



COSCO News

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June 15th is World Elder Abuse Awareness Day



World Elder Abuse Awareness Day (WEAAD) was launched on June 15, 2006, to raise awareness about elder abuse and neglect. The day promotes services and resources that support the safety and well-being of seniors. Twenty years later, elder abuse continues to rise.

The Seniors Abuse and Information Line (SAIL), operated by Seniors First BC (a charity established in 1994) receives more than 8,000 calls each year. Not all calls involve elder abuse; however, among those that do, financial and emotional abuse are identified most often. Although abuse can happen anywhere, it most often occurs at home, and the alleged abuser is frequently a family member or another person in a position of trust.

Elder abuse occurs when there is an imbalance of power and one person uses their power or influence to take advantage of, or control, an older adult. While it can be a single incident (e.g. a physical assault or a one-time scam), it more commonly develops over time. Several risk factors can contribute to elder abuse and neglect—especially isolation and dependence on others. Social isolation increases vulnerability because fewer people are present to notice and report warning signs. Dependence can occur when an older adult relies on someone else for care, or when someone else relies on the older adult for shelter and/or financial support. Other important risk factors include family dynamics, cultural values, communication barriers, and disability or health issues (including diminished cognitive capacity).

What can we do? Learn how to recognize elder abuse, where to report concerns, and ways to protect yourself and others—including through incapacity planning.

If you are concerned about the wellbeing of an older adult, please contact Seniors Abuse & Information Line (SAIL): Toll-free 1-866-437-1940. Monday–Friday, 8:00 a.m.–8:00 p.m. Language interpretation is available, including ASL.

Email: info@seniorsfirstbc.ca

Website: <https://seniorsfirstbc.ca>

seniors first BC

**Council of Senior Citizens'
Organizations of BC (COSCO)**

Visit us at www.coscobc.org &
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About COSCO

COSCO is an umbrella organization that brings together older adults to work on common issues. We now have 65 affiliate groups, representing over 85,000 seniors.

COSCO is affiliated with the 1,000,000-member National Pensioners Federation (NPF) which promotes these issues at the national level.

COSCO is a registered non-profit society. To join, contact membership@coscobc.org

Send your letters to the editor or other contributions to:
cosconews.editor@coscobc.org

From the President's Desk

In June let's recognize Seniors Week along with World Elder Abuse Awareness Day.



June is a time to reflect on the crucial role seniors play in our society across all generations. Looking back at the policies we advocate for at COSCO BC, many are promoted with younger generations

in mind. Seniors know what we've lived through and benefitted from (or not) and fiercely advocate for better retirements for all generations.

John Stapleton's blog (see below) points out that it is convenient to blame seniors hoarding wealth for the woes of the younger generation. But this distracts from the reality that income inequality is present in all generations. And further deflects attention from the structures in society that foster inequality – wealth is increasingly concentrated in a few multi-national corporations.

<https://openpolicyontario.com/category/blog/>

Let's look at policies we older adults advocate for the benefit of all ages: universal and public health care; pharmacare and dental care; increase in supply of social lower-cost housing; public and accessible transit; sustainable pensions for today's workers to support their retirement; the 2023 Pension Protection Act that gives pension obligations super-priority status; a review of Canada's income security system; and the recognition that seniors have rights, and need a UN convention to combat toxic ageism.

We've continued our advocacy on several fronts. We met with Opposition Health Critic Brennan Day, to discuss the private members bill on Long Term Care. We met

with George Anderson, Parliamentary Secretary for Transit, regarding the need to maintain the BC Rail line linking North Vancouver with Prince George. And we met with Parliamentary Secretary for Seniors and Long-Term Care, Susie Chant, to discuss a plan for health care for seniors that would expand and strengthen the continuum of care from primary care through home support, home care, assisted living, Adult Day programs and Long-Term Care.

We're excited about the launch on June 2nd at 411 Seniors Centre of the 'Health Care Needs Home Care' campaign – see poster on back page. And we are just starting to collaborate on a campaign to reverse the increased interest rates now applied to the Property Tax Deferral Program to ensure lower-income seniors get a fair deal. We are now advocating for both federal and provincial governments to appoint a Minister for Seniors with full funding to develop a seniors' strategy with targets and timelines.

Elder abuse continues to proliferate. COSCO BC partnered with Langley Seniors in Action on a submission to the Federal Government's Status of Women Committee for their study on abuse of Senior women and supported the President of the National Pensioners' Federation in their virtual presentation. We applaud the Elder Justice Coalition for their successful lobby in February which resulted in a proposed amendment to Bill C-16, the Protecting Victims Act, regarding coercive control, now seen as a serious form of family violence. Look for other articles on Elder Abuse in this issue.

But now is the time to enjoy the many events taking place throughout the Province this Seniors Week. And don't forget to wear purple on World Elder Abuse Awareness Day, June 15. *Leslie Gaudette, President*

Building Community and Confidence in Retirement: The Work of the Public Sector Retiree Group (PSRG)



Retirement marks an exciting new chapter—one filled with opportunity, reflection, and change. At the same time, it can bring unexpected emotional, social, and practical challenges. That’s where the Public Sector Retiree Group (PSRG) plays an important role.

PSRG is a collaborative community representing nearly 43,000 members of four retiree organizations: the BC Retired Teachers’ Association, the BC Government Retired Employees’ Association, the Municipal Pension Retirees’ Association, and the Association of BC College Pension Plan Retirees. Together, we provide a strong, unified voice for public sector retirees across British Columbia. By working collaboratively, our member organizations enhance advocacy efforts and help ensure that retirees’ interests—today and in the future—are well represented.

With decades of collective experience, PSRG brings a deep understanding of the diverse needs of retirees throughout the province. From navigating pension systems and access to healthcare, to addressing the social and lifestyle realities of

retirement in urban, rural, and remote communities, our work is rooted in the lived experiences of our members. This insight allows PSRG to develop and support programs, services, and advocacy initiatives that are relevant, responsive, and truly member-focused.

Retirement is about more than finances—it is a significant life transition. To support members through this change, we invite you to watch our video presentation, [What They DON'T Tell You About Retirement - A PSRG Presentation • BC Retired Teachers' Association](#), which offers practical guidance and thoughtful insight into the emotional and social dimensions of retirement.

This year, PSRG is focusing on supporting members through voluntary health benefits, travel insurance, health and lifestyle resources, and timely pension news and advocacy. Through collaboration—including our valued partnership with COSCO BC—we strengthen our collective voice and expand our impact, ensuring retirees across British Columbia are informed, represented, and supported.

Lisa Hansen, ED, BCRTA on behalf of the Public Sector Retiree Group



Randy Dillon and Agnes Jackman participated on behalf of COSCO BC in the National Day of Action for Public Health Care rally in Vancouver in March.

Why is COSCO Actively Supporting a UN Convention on the Human Rights of Older Persons?



COSCO has focused very directly on getting a UN Convention on the Human Rights of Older Persons since 2020 when COVID-19 exposed the terrible conditions in some long-term care homes in Canada, particularly in Ontario and Quebec where the Canadian army had to be called in to help the residents. The army's subsequent public report shocked the whole nation.

In 2020, some provincial governments reacted by preparing plans to contain rising COVID health care costs in hospitals by restricting access based on age or life expectancy to some in high-demand life-saving equipment such as ventilators. Some of our lawmakers jumped on that bandwagon right away and, among others, the government of Alberta prepared a 20+ page document with instructions on when to restrict health care based on age and included assumptions about the quality of life of older people.

This approach is clearly discriminatory and is not based on the values that are explicitly set out as the basis for our universal health care system. So, the idea was floated that older people need to be

protected against the arbitrary actions of governments by having a legally binding UN Convention that prohibits discrimination based on age has a lot of merit.

COSCO has hosted several webinars since 2021 on ageism and the need for a UN Convention. Our conference in 2025 included Human Rights as a key theme.

Leslie Gaudete and Kathleen Jamieson (for the National Pensioners Federation) attended the 14th Annual meeting of the Open Ended Working Group on Ageing held in May 2024 at the UN in New York and spoke about the need for a Convention. Now the Convention is about to be drafted by the Human Rights Council in Geneva, and we are invited to submit our ideas about the principles that should be included in the document.

As part of responding to this opportunity, we have now set up a COSCO working group to focus on the issues and to make sure that the ideas of older people in BC are represented in this international work.

Kathleen Jamieson, COSCO & NPF

Are You Looking for a Family Doctor?

A recent press release from the Ministry of Health announced that 600,000 people have been connected to a family doctor or nurse practitioner since 2023. The release also notes that B.C. now has the most family doctors per capita in Canada. There are more than 15,000 physicians which equates to 271 physicians per 100,000 residents, an increase of 23% from 2017 to 2024.

People are encouraged to register on the Health Connect Registry if they are looking for a physician. To register to get a family doctor or nurse practitioner see the link below:

- <https://www.healthlinkbc.ca/find-care/health-connect-registry>

If you are having trouble doing this yourself, ask one of your children, grandchildren, neighbours or a seniors' centre volunteer to help you with it.

A Proposed Code of Conduct to End Frauds and Scams

A webinar panel discussion co-hosted by Elder Abuse Prevention Ontario (EAPO), along with the Canadian Network for the Prevention of Elder Abuse (CNPEA) and the Canadian Centre for Women Empowerment (CCWE) took place in February 2026. The purpose was to share insights into practices under the current Code of Conduct for the Delivery of Banking Services to Seniors.

The panel included representatives of the above agencies, several representatives from financial institutions, and survivors of financial abuse. They assessed the real-world impact of the current seniors' code, highlighted best practices, and identified lessons that can guide the development of the new **Code of Conduct on the Prevention of Economic Abuse** at the federal government level. The new Code recognizes that frauds and scams need to be prevented at the source (within our banking system). Key points in the new Code are public education and increased employee training. Staff learn to ask questions before the fraud takes place, be curious about certain withdrawals, and escalate if risk signals are seen.

When frauds and scams are reported after the fact, it is almost impossible to track and recover funds

especially with cybercrime or phone/online fraud. Fraudsters are international actors and money goes from a Canadian account to another country almost instantaneously.

Everyone has a fraud story, whether a romance scam, nephew in jail, Apple cards needed ASAP, etc. Fraudsters find older people easy targets because we may not be digitally literate, feel obligated to help, or are lonely or isolated with few social connections.

In 2024 alone, the Canadian Anti-Fraud Centre reported that Canadians lost \$640M to frauds and scams yearly, with about \$200M taken from seniors. By Sept 2025, \$540M had already been lost to fraud, a 300% increase since 2020. Banks figure only about 5-10% even report fraud due to stigma, shame, fear, or feeling there is no one who can help. Both Codes of Conduct are voluntary, so COSCO believes it is vitally important that our financial institutions sign on to the new code once it is developed. Stay tuned to updates on this. COSCO BC provided some input in the submission made by the National Pensioners Federation.

De Whalen, COSCO Income Security Chai



The Connect!Age Project



The Connect!Age project, a five-year study supported by a major grant from the Social Sciences and Humanities Research Council (SSHRC), examines co-produced knowledge and innovations to foster social connections and resilience among marginalized older adults (65+). The study involves 80 community organizations providing services to older adults and their caregivers in British Columbia (BC) and Quebec (QC). This article will summarize findings from the BC study arm reported in research abstracts submitted to the annual conference of the Canadian Association of Gerontology to be held in Prince Edward Island in October 2026.

In BC, the Connect!Age project research team is working with 40 organizations including a number of COSCO member groups, that were put into clusters (5-9 organizations each) based on size, location, and type. The priority was to develop resources for volunteers and to figure out how to connect with ‘hidden’ isolated seniors.

Working with Volunteers

Community-based organizations across Canada provide services that promote health and well-being and prevent social isolation among older adults. These organizations rely heavily on volunteers to assist with their programs, yet often struggle with volunteer management, including volunteer recruitment, training, retention, and recognition.

The Connect!Age team explored these challenges and co-created supportive tools and resources, including volunteer satisfaction surveys, research summaries, collaborative discussion groups, and sharing pre-existing resources.

Community-based organizations require volunteers to function but often lack infrastructure to support them. Findings so far indicate that volunteers cannot be taken for granted which involves the need to develop volunteer programming (For example: province wide-

recruitment centres) and policies to incentivize volunteering.

Building Organizational Capacity to Reach “Hidden” Populations

Community-based organizations play a critical role to address social isolation among older adults. Yet, many face challenges in reaching individuals who are disconnected from formal services. These “hidden” populations—including socially isolated older adults and caregivers—are often not identified through traditional outreach efforts. Organizations noted challenges in identifying those not already connected to services, over-reliance on passive communication strategies, and lack of capacity for targeted outreach. Limited finances constrain the ability to develop and sustain outreach programs.

Improving outreach to socially isolated populations requires a shift from service availability to active engagement strategies. Trust-based and place-based outreach, including engaging caregivers, were identified as ways to access hidden populations. Practical resources and applied tools (e.g., funding pitch templates, evaluation surveys) were co-developed to support these efforts. Strengthening the capacity of organizations through these practical tools, targeted approaches, and sustainable funding mechanisms will improve the ability of programs to connect hidden populations to appropriate services.

Note: The Connect!Age team is led by Principal Investigators Andrew Wister, Director of the Gloria Gutman Gerontology Research Centre, Simon Fraser University and Mélanie Levasseur, Professor, Université de Sherbrooke and Researcher, Research Centre on Aging. *COSCO members including Leslie Gaudette, Anthony Kupferschmidt and Kathleen Jamieson are collaborators with the research team on this study.*

For more information visit:

<https://www.sfu.ca/grc/research/projects/connect-age.html>

International Conference on Deprescribing

Following the incredible success of the first two International Conferences on Deprescribing, the third conference held in Montreal April 27 to 29, offered great opportunities for learning, collaboration and inspiration. Co-hosted by the Canadian Medication Appropriateness and Deprescribing Network (CaDeN) and the US Deprescribing Research Network, planning committee members represented ten countries, with the more than 200 participants coming from many more. The conference included plenary speakers, panel discussions, poster sessions during extended break times and concurrent sessions.

In a pre-conference workshop on Understanding what Really Matters to Patients, presenter Jamie Hayes from Wales stressed that effective listening is an intervention in itself. His colleague, Johnathan Underhill observed that you “can only make a perfect decision if you have all the information, but most of the time you don’t. Therefore, listening to patients’ interests is essential”.

Keynote speaker Dr. Cynthia Boyd highlighted the importance of knowing what medications are really beneficial, noting that patients in home care take 17 medications on average. While there is always more evidence to start rather than stop, patient outcomes must be considered, and a pharmacist needs to be part of the medical team. Reducing the number of medications leads to fewer doctor visits, lower pharmacy costs and often a more alert patient.

Other conference speakers noted great strides have been made in guidelines for deprescribing since 2012 when there were none. There are up to seven today. Common sense opportunities should be leveraged with key stakeholders at the table to develop scientific consensus documents. While AI (artificial intelligence) can be helpful in deprescribing, caution is urged, due to biases that can crop in – ChatGPT can lie or hallucinate, so we humans must be vigilant. One seminar organized through the Public Awareness Committee of CaDeN, highlighted the positive impact of patient and community voices with examples of a study from Newfoundland. Another panel spoke of Canadian work on appropriate use for collaborative, evidence-based inclusive tools.



Dr. Emily MacDonald, Scientific Director, presented Leslie Gaudette with a Certificate of Appreciation for contributions to the Public Awareness Committee from the Canadian Medication Appropriateness and Deprescribing Network (CaDeN) at the International Conference on Deprescribing (ICOD).

André Picard underscored the importance of advocacy in making change and provided a road map to communicate to those who shape policy, including

1. Know the facts on all sides of the issue
2. Ground the facts in reality
3. Develop a clear concise message
4. Nurture relationships with allies
5. Engage the public
6. Say thank you

Story telling is important to connect emotionally so that policy makers hear needs expressed by the public. We were encouraged to make a nuisance, and rally for a little bit. But then we must make ourselves useful and offer specific solutions that are doable in a short time frame. Finally, he pointed out that the \$44 billion we spend annually on drugs in Canada, mostly on older people, has an environmental impact, and that more is not always better.

In closing the conference, Claire Howard of the Health Innovation Network in the UK, spoke to getting the balance right, and promoted structured medication reviews built into primary care. I found the conference encouraging to see the progress being made internationally and within Canada, and especially in BC, where we see clinical pharmacists being integrated into Primary Health Networks to provide good communication among patients, primary care providers and pharmacists. It was great to connect with members of the Public Awareness Committee from across Canada and feel part of this wider international movement.

For more information visit <https://www.deprescribingnetwork.ca/icod2026>

Submitted by: Leslie Gaudette, COSCO President



Members of the Public Awareness Committee meet with patients. Committee members include Johanna Trimble, Louise Hinton, Leslie Gaudette, Bill Berryman, Ken Fung and Nira Lalji.

Climate Change in an Ageing World

The biggest climate issues facing British Columbians today boil down to fire, floods, and heat. For seniors, the effects can be catastrophic. Wildfires can kill, both humans and animals. They can also destroy the land that people use to grow crops and domestic animals, and they destroy the food that wild animals eat. And fire destroys homes and equipment. A less obvious outcome is the smoke, filled with tiny harmful particles, that is immediately seen at the fire site before it moves over continents. Breathing in this smoke can be particularly damaging to our lungs. Floods also can kill. They destroy people's lives and their livelihoods. Homes are often damaged or destroyed, roads impassable. The floods of 2021 in the Fraser Valley, covered lush farmland with water (some of it toxic), that took a few years to fix. The final threat is heat. Most of us recall the heat dome of 2021 where over 600 people in BC died, 70% of them seniors. Heat seems to be a constant problem in the summer months now. We see many drought-like conditions, which in turn sets up conditions for fires, or destroys crops and make it impossible to feed our domestic animals.



Robert Henderson (Burnaby Neighbourhood) with COSCO executive members Agnes Jackman, Linda Forsythe and Randy Dillon putting together a 'super fan' by adding an extra filter to collect air particles from smoke.

Given climate change, the experience of ageing has been reshaped for seniors. Our reality means that the effects of smoke and heat exposure are more extreme as we are more sensitive and vulnerable, especially in our ability to cope. People relying on a medical system often can't get their medicines or get to a doctor or hospital. Power outages make it more difficult to cook and to stay cool. People are often told to shelter in place, but that can mean more isolation and risk. People who don't speak or read the dominant language may be at a loss to help themselves.

With climate change in focus, the 2026 Friesen Conference, held at Simon Fraser University, addressed some of the problems seniors face. The 33rd John K. Friesen Conference is entitled "Climate Change in an Aging World." Climate change and population aging are two intersecting global trends that significantly impact the health and social experiences of older people, healthcare and community/social

systems, governments, the private sector, and social justice. The purpose of this conference was to bring together experts from academic, community, NGO, government, and private sectors to review emerging issues and share cutting-edge innovations to identify climate change adversities, and to enhance climate resilience among older adults and their families and communities, to overcome these challenges.'

One panel talked about barriers to help that seniors need, or adaptive actions seniors could take to prepare in advance. However, some face barriers to do so. These barriers include poor living conditions, limited support from family and increased social isolation. They also point out that people with limited English language skills also may face access to current information. Many non-profit seniors' centres try to fill the gap in government services, but they are often stretched to the breaking point.

Projects now taking place in Long-term Care facilities in BC look at power outages and what that means for heating and cooling, evacuations and the impact on mental and physical health.

For example, what happens when a facility is evacuated? This has happened in BC in recent years. Seniors are moved away from their homes, their communities, their family and friends. Mental health becomes an issue as more vulnerable people suffer greatly from anxiety and PTSD. Comments reported by these in workshops included, "there are fewer songbirds" or "my memories haven't lost their power, they still remain with me". They worry about the effects on their children and especially their grandchildren. Some mentioned the feeling of powerlessness at the apparent backpedaling over climate policies. They talked about how their perspectives have changed over time and wondered how to take positive action.

Panelists reported on residents of one centre who came up with a plan. Topics included environmental sustainability and stewardship, risk management initiatives, a climate adaptation plan, forming partnerships with external organizations, improvement in information and knowledge training, including risk assessment and vulnerability. They looked at upgrades and retrofitting of their centre. These included HVAC, electrical upgrades, kitchen and laundry upgrades, generators, water issues, windows, insulation, elevators and road access.

This plan came from workshops that included residents as full contributors. Other work and workshops are planned for this year.

No matter where seniors live in the province, there is a place for seniors to be able to speak up, ask questions, form a plan and move forward. If we wait for others to do it, we may not live to see it happen.

Linda Forsythe, COSCO editor

Quotes and information taken from the Friesen Conference, 2026.

See: <https://www.sfu.ca/grc/events/friesen/2026.html>

Barb Mikulec and Agnes Jackman flank Gloria Gutman at the celebration of renaming the SFU Gerontology Research Centre to the Gloria Gutman Gerontology Research Centre, in recognition of her years of work there.



Construction Crisis in Home Building – A Fresh Approach to Solving This Problem

Editor's note: I was delighted to see the following information on home building in the latest issue of the Nation Pensioners' Federation Newsletter. It made sense to me, where much of what is reported doesn't. Have a read.

Canada is facing an unprecedented housing crisis. Addressing it will require more than doubling current housing production while significantly reducing costs. Add to this is the shortage of skilled trades workers.



According to Canada Mortgage and Housing Corporation (CMHC) forecasts Canada needs at least 250,000 additional housing units per year. At the same time housing starts are declining.

Prefab and modular construction are seen as essential to solving this crisis. These approaches offer the potential for lower costs, faster build times and higher numbers of units being built. However, current efforts are unlikely to unlock their full potential, as they largely build on an industry that remains fragmented and small in scale.

Today's prefab/modular sector in Canada consists primarily of low-volume producers, typically delivering between 25 and 1,000 units annually. Meeting national demand would require hundreds of these companies. Each would need to independently invest in design, manufacturing processes, supply chains and innovation. This would be done while operating with limited financial resources. And since 70-75% of total costs are at the design stage, this fragmented model would do little to reduce costs.

Canada needs to transform and consolidate the housing production model. It is possible, especially with the added advantage of modern Design for Assembly and Manufacturing (DfAM) principles. By integrating design, manufacturing and supply chains at scale, industries have demonstrated that substantial cost reductions and quality improvements are achievable. Instead of

relying on hundreds of small producers, Canada could leverage national demand (1/4 million annually) to support coordinated, large-scale manufacturing. Standardized designs, unified production systems and integrated supply chains would allow for automation and efficiency gains that are currently out of reach.

>Developers would select from pre-defined designs and configurations – such as units for students, accessible housing for handicapped and seniors, northern communities and Indigenous populations, along with various layouts and features. A project would simply order the required number and type of units, which factories would then produce and deliver. This approach would streamline approvals, reduce development complexity and significantly accelerate delivery timelines. Standardization and automation would lower both fixed and variable costs, while improving quality and consistency. Importantly this would NOT mean a single centralized factory. Rather, multiple large-scale factories would operate across the country all using common designs, manufacturing processes and supply chains – capturing benefits of scale while maintaining regional capacity and specific needs.

The key challenge is how to enable this level of consolidation and coordination. One potential solution is the creation of a Crown Corporation, modelled in part on Atomic Energy Canada, to provide strategic oversight and direction. A consortium of public and private partners could be organized to bring it up to scale.

Transforming Canada's housing industry is not option – it is essential. Without a fundamental shift in how housing is designed, produced and delivered, the country will not meet its housing needs.

Michael Powell, President, Canadian Federation of Pensioners. Information taken from NPF Newsletter, Vol 31, Issue 1, page 12.

Edited and reduced by COSCO

Property Tax Deferral Changes

BC's Property Tax Deferral Program managed by the provincial government allows eligible homeowners to defer annual property taxes that are repaid with interest when the property is sold. The groups eligible to use this program include seniors over 55, surviving spouses, persons with disabilities and families with children under 18.

In the latest budget, the government has changed the program significantly. The old deferment interest rate was Prime minus 2%, simple interest. The new deferment rate, starting in 2026, is Prime plus 2%, with interest compounding monthly. The change in rate, combined with monthly compounding, will result in a much larger deferment interest repayment. After 15 years, under the new rate, a homeowner could be paying back the principal itself plus up to 4 times the interest they would have paid with the previous rate. Understandably, many seniors are alarmed by this prospect.



COSCO BC is collaborating with a team of financial professionals who have done in-depth analyses of the changes to the program. We are looking into what you can do and what we can do.

What you need to know:

First, please understand that your existing deferrals are grandfathered at the previous rates, so there is no need for you to repay any existing deferment balances. The new interest rate regime will apply only to new deferred taxes for 2026 and onward.

Second, if you do not have the funds to meet your basic needs or to deal with other cash flow concerns, COSCO BC agrees with the BC Seniors

Advocate who observed that “the program still provides significant support for seniors needing extra money.” You may also wish to consult a trusted financial advisor for advice for more complex decisions.

The third point is to be assured that a decision to defer your taxes this year will not cause you to lose your home.

What COSCO BC is doing:

COSCO BC will work with our collaborators on an open letter to the BC government calling for a reversal of the program's changes. We will be posting this open letter on our website, for all to use, or to copy and be reaching out to other groups to join with us in this campaign.

We are looking at a media campaign to let everyone know how this will mainly impact those who can least afford it.

How you can help:

We suggest you speak with your MLA about the changes in the program. Write a letter to your local newspaper. Bring up this topic at any meeting you attend. We need a groundswell of people to make the government drop these changes. Ask your group to support the open letter.

More information on opting out:

Note that if you want to opt out of the program altogether and have not done so by June 1, you will be automatically renewed for 2026 and will have to wait until next year to opt out.

Opting out does not mean you need to repay the existing balance immediately. As stated previously existing balances will retain the grandfathered interest rate. Repayment is done when the property is sold.

Linda Forsythe, COSCO communications chair

Time to Increase CPP Benefits



For decades there was an assumption that the Canada Pension Plan (CPP) would act as an adjunct to workplace pension plans.

If you weren't fortunate to have a union in your workplace, you were unlikely to have a workplace pension plan and you relied largely on meagre CPP and OAS benefits for your retirement. And for a decade, the Canadian Labour Congress pressed the federal government to double the CPP from 25% to 50% of earnings after a lifetime of work.

In 2016, the provincial and federal finance ministers finally agreed to a modest 33% increase to the CPP benefit. The CPP is funded by premiums split evenly between employees and employers, and it invests our deferred earnings prudently so we can rely on the actuarial assumptions that our pension plan will be there in retirement.

Last week for the first time in CPP history, the federal government announced a premium cut from 9.9% to 9.5%. For a person earning \$54,600, the premium reduction is \$109 a year or \$4.20 every two weeks. By contrast, the big five banks will save an estimated \$40 million, telecoms an estimated \$19 million, Walmart an estimated \$14 million, Amazon \$6 million etc. In total, \$3 billion will be lost to the plan, money which is meant to secure retirement benefits for Canadians. Actuarial reports today suggest CPP is adequately funded for some decades, so now is the time to increase the benefits to 50% for future retirees. Instead, Prime Minister Mark Carney feels comfortable cutting premiums for all these profitable corporations. This is the banker Carney acting, not the prime minister who should be looking out for our future retirees who right now are working hard every day, many in multiple precarious jobs, keeping our economy running.

Putting money back in the pockets of the already rich is risky and wrong-headed.

Ken Georgetti, president emeritus of the Canadian Labour Congress. Published in the Vancouver Sun, May 9, 2026, P A14.



Where Is the Plan for Seniors' Care?

February's Budget for BC indicated that seven Long-Term Care (LTC) homes previously budgeted for would be re-paced. Now these projects have been suspended and a number of contracts cancelled. We are told that new contracts will be issued with revised specifications due to changed timelines and construction requirements. It is an attempt to reduce rapidly escalating construction costs.

These suspensions are a serious concern for seniors awaiting space in LTC. Hospitals will face more overcrowding as seniors wait in hospital for access to LTC. The suspension of Phase 2 of the Burnaby Hospital and cancer centre expansion will add to the bed shortage and along with less capacity for cancer care, much-needed in the province.

The provincial government says these projects are too expensive. An alternative would be to put more money into home support which is less expensive to provide. COSCO is a proud partner in a coalition - Health Care needs Home Care – see poster elsewhere in this issue for more information and watch for the campaign launch on Tuesday June 2.

Since there already is a long waitlist for LTC in the province, seniors can now look forward in desperation to an even longer one. All this is taking place as the numbers of seniors presently at 20% of the population is expected to be at 25% within the next decade. COSCO urges the provincial government to develop a sustainable plan.

Linda Forsythe, COSCO Communications Chair.



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Health Care Needs Home Care

Working Together to Ensure Better Health Outcomes for Seniors

Supporting people at home strengthens families, communities, and our healthcare system.



Make Home Support Affordable. Let People Stay at Home.



THE PROBLEM

Home Support in BC Is Failing Families



Many seniors pay too much out of pocket



The system is difficult to access and understand



Families are left to navigate care alone



People need long-term care earlier than necessary

Home support exists— but it's not accessible when people need it most.



WHY THIS MATTERS

When Home Support Fails, Everyone Pays



Seniors lose independence and quality of life



Families face emotional and financial strain



Hospitals become overcrowded with avoidable cases



The healthcare system absorbs higher long-term costs

This is not just a family issue— it's a system-wide problem.



WHAT NEEDS TO CHANGE

We Need Immediate Action



Eliminate co-payments for all seniors



Invest in accessible, reliable home support services



Ensure consistent, quality support across BC



Make the system easier to understand and navigate

Home support must be treated as essential support— not optional support.



THE SOLUTION IS CLEAR

Investing in home support:

- ✓ Keeps seniors where they want to be
- ✓ Reduces pressure on hospitals and long-term care
- ✓ Supports families and caregivers
- ✓ Builds a more sustainable healthcare system



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