



COSCO News

Council of Senior Citizens' Organizations of B.C.

*Wishing
you
a safe, healthy
& peaceful
2025!*

Number 130



www.coscobc.org
<https://www.facebook.com/COSCOBC/>

December 2024

Seniors Looking for Joy and Peace in 2025



COVID effects continue to disrupt, as we see with the election results across Canada and internationally. Now we must learn to listen to diverse views and opinions and work towards common goals to bring our society together.

This Fall we've gone through our annual cycle of celebrating the contribution of labour to our well-being, reflecting on Indigenous experiences of residential schools, then moving onto Thanksgiving, Hallowe'en and Remembrance Day. As we give thanks for the many good things we enjoy as British Columbians, we must strengthen our resolve to continue to promote policies and programs to improve our lives.

We've had many gifts in the past year: the Federal government successfully implemented the Canada Dental Care Program, increased Old Age Security payments by 10 percent for those 75 and over, enacted legislation to create a National Pharmacare program, and created the Canada Drug Agency. The provincial government improved the SAFER (Shelter Aid for Elderly Renters) program and made an election promise to raise the Seniors Supplement by \$50 per month.

Incremental improvements continue to be made for Long-Term Care. Incredibly, the new BC government has a majority of women sitting as MLAs as well as cabinet ministers.

For COSCO, life has been incredibly rewarding. We've been invited to discuss the value of seniors organizations at the launch of the Canada Drug Agency in Ottawa, to the Canadian Association of Gerontology in Edmonton and to the United Way Summit on Aging in Richmond. In between were meetings to learn more about the concerns of our affiliate members, particularly at the AGMs of the BC Old Age Pensioners Organizations, the BC Retired Teachers Association, and the BC Government Retired Employees' Associations, among several others.

Many thanks to the COSCO Elections Committee for curating an information package on COSCO election issues which gives us a solid base to bring our concerns to the new government, and to the Conference Committee planning our next conference on **Advocacy for an Equitable Future** to be held October 3 to 5, 2025 in Richmond. We've also enhanced our on-line Membership system and look forward to your continued support through renewing your membership.

Please take time over the coming holidays to relax, reflect and find the joy that lights up the season. You've earned it.

Leslie Gaudette, President COSCO

Council of Senior Citizens' Organizations of BC (COSCO)

Visit us at www.coscobc.org &
<https://www.facebook.com/COSCOBC/>

President:

- Leslie Gaudette (LSA)
pres@coscobc.org

First Vice-President:

- Barb Mikulec (BCRTA/VRTA)

Second Vice-President:

- Terri Van Steinburg (KPURA)

Secretary:

- Albert Lemonnier - (ILWU)

Treasurer:

- Stephane Lapierre (Carrefour 50+)

Membership Secretary

- Linda Forsythe (VOBSS)
membership@coscobc.org

General Vice-Presidents:

- Wilf Brodrick - (BCGREA)
- Don Bayne - (BCOAPO)
- Barb Mikulec (BCRTA)
- Diane Wood - (BC FORUM)

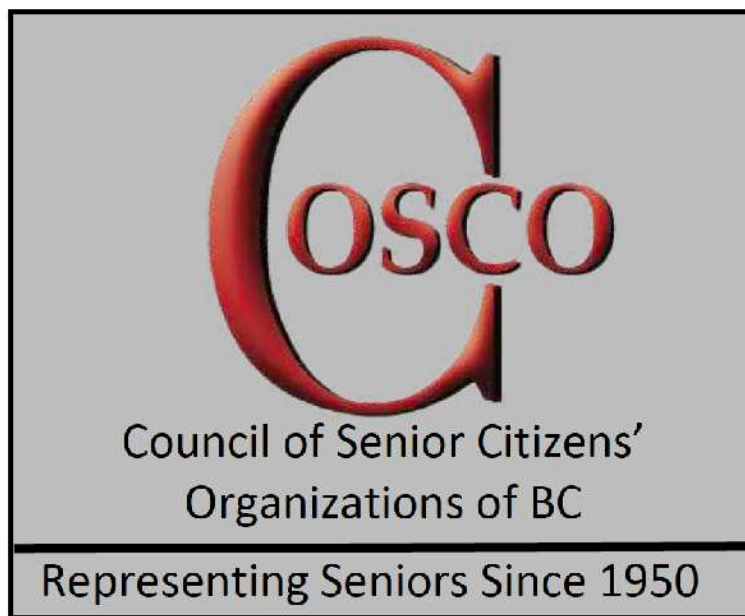
Members-at-Large:

- Jerry Gosling - (BCOAPO)
- Patrick Harkness - (BCGREA)
- Marion Hartley - (SVSHC)
- Agnes Jackman - (BC FORUM)
- Barry Jones - (CNPA)
- Rod Mclvor - (CNPA)
- Jean Sickman - (BCGREA)

Committee Chairs:

- **Income Security** - Terri van Steinburg
- **Communications** - Linda Forsythe
- **Finance** - Wilf Brodrick
- **Health** - Louise Holland
- **Housing** - Barb Mikulec
- **Membership & Fundraising**
- Anthony Kupferschmidt
- **Strategic Planning & Policies** - Leslie Gaudette
- **Transportation** - Jerry Gosling
- **Diversity, Equity & Inclusion** – Agnes Jackman

Disclaimer: Unless otherwise noted, opinions, viewpoints, accuracy of facts submitted by the member is the sole responsibility of the writer, and not necessarily the opinion of the Editor, Executive, or Membership of COSCO.



IN THIS EDITION

Seniors Looking for Joy and Peace in 2025	1
Seniors Centres: The Panacea for the Dark Season	3
The Future of Transit in Metro Vancouver	4
Dental Care Update	5
Medications and your risk of falling	6
Membership Renewals Reminder	6
COVID-19 Update	7
For all matters of immunizations... ..	7
November Message from the Seniors Advocate.....	8
Reframing Ageing Survey poster	8
Moving Toward a UN Convention on the Rights of Older Person (CCAA) .	9
National Pensioners Federation	9
Save the Date for COSCO's 75 th Anniversary Conference	9
Updates from the Government of Canada.....	10
Where is it?	10
Do you need a family doctor? Health Connect Registry	11
New Faces in Government	11
Co-op Housing: Living the Dream.....	12
2023 Ageing in Canada Survey	13
In memoriam: Miriam Olney	13
Win for International Air Travellers	14
Seniors Health and Wellness Institute – free seminars in 2025	15
Johnson Travel Insurance Ad	15

About COSCO

COSCO is an umbrella organization that brings together older adults to work on common issues. We now have over 75 groups, representing over 80,000 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.

Seniors Centres: The Panacea for the Dark Season

December is a month that can trigger so many feelings and emotions in each of us. Perhaps we have fond memories of wonderful moments and celebrations with family and friends, and winter adventures. For some though, the memories can be less pleasant or lead us to feel more alone. Yet for each individual, the remedy to feeling alone or loneliness can be quite different. For some it is a visit to your local seniors centre. For others, volunteering, or participating in a class helps to pull us out of the house. There is one thing that seems to be common for most people – we want to know and feel that there is a purpose to our day. This becomes exceptionally important in the darker months.

Here is where the value of Seniors Centres becomes so apparent. The West End Seniors Network has now been in existence for more than 40 years. Started by a group of concerned seniors in the community, the organization has grown from our original location of Kays Place with one staff person and a few dedicated older adult volunteers. Today it has programs in five locations, 900 members, 24 staff, and more than 4000 hours of service and program delivery offered every year. Barclay Manor, one of our locations, is open on December 25, for a special event for some of our members, who have registered for a get together with food, raffles, and entertainment.

We have always offered a space where our seniors can come for a hot cup of coffee and socialize with friends. One member (we will call him Norm) comes to Barclay manor every morning for a cup of coffee and conversation with a few of the volunteers. In one conversation he shared that even on the days when he is not feeling well it helps him to know that he can come to WESN for some friendly conversation and a coffee. He has no real interest in joining programs and does not volunteer with us. It is the knowledge that we are here for him, anytime, that he will always be welcome is what keeps him coming back.

What makes WESN and other seniors centres unique is that they are driven by the needs and interests of the members. This ownership ensures that our spaces feel safe and welcoming to all. And

we actively develop programs and services to meet those needs.

Food security is a real concern and need in our community. We are not able to cook onsite and have worked to find creative solutions to meeting the food security needs of our seniors. The United Way provides funding for a social meals program. These eight seniors are most isolated and get a chance to meet and have a family style meal together. (There is currently a waitlist for this program.) We recently also began a Breakfast program at Barclay Manor. This is a continental style breakfast offered in our common space where people can drop-in and have a healthy breakfast. Yesterday, one of our members called me over to say, “what a wonderful place that I can come to and enjoy fresh strawberries that are normally too costly for me to purchase”. It is these simple moments when we realize the incredible impact a fresh plate of strawberries can have on an individual.



Craft table at the WESN Strawberry Festival

Lastly, we have stayed true to our roots and hold the value of volunteerism (particularly among older adults) at our core. I have had countless conversations with our volunteers who have told me that volunteering gives them purpose. WESN is fortunate to engage more than 250 volunteers every year who deliver over 7000 volunteer hours. The majority of the volunteers are seniors themselves. The value of Seniors Centres cannot be overstated. So, if the season is getting you down, pop by for a hot cup of coffee, a plate of strawberries and sign up to volunteer with us.



Claudine Matlo, Executive Director, WESN

The Future of Transit in Metro Vancouver



With the conclusion of the recent provincial election, and the NDP forming government, it is time for TransLink and the Government of BC to get to work to address key challenges and opportunities facing public transit in Metro Vancouver.

Prior to the election, TransLink reported that it faces a \$600 million annual shortfall starting in 2026, which will lead to drastic reductions in transit services if new sources of funding are not identified. This includes cutting bus service in half and reducing HandyDart, SkyTrain and Sea-Bus trips by up to one-third. The Access for Everyone expansion plan would be put on hold.

At the time, Mayor Brad West, Chair of the Mayors' Council said, "Metro Vancouver's transit system is vital to our region's economy and quality of life. The potential cuts outlined in today's report are not just severe; they are catastrophic. Our region is growing rapidly and facing an affordability crisis at the same time – both of which require more transit, not less. We are committed to doing everything possible to prevent these cuts and ensure our transit system remains robust and reliable."

In an open letter sent to party leaders, the TransLink Mayors' Council called on all parties to commit to working with TransLink to address the funding shortfall so that potential service cuts

could be avoided, and to begin expanding and improving transit in the region. In particular, the Mayors' Council called on all parties to create a provincial program to provide transit fare discounts or exemptions for low-income youth, adults and seniors.

Fortunately, all parties responded positively to these calls for support from the Mayors' Council and transit champions from across BC, including from COSCO.

The Mayors' Council will begin working with the new government to identify the new funding needed to begin delivering on the new Access for Everyone expansion plan, including to implement a transit fare discounts or exemptions for low-income youth, adults and seniors, and to expand HandyDART service. A successful outcome of these negotiations is not assured – the new government faces many competing priorities – but all of the united voices, including COSCO's, calling for better transit will make it easier for the government to focus its resources on transit.

The Mayors' Council thanks COSCO for its support and partnership in the lead up to the election and hopes and trusts that we can continue working together to deliver new and expanded transit services that COSCO members and our region expect and need.

Submitted by Mike Buda, Executive Director, TransLink Mayors' Council.

For more information on the Mayors' Council and its Access for Everyone Plan, go to <https://accessforeveryone.ca/>.



Mayors and community members at the Union of BC Municipalities 2024 Convention

Dental Care Update



As of October 31, 2024, one of the biggest national social programs ever, the Canadian Dental Care Plan (CDCP) is reporting out.

Here is what they have to say:

- The intent is to sign up nine million Canadian residents.
- Total approved for the Plan in Canada was 2,771,230; in BC it was 362,950.
- Total numbers who received dental care in Canada was 1,000,430; in BC it was 133,856.
- Total number of oral health providers who joined the program was 22,340; in BC it was 3228 (providers include dentists, denturists and dental hygienists).

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/statistics.html>

The plan covers diagnostic and preventative services, basic services, major services, anesthesia and sedation services and orthodontic services. Some services will require pre-authorization.

<https://www.canada.ca/en/services/benefits/dental/dental-care-plan/coverage.html>

The plan presently covers seniors over 65, youth under 18 and those with a disability tax credit certificate. To be eligible for full coverage the applicant must earn less than \$70,000 per year. Then a percentage of the cost is covered for those earning between \$70,000 to \$90,000. Once an applicant earns more than \$90,000 per year, they are no longer eligible.

Check out the website at <https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>



Patrick Harkness at COSCO's table at the United Way's Summit on Ageing



Labour Day at Mill Lake with COSCO's Jerry Gosling, Barry Jones, Terri van Steinburg, and Patrick Harkness

Medications and your risk of falling



Falling for seniors can have serious consequences. Falls can change your life or they can end your life. There are many risk factors that can contribute to falls. Among them, did you know that medications can increase the risk of falling? In fact, the more medications you take, the greater your risk of falling. This is a direct result of what is called "[medication overload](#)". Researchers have estimated that our risk of falling increases by 75% when we take as few as four medications! However, it's important to recognize that not all medications increase the risk of falling to the same degree. Certain types of medications increase the risk of falls. Different types of medications can increase our risk of falls by affecting the way our body works.

Here are a few examples:

- *Some medications can cause dizziness or drowsiness, making us less alert, affecting our coordination and potentially causing us to lose our balance.
- *Some medications cause our blood pressure or heart rate to drop, which increases the risk of dizziness and low blood pressure. This is particularly true when changing positions: for example, when moving from lying down to standing up.
- *Some medications lower blood sugar levels. When blood sugar levels become too low (called hypoglycemia), it can make us feel weak or cause us to faint, leading to falls.

Ten Medications that increase your risk of falls

1. Sleeping pills
2. Antidepressants
3. Opioids
4. Diabetes medications
5. Diuretics for increased urination
6. Antipsychotics
7. Anti-epilepsy
8. Muscle relaxants
9. Prostate medications
10. Medications that dilate blood vessels.

What can you do? Start a conversation. Good communication with your doctor, pharmacist and/or nurse is essential to ensure safe and effective health care.

To start a conversation, here are some questions you can ask about your medications:

1. Why am I taking this medication?
2. What are the potential benefits and harms of this medication?
3. Can it affect my memory or [cause me to fall](#)?
4. Can I stop or reduce the dose of this medication (i.e. [deprescribing](#))?
5. Who do I follow-up with and when?

If you don't know the answers to the above questions, ask your health care provider at your next visit. Remember to bring a complete list of your medications.

Information from Canadian Medication Appropriateness and Deprescribing Network, November 18, 2024.
<https://www.deprescribingnetwork.ca/>



Membership Renewals

It's time to renew your membership in COSCO for the 2025 year. Watch for the renewal information in your email.

For those who would like to become members, please see our website COSCOBC.org or fill out the form on the back of this newsletter.

COVID-19 Update



Covid-19 is still around. It's mutating as was expected. However, it isn't the crisis we saw a few years ago. This is probably because so many of us are vaccinated. But we need to

think hard about our behaviour over the cold, winter months. Should we be going to movies, or events where hundreds or thousands of people are gathered in one room? If we really want to attend these events, how about wearing a mask? And trying to keep our distance from many people (although that might be impossible). But the mask and thorough hand washing are good practices, for COVID and for flu.

If you suspect you might have COVID, here are some guidelines,

Rapid antigen tests

Rapid tests can be used to test people with COVID-19 symptoms at home. Test kits are available for free at many community pharmacies.

Testing for travel

Testing to screen for COVID-19 before traveling is not available through the B.C. provincial health care system. You may get an exemption if you must travel for medical reasons.

Treatments for people who have COVID-19

Two therapeutic treatments for COVID-19 are currently approved if you have mild or moderate symptoms of COVID-19:

- [Paxlovid \(Nirmatrelvir/ritonavir\)](#) is a course of antiviral pills that can be taken at home
- [Remdesivir](#) must be given through a vein and requires visits to a clinic or hospital

These treatments do not stop you from getting COVID-19 but are used to prevent severe illness in people who are at higher risk from COVID-19.

To be effective, Paxlovid should be taken within 5 days and remdesivir should be taken within 7 days since the start of your symptoms. For safety reasons, these treatments must be prescribed by a health care provider. You may not be able to receive treatment if you are already taking some other medications.

You may be recommended Paxlovid if you are:

- [Severely or moderately immunocompromised](#)
- [Over 60 with high-risk conditions.](#)

Otherwise, just stay home and rest. Take Tylenol or aspirin to bring down a fever. Take hot showers to relieve a sore throat or use a humidifier. Do not invite friends and family to visit. If your symptoms increase, call your doctor, call 811 to speak to a nurse or call the COVID-19 information line at 1-888-268-4319.

Information taken from <https://www2.gov.bc.ca/gov/content/covid-19/vaccine/treatments>

For all matters of Immunizations...

There is a new website provided by the provincial government [Immunizebc.ca](https://immunizebc.ca) which describes many of the vaccines everyone, the purpose of a particular shot, and the reactions to each vaccine. The website also shows where you can get each vaccine and whether it is free or if there is a cost for it.

The website also shows where you can get each vaccine and whether it is free or if there is a cost for it.



November Message from the Seniors Advocate



The Seniors Advocate, Dan Levitt, wrote, “With the 2024 B.C. election coming to a close, I am again calling on the provincial government to develop and implement a cross-ministry seniors plan to help meet the needs of older adults in B.C. We have known for

decades that the seniors’ population is growing and more and more people will require government services. Unfortunately, we are not keeping pace with this growth”. At the Senior Summit hosted by the United Way of BC, Levitt was more specific with his recommendations. He called on the provincial government to provide leadership and to clearly demonstrate how they plan to meet the needs of seniors. He also called for an action plan with specific goals and targets. This would be done if there was improved coordination across the ministries.

Seniors Online Support: Mental Health Peer Support for Older Adults

Are you a B.C. senior experiencing mental health challenges? Simon Fraser University is seeking participants for a new online peer support platform. Participants will be able to connect with others who can relate and support you in 60-minute virtual group sessions.

Contact susan_lowe@SFU.CA or by phone at 604-551-8282.

Health Care Access Among Older Canadians: Findings from the NIA’s Ageing in Canada Survey (National Institute on Ageing)

As Canada’s population continues to age, the demands on health care system are intensifying.

Based on data from the NIA’s 2023 Ageing in Canada Survey, a new report, Health Care Access Among Older Canadians, examines the challenges Canadians 50+ face in accessing health care services and the many ways the Canadian health care system is struggling to meet the complex needs of older adults. See COSCO’s report on their findings, elsewhere in this Newsletter.

You are invited to participate in the Office of the Seniors Advocate Survey on Ageism!


The Office of the Seniors Advocate wants to hear from British Columbians about their perceptions and experiences with ageism, particularly related to seniors. We want to know more about how ageism is impacting people’s lives to inform future work of our office.

REFRAMING AGEING

Let’s Talk About Ageism

Is ageism an issue in B.C.?


Take our survey to share your perspective



Open November 12 to December 13, 2024.

Online Survey:
www.SeniorsAdvocateBC.ca/topics/ageism-survey

For a printed survey, contact:
osa.comms@gov.bc.ca
1-877-952-3181



Moving toward a United Nations Convention on the Rights of Older Persons: News from the Canadian Coalition Against Ageism (CCAA)



COSCO BC is a proud founding member of the CCAA, a nation-wide social change movement to eliminate ageism against older people while protecting and strengthening their human rights. Here is an update on activities of this group by Chair, Dr Kiran Rabheru following up on the work completed at the May 2024 meeting of the Open-Ended Working Group on Ageing.

The adoption of the resolution by consensus at the UN General Assembly (earlier this Fall) represents an essential step forward in recognizing the human rights of older persons globally. This resolution marks a notable milestone, emphasizing the need for protecting the dignity, inclusion, and safety of older individuals and acknowledging the growing and complex challenges they face worldwide. It calls for systematic and comprehensive actions across healthcare, social integration, and economic security to address these needs.

While this resolution sets a promising foundation, there remain significant steps to establish a binding UN convention specifically protecting older persons' rights. The extensive groundwork laid by initiatives like the Decade of Healthy Ageing and the Madrid International Plan of Action reflects steady progress; however, achieving a binding framework will demand persistent advocacy, alignment among member states, and deeper integration of these issues within national and international policy agendas.



For Canadians and Canada, active participation and leadership in this process are critical. Organizations like the Canadian Coalition Against Ageism (CCAA) and ILC Canada, alongside our partners, play a pivotal role in ensuring this movement progresses effectively and inclusively. Together, we must strive to maintain the momentum needed to realize a comprehensive human rights framework for older persons, contributing to a future where these rights are universally upheld.

Read the full resolution [here](#). The new ccaageism.ca website is ready to share! You are invited to join CCAA at: <https://ccaageism.ca/join/>

National Pensioners Federation

The NPF is the national organization that lobbies for seniors. COSCO is part of this organization. Check out their website at nationalpensionersfederation.ca. Their newsletters are available on the site.



Save the Date



COSCO's 75 Anniversary Conference entitled 'Advocacy for an Equitable Future' will take place next October 3rd, 4th and 5th in Richmond. We hope you will attend. Please mark the date in your 2025 calendar.

Updates from the Government of Canada

Death Benefit: Normally when a person dies and he/she is receiving the Canada Pension Plan benefit, she/he is entitled to a \$2500 (taxable) death benefit. This benefit must be claimed within 60 days of the death. Usually, the estate executor will do that, but it can be handled by an organization (usually lawyers but also the Provincial trustee) that handles the person's estate.

The Government has made a slight change to that benefit. For people who never collected CPP and had no survivors, the death benefit will be increased to \$5,000.

To apply for the death benefit, people should visit a Services Canada office. Office staff should be able to help with the forms and answer any other questions you may have. Since the benefit is taxable, ask how you file this benefit for income taxes of the deceased. It's a bit complicated.



Where is It?

Where Is It?

The Canadian Health Coalition is looking for an Interpretation Letter from the federal government that was promised 18 months ago. This need arose because some patients were being charged for using virtual care and nurse practitioners. The then Minister of

Health, Jean-Yves Duclos, said at the time, "It is my intention to clarify in a separate Canada Health Act Interpretation letter that, no matter where in the country Canadians live or how they receive medically necessary care, they must be able to access these services without having to pay out of pocket". This letter would fill in the gap that the private sector is using to increase their profits.

Check out the Canadian Health Coalition for their numerous campaigns. Website: healthcoalition.ca
email: hello@healthcoalition.ca



Photo submitted by Al Lemonnier

Do you need a family doctor? Register at the Health Connect Registry



Register on the Health Connect Registry to get a family doctor or nurse practitioner in your community.

Who should register

If you live in B.C. and need a family doctor or nurse practitioner, you can register. You can register yourself and your family members. You can also register on behalf of a person in your care, for example, you may be a health care provider or social worker. Online you can go to [Healthlinkbc.ca/registry](https://healthlinkbc.ca/registry).

If you already have a family doctor or nurse practitioner, you don't need to register.

Register to get a family doctor or nurse practitioner

When you register, you are added to a list of people in need of a family doctor or nurse practitioner in your community.

You can access health care services in your community by visiting an [Urgent and Primary Care Centre](#), a walk-in clinic or through your [local pharmacy](#).

Information taken from: <https://www.healthlinkbc.ca/health-connect-registry>

Registration takes less than five minutes.

To register, please provide your:

- Personal Health Number (PHN), found on your BC Services Card or BC Driver's Licence
- Home address
- Email address and phone number

If you need to register in another language, call 811.

After you register

When a family doctor or nurse practitioner in your area becomes available, the team in your community will contact you. They may also contact you by phone or email for more information or to offer health care support while you wait to be matched.



Parliamentary Secretary for Seniors

Susie Chant (MLA from North Vancouver/Seymour), phone: 604-983-9852.

Email: Susy.Chant.MLA@leg.bc.ca

Federal Minister of Labour and Seniors

Steven MacKinnon (MP from Gatineau),

email: Steven.MacKinnon@parl.gc.ca,

Phone 819-561-5555 (constituency office) and 613-992-4351



Co-op Housing: Living the Dream

Is the dream possible for a family of 4 to live comfortably in a well-situated home for \$1,600/month in BC's lower mainland? If it involves co-op housing, the answer is yes.

Only recently, the monthly payment for my daughter's family of 4 went up to \$1,600 for an unsubsidized co-op townhouse. Their home in Port Moody is one block away from the elementary school the kids attend. A hospital, recreational facilities, shopping, and restaurants are within easy walking distance. In addition to this, when you look out their many windows, you might believe that they live in the country, as the property abuts a wooded area. \$1,600/month gives them 2,000 square feet, 3 bedrooms, 1 1/2 bathrooms, full kitchen, dining area, living room, family room, laundry room, and generous storage. There is a large deck accessed from the living room, a back yard and a front door that opens to a lovely large shared open naturally landscaped area.

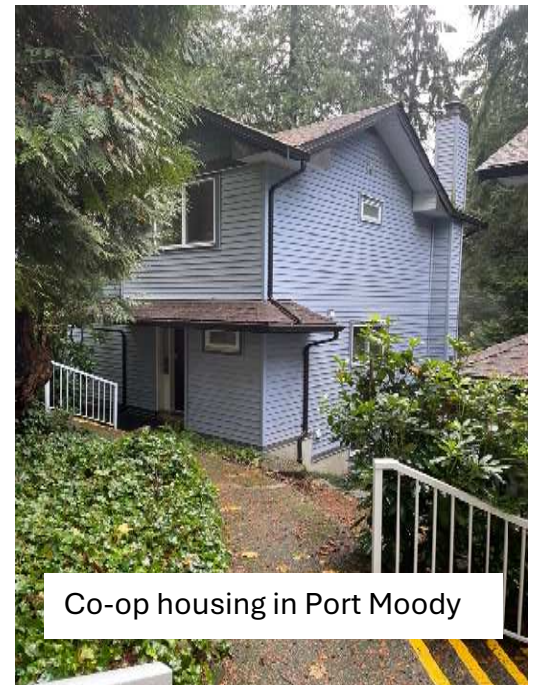
The award winning 60-unit complex was completed in the very early 80's, and has a newly renovated social centre with a basketball court and a common laundry room with good-sized washers and dryers for big loads. Ample parking is provided. Property management is contracted out with a staffed office on site and a regular maintenance man available for the little stuff. Co-ops are jointly owned by the members. Co-op membership requires a one-time payment of \$2,500 and the property can only be sold if the co-op members vote for it to be, I am told.

This coming January will mark the 1-year anniversary of my daughter's family living in their co-op. In this time, I have seen them blossom. The kids, 5 & 8 years, independently knock on their neighbours' doors, inviting their friends to come out and play. They have a shared tree house in the woods that is well used. Watching them all play together reminds me of the freedom that I and my friends had in our childhood in an urban setting, something that I had almost given up hope that I would ever see my grandchildren experience. It is the first time that my daughter and her husband have felt secure in their housing, and this has removed a huge worry that

has allowed them to relax and enjoy their lives in a way that they were beginning to think wasn't possible. For me, being able to live in my own neighbourhood and have them live nearby, is an additional bonus.

Co-op housing isn't a new idea. The 1970's and 80's saw a healthy growth in the lower mainland that then significantly slowed down, despite growing demand. The housing market is now mainly controlled by for-profit developers and there is relatively little profit to be made in building co-op housing. Many of the co-ops that were built in the 70's and 80's were built on leased land. These leases now have come to term and are not being renewed, leaving thriving co-op communities suddenly with little chance of finding comparable housing. Some co-ops have chosen to buy the land and have worked with the Co-op Housing Federation of BC to do so. Right now, the waitlists for the co-ops are long. My daughter's family waited 3 years to get into their co-op and still consider themselves extremely lucky.

Co-op housing is a proven way to make possible the dream of many to have comfortable, secure, affordable housing. All that is needed is that governments have the appetite to create opportunities that will allow co-op housing to flourish and multiply. My personal dream is that co-op expansion will happen in the not-too-distant future.



Co-op housing in Port Moody

Agnes Jackman, Housing Committee

2023 Ageing in Canada Survey: NIA's Findings on Health Care Access Among Older Canadians



Over 5 million Canadians aged 50+ are without reliable primary care, according to the National Institute on Ageing (NIA). With ageing there is more strain on the health care system. The challenges to access are in part due to staff shortages, which delays care and increases wait times.

Older adults require more frequent use of the health care system due to chronic conditions. A substantial portion of older adults, especially those over 80, struggle to get the care they need. The most vulnerable are less likely to get access which results in more disrupted lives.

Of adults over 50, 32% report difficulty getting access including problems getting appointments in a timely manner, and with the right health care professionals. Others report location-related problems where professionals don't work in their geographic areas and they must travel to see someone. The ability to travel and the cost of travel also affects access. Lower income people experience three to four times more problems in gaining access than those with higher incomes.

Older adults who report fair/poor health, said they have more trouble getting appointments, and referrals. And more of their appointments were cancelled, delayed or re-scheduled.

The report also looked at the experiences of those over 50 by socio-demographic characteristics, such as gender (not much difference between men and women) and racial background (racialized people report 10% less access than 'white' Canadians). Sixty-two percent (62%) of those over 50 in BC reported they have a primary care provider, similar to most other parts of Canada. Quebec scored best at 72% for primary care providers (but also reported the worst in terms of access to care). However, Canadians in general report they lack adequate access and treatment.

These results come from an on-line survey of 5,875 Canadian aged 50+ living in community in the ten provinces and exclude residents of the three territories. It also under-represents the 200,000 Canadians living in Long-term care homes.

Clearly, the findings underscore the need for federal, provincial and territorial governments need to implement solutions to our health care system, better support the rapidly ageing population and ensure long-term stability.

Various Authors

Full report available at:

https://static1.squarespace.com/static/5c2fa7b03917eed9b5a436d8/t/67045f78e28f7b16df17a9dc/1728339834618/NIA_Access+to+Health+Care.pdf



Passing

In memory of **Miriam Olney** (1941-2024) who was a long serving COSCO Delegate representing the BC Federation of Retired Union Members (BC FORUM). She was proud to promote COSCO to friends and colleagues in her work life as a staff person at the United Food and Commercial Workers Union Local 1518 and as an Executive member of BC FORUM from its formation and for many years after.

Win For International Air Travellers– Supreme Court of Canada Rules on Compensation

OTTAWA – **October 4, 2024** —The Supreme Court of Canada (SCC) has ruled international passengers flying to and from Canada have the right to access compensation under Canada’s Air Passenger Protection Regulations. The SCC has ruled that compensation under the Regulations is available in addition to the individual claim structure available under the Montreal Convention, an international treaty covering international air travel compensation. The International Air Transport Association and several airlines had argued the only avenue of compensation was that under the Montreal Convention. The SCC disagreed and said the two compensation systems can exist in parallel.

This is a major victory for Canadian consumers, according to the Council of Canadians with Disabilities, the National Pensioners Federation, and the Public Interest Advocacy Centre. The coalition intervened in the case, which was brought by a group of airline associations and Canadian and international carriers against the Canadian Transportation Agency and the Attorney General of Canada. They argued before the Supreme Court that the standardized remedies in the Air Passenger Protection Regulations do not fall within the scope of the individualized damages in the Montreal Convention. The Court instead found that the two regimes do not conflict and can coexist, playing complementary roles in protecting consumer interests.

The coalition spoke out in support of all Canadian travellers, including many travellers who are not only inconvenienced by disruptions such as

delays of lost baggage but also are often harder hit due to disability, economic insecurity, or similar situations. The Canadian regulations offer set compensation amounts which can be accessed through filing a simple claim with the airline. This set of regulations provides standardized and timely compensation for the immediate, serious and stressful impact of flight disruptions on all consumers.

In maintaining the right of consumers to seek standardized compensation under the federal Regulation, the SCC’s ruling does not take away the ability of consumers to seek individualized remedies under the Montreal Convention, for example to cover expenses such as specialized equipment if lost or damaged. While being able to seek higher amounts to cover expenses, this type of claim is a more complex and lengthier process with requirements to show evidence. Having both avenues of compensation accessible to Canadians is a win as passengers can be more fairly compensated for true personal loss in a flight disruption.

While this decision is good news for Canadian consumers, more work still needs to be done to improve transparency in the decision-making process at the Canada Transportation Agency, to address backlogs in accessing compensation under the Regulations, and to review the levels of compensation available to consumers.



Information taken from <https://www.piac.ca/2024/10/04/win-for-international-air-travellers-supreme-court-of-canada-rules-on-compensation/>.

Editor’s note: This win for consumers reflects the collaboration of the National Pensioners’ Federation, COSCO’s national affiliate, with the Public Interest and Advocacy Centre (PIAC) to look out for the interest of seniors on federal issues.



Seniors Health and Wellness Institute Society OFFERS FREE ONLINE THEME-BASED SERIES in 2025

The Seniors Health and Wellness Institute give free workshops throughout BC in person and by zoom. We offer 47 topics of interest to keeping seniors safe and aware of scams. Our newly revised Money Smarts is now ready, and we will be preparing Driving-Stay on the Road shortly. We also announce our collaboration with UBC Department of Medicine as their Gerontology fellows are reviewing many of our healthy living workshops for current information. We held a provincial Gather/Share/Learn mentoring event in Richmond in November, bringing together our presenters from around the province to share successes. We hope you will consider joining us as a presenter of these free workshops.


Our website is <http://www.seniorshelpingseniors.ca/>

Barb Mikulec, Seniors Helping Seniors President, and 1st VP of COSCO

Congratulations to the COSCO Health and Wellness Institute which has been selected to be a recipient of this year's SFU Gerontology Research Centre's 2024 Seniors Leadership Award for seniors' organization that perform community voluntary service. It was presented by Andrew Wister.



Andrew Wister of the SFU Gerontology Dept. looks on as COSCO Health & Wellness representatives (A. Kupferschmidt, Agnes Jackman, Leslie Gaudette, [Ros Kellett, BCRTA], Barb Mikulec, & Jerry Gosling) receive the 2024 Seniors Leadership Award.



TRAVEL INSURANCE BUILT FOR YOU

JOHNSON

We're thrilled to share this special offer that's sure to make a splash.

Pay less for reliable coverage and spend more time planning the fun stuff, with an exclusive deal from Johnson that's built just for you. MEDOC® Travel Insurance covers:

- Emergency medical coverage
- Trip cancellation, interruption and delay coverage¹
- Baggage protection
- Vehicle return
- Pet return

Call Johnson today for a quote or get a quote online
1.866.606.3362 | johnson.ca/medoc

Johnson Insurance is a trademark of Johnson Inc. ("JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia and Johnson Inc. in Manitoba. MEDOC® is a Registered Trademark of JI. MEDOC® Travel Insurance is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and administered by JI. Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. Coverage for Trip Cancellation begins the day of booking your trip provided your insurance is in effect. If a trip is booked prior to Trip Cancellation insurance being in effect, coverage for that trip will begin the day that the insurance premium is paid and the policy is issued. Trip Cancellation, Interruption & Delay Insurance benefits apply only to travel arrangements booked prior to departure. JI and RSA share common ownership. Eligibility requirements, limitations, exclusions or additional costs may apply and/or may vary by province or territory. Call 1.866.606.3362 for details.

Join COSCO BC or Renew Your Membership for 2025

Please join COSCO BC or renew your membership for 2025. Your support and involvement help make COSCO BC the voice for seniors in BC.

If you want to become a new Affiliate (Group) member:

- Visit <https://coscobc.org/join/> to complete the online form or download the application form

If you want to become a new Associate (Individual) member:

- Visit <https://coscobc.org/join/> to complete the online form or download the application form
- OR fill out the form below

If you are renewing your Affiliate (Group) or Associate (Individual) membership:

- Watch your email for your renewal notice. If you haven't received your renewal notice, please check your junk / spam folder. Renewal notices are being sent out through Constant Contact this year.

Thank you for becoming a member or renewing your membership! If you have any questions, please contact membership@coscobc.org



COSCO Associate Membership

Name: _____

Address: _____ Town: _____

Postal Code: _____ Phone: _____ E-mail: _____

Date: _____ Signature: _____

COSCO does not share mailing lists with third parties unless we are required by law to do so.

Associate Membership is \$25 a year. Join on the COSCO website: <https://coscobc.org/> or make cheques payable to **COSCO** and mail with this application form to:

Membership Secretary, Box 81131 Stn S. Burnaby, Burnaby, BC V5H 4K2

For information about **Affiliate (organizational) Membership**, please contact the Membership Secretary at membership@coscobc.org

