator Marjorie LeBreton  
Senator Stephen Greene  
Senator Irving Gerstein  
Senator Vim Kochhar

Ministers, Parliamentary Secretaries and Senators who make public statements using misleading information or just plain wrong information due to lack of knowledge are impacting Canadians in dire health, who are fighting for their human dignity and survival. The dissenting Nortel disabled are well educated and understand the credit default swap and cost of credit issues at insolvent corporations. They tried very hard to get their message of injustice across to you, but so far you refused to listen to them, and chose to listen to the lawyers, whose clients or themselves, caused their financial distress.

Peter Burns was still in the fight for the Nortel disabled to live in dignity, until the day he passed away at age 55 on Saturday, May 14, 2011. Read the tribute to Peter Burns at the following link.

**[Tribute to Peter Burns - Dissenting Nortel Disabled Deceased May 14, 2011](#)**

Peter was overcome by his illness and financial distress. The dissenting Nortel disabled are very weak, but their energy and Peter's energy to his death has inspired the professionals supporting the dissenting Nortel disabled employees to find solutions for this group. We appeal to politicians, the legal profession and courts, academics in political science, law, social work and finance, and religious leaders to understand the financial abuse in Canada's legal framework that permits deceptive disclosure, unsafe employer sponsored disability insurance and unjust enrichment of creditors at insolvent employers, while the deceived disabled become impoverished through no fault of their own.

Industry Minister Tony Clement and Parliamentary Secretary to the Industry Minister Mike Lake have misled the Canadian public in the House of Commons and in CBC interviews on being unable to protect employer sponsored disability insurance at insolvent corporations due to the adverse impact this would have on the cost of credit and the economy. Mike Lake admitted, in his February 14, 2011 meeting with independent financial analyst Diane Urquhart, he did not

understand the cost of credit issues and then shortly after proceeded in the House of Commons debate on Bill C-624 to oppose this bill on priority for employer-sponsored disability insurance because of its impact on the cost and availability of credit. Government House Leader John Baird should not continue his tactics of attack and diversion on a subject with such devastating human impact as deceptive and unsafe disability insurance.

It is time for Prime Minister Stephen Harper to ask his Ministers, Parliamentary Secretary, and Conservative Senators Marjorie LeBreton, Stephen Greene, Vim Kochhar, and Irving Gerstein, to take responsibility for their past actions and the terrible negative impact they have on the health of the Nortel disabled. Furthermore, there is no excuse for the Federal Government to not act within its jurisdiction to protect future disabled employees exposed to what is now certain to be unsafe employer sponsored disability insurance. To not act, is to become part of the widespread financial abuse. There are 1.1 million employees covered by unsafe employer-sponsored disability insurance in Canada.

Federal Government action is required on both regulation to enforce full funding of employer sponsored disability insurance at Federally registered corporations and bankruptcy law amendment to give employer sponsored disability insurance the same priority at insolvent corporations as disability insurance policyholders have an insolvent insurers. The latter is an essential component for two reasons: (1) as the second level of security for employer sponsored disability insurance comparable to the priority of disability insurance policyholders at insolvent insurers (goes most of the way on its own); and (2) to ensure that the Federal Government is not providing an incentive to provide unsafe employer sponsored disability insurance rather than buying disability insurance from third party insurers. Employers are trying to artificially save minimal costs on the backs of vulnerable disabled persons forced to live in poverty, while the bond owners of their corporation in insolvency are unjustly enriched. To have given super-priority protection for \$236 billion of credit default swaps, effective credit default loss insurance in federal bankruptcy laws, while flatly refusing to give even preferred protection for employer sponsored disability insurance, is unconscionable.

There is no pride in beating down the weakest in society and those doing it need to be held accountable for their focussed abuse of disabled employees with misleading and wrong information. The Ministers, Parliamentary Secretary and Conservative Senators have to date destroyed the little health the dissenting Nortel disabled had to fight at the Senate Committee hearings, press conferences and one on one meetings with their MPs to get their message across about the need to correct their injustice at no cost to the Canadian taxpayers. It has been an impressive fight with the support from numerous financial analysts, senior actuaries, and lawyers. The fight for Nortel disabled justice and a legal framework that protects employer sponsored disability insurance will continue.

Sincerely

Diane and Hugh Urquhart