

COSCO Policy Book

Council of Senior Citizens' Organizations of BC



www.coscobc.org

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COSCO Policy Book

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Constitution

1. The name of the Council is: The Council of Senior Citizens' Organizations of British Columbia (COSCO).
2. The purposes of the Society are:
 - a. To assemble, coordinate and advance proposals and resolutions concerned with the welfare of elder citizens and submit them to the appropriate government bodies; and
 - b. To advance the social and physical welfare of all elder citizens in the province of British Columbia.

Bylaws

1. Membership

- a. Group: Affiliate membership in the Council shall be open to clubs, organizations, regional councils, and associations of retirees which have a regular membership, elect their officers democratically, subscribe to the purposes of the Council, and pay annual dues as determined by the Council.
- b. Individual: Associate Membership may be granted to individual retirees who subscribe to the aims and objectives of the Council and who pay annual dues as determined by the Council. Associate Members shall be entitled to receive copies of Council Delegate meeting minutes, financial statements and newsletters published by the Council.
- c. Each member organization shall, upon affiliating with the Council, and in January of each year thereafter, forward to the Membership Chair of the Council, the name(s), address(es), telephone number(s) and e-mail address(es) of its Delegate(s) and Alternate(s), along with annual dues.
- d. If the annual dues of an Affiliate remain unpaid by March 1, a notice shall be sent to the President and Secretary of that Affiliate. If the dues remain unpaid by April 30, said organization shall forfeit membership privileges. (December 2019)
- e. Each Associate member shall, upon affiliating with the Council of Seniors Citizens' Organizations B.C., and in January of each year thereafter, forward to the Membership Chair of the Council their current address, phone number, and e-mail address along with the dues owing.
- f. If the annual dues of an Associate member remain unpaid by March 1, a notice shall be sent to the member. If the dues remain unpaid by April 30, that member shall forfeit membership privileges. (December 2019)

- g. Each Delegate, or Alternate replacing an absent Delegate, shall be entitled to voice and vote at Council meetings. Associate members may attend Council meetings as observers, with voice at the discretion of the Chair, but not voting privileges.

2. Meetings:

- a. Delegate entitlement at COSCO Delegates' meetings shall be:

One (1) Delegate	Up to 250 members
Two (2) Delegates	251 to 500 members
Three (3) Delegates	501 to 1000 members
Four (4) Delegates	1001 to 2000 members
Five (5) Delegates	over 2001 members

- b. Election or appointment to the Executive does not exempt an individual from inclusion in the Delegate entitlement of their organization.
- c. The Annual General Meeting shall be held in the month of February.
- d. A quorum for COSCO Delegate meetings, Annual meetings and Special meetings shall be fifteen (15) Delegates, representing not fewer than twelve (12) member organizations.
- e. COSCO Delegate meetings shall convene monthly, except in July and August, and at other times when necessary at the call of the President.
- f. If the President receives, by hand or registered mail, a written request for a special meeting, signed by ten affiliates and stating the purpose of such meeting, the President shall call a meeting at the earliest possible date.
- g. Executive meetings shall convene monthly, except in July and August, and at other times when necessary at the call of the President.
- h. A quorum for Executive meetings shall be five (5) Executive members.
- i. Any Delegate has the right, with notice, to attend an Executive meeting, except for matters set by the Executive as in camera. Similarly, any Delegate has the right, upon request, to see the approved Executive minutes, except for matters set by the Executive as in camera.

3. Executive

- a. The Executive members are: President, 1st Vice President, 2nd Vice President, Secretary, Treasurer, General Vice Presidents, Membership Secretary, Past President, seven (7) Members-at-Large and Chairs of continuing committees. With the exception of the General Vice Presidents, Past Presidents, Membership Secretary and Chairs of Continuing Committees all Executive members shall be elected at the Annual General Meeting by and from the Council Delegates only. For General Vice-Presidents, each affiliated seniors organization with more than 3,000 members is entitled to submit the name of a member to serve in this position.
- b. The term of office for elected Executive members shall be two (2) years, ending at an Annual General Meeting. Any Executive member whose term is ending is eligible for re-election.

- c. Election of Executive members shall be as follows:
 President, 2nd Vice President, Treasurer and three Executive Members-at-Large shall be elected in even-numbered years.

 1st Vice President, Secretary and four Executive Members-at-Large shall be elected in odd-numbered years.
- d. The foregoing notwithstanding, the immediate Past President shall be entitled to serve as such on the Executive for a period of one (1) year immediately subsequent to his/her term as President and shall, for that period, have full voting privileges as a member of the Executive.
- e. The foregoing a., b., and c., notwithstanding, if no Delegate is available for election as Secretary / or as Treasurer the Executive may appoint a person who is not a Delegate to fill either position in which case the individual(s) appointed shall not vote in the Executive or Delegate meetings but shall be eligible for annual appointment.
- f. An Executive member can be removed from office by Special Resolution of the, Delegates carried by a three quarter (3/4) majority.
- g. A vacancy occurring in the Executive may be filled by appointment by the Executive to complete the term of the member who has left, subject to approval at the Delegates' meeting after the appointment, subject to clause 3e. (above)

4. Duties of the Executive Members

- a. The President shall preside at all meetings governed in accordance with the Bylaws and shall appoint Chairs for all committees (subject to Executive approval). The President shall be an ex officio member of such committees.
- b. The 1st Vice President shall assume the duties of the President in his/her absence, and serve as Privacy Officer for the organization.
- c. The 2nd Vice President shall preside during the absence of both the President and 1st Vice President.
- d. The Secretary shall take minutes of all proceedings of Executive and Delegates meetings and attend to such other duties as may be assigned by the Executive or Council. The Secretary shall provide a copy of the minutes of the previous Delegate meetings to all Delegates. The Secretary shall have custody of the Seal of the Society. The legal address of the Society shall be that of the incumbent Secretary, unless otherwise determined by the Executive.
- e. The Treasurer shall have custody of all funds and shall deposit them in a credit union approved by the Delegates. Accounts shall be paid by cheque. A report of all receipts and disbursements shall be presented at monthly Delegate meetings.
- f. Signing Officers shall be any two (2) of Treasurer, President, 1st Vice President, Secretary.
- g. Between Delegate meetings, the Executive is empowered, and has a duty, to act for and on behalf of the Delegates and to make such decisions as it deems necessary to promote the business of the organization.

- h. That Executive members-at-large shall attend executive and delegates meetings and be willing to chair or serve on at least one COSCO committee. (Jan 2018)
- i. General Vice-Presidents shall attend executive and delegates' meetings and present a report on behalf of their seniors' organization- It is hoped that they will serve on at least one committee. (June 2021)
- j. Membership Secretary shall maintain a register of membership information, prepare the annual renewal package for email or mailing to members and posting on the website, provide receipts for membership dues and donations and respond to questions regarding membership.
- k. All Executive members of COSCO are members of the COSCO Health and Wellness Institute and perform duties as required.

5. General Provisions

- a. The Council of Senior Citizens' Organizations of B.C. shall be governed by the principles of democracy, shall be non-discriminatory regarding race, colour, ethnicity, religion, sexual orientation or gender, and shall be politically non-partisan.
- b. The policies of the Council of Senior Citizens' Organizations of B.C. shall not interfere with the operating policies of any Affiliate.
- c. The Council of Senior Citizens' Organizations of B.C. shall not have borrowing powers.
- d. There shall be no proxy voting.
- e. The Council of Senior Citizens' Organizations of B.C. may change its Bylaws by Special Resolution, for which at least fourteen (14) days' notice has been given to the Delegates and which is passed by a three quarter (3/4) vote. The resolution is effective on the date of its acceptance by the Registrar of Companies as being in compliance with the Act, or, where the resolution is accepted by the Registrar and a later date is specified in the resolution, upon that later date.
- f. Where not otherwise addressed in these Bylaws, or in a Procedures document as established from time to time, proceedings at meetings, including committees, shall be governed by Roberts' Rules of Order.

Procedures and Rules

1. Meetings

- (a) Regular Delegates' meetings shall be held on the 2nd Friday of each month, except for July and August, and shall commence at 10 a.m. The President or the Executive or the Delegates may vary these days and times as necessary. Delegates shall be notified of such changes (normally at meetings and via the minutes).
- (b) Executive meetings shall normally be held on the 1st Friday of each month, except for July and August, and shall commence at 10 a.m. The President or the Executive may vary these days and times as necessary.
- (c) Extraordinary meetings of the Executive or Delegates may be called by the President at which time the purpose(s) of the meeting shall be stated.

2. Secretary

In addition to the duties stated in the Bylaws, the Secretary shall maintain a register of Delegates and visitors to Delegate meetings and maintain correspondence files.

3. Decision Making

- (a) Any committee wishing to make written or other representation to any government (local, provincial, or federal) or to any elected official, shall submit its proposal to the Executive for recommendation to a subsequent Delegates' meeting.
- (b) All Executive action and decisions shall be recorded in the official Executive minutes. In addition, recommendations shall be reported to the next Delegates' meeting.
- (c) The Executive minutes shall not be required to be distributed to Delegates.

4. Disputes of Fact

Should any dispute arise over the facts of what transpired at any meeting of the Executive or Delegates meeting, the minutes of that meeting (once adopted) shall be the official record of the facts.

5. Information

All Affiliates are entitled to a list of the COSCO Executive members after the elections in February. Where possible, this list will identify those who chair committees.

6. Absence

- (a) The absence without prior notice of any Executive member for three consecutive meetings of the Executive, where no reason for such absence is known, shall cause the President or his/her designate to contact that Executive member to ascertain the reason(s) for that member's absence and shall report the results of the contact to the Executive.
- (b) Where the Executive member is absent for no valid reason(s) for five consecutive meetings, he/she shall be deemed to have resigned and so notified.

7. Financial Expenditures

- (a) All expenditures shall be reported to the Delegate meetings in the form of a Treasurer's report. Adoption of this report shall be all that is required by way of approval for expenditures.
- (b) The Executive shall be empowered to incur expenses on behalf of the organization. Details shall be reported routinely as provided in clause (a) (above).
- (c) The foregoing notwithstanding, where practical the expenditure of funds beyond the normal operating parameters shall be put before the Delegates for prior approval. However, where time constraints apply, the Executive may proceed at its own discretion in accordance with bylaw 4(g). The Executive shall, under such circumstances, bring the matter before the Delegates for retroactive approval.
- (d) The Treasurer shall make petty cash transactions, including payment of expenses incurred by Executive members or Delegates in the pursuit of activities for, or on behalf, of COSCO and approved by either the Executive or Delegates. Adequate proof of expenditures will be required by the Treasurer and claims shall be adequately detailed. The Treasurer and an authorized co-signer, at their discretion, may issue advances on expenses
- (e) The Executive shall set mileage and meal reimbursements, subject to ratification by the Delegates.
- (f) When the Treasurer is not satisfied with an element of a claim and a dispute arises, he/she shall bring the matter before the Executive which shall rule on the dispute. Such ruling shall be final and binding on the claimant and COSCO.
- (g) There shall be no reimbursement for time or services to members.
- (h) Pet Care will be an eligible expense when on approved COSCO business (April 2018)

8. Honoraria

Honoraria or gifts of appreciation may be proposed by any Delegate and approved at a Delegates' meeting.

9. Accounts

- (a) All financial transactions shall be under the direction of the Treasurer of COSCO.
- (b) A general account shall normally be adequate for the transaction of business.
- (c) Where funds received are specified by their source to be used for a specific project or purpose, a separate ledger account shall be set up to track such disbursements and provide future evidence of correct utilization.
- (d) Where the Executive deems a project is of sufficient size and complexity, an advance of operating expenses may be made to a Project Chairperson who shall be responsible for keeping a detailed record of expenditures and for refunding any unused portion of such an advance. The Treasurer shall incorporate the record of such monetary activity in the general accounts of COSCO in such a manner as he/she shall deem adequate for the purpose of audit.
- (e) Dues are payable on or before January 31st of each year.

10. Meetings

- (a) Delegates shall speak only when recognized by the Chair.
- (b) All discussion shall be directed through the Chair.
- (c) Each speaker shall be limited to three minutes on motions placed before the Delegates.
- (d) The Chair shall be empowered to cut short the contribution of any Delegate who is unduly repetitive.
- (e) The Chair shall be empowered to limit the participation of any Delegate to two interventions on any given issue should this be considered by the Chair to be warranted by time constraints.
- (f) No Delegate shall interrupt another except when recognized by the Chair on a point of order or privilege.
- (g) No motion shall be discussed until it is moved and accepted by the Chair.
- (h) No vote shall be called on any motion before opportunity for discussion has been given.

- (i) Visitors may speak only by permission of the Chair and when recognized by the Chair.
- (j) Recording of any part of the proceedings or debate may only be permission of the Chair and with the consent of the meeting.

11. Normal Order of Business

- (a) Call to order
- (b) Approval of the Agenda
- (c) Minutes of previous meeting(s)
- (d) Business arising from the minutes (unless covered elsewhere)
- (e) Correspondence
- (f) Treasurer's report
- (g) Other reports
- (h) Unfinished business
- (i) New business
- (j) Reports from other Affiliates (Delegates Meetings)
- (k) Good and Welfare
- (l) Next meeting
- (m) Adjournment

12. Virtual Meetings -

- a) A virtual meeting may be called by the President or at least 3 Executive Members
- b) A motion made outside of a duly constituted Executive meeting must be seconded.
- c) The President will be responsible for circulating the motion by email to all members of the Executive.
- d) The Executive Members will return their email vote to the President who will inform the Executive of the results within 7 days.
- e) To be considered passed, the motion must receive at least 50% approval of the votes cast.
- f) The motion will then be added to the Minutes of the next meeting of the Executive and considered to have been passed on that date.

(December 2019)

13. Changes to Rules and Procedures

Additions, deletions, or amendments to this document may be made by a majority of the Delegates at a Delegates' meeting, provided that written "notice of motion" has been given no less than the preceding Delegates' meeting. Such notice shall contain the proposed changes.

14. Adoption of Procedures and Rules

Adoption of this document by a majority of the Delegates at a Delegate meeting shall signify an agreement to be bound by the forgoing rules of operation.

Membership

Membership Classes

Associate – (Individual)

Associate membership may be granted to individuals who subscribe to the aims and objectives of the Council and who pay annual dues as determined by the Council. Associate members shall be entitled to receive copies of Council Delegate meetings, financial statements, and newsletters published by the Council."

Affiliate – (Organization)

Membership in the Council shall be open to clubs, organizations, regional councils, and associations of retirees which have a regular membership, elect their officers democratically, subscribe to the purposes of the Council, and pay annual dues as determined by the Council."

Life Membership

The Executive – may recommend to the Delegates' meeting any Associate member (or individual member of an affiliate of COSCO) for "Life Membership". Individuals so recognized shall hold such membership without payment of fee.

Honorary Membership

Honorary Membership shall be conferred by resolution of the Delegates on an individual or organization. An individual or organization shall not be an Associate or individual member of an Affiliate.

Membership Dues:

That COSCO membership dues for affiliate organizations be as follows:

Membership:	
Under 50	\$25
51-100	50
101-150	70
151-250	100
251-500	140
501-1000	200
1001-2500	300
2501-5000	400
5000 and over	500

That the membership fee for Associate membership be \$25 per year.

Policies – Internal/Administrative

Communications

Website and Facebook

A. Purpose

In accordance with the COSCO Constitution, the purpose of the COSCO website and Facebook page is to:

- Promote and represent COSCO and its members;
- Share information about senior-related topics listed in the COSCO mandate;
- Inform readers of the activities, achievements and news of other COSCO affiliates and associates.

B. General Policy

1. The President, or designate, shall pre-approve specific content for the website.
2. The Executive shall set policy.
3. The COSCO President shall appoint one person, and an alternate, to:
 - a. in a timely manner, update the website with information of interest to our members and others;
 - b. post to the Facebook page.
4. The website and Facebook page shall NOT publish any commercial advertising without the explicit approval of the Executive.

C. Content

The **Website** shall include, but not be limited to:

Articles of interest to our members and others

- a. general information about the organization;
- b. list of table officers and contact information;
- c. information on how to join the organization;
- d. list of upcoming events;
- e. health and Wellness Institute – list of workshops available;
- e. photos of recent events;
- f. links to other organizations.

Editorial Policy – the COSCO News

A. Purpose

In accordance with the COSCO Constitution, the purpose of the COSCO News is to:

1. Promote and represent COSCO and its members;

Provide a forum for the expression of a variety of opinions about matters of concern to its members as well as publishing the organizational view, where one exists;

2. Share information about senior-related topics;
3. Inform readers of the activities, achievements and news of other COSCO affiliates and associates.

B. General Policy

1. The Executive shall set editorial policy.
2. The Editor shall:
 - (a) Write, solicit and publish articles that reflect the priorities and interests of COSCO affiliates and associates;
 - (b) Choose and edit material in the interests of fairness, brevity, clarity, legality and good taste;
 - (c) Publish reports and updates on senior-related topics.
3. Articles and letters to the Editor shall be subject to editing for length, grammar and libel. Where appropriate, the Editor shall consult with the contributor and/or the President and/or the Editorial Board (Communications Committee members).
4. The COSCO News will be published four times a year. The aim is to have the COSCO News available for distribution at the appropriate delegates' meeting.
5. The following statement should be in each issue:

“Unless otherwise noted, opinions, viewpoints, accuracy of facts submitted by the member is the responsibility of the writer and not necessarily the opinion of COSCO, the Editor, the Executive or Membership of COSCO.”
6. The COSCO News shall NOT publish any commercial advertising without the explicit approval of the Executive.

C. Content

The “COSCO News” shall contain, but not be limited to:

1. List of table officers and contact information
2. Associate Membership application form and/or change of address advice
3. Message from the President
4. Table of Content
5. COSCO meeting dates and locations
6. Articles about senior-related topics;
7. Letters to the Editor
8. Anecdotes, stories and humour (includes jokes and/or cartoons and graphics) for reading enjoyment – space permitting

D. Distribution

The Newsletter shall be mailed and/or e-mailed to:

- a. Affiliates and associates
- b. Other retirees' organizations and/or advocacy groups;
- c. B.C. Members of the Legislature and B.C. Members of Parliament; and
- d. Individuals upon request.

The COSCO News will be posted to the COSCO website and other social media as appropriate.

Finance

1. That the annual internal review be prepared for the Annual General Meeting of the Delegates. (January 1996)
2. That any member may claim for out-of-pocket expenses when conducting business on behalf of the Council. (March 1999)
3. That the approved travel expense be 55 cents per kilometer. (September 2022)
4. That meal expenses be: \$20 for breakfast, \$25 for lunch and \$35 for dinner. (September 2022)
5. That a monthly stipend of \$50 be paid to the COSCO President, First Vice President, Second Vice President, Treasurer, Secretary and Membership Secretary for use of their homes as COSCO offices, on a quarterly basis. (February 11, 2005 and February 7 2014).
6. That mileage at the current rate be paid to committee members for attendance at committee meetings. (February 11, 2005)
7. That we establish a Reserve Fund and a Campaign Fund. (March 11, 2005)
8. That the Terms of Reference for the Reserve Fund be:
 - a. The purpose of the Reserve Fund is to meet expenditures which were not foreseen at the time the annual budget was approved.
 - b. At the discretion of the Executive, any surplus (or portion thereof) which is realized at the end of the budget year shall be placed in the Reserve Fund.
 - c. At the discretion of the Executive, a % of the annual member organization's dues or individual membership dues or undirected grants may be placed in the Reserve Fund."

- d. Expenditures from the Reserve Fund may be authorized by either a 75% majority vote of the Executive-OR a 60% majority vote at a COSCO Delegates' meeting. e Investment of the Reserve Fund monies shall be the responsibility of the Executive in consultation with the COSCO Finance Committee. (March 11,2005)
9. That a "Campaign Reserve Fund" be established with the deposit amounts to be determined by the Executive-at a future date. (March 10, 2006)
10. Gifts/Donations re Executive Members (Past and Present)
- a. COSCO BC may purchase gifts for current or former COSCO BC Executive members who are hospitalized or receiving hospice care to a maximum of \$50. Reimbursement, if required, will be made upon production of receipts.
 - b. In the event of the death of a current or former COSCO BC Executive member, the COSCO BC Treasurer may make a donation to a suitable charity specified by the member's family or estate, to a maximum of \$100. If no charity is specified, a suitable charity may be chosen by the COSCO BC Executive. A receipt for the donation amount will be included with a completed expense claim.
 - c. Any gift/in-memoriam donations will be detailed and included as part of the regular Treasurer's report.
 - d. Gifts or donations that exceed the specified amounts will require approval in advance by the COSCO BC Executive
- (September 2022)

Affinity Programme

Criteria for Service Providers

Providers, which offer services or products, must have the following criteria:

- a. Have a contact that would be charged with servicing our group
- b. Have a protocol for handling complaints
- c. Have a presence in BC
- d. Have good labour relations
- e. Provide a value to COSCO and to our members
- f. Provide confidentiality
- g. Require little or no time by the COSCO Executive Committee
- h. Be of no risk to COSCO and include a disclaimer to that effect in any agreement

In addition to the criteria for service providers, all programmes will be strictly voluntary, and a programme will be self-sufficient and self-funded (March 2016)

COSCO endorses Johnson's Insurance, particularly Medoc Travel, Pet and the scholarship program (Feb 2015)

Representation at Conferences (COSCO)

Preamble

Representation occurs when:

- The sponsoring organization asks COSCO to be involved with the conference OR
- COSCO asks to be involved with the conference OR
- A COSCO Executive member asks to be funded to attend a conference OR
- COSCO asks an Executive member or members to attend on its behalf OR
- The sponsoring organization may determine the number of COSCO delegates eligible, but the COSCO Executive determines how many eligible delegates will attend.

COSCO Representation at Conferences

- Prior approval is required to represent COSCO at conferences.
- The Executive will approve or deny the appointment of representatives to attend conferences.
- Decisions will be made on the basis of whether the conference topics and purpose reflect COSCO's goals and mandate.
- COSCO representatives will prepare a written report about the event for the Executive.
- COSCO representatives will receive out-of-pocket expenses according to COSCO policies.
- If an Executive meeting is not scheduled prior to the registration deadline then the President will call a virtual meeting of the Executive to decide the matter.
- Requests for expenditures exceeding those approved by the Executive will require a 75% majority.

Organizations Requesting Endorsement by COSCO

1. Each request for endorsement by COSCO will be presented to the COSCO Executive which will consider the matter and render a decision.
2. COSCO is a "not - for - profit" organization and will investigate whether the applicant is interested in the needs of seniors or more interested in financial gain for the applicant seeking the endorsement.
3. Prior to any decision to grant endorsement, the organization seeking endorsement must agree to ensure that COSCO will have no financial or legal liability for any reason connected to the endorsement.

Endorsements:

Heritage Memorial Plaque Project

COSCO supports the Heritage Memorial Plaque Project (May 2016)

Privacy

Purpose and Scope

1. The Council of Senior Citizens' Organization of BC (COSCO) respects and upholds an individual's right to privacy and protection of his/her personal information. COSCO is committed to ensuring compliance with applicable privacy legislation. This document sets out the policy of COSCO with respect to current, past and potential members.
2. COSCO does not share members' information with other organizations without the consent of the individual member.

Accountability

1. COSCO is accountable for the personal information in its possession or control and has appointed a privacy officer who is responsible for the organizations compliance with this policy.
2. COSCO will make all reasonable efforts to ensure that personal information is protected against such risks as loss, theft, unauthorized access, disclosure, copying, modification or destruction. Safeguards include physical, administrative and electronic security measures.
3. Other individuals with COSCO may be delegated to act on behalf of the privacy officer or take responsibility for the day-to-day collection and processing of personal information.

Collection, Use and Disclosure

1. COSCO collects, uses and discloses personal information only for those purposes necessary to identify, communicate, educate and inform its membership and any other such matters provided for in the constitution and bylaws.
2. COSCO will keep that information only for as long as it is needed to fulfill the purposes for which it was collected and to meet any legal requirements. The information includes that which is contained on the membership form. Personal information collected prior to the implementation of the Personal Information Protection Act (March 2012) is subject to the Act. Since it has already been collected, COSCO assumes the right to continue to use and disclose such personal information unless otherwise notified by individual members.
3. COSCO will make every effort to ensure that personal information is accurate, complete and current as required.

Consent

1. Consent may be implied or explicit. Current and past membership in COSCO constitutes consent for us to collect, use, and disclose personal information for the purposes stated in the policy unless the individual advises us otherwise.

2. Providing personal information on a membership form or other initiatives constitutes consent for us to collect, use or disclose that personal information for purposes stated in this policy unless the individual advises us otherwise. Any individual may refuse or withdraw consent at any time, subject to legal and contractual restrictions and reasonable notice.

Accessing Personal Information

1. Individual COSCO members have the right to access and amend their own personal information. The Privacy Officer will assist them with their request. We will respond to your request within 30 days. If we need to extend that time or refuse your request we will provide you with an explanation subject to legal requirements.
2. At any time, members may withdraw consent to the collection, use or disclosure of personal information.

Revisions of this Privacy Policy

1. The development of COSCO's policies and procedures for the protection of personal information is an ongoing process. Due to changes in technology and legal requirements, we may revise this policy from time to time.
2. Please ensure that you refer to the current version of COSCO's privacy policy.

Questions or Concerns

1. Individuals may direct their general questions regarding privacy to COSCO or to the Privacy Officer via email or by telephone.
2. For general questions regarding privacy regulations or for a copy of the Personal Information Protection Act contact the Office of the Information and Privacy Commissioner of British Columbia.

Committees

The Chair of each committee, except the Nomination Committee, shall be appointed by the President and approved by the Executive.

Any member of the COSCO Executive, or Delegate or Associate may be a member of a Committee. As a general rule, Committee membership shall be determined by the President in consultation with the Committee Chair and with the approval of the Executive.

Anyone, other than a Committee member, has to receive prior approval of the Committee Chair to attend a Committee meeting.

Communications Committee

The Communications Committee shall consist of:

1. The Chair
2. Three (3) or more members. At the discretion of the Executive, the number of appointed members may vary.
3. The President shall be an ex-officio member of the committee.

The terms of reference for the Communications Committee shall be:

1. To reflect the policies of COSCO in all matters related to communications;
2. To advise the Executive in all matters related to communications;
3. To ensure a liaison exists for both the website and Facebook page and ensure the content of both is monitored and current;
4. With regard to the COSCO newsletter, to maintain a list of members and affiliates and establish a list of non-members who will receive copies of the Newsletter or any other document by order of the Executive. For cost savings purposes, individuals should be encouraged to receive digital copies of the newsletters.
5. To undertake tasks assigned by the Executive and/or the Delegates;
6. To consider any issue referred to it, with the objective of making recommendations to the Executive.
7. Meetings shall be at the call of the Chair or at the request of the Executive

(December 2019).

Finance Committee

The Finance Committee shall consist of:

1. The Chair
2. The Treasurer
3. Three (3) members appointed by the Executive. At the discretion of the Executive, the number of appointed members may be increased.
4. The President shall be an ex-officio member of the Finance Committee.

The terms of reference for the Finance Committee shall be:

1. To present an annual budget to the Executive for the forthcoming fiscal year;
2. To recommend to the Executive-a draft annual budget;
3. To recommend to the Executive changes to the budget during the budget year;
4. To review requests from, and make recommendations to, the Executive with respect to income and expenditures;
5. To review income and expenditures to help ensure a cost-efficient organization;
6. To review investment of monies which are surplus to the immediate requirements of the organization;
7. To consider any item or issue referred to it, with the objective of making recommendations to the Executive. (December 2019)

Health Committee

The Health Committee shall be composed of:

1. The Chair
2. Five (5) members appointed by the Executive committee. At the discretion of the Executive Committee the number of members may vary.
3. The President shall be an ex-officio member of the Health Committee

The Terms of Reference for the Health Committee shall be:

1. To reflect the policies of COSCO in all matters related to seniors' health;
2. To advise the Executive Committee on matters under consideration which affect seniors health;
3. To monitor seniors health needs in B.C.;
4. To work cooperatively with seniors' organizations which share COSCO's policies on health;
5. To provide resource information to the Executive Committee and Delegates and recommendations to the Executive Committee;
6. To liaise with service, academic and other community organizations with concerns related to seniors health; and
7. To enhance COSCO's advocacy role in health on behalf of seniors.

(December 2019)

Housing Committee

The Housing Committee shall be composed of:

1. The Chair
2. Five (5) members appointed by the Executive. At the discretion of the Executive, the number of members may be varied.
3. The President shall be an ex-officio member of the Housing Committee

The Terms of the Reference for the Housing Committee shall be:

1. To reflect the policies of COSCO in all matters related to seniors' housing;
2. To advise the Executive on matters under consideration which affect seniors' housing;
3. To monitor seniors' housing needs in BC;
4. To work co-operatively with community organizations which share COSCO's policies on housing;

5. To provide resource information to the Executive and Delegates and recommendations to the Executive;
6. To liaise with service, academic and other community organizations with concerns related to seniors' housing; and
7. To enhance COSCO's advocacy role in housing on behalf of seniors.

(December 2019)

Income Security Committee

The Income Security Committee shall consist of:

1. The Chair
2. Three (3) or more members. At the discretion of the Executive, the number of appointed members may vary.
3. The President shall be an ex-officio member of the Income Security Committee

The Terms of Reference of the Income Security Committee shall be:

1. To reflect the policies of COSCO in all matters related to income security Including pensions, income, and taxation;
2. To advise the Executive in all matters related to income security;
3. To ensure a liaison exists for both the website and Facebook page and ensure the content of both is monitored and current;
4. To undertake tasks assigned by the Executive and/or the Delegates;
5. To consider any issue referred to it, with the objective of making recommendations to the Executive.
6. Meetings shall be at the call of the Chair or at the request of the Executive. (December 2019)

Membership and Fund-Raising Committee

The Membership and Fund-Raising Committee shall be composed of:

1. The Chair, appointed by the President
2. The Treasurer
3. The Membership Secretary
4. Five (5) members-at-large appointed by the Executive. At the discretion of the Executive, the number of appointed members may vary.

The Terms of Reference for the Interim Membership and Fundraising Committee shall be:

1. To explore and activate ways to recruit and retain COSCO members and to fund COSCO activities, making the appropriate recommendations to the Executive;
2. To identify the sources that are presently providing COSCO with our income and to assess the actions that are likely to increase or at least retain that support;
3. To assess new potential sources of funding with a view to approaching them for grants or donations;
4. To design in-person approach plans for various funding sources;
5. In cooperation with the Communications Committee, to prepare electronic and printed materials to solicit funding and attract members;
6. To prepare and maintain a geographical map of the communities where COSCO has members with a view to building on existing groups and attracting new ones;
7. To determine how new associate members might be encouraged to join and to assess the role of these members;
8. To examine the efficacy of personal contact and actions we might take to contact members;
9. To examine opportunities to liaise with other organizations;
10. To investigate why former members did not renew their membership and determine how we can encourage members to remain with COSCO;
11. To expand our affiliate membership by inviting other seniors groups and organizations to join COSCO, including retiree groups that are affiliated to their unions and are not yet members of COSCO and branches of organizations that are affiliated to COSCO.

(December 2020)

Nominating Committee

The Nominating Committee shall consist of:

1. Two Executive Committee members, not running for election, appointed annually at the December Executive Meeting.
2. The chair

The Terms of Reference for the Nominating Committee shall be:

1. To conduct the elections at the February AGM and any other elections during the year required to fill vacancies on the executive;
2. To seek candidates for vacant positions and confirm that nominated candidates are eligible;
3. To prepare ballots;
4. To distribute ballots to eligible delegates and count the ballots,
5. To report the results of the vote to the chair of the meeting (October 2017);
6. To call for motion to destroy the ballots.
(December 2019)

Strategic Planning & Policies Committee

Strategic Planning & Policies Committee shall consist of:

1. The Chair
2. The Treasurer
3. Five (5) members appointed by the Executive. At the discretion of the Executive, the number of appointed members may be varied.
4. The President shall be an ex-officio member of the Strategic Planning and Policies Committee.

The Terms of Reference of the Strategic Planning and Policies Committee shall be:

1. To seek out opportunities to promote COSCO as the pre-eminent voice of seniors in BC;

2. To lead development of a strategic plan and recommend strategic priorities for COSCO to the Executive each year
3. To develop a workplan for COSCO each year to support these priorities in coordination with Committee Chairs and the COSCO President.
4. To maintain the content of the COSCO Policy Book through a regular annual review to incorporate new policies as passed by the Executive and Delegates.
5. To seek out local, provincial and national liaison opportunities and to recommend actions to the Executive to promote such contacts.
6. To make recommendations to the Executive in respect to communication with municipal, provincial and federal governments.
7. To make recommendations to the Executive with respect to municipal, provincial and federal election campaign involvement;
8. To initiate planning of conferences at the direction of the Executive;
9. To consider matters of finance which affect the operation of the organization.
10. To identify possible Branch locations and to support subsequent Branch organization activities;
11. To consider any other issue referred to it by the Executive, with the objective of making recommendations to the Executive.

(December 2021)

Transportation Committee

The Transportation Committee shall consist of:

1. The Chair
2. Three (3) members appointed by the Executive. At the discretion of the Executive, the number of members may be varied.
3. The President shall be an ex-officio member of the Transportation Committee

The Terms of Reference for the Transportation Committee shall be:

1. To advocate, review, and analyze transportation issues and concerns that affect seniors or older adults;

2. To ensure that safe, affordable, reliable and public conventional or custom transportation is readily available for seniors or older adults;
3. To ensure that seniors are represented and included in all transportation decisions that would affect usage in our communities;
4. To support and lobby for Universal Accessibility – the design of products and environments to be usable by all people to the greatest extent possible without need for adaptation or special design;
5. To bring forward reports and/or recommendations to the Executive on matters dealing with transportation issues.

March, 2014: December 2019

Policies – Advocacy

Health

1. COSCO urge the B.C. government to request a full review within the Investment Canada Act of the sale of the retirement home operator Retirement Concepts to Anbang Insurance; and request that the B.C. government take the following steps to protect B.C. seniors:
 - Implement more frequent and comprehensive staffing and financial audits of Retirement Concepts facilities;
 - Implement a moratorium on contracting out/contract flipping in the broader residential care sector; and
 - Investigate the business case for purchasing Anbang's assets should they become available for sale. (October 2018)

2. **Dental health coverage**
That COSCO urge the Canadian, Provincial and Territorial governments to fund dental services, particularly for those low income Canadians without any dental coverage.(May 2016)

3. **Seniors Care Homes**
that COSCO urge the Federal, Provincial and Territorial governments to fund residential care homes to a level 3sufficient to provide recommended standards of individual care hours that will reduce the need for over-medication and that this care be culturally sensitive. (May 2016)

4. COSCO supports the **BC Health Coalition** with the following:
 - Quality Care
 - Wellness and Prevention
 - Health System Integration(April 2016)

5. **COSCO supports safe imported medicines**
and urges the Canadian government to ensure they adhere to their own stated principles to ensure steps are taken to provide Canadian consumers with more timely and transparent information regarding the safety of imported medicines; and that the government of Canada enact legislation to give it the authority to demand recalls and/or to ban the sale of medicines that might potentially be harmful to consumers. (June 2015)

6. **COSCO endorses Meat Inspection**
and urges Agriculture Canada and the Canadian Food Inspection Agency (CFIA) to give Canadians assurance they are receiving meat products, which have passed through a federal inspection program that is equal to or superior to that given to meat products destined for export to the USA or elsewhere;

that the Federal Government recognize the need to have qualified Federal Inspectors routinely and consistently carrying out inspections to ensure there is an impartial buffer

between the meat product processor and the consumer, thereby giving emphasis to food health safety as opposed to a potential profit motive. (June 2016)

7. Reaffirming support for Health Accord (Attached at end of this book)

COSCO urges that the federal, provincial and territorial governments negotiate a new comprehensive health accord that protects, transforms, and strengthens our national health care system. This must include human and financial resources including a 6 per cent escalator, as well as a national seniors health care plan and a national pharmaceutical strategy that will improve health outcomes for Canadians. (April 2014)

That COSCO urge the Affiliates of the Council of Senior Citizens' Organization of British Columbia and other seniors' organizations and individuals to join us in declaring our commitment to use all democratic means to ensure that the foregoing proposals are implemented in a new Canadian health accord. (April 2014)

8. Caregivers:

That COSCO urge the Federal Government to make the new combined Caregiver Tax Credit refundable. (June 2017)

Housing

1. COSCO urges the Federal/Provincial/Territorial Governments to ensure policies are in place, including those funded through the National Housing Strategy to:

1) provide rent-geared-to-income housing dedicated for seniors as part of affordable housing strategies (using the definition of rent being 30% of gross income), and

2) provide supportive housing units in communities to ensure effective supports are available to tenants with severe mental health and substance use concerns, and

3) ensure that tenant populations in seniors oriented rent-geared-to-income housing units have sufficient supports to recognize their health care and disability needs and are composed of individuals who are able to live independently with these supports in a manner which allows all to experience quiet enjoyment of their residence.

(May 2019)

2. The federal government work with the Provincial/Territorial and municipal governments to set up 'rent banks' for renters in crisis. (June 2018)

3. COSCO call on the federal government to ensure the speedy implementation of the National Housing Strategy portable (can be carried from one rental unit to another) annual renters' rebate program. (June 2018)
4. COSCO urges the federal government to set aside funds to create a Homeowners Expense Deferral Account program to allow senior homeowners with a low or moderate income to use their home equity to offset unexpected costs, such as repairs to roofs, and replacement to furnaces, and this loan become due upon sale of the property, death or voluntary repayment and that these deferrals amount to no more that 75% of the home equity, and that the government charge a simple interest. (June 2018)
5. That COSCO urge the federal and provincial governments to provide rent-geared-to-income housing dedicated for seniors as part of affordable housing strategies and not allocate suites in the same building for other tenants who may have serious behavioural issues. (May 2018)
6. That COSCO call on the federal government to work with the territorial and provincial governments and their municipal counterparts to provide funding and guidelines for the immediate construction of affordable (that is 30% of family income) rental housing in areas of the country with the most pressing need; and

That COSCO call on the federal government to work with said groups to develop a plan for affordable housing provisions and roll out that plan across the country; and

That COSCO call on the federal government to insist that territories and provincial governments set guidelines in place and organizations staffed to enforce those guidelines to protect the interests of tenants and landlords. (June 2017)
7. That the provincial government strengthen the Manufactured Home Park Tenancy Act to provide tenants with full tenancy security and fair rents. (January 2008)
8. That the federal government re-enter the senior/social/co-op and "geared to income" housing field so as to ensure affordable quality housing for all Canadians. (January 2008)
9. That the federal government establish a National Housing Trust Fund for social housing, and that the provinces be specifically required to use federal housing funding transfers for the construction of new units, renovation of existing units, and subsidies for low-income people. (May 2003)
10. That COSCO oppose the introduction of P3s (Public, Private Partnerships) in the areas of seniors' housing. (January 2003)
11. That all levels of government increase their spending on social housing to an amount no less than one per cent (1 %) of their total budgets. (June 2001)
12. That the funding for social housing be used for new construction, renovation of existing social housing, and subsidies for low-income people. (June 2001)

13. That provision be made by all levels of government to increase the funding required to provide social housing and that the funding be used for new construction, renovations, and subsidies for low- income individuals. (September 2000)
14. That COSCO support the establishment by the provincial government of a Security Deposit Trust Fund for return of rental deposits. (April 1999)
15. COSCO shall advocate for keeping public land in the public domain. (no date)
16. COSCO supports the principal of “land banking” of all non-profit housing land to protect that land for that purpose only, in perpetuity. (no date)
17. COSCO shall lobby the BC government to increase the SAFER allowances to seniors in the rental housing market. (no date)
18. COSCO shall actively work with and maintain solidarity with community organizations to promote the vision of affordable, safe, accessible and quality housing. (no date)

Homelessness

1. That COSCO urge the federal and provincial governments to conduct research and share findings on successful models for addressing homelessness among seniors, including temporary housing programs in the transition back to permanent housing. (May 2018)
2. COSCO urge the Federal Government to increase direct funding for affordable housing programs, to invest in targeted programs to house homeless people. June (2017)
3. COSCO endorses the Downtown Eastside Housing Campaign. (May 2016)
4. That the provincial government reverse the practice of housing "hard to house" adults in seniors' housing and reinstate the practice of housing only seniors in seniors' housing. (January 2008)

Manufactured Homes

That COSCO urge the federal government of Canada to amend the housing laws so that fair and equitable compensation is provided to manufactured home owners who are required to leave their home due to sale or development of the property. (June 2015)

Home Equity

That COSCO urge the federal government of Canada to allow senior homeowners with low or moderate income to use the equity in their homes to defer some or all of major ongoing and exceptional expenses associated with home ownership until their house is sold, by providing a tax credit policy. (June 2015)

Housing – Appendix A

1. Whereas all levels of Canadian governments have diminished in their commitment to provide housing security for all Canadian residents, it is important that we don't overlook the role that municipalities can and should be expected to contribute towards a healthy housing strategy in this country.
2. Therefore, be it resolved that COSCO advances that the following roles and actions by municipal governments should not be limited to but include the creation of a housing authority that will:
 - a. Set housing development targets and craft long term plans to reach such targets, ensuring affordability (30% of the median income of all the household incomes for that municipality)
 - b. Develop a monitoring system to continually evaluate the state of housing affordability within the municipality.
 - c. Encourage the development of housing co-operatives and non-profit social housing by offering 99 year leases on the land, land trusts, land lease extensions to help co-ops and other non-profits to mortgage for longer periods thereby freeing up capital to enabling older co-ops/non-profits to invest in rehabilitation and maintenance of aging structures.
 - d. Use the municipal borrowing power to guarantee or provide loans to housing co-ops/non-profits at cheaper rates than those offered by credit union or banks.
 - e. Offer co-ops/non-profits property tax reductions or deferrals and reduced fees.
 - f. Encourage rental housing in new developments e.g. above commercial properties.
 - g. Make development cost levy exemptions for all rental housing.
 - h. Streamline development approvals for rental housing, even to the point of pre-approval of designs for small and medium size apartment buildings.
 - i. Create new density opportunities across residential areas for rental housing within the context of maximum neighbourhood/community input and consensus.
 - j. Develop an affordable seniors housing programme for independent seniors.

(Feb. 11, 2011)

Income Security

1. COSCO calls on the Government of Canada to withdraw Bill C-27 (defined benefits), an Act to amend the Pensions Standards Act of 1985. (June 2018)
2. COSCO calls on the Government of Canada to amend bankruptcy laws so employees' pension and health benefits are given the same priority as secured creditors to stop employers from putting shareholders, banks and creditors ahead of their employees when they file for bankruptcy protection. (June 2018)

Canada Revenue Agency

1. COSCO urges the Canada Revenue Agency to rectify the injustices that taxpayers face regarding their inability to claim significant medical expenses because they may not have income in a specific category. (May 2017)
2. That income tax not be paid on incomes below the poverty level. (June 9, 2006)
3. That age tax credit benefits be raised. (February 2004)
4. **COSCO endorses support for Volunteer Tax Clinics** : COSCO urges the Canada Revenue Agency (CRA) to properly fund the volunteer income tax clinics in the community including the provision of paid coordination at the sites where the services take place. (June 2016)

Claiming Medical Expenses

1. COSCO lobbies the federal government to amend the general income tax booklet to include seniors on Pension(s) (public and/or private) for medical expenses. (May 2017)
2. COSCO calls on the federal government to permit deductions for medical expenses in a similar fashion to charitable donations - i.e., allow the option of carrying forward unused medical expense amounts for up to 5 years. (February 2004)
3. COSCO calls on the government to take steps to allow premiums which are paid to a provincial medical or hospitalization plan to become tax deductible. (June 2002)
4. That COSCO call upon the provincial government to pay the MSP premium out of general revenue for all citizens. (November 2000)

Income Security Programs: Federal Government

1. COSCO calls on the federal government to increase the Old Age Pension to \$2,000 monthly. (June 2018)

2. COSCO urges the Federal Government to change the formula for increasing all benefits paid through Canada Pension Plan (CPP). (June 2017)
3. That COSCO support the retention of the OAS/GIS as a universal benefit. (July 1996)
4. **Death Benefit:**
RESOLVED that COSCO urge the Federal Government to increase the Canada Pension Plan Death Benefit to “equal to six months’ worth of calculated retirement pension up to a maximum of \$5,000” immediately, with incremental increases every year thereafter at no less than the cost of living, and that this benefit be made non-taxable. (June 2017)
5. **Guaranteed Income Supplement:**
COSCO urges the Canadian Revenue Agency (CRA) to attach a very visible notice to the Old Age Security (OAS) T4A (OAS) stating very clearly the necessity to file an income tax return to be eligible for the Guaranteed Income Supplement (GIS) and other eligibility requirements for the GIS benefit; and that GIS recipients receive a notice informing them of their right to also apply for Provincial Benefits. (June 2015)

Consumer Price Index

COSCO urges the Federal Government to create a Consumer Price Index for Seniors, revamping the list of items included in the ‘basket of items’ used in the calculation of the Consumer Price Index and to give extra weight in the calculations to essentials like food, electricity, heat, etc. (June 2017)

Seniors’ Strategy

1. That COSCO lobby the Federal Government and the Standing Committee on Human Resources, Skills and Social Development supporting the development and implementation of a national seniors’ strategy for Canada. (June 2017)
2. **Minister for Seniors:** COSCO urges the Federal Government to appoint a Minister for Seniors. (May 2016)

APPENDICES

APPENDIX 1: HEALTH ACCORD

1. That the federal government shortens the period for the Patent Protection of drugs and prevent the greening of patents by the drug industry. (June 2004)
2. That the federal government launches immediately a federal-provincial cost sharing programme to provide suitable and adequate home care support services based on agreed-upon principles and standards. The said home care/home support to include the same medicines and equipment that would be provided free of charge in a public hospital AND that fair compensation (including benefits, support and training) be provided to all those who are employed as home care workers. (June 2004)
3. That the federal government remove the GST on over-the-counter drugs. (June 2004)
4. That the federal government ensure that the provinces comply with the provisions of the Canada Health Act and cease and desist with any plans for any form of privatization of our health care system (including the forming of partnerships with private corporations). (May 2003) (June 2004)
4. That the federal government restore the cuts made to health care funds to the provinces since 1995, with the objective of returning to the original 50-50 division of costs between the provincial and federal governments and that such restoration be done at the earliest possible date. (May 2003)
6. That the federal government take the necessary steps toward the enactment and implementation of a national Pharmacare plan which will provide, in all provinces of Canada, low cost prescription drugs. (May 2003)
7. That the federal government expands the powers of the Patent Medicine Review Board to allow for the investigation of prices of patent and non-patent drugs, both old and new, with a view to allowing more generic drugs being made available to consumers. (May 2003)
8. That the federal government shortens the patent protection of drugs and prevent-the greening of patents by the drug industry. (May 2003)
9. That British Columbia should pursue, immediately, cost-sharing arrangements with the federal government to bring Community and Continuing Care programmes and services under the public domain. (February 2001)

10. That the Government of British Columbia should re-invest in public non-profit health care by developing policies, structures and funding practices that promote public infrastructure and services. (February 2001)
11. That the Government of British Columbia prioritize research into the implications of increased privatization of Community and Continuing Care. (February 2001)
12. That the provincial government work with Home Support users and regional health authorities to establish province-wide, arms-length appeal mechanisms for people who dispute their Home Support assessments and that these appeal boards must include strong representation from people with disabilities and seniors. (February 2001)
13. That the provincial government and health authorities must acknowledge the cutbacks to Home Support which are causing thousands of British Columbians to suffer increased health risks, isolation and loss of independence. (February 2001)
14. That the provincial government direct health regions to halt further cutbacks to Home Support levels and restore service levels to 1994 levels. (February 2001)
15. That all provincial and territorial governments cooperate with the federal government in enhancing public health care across Canada and consistent with the five principles of the Canada Health Act, i.e., accessible, universally available, comprehensive in coverage, portable across the country, and publicly administered. (June 2001)
16. That the federal/provincial cost-sharing programmes provide suitable, adequate home care support services, such support to include the provision of free-of-charge medicine and/or equipment similar to that provided in hospitals. (September 2001)
17. That federal government publicly-funded services be extended to comprise all services necessary to restore and preserve health care, including home care, prescription drugs, care in Long-term facilities, dental and vision care, hearing, and other assistive technologies. (September 2001)
18. That COSCO support the maintenance and improvement of the ability of the Canadian Drug Manufacturers' Association to supply generic alternatives in an effective and timely manner. (April 2000)
19. That Pharmacare cover the cost of drugs for those suffering from Alzheimer and dementia diseases. (June 2000)
20. That the federal government establishes a national continuing care programme. (March 1999)
21. That the federal government rejects plans to privatize hospitals and accept full responsibility to guarantee adequate funding for the maintenance of the health care system in Canada. (December 1999)

22. That COSCO support the BC Coalition for Health Care Reform and its campaign to save Medicare, the restoration of all cuts to Medicare funding, the maintenance of adequate financing for the plan, and the maintenance of the five principles of the Canada Health Act. (September 1995)
23. That the following principles shape the future directions of the health care system:
 - a. The recognition of the highest attainment of health as a fundamental right throughout life and the necessity of preserving public health through active measures of promotion, prevention and protection, including such determinants as housing, food safety, income, education, environment and employment.
 - b. The recognition of health care as a public good in which the few must not profit at the expense of the many. We affirm the need for a system of public health care, which is organized on the basis of public administration, public insurance and the delivery of services on a public, not-for-profit basis.
 - c. Opposition to any commercialization and privatization of health. Therefore, the federal government must negotiate a general exclusion of health services and health insurance from all trade agreements.
 - d. The need for the federal government to fully assume its responsibilities in respect to health, particularly by restoring and increasing federal transfers to levels sufficient to secure the integrity and enforcement of the Canada Health Act, 1984.
 - e. The reaffirmation of the original vision of a truly comprehensive public health care system for Canadians providing a continuum of services. The next steps are the expansion of the public system to include a universal system of home care, home support, long-term-care services, pharmacare and dental care.
 - f. The need to move away from a fee-for-service model towards a community-based, multi-disciplinary approach to the management, organization and delivery of services and care.
 - g. Levels of service must be sufficient so that the burden of care does not fall on families and establish an accountable health care system through democratic participation and governance at all levels.
 - h. The recognition that health care workers are critical to the effective operation of the health care system and that decent wages, working conditions and training opportunities are essential to high quality care and retention of health care workers.
 - i. That all provincial governments abolish Medicare premiums and finance health care out of general revenue. (March 2008).
 - j. That the provinces and territories institute a Pharmaceutical Prescription Registry to prevent cross-prescriptions to patients. (March 2008)

- k. That the federal government establish a National Drug Formulary with sufficient resources to be able to give information to both doctors and the public on the quality, safety, and effectiveness of drugs. (March 2008)
- l. That the federal government launch a federal/provincial cost-sharing programme to provide suitable and adequate home care and home support services, based on agreed-upon principles and standards. Home care and home support shall include the same medicines and equipment that would be provided free of charge in a public hospital. (May 2003)

APPENDIX 2: COSCO ORGANIZATION

1. That we work toward the establishment of local and regional Chapters. (October 2003)
2. That the local and regional Chapters be authorized to use the words "Council of Senior Citizens' Organizations", followed by the local or regional Chapter name, in conducting their activities. (October 2003)

Regional Chapters Chartered by The Council of Senior Citizens' Organizations of BC

Article 1

Any group consisting of two (2) or more local branches of COSCO BC affiliated organizations, or ten individuals along with one (1) local branch of a COSCO BC affiliated organization, may make application to the Executive of COSCO BC for the issuance of a COSCO Charter. The Executive of COSCO BC shall have the power to define the geographic boundaries of a regional COSCO Chapter.

Article 2

Any group receiving such a Charter agrees to abide by the constitution, bylaws, principles and policies of the Council of Senior Citizens' Organizations of BC. In addition, a local or regional COSCO Chapter agrees to limit its activities to local and/or regional issues and refer provincial and/or national issues (by resolution) to the COSCO BC Executive. Local or regional COSCO spokespersons shall speak on behalf of their Chapters and not on behalf of COSCO BC unless properly authorized by the Executive of COSCO BC. In addition, Chapters agree to participate in programs initiated by COSCO BC.

Article 3

The initiation fees of an individual member of a Chapter shall not be less than five (5) dollars. Yearly, individual and affiliated membership dues shall be set by each Chapter.

Article 4

Each regional Chapter is entitled to send one (1) delegate to the monthly meeting of COSCO BC. Such delegate will have voice and vote. Expenses for attending monthly COSCO BC meetings are the responsibility of the Chapter sending the delegate.

Article 5

Each COSCO BC Chapter shall hold regular monthly meetings (with the exception of July and August). Meetings shall be conducted under Robert's Rules of Order except where a roll-call vote is requested. In the case of a roll-call vote, delegates from branches contained within the Chapter membership can cast the votes of all members of their branch.

Article 6

Each regional COSCO BC Chapter shall elect the following Executive officers: President, First Vice President, Secretary, Treasurer and four (4) Board members. Election of these officers shall be held at a general meeting each March to allow for continuity and stability. At the initial election of the Chapter, the President, Secretary, and two (2) Board members shall be elected for a two-year term of office and the First Vice President, Treasurer and two (2) Board members shall be elected for a one year term of office. In the case of a vacancy, the Chapter Executive has the authority to appoint a replacement for the unexpired term of office.

The foregoing notwithstanding, the immediate Past President shall be entitled to serve as such on the Executive for a period of one (1) year immediately following his/her term as President and shall, for that period, have full privileges as a member of the Executive.

Article 7

Each regional Chapter shall establish an account with a financial institution, preferably a credit union. There shall be at least two (2) signing officers for such an account. All expenditures shall be properly authorized by the Chapter Executive and subsequently reported and approved at a Chapter general meeting through the adoption of a financial report.

Article 8

Should any regional Chapter become defunct, COSCO BC will act as the Trustee for the defunct Chapter's funds, records and property until such time as the Chapter is re-established. If after a period of 3 years the Chapter is not re-established, the funds, records and property become the property of COSCO BC.

Article 9

Each regional COSCO BC Chapter shall reach out to other groups in its community or region which are committed to protecting and enhancing a civil society. Regional COSCO BC Chapters shall abstain from narrow partisan politics but are free and encouraged to participate in political

action in support of issues of importance to the good and welfare of seniors specifically and to the good and welfare of a civil society generally.

Article 10

Each COSCO BC Chapter may adopt additional policies and procedures providing these are not inconsistent with the provincial constitution and bylaws and are adopted after a notice of motion is given at a regular monthly meeting and approved at a subsequent general meeting by a two-thirds (2/3) majority.

Policies – pre-2011

Environment

1. That the saving of the earth be a major part of our ongoing activities. (March 2008)
2. That through the support of environmental organizations and legislative action, we champion the fight for a clean environment and that we play a role in convincing all senior citizens to play an individual and collective role in taking actions to reverse the pollution of the world's air, water and soil. (March 2008)
3. That we participate in groups such as the Canadian Policy for Policy Alternatives, the Council of Canadians, the United Nations and other kindred groups for the purpose of developing a socially responsible Industrial Strategy. Further, that we participate in mass educational efforts to develop a political culture to bring about a socially responsible Industrial Strategy. (March 2008)
4. That the federal government enact measures which would ensure that passports for individuals over the age of sixty be provided to those individuals free of charge. (March 2008)

Free Trade

1. That any Free Trade Agreement to which Canada is to become a signatory must be in the best interests of sovereignty, independence, economic and social welfare for all Canadians. (September 2001)
2. That the provision of health care, education and social security programmes and the management of Canada's natural resources shall be in the exclusive control of the Canadian people through their democratically elected representatives. (June 2001)

Home Heating Fuel and Power

That the federal government:

1. Defend public power against deregulation and privatization;
2. Establish a rebate programme, with contributions from federal and provincial governments, and from companies;
3. Remove sales tax revenue raised from natural gas and other home heating fuels;

4. Introduce measures for tougher regulation of petroleum and gas prices;
5. Promote greater conservation, with financial contributions from producers and government;
6. Establish the following:
 - a. an excess profits tax, in some form, on petroleum and natural gas producers;
 - b. a moratorium on pipeline construction to the USA; and
 - c. re-regulation, including price control of petroleum and natural gas fuels, even if that means offering the same price to the USA.
7. Prevent further export of basic energy resources - for example, "cap" electric power exports unless they are surplus to Canadian needs and do not involve long-term contracts. (June 2001)

Military

Afghanistan

That COSCO oppose our involvement in the American-led war in Afghanistan - and that our armed forces be redeployed as Peace Keepers under the United Nations. (November 10, 2006)

Networking

That COSCO support a loose network for seniors' groups communication and advocacy on selected, agreed-upon, common issues and that

1. There be no "membership", but a networking of participating organizations;
2. There be no "fees"; and
3. There be no question on age as that is an internal matter for each seniors' group. (June 2000)

Income Security

GST

1. That the federal government reduce the federal Goods and Services Tax and amend legislation so that taxpayers pay a fairer share of taxes based on income. (August 1995)

Other Deductibles

1. That charitable donations be 100% deductible.

RRSPs

1. That the age at which RRSPs must be annuitized or converted to a Registered Retirement Income Fund (RRIF) be raised to 73.
2. That Registered Pension Plan pensions be shared under the same rules as CPP/QPP pensions. (February 2004)
3. That fees levied by professionals for advising and/or managing self-directed RRSPs and RRIFs be treated as investment expenses and be eligible for income tax deductions. (February 2004)

People With Disabilities

1. That COSCO endorse the Canada Pension Plan Disability Benefits advocacy programme for the BC Coalition of People with disabilities. (March 2004)

Privatization

COSCO:

1. Supports publicly-owned and administered electric power facilities as the most effective way to develop, control and distribute electric power in British Columbia and therefore opposes privatization or deregulation of BC Hydro or transmission lines.
2. Supports continuous review of BC Hydro to improve its structure, operation or administration, believing this can be done effectively without the introduction of more private for-profit elements.
3. Supports policies and actions which enhance BC Hydro's ability to provide the lowest cost energy consistent with environmental sustainability and meeting the social needs of the public as a whole and strongly opposes any elements of legislation, regulation or policy, which could have the effect of diminishing that ability.
4. Strongly oppose any further creation or expansion of private for-profit power facilities unless they satisfy a public process of needs analysis, environmental and social impact analysis.
5. Call for a public referendum on any government plan to change the ownership structure or price regulation of BC's publicly owned electric utility. (March 8, 2002)

Transportation

Auto Insurance

1. That COSCO be listed as a partner in the BCAA Traffic Foundation and our name be used in publicity. (May 2004)
2. That COSCO support the maintenance of the Insurance Corporation of British Columbia as the provider of basic compulsory automobile insurance - publicly owned, controlled and administered. (September 2001)
3. That COSCO support the principles of public automobile insurance and give what assistance we can to organizations and individuals campaigning to maintain public automobile insurance in British Columbia, including efforts to improve the public automobile insurance system. (November 2000)
4. That COSCO endorse publicly administered automobile insurance. (June 2000)

BC Ferry System

That COSCO support a publicly owned BC ferry system. (March 2004)