

# Respect for seniors

## Practical steps towards a civil society and age-friendly communities

**T**HE COUNCIL OF SENIOR Citizens' Organizations of B.C. (COSCO) is calling on the next provincial government to take action on key issues that define a civil society, and to support the creation of age friendly communities.

At its regular meeting in February, the COSCO Board of Directors adopted a "seniors' agenda" which will be forwarded to all political parties in advance of the May 14 provincial election.

The agenda was also discussed and endorsed by delegates representing COSCO affiliates from around the province.

The document notes that British Columbians today are living longer, healthier lives. Their continuing contributions to civil society must be recognized and supported through a provincial commitment to creating

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## EDITORIAL

# BC Budget falls far short of what's needed

WITH A PROVINCIAL ELECTION only weeks away, the B.C. Liberal Party government has done its very best to produce a budget that would meet the needs of British Columbians. It has fallen far short. The government trumpets it as a "balanced budget" – a dubious contention that depends on the sale of half a billion dollars in public assets.

"Our government continues to sell the birthright of our grandchildren for a mess of pottage to pay for past tax decreases," says Art Kube, COSCO President.

Critics of the budget note it includes yet another increase in MSP premiums, which the B.C. Liberals have more than doubled since they took office. Close to \$17 million of our tax dollars are being spent on TV ads promoting the so-called B.C. Jobs Plan – but expenditures on advanced education and skills training for young people were cut again.

Other groups joined COSCO in expressing deep skepticism about the government's fire sale of public assets.

"Selling major assets in order to claim a balanced budget is like selling your house to pay for your retirement party, then telling your kids they'll thank you later," says Jim Sinclair, President of the B.C. Federation of Labour. "Guess what? They won't."

Kube said the small tax increase on corporations and individuals earning more than \$150,000 a year – after more than a decade of deep cuts that benefited them the most – is "a feeble attempt, smoke and mirrors to promote an illusion of fairness."

COSCO called on the provincial government to set up a provincial commission to recommend taxation policies that ensure individuals and corporations pay their fair share of taxes to meet the needs of a civil society. On behalf of more than 80,000 seniors, COSCO urged the government to begin taking practical steps toward building and maintaining civil society and age-friendly communities.

"It appears that seniors are missing from the government's budget," said Kube.

"The promised Seniors' Advocate office is buried in the Health ministry budget with little detail. It indicates that this position will not be an independent officer of the legislature – very disappointing!

"With an election less than three months away, this budget is somewhat surreal. It is not a blueprint that provides for people's needs and desires," said Kube.

# Respect for seniors

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age-friendly communities. A modern, forward-looking approach is required.

The seniors' agenda addresses four major themes – inequality, aging in place, public health care, and age-friendly communities – and calls on the next provincial government to work with seniors to implement a series of practical steps to meet the needs of British Columbians of all ages:

## **Fight inequality**

- Set up a provincial commission to recommend taxation policies that ensure individuals and corporations pay their fair share of taxes to meet the needs of a civil society – including environmental protection, skills training, and economic opportunities for young people.
- Lobby the federal government, and other provincial governments, to gradually double CPP benefits, and immediately increase OAS and GIS payments to lift seniors out of poverty.
- Stop the provincial claw backs to senior benefits every time there is a cost-of-living increase to the OAS and GIS.

## **Help seniors age in place**

- Reduce costs and over-crowding in acute care hospitals by establishing a universal home care and home support program based on need, available seven days a week, twenty-four hours a day to seniors and people with disabilities.
- Support quality public services which respect the cultural diversity and diverse needs of seniors, and

stop downloading vital services such as non-medical home support to the voluntary sector.

- Build geared-to-income housing to overcome homelessness, utilizing funds from the tax points the federal government transferred to the province for social housing.

## **Improve health care**

- Implement the Ombudsperson's Feb. 14, 2012 recommendations for consistent, fair and equitable province-wide standards of care.
- Reinstate Pharmacare benefits for seniors to the 2001 levels.
- Fund health care from general revenues, and eliminate regressive Medical Services Plan Premiums.
- Stop and reverse the privatization of health services.

## **Promote age-friendly communities**

- Consult with seniors and people with disabilities to improve public transportation services, a vital component in building accessible, inclusive communities.
- Move quickly to establish a Seniors' Advocate position with a priority mandate to prevent elder abuse.
- Help seniors help themselves by giving financial support to seniors' organizations that provide advocacy and health literacy education services to their peers.

In addition to distributing the seniors' agenda as described above, COSCO plans to produce a special election edition of the *COSCO News* providing more information and background on the importance of action on these issues.



“Universal home support services would make it possible for thousands of seniors to live with dignity and respect in their own homes – at a much lower cost than acute or residential care.

“This cost-cutting initiative would also reduce pressure on B.C.'s acute care hospitals.

“As a matter of both human decency and economic common sense, providing universal home support is the right thing to do.”

– COSCO BC



# British Columbians are ready for a thoughtful conversation about taxes

By Shannon Daub, Seth Klein, and Randy Galawan

**D**EBATES ABOUT TAXES in BC can be as much a blood-sport as politics. But a major new opinion poll conducted by Environics Research (commissioned by the Canadian Centre for Policy Alternatives) offers some surprising insights into what people of different political stripes think about taxes, inequality and public services.

It turns out we aren't nearly as divided on these issues as you might think. On the whole, British Columbians appear ready to approach issues of tax reform – and even tax increases – with more openness than our political leaders give us credit for.

The overwhelming majority of British Columbians (90%) think there should be income tax increases for those at the top. As to where those higher taxes should kick in, a clear majority (57%) says at \$100,000 per year of income. A majority (67%) also think major corporations are asked to pay less tax than they should.

Those results aren't terribly surprising given the high level of concern respondents have about inequality. British Columbians want to see a significant redistribution of income – away from the richest 20%, towards the middle and the bottom. Three quarters of us also say we'd have greater confidence in a government that reduces the income gap between the wealthy and others.

What is surprising is the extent to which these responses cut across party lines. It's not just those who would vote NDP or Green in a provincial election who think high-income individuals and corporations should pay more tax. A majority of Liberal and Conservative voters say the same.

Perhaps this widespread appetite for tax fairness reflects the growing consensus, including among many business leaders, that extreme inequality is as much an economic problem as it is a moral one.

Or perhaps it reflects the reality that tax cuts over the last decade have contributed to the growing gap by delivering the lion's share of benefits to the rich while higher consumption taxes, user fees and MSP premiums have hit modest and middle-income earners hardest. Indeed, *the richest British Columbians now pay a lower overall tax rate (all provincial taxes combined) than everyone else.*

Of course it's easy to say someone else should pay more taxes. That's why it comes as a further surprise to discover the openness British Columbians show towards potential tax increases for themselves. When initially asked a general question about their own level of taxation, most people feel they pay too much – no surprise given the cost of living challenges many wrestle with. But when taxes are linked to concrete policies that can reduce inequality and improve our quality of life, the story changes.

Respondents were asked if they would consider paying a higher share of their own income to provincial income tax (for most people a few hundred dollars per year) in order to help bring about 11 different policy changes. The changes included things like providing more access to home and community based health care for seniors, increasing welfare benefit rates, creating a \$10 per day child care program, protecting BC's forests and endangered species, or reducing class sizes in K-12 education.

The results are striking: 68% say they are willing to pay a higher share

of their income in order to help bring about 4 or more of the 11 policies. And once again, this held true for majorities regardless of which political party people intended to vote for in the next provincial election.

Equally surprising, when we tested to see if the willingness to pay varied across a host of demographic differences, only one stood out – age. Respondents aged 18 to 44 are significantly more willing to pay more tax than their older counterparts.

These results are hopeful. British Columbians know we need more revenues if we are going to deal with challenges like the affordability crisis squeezing so many families (in housing and child care in particular), inequality and climate change. The results reflect an understanding taxes are fundamentally about our quality of life, and a preference to pay for needed goods and services as citizens, through our taxes, rather than privately, as consumers.

That said, this research also tells us that people aren't interested in writing a blank cheque. They are prepared to entertain tax increases, but only under the right conditions. People want greater transparency and accountability from their governments. They want to know the money will be well spent on needed programs. And most importantly, they want to have a say in how decisions are made.

It's time for a thoughtful, democratic conversation about taxes. Asking whether taxes are 'good' or 'bad' is old. The questions we need to answer now are: what are the things we want to pay for together, and how can we raise the money needed in a way that ensures everyone pays a fair share.

– BC Office, Canadian Centre for Policy Alternatives

# Pensioners lose out again as Supreme Court rules that creditors come before retirees

“Any retiree who has worked for generations for a company should have greater access to the company assets than vulture capitalists and bond dealers.”

– Wayne Marston

Federal NDP Critic on Seniors’ Issues

By Alice Edge

**T**HE SUPREME COURT of Canada on Friday February 1, ruled that creditors come before pensioners in cases of insolvency. This involved Indalex Ltd., which was plunged into bankruptcy protection in 2009. The last \$6.75-million went to the US parent of a insolvent Toronto company instead of the firm’s retirees.

In 2011, the Ontario Court of Appeal ruled the money should go to the pensioners because Indalex had breached its duties to its retirees by failing to keep their pension plans fully funded and by failing to give proper notice that it was plunging into bankruptcy protections.

If there was any good news in the decision it may be that while the Supreme Court ruled that debtor-in-possession loans usually come first they did not rule exactly where pension funds are ranked in the priority list of who gets paid under Companies’ Creditors Arrangement Act.

Instead, the SOC mused there was good reason for giving special protection to pension plans in insolvency proceedings. Since the CCAA statute is federal, only Parliament could decide where pensions should be prioritized.

Wayne Marston NDP MP Hamil-

ton East-Stoney Creek Ontario introduced Bill C-331: An Act to amend the Bankruptcy and Insolvency Act and Companies’ Creditors and Arrangement Act (pension plans), in an attempt to change the CCAA and BIA to protect retirees’ pensions during bankruptcy proceedings.

“In Canada today when a company goes out of business and the employees’ pension plan is wound up, under Canada’s outdated bankruptcy laws, pensioners must wait behind every imaginable financial and corporate interest before getting paid out from the company’s remaining assets because, according to Canadian law, pensions are considered unsecured debt,” says Marston.

“As such, pensions are paid out at the same time as every other kind of unsecured debt. In effect, it puts pensioners at the end of the line.

“The practical consequence of being at the back of the line means that pensions are too often tapped into as just another asset pool to be used to pay off other creditors.

“Canadians say that is wrong. They say that any retiree who has worked for generations for a company should have greater access to the company assets than vulture capitalists and bond dealers,” says Marston.

“Let us be clear. Pensions are not just some kind of a fringe benefit. Workplace pensions are nothing less than unpaid deferred wages.”

If enacted, the bill would move pensions further up the line of creditors to be paid out during bankruptcy proceedings. Amending Canada’s bankruptcy laws to provide greater protection for pensioners is an issue of considerable importance to the NDP.

“In the last election, this particular promise was on the front page of our platform. For New Democrats this question is very straightforward. How many more victims will there be before we fix our outdated bankruptcy laws? We know the stories of Nortel, Fraser Paper and AbitibiBowater and the dozens of mills that closed in Quebec and in British Columbia.

“One thing is sure, and that is the current government has not been prepared to act, has not been prepared to extend the pensions, the common sense protection Canadians deserve,” he says.

Private member’s bills are rarely passed, however such bills do provide an opportunity to raise in parliament issues of concern other than those proposed by the government.

The Bill would move pensions further up the line of creditors when a company became insolvent.

Health and welfare benefits are equally affected by the insolvency, leaving many without medical coverage and significantly reduced pensions.

The National Pensioners and Senior Citizens Federation, of which COSCO is a member, adopted two resolutions at their 2010 Convention, which addressed this very issue.

One resolution called for the laws to be amended to place pension plan benefits at preferred status above unsecured creditors.

The other stated that disability benefits should have super-priority above all creditors. The victims of Nortel are proof of the need for legislation to remedy the lack of protection in existing laws.

# Health and wellness workshops

Presented by the COSCO  
Seniors' Health and  
Wellness Institute

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## How to book a workshop

**O**VER THE LAST FEW YEARS, thousands of people throughout B.C. have participated in the COSCO Seniors' Health and Wellness Institute's free health promotion workshops. Since we launched Falls Prevention in 2007, the demand for workshops and the number of workshops offered have grown exponentially. We now offer 36 different workshops.

Each workshop is available free of charge to any seniors' group. The sessions are 90 minutes long and are delivered by a trained senior volunteer facilitator who presents practical and useable information, free of technical jargon.

If your group would like to book a specific workshop, please contact Sheila Pither at 604 684-9720 or [pither470@shaw.ca](mailto:pither470@shaw.ca).

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## Living better

**ADVOCACY FOR CAREGIVERS** – Advice for people who feel that they need to advocate for friends or family members or for people they are employed to assist.

**CAREGIVING** – Many seniors care for family members or friends and sometimes the workload and stress can harm the caregiver. Sources of assistance are reviewed.

**CHAIR YOGA** – Presented by an expert yoga teacher.

**CREATING AN AGE-FRIENDLY COMMUNITY** – This workshop will assist individuals and groups to achieve community environments that lead to health and well-being, not only for older adults but for all citizens.

**HEALTHY EATING FOR SENIORS** – We review Canada's revised Food Guide and describe how to use food label information when making purchases.

**LIFE WITHOUT DRIVING** – We explore warning signs of the need to consider other ways of getting around, encourage advance planning, and outline alternatives to driving.

**MEMORY AND AGING** – We give tips for maintaining and improving memory, and advice about when to seek professional help.

**SENIOR SEXUALITY** – This workshop explores the myths surrounding senior sexuality and provides factual information about the maintenance of intimate relationships as we age.

**SLEEP** – Many older adults find it difficult to get enough sleep and this workshop explores the reasons and remedies.

**SOCIAL CONNECTEDNESS** – Loneliness is a killer. This workshop helps participants to determine the level of social connectedness they need and how to achieve it.

**STAYING FIT AT HOME** – If you're not comfortable joining fitness groups or going to the gym, this workshop describes simple exercises that can be used at home to maintain and improve health.

**TECHNOLOGY AND AGING** – Many recent technological advances are of use to

older adults. We describe what is available now and what the future promises.

## Better health

**ADDICTION AND SENIORS** – We examine the risk factors, and suggest how to approach a friend or family member when you suspect addiction.

**CHRONIC DISEASES** – We outline the warning signs of four of the diseases that are most likely to affect the health of senior adults: Cancer, Diabetes, Heart Disease and Lung Disease.

**DEALING WITH STRESS** – Excessive stress harms the quality of life of many seniors. This workshop helps to identify and handle sources of stress.

**HEARING** – We review the anatomy of the ear and review common causes of hearing loss, discuss various remedies, and give advice about how to choose hearing aids.

**KNOWING YOUR BLADDER** – A case study approach is used to explain bladder function and the causes of incontinence. We discuss possible remedies.

**MEDICATION AWARENESS FOR SENIORS** – This workshop examines the potential misuse of medications and explains how seniors can interact with doctors and pharmacists to ensure safe and effective use of medications.

**MENTAL HEALTH** – This workshop concentrates on ways people can contribute to their own mental health, ways in which the brain can be stimulated to remain healthy.

**OSTEOPOROSIS, THE SILENT THIEF** – This bone disease is often the underlying cause of falls which can be devastating in their impact on the quality of life for seniors. We discuss the causes, risk factors, and recent treatment options.

**STROKE** – As we age the possibility of experiencing a stroke increases. We describe early warning signs and provide information about prevention.

**UNDERSTANDING OSTEOARTHRITIS** – This debilitating disease is the most common form of arthritis. We describe the symptoms, explain self-management strategies, and review various therapies.

**VISION** – We describe the structure of the



eye and explain major diseases that may affect older adults. We stress prevention and explore possible treatments.

## Legal issues

**ADVANCE DIRECTIVES** – This workshop explains provincial legislation on how to instruct care providers about your preferences for illness and end of life care.

**WILLS AND ESTATE PLANNING** – We review the legal rules for preparing wills in B.C., the duties of an executor, legal terminology, and pitfalls to avoid.

**FRAUD AND SCAMS** – Seniors are frequent victims, and need to be aware of how to protect themselves.

**HANDLING MONEY** – This workshop provides participants with strategies on how to make the best decisions about their funds.

**HOUSING** – We explain options for various care requirements.

## **PENSION AND TAX OPTIONS: INVOLUNTARY SEPARATION, CAREGIVER AND DISABILITY TAX RULES**

– This workshop describes the potential financial consequences that may occur if a couple enters involuntary separation.

**PERSONAL PLANNING** – We explain how to plan for the possibility that you may need someone to speak for you regarding personal care, end of life care, and certain financial matters.

## Safety

**MATURE DRIVER ASSESSMENT PROCEDURES** – The B.C. assessment process is described in detail, and participants are advised how to do their best in the various testing situations they may face.

**EMERGENCY PREPAREDNESS** – We explore the preparation of emergency kits, safety procedures in dangerous situations and give advice about when and how to seek help.

**FALLS PREVENTION** – We identify hazards that contribute to the likelihood of falls in homes and communities. We recommend safeguards and demonstrate exercises to improve balance and strength.

**PEDESTRIAN SAFETY** – Although walking has many benefits for older adults there is also the need to understand its potential hazards and to take the necessary precautions.

**PREVENTING ELDER ABUSE AND NEGLECT** – We review potential causes, intervention techniques, and where to find help.

**SAFETY IN THE HOME** – We provide detailed checklists of potential dangers for both the outside of the home and for every room indoors. We review fire hazards, medication use and childproofing the home. We show safety devices, and provide tips for effective renovations.

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# Quick facts about workshops delivered by COSCO

**T**HE NUMBER OF workshops delivered, and the number of people attending each year are growing dramatically:

- In 2007, 16 workshops were attended by 391 seniors.
- In 2008, 55 workshops drew 972 attendees.
- In 2009, 59 workshops were delivered to 835 people.
- In 2010, 121 workshops drew 1,982 participants.
- In 2011, 108 workshops drew 2,224 attendees.
- In 2012, 205 workshops were delivered to 3,810 seniors.
- By the middle of February, 2013 the number of workshops requested already totalled 122.
- A total of 564 workshop sessions have been presented from April, 2007 to December 31, 2012.
- 10,214 seniors have attended.

- 36 workshop topics are available.
- 10 of the workshops have been translated into Chinese and Punjabi.
- 40 facilitators have been trained to lead the workshops in British Columbia.
- 20 facilitators have been trained to lead the workshops in Newfoundland.
- In April, 2013 we will be training facilitators to present workshops in Alberta.
- All facilitators are 55 years of age or older.
- 6 facilitator training courses (5 days each in length) have been presented.
- Workshops are presented free of charge and COSCO has no paid staff.
- Facilitators receive out-of-pocket expenses but no other remuneration.
- The workshops are presented by the COSCO Seniors' Health & Wellness Institute, a registered charity.
- All the workshops are PowerPoint presentations. Some have been prepared by gerontology students, others by medical students, others by topic specialists and others by the workshop coordinator.
- Participants are given copies of the workshop materials and are asked to plan how they will make use of the information to assist in the maintenance of health and safety.
- Evaluation forms are completed after each workshop and many participant suggestions are used when workshops are revised.
- COSCO's health literacy project has been described at national and international conferences and has been included in a book entitled *Researching Transitions in Lifelong Learning*.

# Six generic drugs to be commonly purchased by provinces and territories – but we could do better

By Adrienne Silnicki  
Council of Canadians

**T**HE COUNCIL OF THE Federation's Health Innovation working group has just announced that six generic drugs have been chosen to be jointly purchased by provinces and territories.

It has been estimated that this could save Canadians through their provincial drug insurance plans and out-of-pocket expenditures \$100 million a year.

The premiers first announced that they were working on common generic purchasing of some drugs at the Council of the Federation meeting in July.

We applaud the premiers for coming together and finding a way to make generic drugs more affordable for Canadians.

However, we want to see this go much further. Canada remains the only country with universal health care that does not include prescription drugs.

Canadians are also finding it harder to afford prescription drugs. One in ten Canadians are no longer filling their prescriptions because the cost is prohibitive.

While generic drugs are a fine place to start, the real cost drivers are big brand pharmaceutical drugs.

If the Comprehensive Economic and Trade Agreement with the EU is passed, big pharma could increase its drug prices by up to \$2.8 billion a year! Any savings with the new common generic drug purchasing plan would be overshadowed by this much bigger cost to Canadians.

What's the solution? Pharmacare. A universal pharmaceutical program



The cost of brand name prescription drugs is the fastest-growing component of health care. One in ten Canadians – and one in six British Columbians – no longer fill prescriptions because they can't afford them.

that would cover the cost of prescription drugs for all Canadians.

How much would it cost? Nada. In fact it would save us \$10.7 billion a year. But it'll be a lot harder to bring into Canada if CETA passes.

So congratulations to the premiers

on this arrangement. But let's get Harper back to the table and talk about the programs that will bring real savings and more importantly real justice to all Canadians.

Six generic drugs is a start, but we could do much better.



# Top 10 scams of 2012: watch out!

**T**HE BETTER BUSINESS BUREAU has released a list of the top 10 scams of 2012, warning scammers are capitalizing by using false pretences to con consumers.

The list was developed jointly by the BBB, Consumer Protection BC and the BC Crime Prevention Association.

**1** Brand Spoofing or phishing is a general term for email and text messages designed to look like they come from well-known and trusted businesses, financial institutions and government agencies to collect personal and financial information.

If you receive these messages, delete them and do not click on any links. Hang up on callers you aren't familiar with. Never give credit information online or over the phone unless you are sure of the identity of the caller.

**2** Advance fee loans: consumers complete credit applications and are told the loan has been approved and the promised funds will be received once a fee is paid.

After payment the loan is never received as promised. It is illegal for a company to charge a fee in advance to obtain a loan, even if that fee is disguised as the first and last month's payment.

**3** Gold-buying schemes: a strained economy and high demand for gold has resulted in many consumers selling and trading gold and jewelry and receiving unfair returns in exchange.

Before cashing in on the gold rush choose an appraiser, preferably locally or get multiple appraisals and compare prices before selling.

**4** Financial abuse of the elderly occurs when, seniors' pocketbooks are exploited by scammers. Common financial frauds include obtaining

private banking information, encouraging unnecessary home repair work, telemarketing and mail fraud.

Most elder abuse occurs by someone they know, such as a family member, friend or caregiver.

Signs of financial abuse include missing belongings, unusual activity in bank accounts, suspicious stories, bounced cheques, and numerous unpaid bills.

**5** The switch to smart meters in BC fostered a rise in false claims and deceptive ads selling energy conservation devices.

Consumers purchased a number of power saving devices that did not work and did not meet electrical safety standards.

Protect yourself by doing some research before making a purchase. Always check a company's BBB Business Review first.

**6** Every year door-to-door salespeople use high pressure sales tactics to frighten people into purchasing expensive substandard and often unneeded products and services.

Don't give in to high pressure sales tactics. Tell aggressive salespeople to leave your property and if they refuse call the police. Get the name and location of the company and ensure all details and verbal promises are included in a contract.

**7** In the virus-fixing scheme, the caller claims to be phoning about a serious problem with the person's computer that will make it unusable. The computer owner is directed to a website and told to download a program, which is actually damaging malware and spyware.

Do not give any personal information to avoid identity theft. Never provide credit or debit card information for payment.

**8** Consumers reported "local locksmiths" advertising online using a local number and address, but when contacted, the consumers were connected to a call center in another city.

Don't pick the first local company you find online. Confirm the company address and ask for the legal name of the business. When the locksmith arrives, ask for identification, a business card and their license. Make sure they are insured.

**9** Online ads, often designed to look like news reports, claim you can get great deals on iPads and other electronics with online penny auctions.

Users must set up an account and purchase bids with a credit or debit card; each individual bid may cost less than a dollar and are often sold in bundles of 100 or more.

Every item has a countdown clock and as people bid, the cost of the item goes up incrementally and more time is added to the clock.

Even if you don't win the item, you still have to pay for the bids you placed, which will add up over time.

**10** Users are often subject to targeted advertising and direct messages through social networking, including fraudulent work-at-home job offers and deceptive "free" trials.

"Clickjacking" on Facebook convinces users to unknowingly post malicious links on their status updates.

Always have the most recent updates installed for spam filters, anti-virus and anti-spyware and a secure firewall on your computer.

Be wary of messages from friends and especially strangers that direct you to another website via a hyperlink.

*The above information was obtained from the CBC website and submitted by Alice Edge.*



# Seniors tell the federal government to take action now

**“We’re tired of waiting,” say groups representing two million seniors**

**I**N A 35 PAGE BRIEF presented to the federal government and the official opposition in February, seniors’ groups with a combined membership of over two million men and women have expressed serious concern about the lack of progress in addressing critical issues that affect older Canadians.

The brief – a joint presentation by the National Pensioners and Senior Citizens Federation (NPSCF), of which COSCO is an affiliate, and the National Canadian Pensioners Concerned organization (CPC) – called on the government to address three priority issues:

- Pensions and income
- Health care, and
- Poverty and affordable housing.

“As seniors, we are concerned about the lack of progress in addressing our issues,” say Herb John, president of NPSCF, and Winnie Fraser MacKay, president of CPC who co-signed the brief.

“We see that when the federal government is focused on issues such as legislative reform based on their ideological agenda, signing free trade agreements or tax cuts for large multinational corporations, progress is

A majority of Canadians say that any plans to retire by age 66 are more of a fantasy than a reality. A new poll by Ipsos Reid found that only 27 percent of workers believe they’ll be able to retire by 66 – a decline of nearly 50 percent from the findings of a similar poll a year earlier.

decisive and moves with incredible speed through parliament and the senate,” they wrote.

“We are tired of hearing that our health care system is not sustainable. We are tired of hearing that we need another review of pension reform or the CPP.

“We are tired of hearing that there is no money available at a time when CEO salaries are growing at ever increasing rates and our standard of living continues to deteriorate. We are tired of watching other countries such as Iceland and Denmark achieve what we desire and not be able to make progress.

“This is happening during a time when there is more wealth being created in this country through resource extraction and development than at any other time in our history.

“We see what is happening and believe the federal government owes us an explanation and action to address our issues. We believe that is how democracy works.

“One thing we are not tired of is advocating for a better future for seniors in Canada. We will continue to work hard and conscientiously to present our vision of Canada’s future and how to get there,” says the brief.

## **Pensions and income**

The seniors’ groups describe the Canada Pension Plan (CPP) as one of the great achievements of the last few decades, and note that it has contributed to an overall reduction in poverty among seniors.

However, they say, it is important to look at the limitations of the CPP and recognize the need for change.

First, they note that the maximum CPP pension for this year is \$12,150. This is far from adequate pension income and needs to be raised significantly.

Second, Old Age Security (OAS)

and the Guaranteed Income Supplement provide at most another few thousand in income, but both are cut off when the person’s income reaches pre-defined maximums.

While OAS and GIS have helped to raise minimum and low-wage earners out of extreme poverty in their old age, says the brief, the federal government’s unilateral decision to raise the OAS eligibility age from 65 to 67 will doom thousands of more people to deep poverty.

“They will be at an age when changes of finding employment of any kind will be very limited. We call on parliamentarians to reconsider this ill-conceived action and restore the age of eligibility to 65.”

In addition, they called for OAS payments to be increased by 30 percent, and for the GIS to be increased by at least 16 percent.

“We recognize that life expectancy has increased and that statistically we are enjoying longer lives, (but) we believe that the two years between age 65 and 67 will create tremendous financial hardship for many.”

The brief cites numerous examples which show that raising the eligibility age for public pensions just isn’t practical.

For example, many whose work requires certain levels of strength and fitness, or those who work outside or in extreme conditions “won’t make it to age 67.”

The list includes firefighters, health care workers who have to be able to lift patients, military personnel, police officers, forge and foundry workers, paramedics, people who work in construction, railways, forestry, ship building, fisheries, and those who work in situations subjecting them to repetitive strain injuries and more.

“What will become of those who cannot continue to their jobs between 65 and 67? Will they all have to live

on welfare and become an additional burden on society despite the fact they have worked all their lives until they cannot physically perform the work? We would remind the federal government that we cannot all be administrators or professionals who do not require constant use of physical labour to earn our living.”

## **Health care**

The seniors’ groups called on the government to immediately begin negotiations with the provinces and territories to create a national Pharmacare program.

The brief says such a plan should be national, provide universal coverage, be publicly funded and administered, and should ensure the supply and quality of essential drugs. Such a plan would replace the current hodgepodge of provincial plans, and extend coverage to more than three million Canadians who are presently uninsured.

“There is absolutely no question about Canada being able to afford a national Pharmacare program. With a national program, we could improve health care by being more economically prudent, while generating efficiencies that allow for a safer and fairer program for all Canadians.”

## **Poverty and housing**

Roughly 40 percent of seniors live in households with incomes below \$30,000, says the brief. For many, affordable housing is just a dream.

The seniors’ groups called on all levels of governments to develop a poverty eradication strategy with clear targets, timelines and measurable goals.

They also urged parliamentarians to address the need for a national housing policy to address the growing need for affordable housing, and ensure that seniors have access to safe and secure housing.



## A FRIENDLY REMINDER

# Associate and affiliate membership renewals for 2013 are now due

**E**RNIE BAYER, the hard-working Membership Chair of the Council of Senior Citizens' Organizations of B.C. has issued a friendly reminder to affiliated organizations and associate members that it's time to renew their memberships for 2013.

At the Executive meeting held Feb. 1, Bayer reported that reminders had been mailed to the 83 organizations that are affiliated to COSCO. A little more than half of them have already sent in their renewals and dues payments.

If your organization has not yet renewed, please do so as soon as possible.

Similarly, if you are an individual

associate member, your \$25 membership fee for the current year is now due.

Please mail your renewals and payments directly to Ernie Bayer, Membership Chair, 6079 - 184 A Street, Surrey, B.C., V3S 7P7.

If there's any issue about your membership or affiliation that you'd like to discuss, Ernie can be reached at 604 576-9734.

If your organization is not yet affiliated, please contact Ernie for details on how your group can participate.

COSCO is the largest federation of seniors' organizations in the province, and has represented seniors for more than 50 years.

COSCO is registered under the Societies Act. It is an umbrella organization made up of affiliated seniors' organizations from every part of B.C., as well as a significant number of individual associate members

COSCO is run and operated by a volunteer board of directors who are elected by delegates from affiliated organizations.

Together, we are working to protect and enhance the many social programs that we fought and paid for over the years, but which are now being eroded by both the provincial and federal governments.

If you're not yet a member, join us today.

## 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.