

The Joys & Tears OF LIVING LONGER

A MAJOR CONFERENCE organized by COSCO was once again over-subscribed. More than 400 seniors and a wide range of internationally recognized experts packed into a conference centre in Richmond B.C. Oct. 1 and 2 to attend *The Joys and Tears of Living Longer*.

The goal of the conference was to explore the opportunities and challenges faced by seniors and civil society as Canadians live longer and fuller lives.

"As the organizers of this conference, COSCO believes seniors and their organizations must have continuing involvement in ensuring that policies affecting their lives are fair and just," said Art Kube, COSCO President.

"We were pleased with the rave reviews we received for the 2008 COSCO conference on Age-Friendly Communities and the blueprint for action laid out in the follow-up report on best practise. We are confident this conference will have an even greater impact," said Kube. Dozens of congratulatory messages have already been received.

This year's conference was co-sponsored by the National Pensioners and Sen-



More than 400 people heard from international experts and presented their own ideas in a series of workshops at the conference.

ior Citizens' Federation and the COSCO Seniors' Health and Wellness Institute.

Drawing on expertise flown in from around the world, participants reviewed how other jurisdictions are dealing with demographic changes, their impact on the health, housing and incomes of seniors,

and the implications for society in general.

It was clear from presentations by speakers, panel debates and workshop discussions that there is much room for improvement in Canada's approach to

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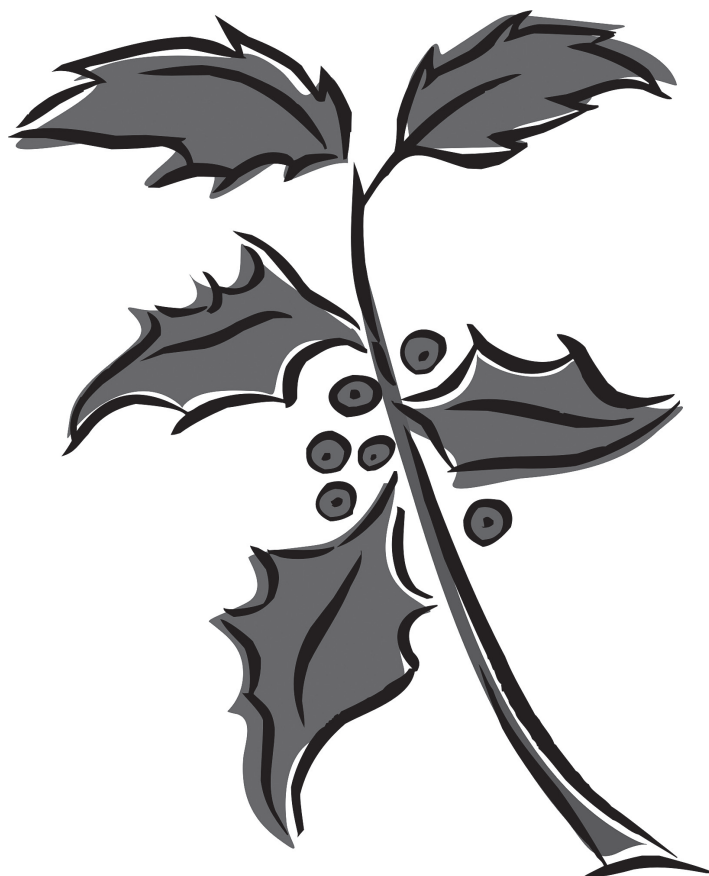
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Season's Greetings

As another year comes to a close – where does the time go? – the Council of Senior Citizens' Organizations of B.C. extends to you and your loved ones our best wishes for a happy holiday season, and for health and happiness in the New Year.

Leading researchers and active participants contribute to success of unique conference

Continued from front page

demographic change.

Among the impressive roster of speakers were Tine Rostgaard, from Aalborg University, Denmark, an internationally recognized expert on policies that allow people to age in place, and Victor Marshall, senior scientist at the North Carolina Institute on aging, who conducts leading-edge research on work, retirement, and enhancing well-being in later life.

Rostgaard said care for the aged in Denmark is universal with the goal of al-

take place once a year. After a structured discussion of general well-being, social networks, housing, finances, health and functional ability, the municipality must follow up and offer needed services.

“There is strong evidence for the preventive effect,” said Rostgaard.

“The visits result in an increase in the use of home care services (including personal care and practical assistance such as



Victor Marshall called for “a new paradigm” that views the elderly as active participants in society.

lowing people to age in place, near friends and family in their own communities. About 75 percent of public expenditures on elder care are targeted to home care, and 25 percent to institutional care. In Canada, the balance is reversed with only 20 percent going to home care, and 80 percent allocated to institutional care.

The key to the Danish system is prevention. Preventive home visits with the elderly, most often by a nurse, must by law



Tine Rostgaard described a range of services to allow people to age in place.

cleaning). The visits also result in a fall in mortality, an increase in functional ability, and a lower rate of admission to hospitals and nursing homes.”

Victor Marshall presented a policy framework for “active ageing.”

“It is time for a new paradigm, one that views older people as active participants in an age-integrated society and as active contributors,” said Marshall.

“Active ageing is the process of optimizing opportunities for health, participation and security in order to enhance the quality of life as people age,” he said.



Dr. Michael Rachlis outlined the enormous benefits – both financial and social – of a preventive approach to health care.

Marshall made detailed recommendations of steps that could be taken to create safe and livable communities, and to improve the social integration of seniors.

Dr. Michael Rachlis, a Toronto-based health policy analyst, said the aging of the population has a relatively small impact on health costs.

“Health costs are related to illness, and Canadian seniors are healthier than ever,” he said.

He noted that health costs have been relatively stable, but the Canadian government lost \$94 billion in revenue as a result of corporate tax cuts between 2000 and 2010. Just half of that amount could eliminate all government deficits.

Rachlis called for a community-based preventive approach to care, citing controlled studies that this can reduce nursing home admissions by 40 percent and reduce seniors’ health care costs by 50 percent.

WORKSHOP HIGHLIGHTS

“The Joys & Tears of Living Longer” conference

By Irving Rootman

THE NATIONAL CONFERENCE to address the challenges, and maximize the opportunities of Canadians' increased longevity organized by COSCO took place on October 1-2 in Richmond. More than 400 older adults and interested others from across Canada attended and participated actively in plenaries and workshops over the two days.

The following were some of the key suggestions and recommendations for COSCO and other seniors' organizations that emerged during the conference:

- Organize “evidence-based” programs to promote health.
- Bring the global perspective to the table.
- Broaden range of collaborators; and activate, incubate, populate, and participate with all age groups in working for a society in which the aging experience is enhanced.
- Contribute to the discussions about the possible doubling of C.P.P. benefits.
- Work more closely with one another and other organizations on “financial security” and other policy issues.
- Collaborate and rethink the National Housing Strategy to provide stability and tie municipalities together.
- Provide more information to ordinary people to help them make better decisions about their own health care.
- Educate older adults regarding service availability and utilization, especially in supporting independence, informal caregivers, and social support.
- Unite in advocacy with community groups in efforts to assert rights to care for seniors.
- Build upon, share and adapt successful programs for seniors across provinces.
- Encourage cooperation between seniors and government.
- Focus on enhancing relationships and partnerships, between healthcare staff and patients/residents, between



Irving Rootman

- healthcare staff and administration, and between organizations.
- Support independent high-quality sources of information about prescription drugs (e.g. Therapeutics Initiative).
- Help establish a new vision for health aging that recognizes Canada's current demographic and economic situation.
- Promote the message that “Seniors Matter” (have value and are worth paying attention to).
- Advocate for federal government to enact recommendations on palliative care.
- Support public awareness campaign about palliative care.
- Help shift the focus from the individual to underlying causes/factors and address system-wide ways of reducing elder abuse.
- Support community-based networking programs and intergenerational program to prevent elder abuse.

- Advocate for adequate resources for public services.
- Advocate for programs to help navigate the health (care) system.
- Advocate for quality standards in home support services.
- To increase organizational membership highlight benefits to members, clearly communicate goals, engage all generations, promote seniors' responsibilities to their communities and actively involve members.
- To increase support appeal to municipalities and unions and organize fundraising events that attract attention.
- Support “Age Friendly Communities” initiatives.

Participants in the conference also made suggestions for other organizations and sectors including the following:

- Government Housing Policy should aim for suitability, appropriate and affordable housing that includes diversity in types of housing and more services and home support.
- Governments and others should provide more long-term care homes and affordable home care services.
- Community centres should develop intergenerational programs.
- Community groups should unite in advocacy efforts asserting rights to care for seniors.
- Community organizations and health care facilities should provide more navigators to aid seniors in their right to affordable, accessible, and appropriate care services.
- Health professionals should use electronic records.
- Researchers should conduct coordinated studies of how the economics of health care could be improved and on collaborative care.
- The education system should improve students' ability to critically evaluate information related to health.
- Health educators teaching about



Ralph Sultan, B.C. Minister of State for Seniors, brought greetings from the provincial government.



George Heyman, former President of the BCGEU, served as moderator of the conference.



Katrine Conroy, B.C. NDP Seniors' Critic, brought greetings from the official opposition.

chronic illness and cancer care should provide more instruction regarding palliative care.

- The healthcare system should focus on the appropriate level of care management matched to patient needs and on enhancing relationships and partnerships, between healthcare staff and patients/residents, between healthcare staff and administration, and between organizations.

- Accreditation Canada should establish standards in palliative care and health literacy for all health care organizations

Finally, the following are quotes from conference participants that capture some of the main sentiments expressed during the conference:

- "There is no better place to put money than in the hands of seniors because they spend it."
- "Seniors are an asset, not a liability."
- "Most fundamental is the importance of seniors remaining socially connected."

For more information about the conference, go to the COSCO website (coscobc.ca/conference-papers/). Here you'll find copies of the many thoughtful and informative presentations made at the conference.

I would like to acknowledge the contributions of the students in my Health Promotion class in the Gerontology Program at Simon Fraser University who took notes in sessions and contributed to my summary at the end of the Conference.



Workshop discussions were lively, entertaining and informative.

2012

A productive year in review

THE COUNCIL OF Senior Citizens' Organizations of B.C. (COSCO) had a very busy and productive year. This brief report highlights some of the activities we've undertaken to promote respect for seniors, age-friendly communities, and a more civil society.

Transportation Chair Lorraine Logan and her committee had to deal with TransLink, HandiDart and DriveAble. Lorraine had many meetings and she succeeded in achieving a number of positive changes for seniors.

First, TransLink agreed to allow access for seniors to the washroom at Skytrain stations. Even if an attendant is not available at the station, a call on the emergency telephone should bring an attendant to the senior calling within three minutes.

In cooperation with the Coalition of People with Disabilities, COSCO helped to stop the abolishment of Taxi Savers Coupons, which is both a necessity and a major saving for people with limited access to HandiDart.

COSCO also intervened on behalf of seniors to make the DriveAble test more senior friendly. Lorraine Logan and Sheila Pither are continuing discussions with the Superintendent of the Motor Vehicle Branch about training sessions and appeals dealing with DriveAble.

COSCO continued its strong effort to improve the quality of care for seniors. Alice Edge represents us on the BC and Canadian Health Coalitions. She keeps watch and intervenes when necessary on behalf of seniors who find themselves in difficulty with the medical establishment.

Alice was also the point person in COSCO's response to the Ombudsperson's report on seniors care. She participated in Ottawa in discussions on the upcoming negotiations on the Canadian Health Accord which is expiring in 2014.

Alice, who is a retired registered nurse,

is now clearly recognized as the seniors' voice on health issues in B.C.

COSCO's Health Literacy program, chaired by our Past President Sylvia MacLeay and capably administered by our Secretary Treasurer Sheila Pither, continues to break attendance records with the help of our hard working volunteer facilitators.

Presently we have requests for 60 health literacy sessions. If there is one dark cloud on the program, it is the shortage of funding. Hopefully in 2013 we will overcome this problem.

President Art Kube and First Vice President Gudrun Langolf dealt with a number of legislative issues including participating in the Provincial Budget lock-up, meeting with the Parliamentary Secretary to the Minister of Health and the newly appointed Minister of State Ralph Sultan.

While they considered the budget exercise to be a waste of time, the meetings with the Parliamentary Secretary and the Minister of State resulted in a \$20,000 grant for the purpose of bringing seniors' representatives from outside the Lower Mainland to the COSCO October conference.

Art Kube also participated in a parliamentary lobby on pensions in Ottawa.

In addition COSCO executive members participated in a number of important conferences like Elder Law, Seniors Abuse and Neglect, the Canadian Gerontology Association annual conference and a Simon Fraser University conference on the need for a universal home care and home support program.

Under the capable leadership of Membership Secretary Ernie Bayer, our affiliate and associate membership continues to grow and now stands at an historical high. Ernie welcomes any new leads you can suggest for additional membership

growth.

Our housing committee changed chairs. Gail Harmer resigned to take on some responsibilities at the 411 Seniors' Society and with some prodding we convinced Marcy Cohen, a retired researcher of considerable note, to take on the task. She represents COSCO on the Housing Coalition which is organizing STAND demonstrations to promote social housing. Marcy is presently updating our housing policy.

General Vice-President Pat Brady has become the COSCO heavyweight in terms of work assignments. He not only chairs the planning and priorities committee, but he also chairs the finance committee, the conference planning committee and besides that he was recently elected Secretary of the National Pensioners and Senior Citizens Federation. Pat does all his tasks well and the success of our recent conference (separate reports in this issue) and the good shape of COSCO finances speak highly of Pat's abilities.

Sheila Pither our Secretary Treasurer keeps the COSCO ship afloat. She ensures that all bills are paid, and that the COSCO News and the meeting minutes go out on time. She is ably assisted by Linda Forsythe our Assistant Secretary Treasurer.

This year we had a good number of requests for our displays and literature. Linda coordinates these functions and their staffing, ably assisted by Jean Sickman, Al Peterson, Jerry Gosling, Wayne Dermody, Gordon Sheppard, Tom Brunker, Ian Buck and Don Berg.

COSCO is reaching out to visible minority groups and our Executive Board member Mohinder Grewal is leading the effort. We currently have three visible minority groups affiliated, but we have a long way to go.

We are also reaching out to federal retirees groups for affiliation and General Vice-President Fred Coates is assisting in

A productive year in review

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this effort.

General Vice-President Diane Wood makes sure that we push federal issues like improving the Canada Pension Plan and retirement security. As a former trustee of the B.C. public service pension plan, Diane has a deep understanding of these issues. She also serves on the national executive of the Congress of Union Retirees of Canada and keeps us abreast of the issues of union retirees.

One member of our Executive deserves special mention for his work as the Editor of our Newsletter, Soren Bech. Soren is always there when we have to produce just the right literature, the right tone letter, or the perfect radio spot, newspaper ad or media release.

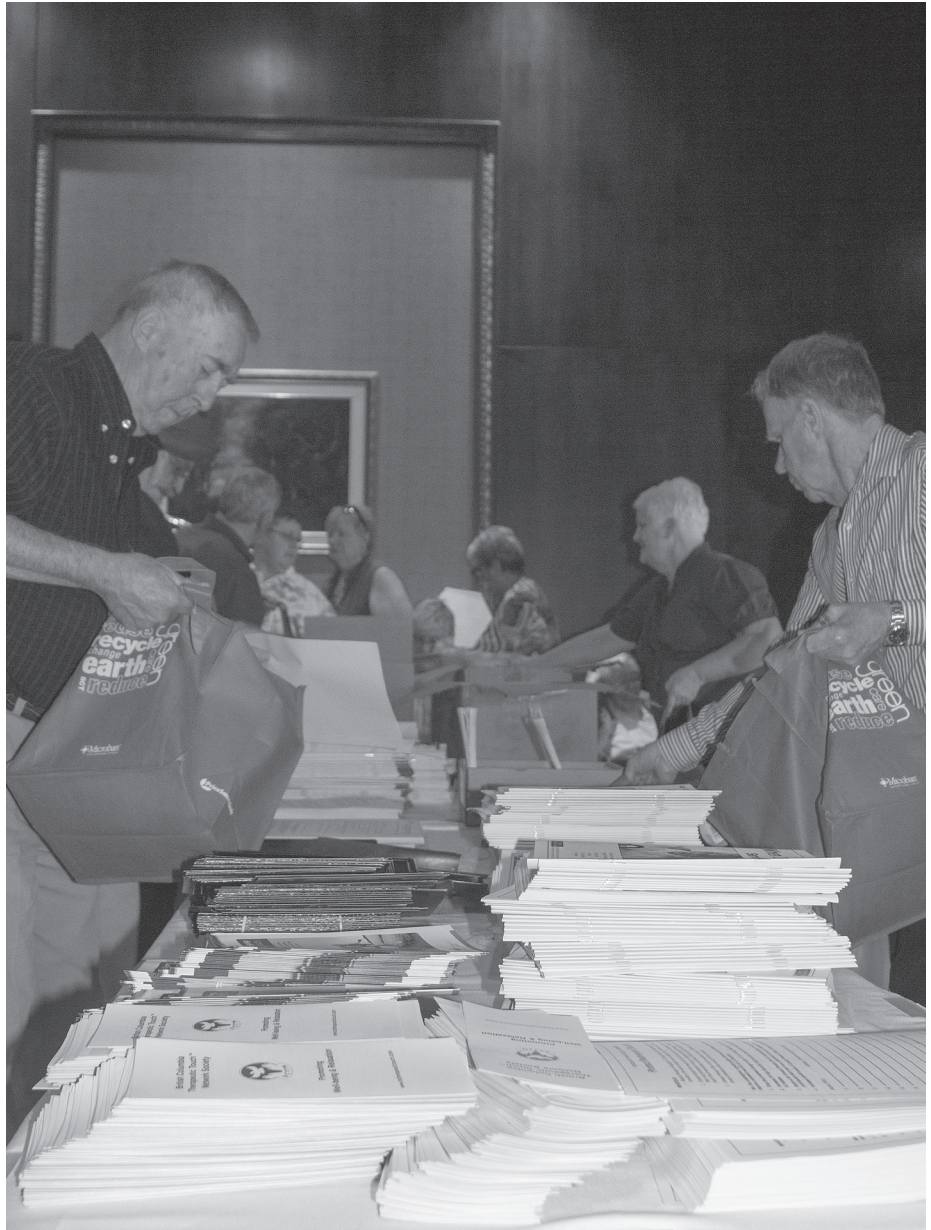
Because of some major health problems, President and Ombudsman Art Kube had to limit some of his activities. He handled a number of seniors' complaints referred to him by COSCO seniors advocates which he was able to settle to the satisfaction of the complaining seniors.

On behalf of COSCO, Art received an Award of Merit from the Public Health Association of B.C. for COSCO's contribution to improving the health of seniors in our province.

He continues his successful fund raising but has put COSCO on notice that 2013 is his last year as President. He intends to spend the remaining time in his term seeking out additional affiliates and associate members and to do what's necessary to bring about a smooth succession.

All the work COSCO does, is done by volunteers. All executive members are volunteers who work out of their homes. They are connected by computer and telephone. The work they perform gives great satisfaction but has led in some cases to burn outs.

What's in store for 2013?



The unseen glamour of activism on seniors' issues: COSCO executive members collate information kits for participants in the October conference.

Well, a provincial election will be held in May. COSCO has set aside a significant fund for third party advertising. We must make sure the seniors' agenda receives wide coverage during the election campaign. In addition we have to continue to take on the Harper government's destruc-

tion of our civil society.

As the year draws to an end, the Executive of the Council of Senior Citizens' Organizations thanks you for your continued support and wishes you and your loved ones good health and happiness in the New Year.

Taking action during National Medicare Week, Dec. 2 - 8

HEALTH CARE is always rated as Canadian's top election issue and number one social program.

Yet the Harper federal government isn't interested playing a role in transforming our health care system to meet the needs of the next generation.

Nor is the Harper government fulfilling its legal obligations under the Canada Health Act.

Instead responsibility for the future of Medicare has been downloaded onto the provinces. The feds have cut-and-run from health care.

Public health care in Canada is approaching an important crossroads.

Two important events may shape the future of Medicare; the expiration of the Health Accord in 2014 and the federal election in 2015.

In the lead up to the renewal of the 2014 Health Accord, Canadians want the federal government to work closely with the provinces and territories to strike a long-term deal that will strengthen Canada's public health care system.

What's needed is a federal government:

- Committed to national standards and ensuring all Canadians have universal access without financial barriers to care;
- That shows leadership and acts as a catalyst for innovation and facilitates the sharing of best practices; and
- Committed to fulfilling its legal obligation under the Canada Health Act and stop illegal queue-jumping and extra billing.

The Canadian Health Coalition is committed to mobilizing public opinion and playing a major role in shaping the future of health care.

You may participate in this national movement by visiting or calling your MP. Tell them the federal government must remain a partner in health care.

– Alice Edge, Chair,
COSCO Health Committee

Contracting out put 'on hold'

Veterans, family members, workers and supporters applaud surprise announcement by George Derby Centre

MORE THAN 200 health care workers, veterans and family members, Legionnaires, municipal and provincial politicians and supporters from the community at-large erupted in cheers and applause when they learned that contracting out was on hold as they rallied in front of George Derby Centre on November 24.

In a surprise move, the George Derby Care Society's board of directors approached rally organizers during the event and asked to address the crowd to tell them that effective immediately, it had "unanimously declared a moratorium on the proposed contracting out".

Bonnie Pearson, Secretary-Manager of the Hospital Employees Union, says the unexpected decision is appreciated and opens the door to renewed discussions with George Derby Centre.

"We will be pleased to reopen discussions with George Derby Centre to maintain support services and improve care levels for the veterans at the facility," says Pearson.

She adds that the Fraser Health Authority and B.C.'s Ministry of Health need to be actively involved because each has a significant role to play in ensuring that quality care and services continue at the Centre.

Before the board's decision was announced, BC NDP leader Adrian Dix, B.C. Federation of Labour president Jim Sinclair, HEU president Victor Elkins and George Derby local chairperson Sheila Mennie had each called for a reversal of the contracting out and for a continuation of community actions.

Family member Dale Gebhard interrupted his remarks so that the announcement could be made, stepping forward

to thank the board's acting president, Ike Hall, for the decision as television news cameras recorded the event.

Afterward, Gebhard encouraged rally participants to celebrate but also to remain in touch to make certain that all parties, including the FHA and Veterans Affairs Canada, reach a satisfactory funding arrangement that maintains quality support and care services at George Derby Centre.

Both Gebhard and Hall called on Prime Minister Harper and his government through Veterans Affairs Canada to participate in discussions.

On October 30, more than 90 HEU housekeeping, food services, laundry, clerical and activities workers learned that their work was to be contracted out.

Since that time, residents and their family members, volunteers, the health care workers and their union, and others have been pressing for a reconsideration of that decision.

Many of the workers have been at George Derby for more than 20 years and have long-standing relationships with the veteran residents and their families.

The loss of familiar, experienced and trusted staff members is traumatic for seniors living in long-term care facilities. Studies have recognized the negative impact that disruptions in continuity of care such as contracting out have on residents.

Contracting out is of such concern to seniors and their families that B.C. Ombudperson Kim Carter addressed this in her February 2012 report, *The Best of Care, Part 2*, in recommendation (R) 170: "The Ministry of Health work with the health authorities to develop safeguards to ensure that seniors in residential care are not adversely affected by large-scale staff replacement."

Firing in-house staff and contracting out their work to private companies that pay low wages and few if any benefits has become common practice for B.C. long-term care facilities that face reductions in funding from health authorities.

BC Ferries: Change the mandate or change the government, say Sunshine Coast seniors

THE ONLY LONG-TERM resolution to arrest and reverse BC Ferries' escalating fares and impending service cuts is to take our ferries back under government control as a crown corporation," says Jef Keighley, Chair of the Sunshine Coast Senior Citizens (COSCO-BC).

That's the message the SCSC took to the BC Coastal Ferries Consultation and Engagement in Gibsons on December 1st.

In 2003 Gordon Campbell set out a then new mandate for BC Ferries as a nominally independent corporation to be run on a user pay model. Rather than provide a critical public service providing the coastal links of our highways infrastructure, no different than a road or a bridge, the Campbell mandate requires BC Ferries to capture as much of their costs through fare and/or service cuts as possible. This has driven up fares at four and a half times the rate of inflation!

In contrast, the Department of Highways operates 14 inland ferries, all of which are free of charge.

In the fall and winter of 2011 Ferry Commissioner Gordon Macatee conducted townhall meetings throughout BC's coastal ferry dependent communities. What he heard was that our ferries are our highways and should be treated and funded as such.

What he concluded, was that ferry fares had reached 'the tipping point' and that ferry usage was now on the decline as a result. The additional above-inflation increases dictated by the provincial government exacerbate the problem.

Keighley noted the Campbell mandate has created a self-defeating, downward spiral. As ferry usage declines due to increased fares and service cuts, BC Ferries' finances worsen, necessitating still higher fares, more cuts, producing less usage, and down it goes.

"BC Ferries' mandate doesn't and can't work. Demanding that coastal residents not only pay our fair share of our provincial highway system and also demand we shoulder the lion's share of the cost of



View from the Queen of Surrey as it nears Horseshoe Bay. The ferry runs every two hours in a limited schedule connecting the Sunshine Coast and the Lower Mainland.

service to connect to that system is double dipping into coastal residents pockets. It is strangling BC's ferry dependent communities, where almost 20% of our population reside," said Keighley.

"The cost of ferry travel is damaging local economies, limiting the frequency of contact between family and friends and treats coastal residents as second-class citizens.

"The mandate needs to be changed and if the current provincial government won't change it, perhaps its time to change the government," said Keighley.



Jef Keighley, Chair of Sunshine Coast Seniors, a branch of COSCO.

Verbatim from the detailed brief presented by the Sunshine Coast Seniors:

"The current round of coastal ferry consultations being convened by the Province are viewed with extreme skepticism across coastal ferry dependent communities. Rather than go out with a mandate to find out what coastal communities want and need by the way of dependable and cost effective ferry service, the province has already implemented cuts to ferry services, they have dictated additional fare increases for the next several years, once again well in excess of inflation and now

they now say to our communities, we are 'consulting' you as to how we save \$30 million dollars. They say they want to hear from us as to what combination of additional fare increases and service reductions would we recommend to make our lives more difficult and the lives of our communities more precarious. It's a little like being told that you will be executed at dawn, as the executioners feign interest in your preference in the manner of your death!"

Getting older means we all have to get bolder

DISCRIMINATION AGAINST seniors has reached pervasive and sinister levels in Canada, according to a survey conducted by Leger Marketing.

“Retired workers are no strangers to fighting discrimination,” says Diane Wood, President of BC FORUM. “We’ve spent a good part of our lives fighting racism, sexism and the worst excesses of capitalism. We’ve fought for and won social programs and public services that promote equality and opportunities for all Canadians.

“The Leger survey makes it clear that we and our allies in the community and the union movement will have to work equally hard to combat pervasive ageism and create more age-friendly communities,” she says.

“Seniors today are living longer and healthier lives. We have years of experience in fighting for social justice, and many of us are continuing that fight well into our 80s and 90s. We may all be getting older, but we’re also getting bolder in standing up for what’s right.”

The survey found that ageism has become “the most tolerated” form of discrimination in Canada. It found that 80 percent of Canadians believe seniors aged 76 and older are viewed as “less important” and 35 percent admit they’ve treated someone “differently” because of their age.

“It is particularly troublesome when seniors are treated differently by governments and the health care system,” says Wood.

“It is just not acceptable when doctors write off things that can be fixed as just part of growing old. There are thousands of dedicated health care providers who provide excellent service in home support, residential care and acute care regardless of age. But there are times when the health care system needs to do much better.”

The experience of one BC FORUM member illustrates the point. When his father suffered a minor stroke, he accompanied him to a hospital emergency ward.



Despite living longer more active lives, seniors are frequently discriminated against in Canada.

Although they were standing side by side, the doctor entirely ignored the father, and addressed all questions to the son.

“It was ridiculous and offensive,” said the member. “I had to turn to him to answer the questions. My father is fully capable, and twice as smart as I’ll ever be. Yet the doctor kept talking to me as though my father was a potted plant.”

The survey confirmed such treatment is far too common:

- 41 percent of seniors said they had been ignored or treated as though they were invisible.
- 38 percent said they had been treated like they had nothing to contribute.
- 27 percent said people had assumed seniors are incompetent.

The sources of discrimination identified by seniors show how pervasive ageism is in our society:

- 56 percent said discrimination primarily comes from people younger than them.
- 27 percent said they’d experienced discrimination from government.
- 34 percent said they had been discriminated against by the health care system.

Canadians are not alone in this trend. Ageism is a growing social issue around the world. For example, the European Social Survey recently found that 46 percent of respondents from 28 countries had experienced age-related prejudice.

“There are many cultures that value the knowledge and experience of elders, including the First Nations of North America.

“The unfortunate mainstream obsession with youth – and all the marketing gimmicks that are supposed to keep people young forever – ignores the fact that every wrinkle and laugh line is a mark of victory,” says Wood.

“If we’re lucky, we all grow older. The number of seniors in Canada will double within 25 years. This survey shows that we still have a lot to do to eliminate discrimination and build age-friendly communities. Through our years in the labour movement, we’ve learned how to tackle such issues together. We’ll show others – and particularly governments and the health care system – that we are far from invisible, and will not tolerate being ignored.”

Reprinted from The Advocate, the newsletter of BC FORUM, a COSCO affiliate.

Taking a stand for social housing

THE IDEA OF a STAND is based on the action of the Mothers of the Plaza de Mayo, an association of Argentine mothers whose children “disappeared” under the military dictatorship between 1976 and 1983. They stood in a city square every week for years. Their white scarves became an international symbol for peaceful protests against profound individual and collective loss.

In B.C., the housing crisis continues to mount. In the last 20 years the federal and provincial governments have abandoned their social housing responsibilities. For the first time since housing became a chord in the repertoire of Canadian social democracy, the very idea of social housing is in danger of being lost.

Working and low-income people – particularly Aboriginal, migrant, and single-mother households – throughout the province are experiencing a housing crisis now. Tens of thousands of people in BC are living in unhealthy, dangerous and unaffordable housing. Street homelessness increased in the Downtown Eastside by nearly 100% in the last year.

A new Social Housing Coalition is running a grassroots campaign rooted in mobilizing communities on a local level throughout the province to push a social housing platform for the May 2013 provincial election. In order to achieve this goal, the coalition is asking people from around the province to take up a STAND for social housing.

All you need is a handful of people willing to gather on a busy corner from noon to 1:00 pm on any Saturday. Whether you continue this action every Saturday is up to you. For the cost of materials (\$20.00), the coalition will provide STAND kits – a large red and blue banner with “Social Housing Now” on it, eight red scarves, and leaflets explaining the housing crisis and the demands for social housing.

Will you STAND in your community?

To order a STAND kit, contact Dave Diewert (ddiewertt@shaw.ca).



Sunshine Coast Senior Citizens, a branch of COSCO, were out in force at a large Defend Our Coast rally in Victoria. The rally was one of many demonstrations held throughout B.C. to oppose the Enbridge pipeline and oil tanker traffic.

Protecting our environment

SENIORS ARE INCREASINGLY active in defending our planet. Many COSCO members participated in demonstrations to stop the Enbridge pipeline which would ship bitumen from the Alberta tarsands down the B.C. coast in giant tankers.

Meanwhile, the news about how climate change will affect our children and grandchildren gets worse and worse.

The World Meteorological Organization has reported the amount of heat trapping carbon dioxide in the atmosphere reached new record levels of 390.9 parts per million last year. If all emissions were stopped tomorrow, those billions of tonnes of carbon dioxide would remain in the atmosphere for centuries, causing further warming, said the WMO.

Even if countries met their current emission reduction targets, the average global temperature could rise by 4 degrees centigrade, reducing agricultural production and access to potable water, and causing extreme weather events. An average decline of 4 to 7 degrees was enough to trigger the last ice age.

In other recent news:

- The Postdam Institute for Climate Im-

pact Research, based in Germany, reports sea levels are rising 60 percent faster than predicted by current computer models.

- Arctic Sea ice melted more than ever before recorded this year.
- The UN Environment Programme noted that current computer models also do not account for the effects of methane released by thawing permafrost. Permafrost covers nearly a quarter of the northern hemisphere, trapping the equivalent of 1,700 gigatonnes of carbon. As it thaws, this could lead to runaway climate change.
- The Harper government continues its systematic cuts to environmental regulations and research budgets, including shutting down one of the world's top Arctic research stations for monitoring global warming. Hundreds of scientists and researchers have lost their jobs.
- Research published in Nature Geoscience says mountain pine beetles have killed 170,000 square kilometres of B.C. forests, thereby warming the regional climate and making it even easier for them to spread.

HELP! My bank won't listen to me

By Sheila Pither

Secretary-Treasurer, COSCO

I RECENTLY ATTENDED the 2012 Elder Law Conference as a delegate from COSCO. One of the workshops was presented by Doug Melville, the Ombudsman for Banking Services and Investments (OBSI) in Canada.

He is obviously an enthusiastic advocate for consumer rights and I would advise any customers who believe the bank has made a decision which cost them money to use the service.

Here's a short summary of what Mr. Melville said:

- The service is free to the consumer.
- It is meant to flatten the power imbalance between the bank and the customer.
- The goal is to make the client whole.
- 98% of cases are resolved satisfactorily, even though the OBSI cannot impose their findings.

- 53% of cases are launched by seniors.
- In Canada there is no fair dealing regime, as there is in the UK.
- There are many Power of Attorney cases.
- Be very careful if you plan to establish a joint account or joint ownership to escape probate. There can be many unexpected consequences.
- Reverse mortgages can result in people having little left if they must sell the property to provide for their care in later life.
- Many, many complaints are not reported to the OBSI.
- Seniors can die from the trauma of fraud.

The contact numbers for OBSI are 1-888-451-4519 or email www.ombudsman@obsi.ca

Don't suffer in silence or be reluctant to admit that you have a complaint. Be part of the 98% success rate.



Sheila Pither

Membership Application

Please mail to the address below

- ☐ I wish to join COSCO as an Associate Member. I enclose my \$25 membership fee.
- ☐ I wish to make a donation to COSCO. Please find enclosed a cheque for \$_____.

Name: _____
(PLEASE PRINT)

Address: _____

Postal Code: _____ Phone: _____ Fax: _____

E-mail: _____

Date: _____ Signature: _____

- Please make cheques payable to COSCO.
- Mail your application to Ernie Bayer, Membership Secretary, 6079 - 184 A Street, Surrey, BC V3S 7P7 604 576-9734.
- Seniors groups and organizations wishing more information about joining COSCO should write or phone Ernie Bayer and request a membership package.