

# COSCO Highlights

<http://www.coscobc.org>

April 2020

## Message from Sheila Pither, COSCO President:



Many seniors have lived through disturbing and difficult times before but the menace of COVID-19 is appalling. COSCO was begun 70 years ago when a group of railway workers were concerned about the security of their pensions. I had a quiet chuckle when I mentioned that fact and an audience member asked if I had been there. No, but I have been a COSCO member for some years and it is my privilege to represent seniors as we continue to define our needs and seek to obtain the security that we all should have. During this crisis our Executive Committee is meeting electronically

in order to keep abreast of the latest information available. We will keep in touch with our affiliates and associate members by bulletins like this one.

- The **COSCO 2020 Conference** has been postponed.
- The **COSCO Seniors Health and Wellness Institute** has suspended workshop presentations to groups for April and May and is working on updating handouts/summaries of the workshops. Re-booking [ws\\_coord@coscoworkshops.org](mailto:ws_coord@coscoworkshops.org).
- **Stay on the Road Workshops** have also been postponed until further notice, Rebooking [cao.cosco@gmail.com](mailto:cao.cosco@gmail.com).

Best regards,  
Sheila Pither, COSCO President

## Message from Isobel Mackenzie, Seniors Advocate:



We want seniors to be safe and to help stop the spread of COVID-19 by staying at home. Many people want to help seniors who are self-isolating by offering a friendly voice to talk to, picking up groceries and medications they may need and making sure seniors do not feel alone during these difficult times.

**Safe Seniors, Strong Communities** is a new initiative funded by the government in partnership with the Better at Home program and community agencies throughout B.C. It matches people who want to help, with the seniors who need help.

If you can help, please **call 2-1-1 or visit [bc211.ca](http://bc211.ca)**. You will be matched with the local COVID-19 community response agency nearest to you.

**Seniors, please stay at home.** Your family, friends, neighbours and community want to help. So please let us help.

### Action to Stay Safe

- Stay at home and stay away from anyone who is feeling unwell
- If you must go out, practice physical distancing and stay six feet away from other people.
- Wash your hands several times a day with soap and water and ask anyone coming into your home to immediately wash their hands.
- Wipe down surfaces in your home frequently, including your outside door handle.

[www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca)

Toll-free 1-877-952-3181

TWITTER @SrsAdvocateBC

FACEBOOK /SeniorsAdvocateBC

**Safe Seniors,  
Strong Communities**

Matching seniors who need help  
with volunteers who want to help



**Gluu Technology Society** is a nonprofit that works side by side with older adults to ensure they have the digital skills needed to participate in the modern world.

These classes are free thanks to funding from Innovation, Science and Economic Development Canada. Go, Canada!

**We have posted 12 NEW classes that start on May 20th. Space is limited, so register early.**

If you want to take our Apple iPhone and iPad Classes online for free, registration is now open for our new series. These classes run Wednesdays from May 20th through June 24th. Space is limited, so if you are interested, head over to our Crowdcast Channel to register. Register for each class you would like to take. Sorry, there is no way to register for all classes at once.

Once registered, you will receive an automatic email confirming your registration and then a reminder email 10 minutes before the live event starts. These emails give you one-click access to the class. You can comment and ask questions before the class starts, and during our live sessions. **If you can't make a class, you can use the same link to watch the replay.**

Paste this link into your browser for the Crowdcast Channel - <https://gluu.sr/live-classes>



## They're after your money again!

This time their hook is COVID-19 related. Any way they can attract you with promises that you could help others, receive money from some government agency, or offering personal COVID-19 testing services is out there right now. “Buyer beware” has never been truer. Activate those “Spidey Senses”. Be critical, verify, and double-check with family and friends before agreeing to do something that could have you give up your most treasured possession – your identity.

The rise of scams that play on fears related to COVID-19, include, but not limited to:

- Using seemingly legitimate COVID-19 related websites or links to introduce malware to your device
- Recommending you download COVID-19 related apps or software through a website or email
- Recommending medical advice and offering fake products claiming to treat and prevent COVID-19

Criminals may also take advantage of the current situation to use old scam tactics, including:

- Telephoning you and claiming to be from:
  - a. Your financial institution requesting your banking information
  - b. A health or government agency, like Health Canada, World Health Organization or a local hospital, requesting your personal information (unless you've been tested)
- Impersonating essential services such as:
  - a. A utility company (e.g. Fortis or BC Hydro) or service provider (e.g. TELUS or Rogers) to ask for funds due to a late or unexpected charge
  - b. The CRA or RCMP demanding immediate payment through crypto currencies like Bitcoin, getting gift cards, or sending money through a wire transfer
- Taking advantage of the present situation by impersonating:
  - a. Small business suppliers requesting a payment, or providing updated payment instructions
  - b. A charity or organization asking for a donation

The communication can be through phone call, text or email. Make sure you understand the nature of the communication before responding and providing any personal or banking information. If you're not sure, research the company, the phone number and the person or organization contacting you. Ask for delays for processing and/or a number to call them back giving you time for verification. Make sure they are legit. Be skeptical. Use your intuition. Always remember, your financial institution will have your personal information on file and won't ask you to share such information. **Never share your personal information**, including your Social Insurance Number (SIN) or banking information, like your PINs or passwords with anyone

<https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

## Did You Know?

In response to Covid19, the BC Seniors currently receiving the BC Seniors Supplement (which is \$49.30 for a single person) will receive an additional \$300 per month for April, May and June as announced by the BC provincial government. This program aims to support low-income seniors during the time of Covid19 and will top up your federal income from Old Age Security (OAS) and Guaranteed Income Supplement (GIS) if you are receiving around \$1579.21 for a single person or around \$2450.82 for a married couple. Payments will be made automatically based on your Income Tax returns and OAS/GIS benefit so you do not need to apply. Some details are not available at time of distribution of this newsletter.

For more information visit <https://www2.gov.bc.ca/gov/content/family-social-supports/seniors/financial-legal-matters/income-security-programs/seniors-> or <https://www2.gov.bc.ca/gov/content/governments/policies-for-government/bcea-policy-and-procedure-manual/bc-employment-and-assistance-rate-tables/senior-s-supplement-rate-table>.

### Income tax filing and payment dates: CRA and COVID-19

Individuals – Due dates	
Filing date for 2019 tax year	June 1, 2020   extended
Payment date for 2019 tax year	September 1, 2020   extended Includes the June 15, 2020, instalment payment for those who have to pay by instalments.

Penalties and interest will not be charged if the deferred payment requirements are met by September 1, 2020. Penalties and interest relief will be considered on a case-by-case basis for income tax balances that are not covered by the COVID -19 relief provisions.

<https://www.canada.ca/en/revenue-agency/campaigns/covid-19-update/covid-19-filing-payment-dates.html>

## **You have the option to defer your property taxes**

### **Regular Property Tax Deferment Program**

The Regular Tax Deferment Program is a low interest loan program that allows you to defer paying all or part of your property taxes on your principal residence if you're:

- 55 or older
- a surviving spouse of any age, or
- a person with disabilities

### **Property Qualifications**

To qualify for this program, your eligible property must:

- Be your principal residence (where you live and conduct your daily activities), and
- Be taxed as residential (class 1)

### **How to Apply**

Applications are submitted online through eTaxBC.

To apply, you'll need:

- Your annual property tax notice
- Your social insurance number (SIN)
- Your date of birth
- Digital copies of supporting documentation, if necessary



**To find out more information about deferring your property tax, and to apply online, paste the following link into your browser:**

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes/apply>

### **You also have the option to repay the loan without penalty**

Once your taxes are deferred, you can make a payment or repay the loan at any time without penalty.

## COVID-19 Resources (Copy and paste link into your browser)

COSCO would like to thank Peter Julian MP New Westminster-Burnaby for this extensive information share with you. This complete resource guide may help you access useful information and services at this time.

### Travel Advice Resources:

Government of Canada Travel Advisories: <https://travel.gc.ca/travelling/advisories>

Government of Canada Travel Restrictions: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/canadas-reponse.html#acb>

### Federal Government Financial Support Resources:

Government of Canada COVID-19 Financial Assistance for Canadians Outside of

Canada: <https://travel.gc.ca/assistance/emergency-info/financial-assistance/covid-19-financial-help>

Government of Canada Economic Plan & How to Apply for Support: <https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html>

COVID - 19 Employment and Social Development Canada Information Guide: <https://www.canada.ca/en/employment-social-development/corporate/notices/coronavirus.html>

Canada Revenue Agency COVID-19: <https://www.canada.ca/en/revenue-agency/services/covid-19-employee-info.html>

### Provincial Government Financial Support Resources:

BC Preparedness Response: <https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support>

Income Assistance: <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance>

Income Assistance Offices in the Lower Mainland: <https://www2.gov.bc.ca/gov/content/family-social-supports/income-assistance/access-services#lowermainland>

### Health & Preparation Resources:

COVID-19: Being prepared: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/being-prepared.html>

Government of Canada Symptoms & Treatments: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/symptoms.html>

BC COVID-19 Symptom Self-Assessment

Tool: <https://covid19.thrive.health/?fbclid=IwAR1NzQXV3eUgFa5bSimQ2wiRpXVRMZc1LPb5fUNIDFIK1Sc7yjhcc4aB>

HealthLinkBC & 811: <https://www.healthlinkbc.ca/services-and-resources/about-8-1-1>

### Other Useful Links:

World Health Organization Myth Busters: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public/myth-busters>

World Health Organization Public Advice: <https://www.who.int/emergencies/diseases/novel-coronavirus-2019/advice-for-public>

Government of Canada, Community-based Measures: <https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/health-professionals/public-health-measures-mitigate-covid-19.html>