

Government socks it to poor seniors

By Art Kube,
President

THE RECENT FLURRY of rate increases and continuing cuts in services imposed by the provincial government will hit seniors hard. This must be sock it to poor seniors month.

First the government reduced the number of sailings and slashed the seniors discount on B.C. Ferries by 50 percent. This will add to the isolation of seniors in coastal communities, and make it more difficult for them to get to medical appointments, especially for specialist care.

Then the government imposed a cumulative increase of 28.1 percent on BC Hydro rates, starting with a 9 percent increase on January 1.

And all of this came in the same month when seniors were preparing for a 4.1 percent increase in MSP premiums, and health authorities were sending out notices of increases in the cost of residential care.

Access to needed community health services, like home support, continues to decline. Proper home support services could save the public millions of dollars by relieving the

pressure on our acute care system.

It's estimated that up to 20 percent of the patients in our hospitals would do better with an alternative level of care. Home support costs much less than hospital care. It would help seniors to age in place and live with dignity in their own homes – something that most seniors would prefer.

Because of the shortage of home support, seniors are institutionalized in residential care facilities. And far too many spend months in acute care due to a shortage of residential care.

This is why COSCO has called for the creation of a comprehensive public home support system in B.C. It would save money. It would be better for seniors.

It's indeed unfortunate that instead of acting to provide a needed service, and making better use of public dollars, the government is increasing user fees and rates that will hit poor seniors very hard.

Not all seniors are poor, but many do live on fixed incomes. The rate of poverty among seniors, and particularly among women, is increasing at an alarming rate. The government's actions are making it even worse.



Art Kube

The super-rich will barely notice these fee and rate increases, but while the government proclaims a budget surplus, poor seniors will have to decide which meals they can no longer afford.

The government should be raising revenues through fair taxes, based on ability to pay, not through fee and rate increases that hit hardest at those who already have the least.

I note that the government is planning to put slot machines on the B.C. Ferries. I advise seniors to stay away from them. The way the government is running things, you can't win.

If undeliverable, return to 1908 – 1330 Harwood St. Vancouver, B.C. V6E 1S8

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COSCO News welcomes your letters and contributions. Contact soren.bech@shaw.ca, or Editor, 2102 Porter Rd. Roberts Creek, B.C. V0N 2W5.

2014 SCHEDULE

Passing the torch

COSCO'S leadership training workshops continue in new year

THE COUNCIL OF Senior Citizens' Organization of British Columbia (COSCO) is sponsoring a series of leadership training workshops in 2013/2014.

The purpose of these workshops is to increase the confidence and skills of senior group leaders, particularly those who are thinking about taking on more responsibility in the groups to which they belong.

The workshops are two days in length and there is no charge for attending. Letters of invitation will be sent to COSCO affiliate and associate members and to other community groups, but there are many groups for which we don't have contact information.

The workshop schedule for 2014 is listed below. Details of time and place will be announced later. Please help us to let groups know about these dates. Contact information to obtain a registration package is given below.

January 13th & 14th: Nanaimo

January 15th & 16th: Victoria

January 27 & 28th: Burnaby

February 17th & 18th: Richmond

February 26th & 27th: Vancouver

March 3rd & 4th: Surrey

March 11th & 12th: Abbotsford

For more information please contact Sheila Pither at 604-684-9720 or by email at pither470@shaw.ca.

Join us on Facebook



COSCO LAUNCHED a Facebook page in late November. The purpose is to enhance our communication with our members and the community at large. It is anticipated that publication and notifications of COSCO advocacy and activities will occur in a more timely and easily accessible fashion.

The Facebook page may be accessed either by a link through www.coscobc.ca or through Facebook if you are already a FB member.

Please help spread the word by inviting your FB friends and groups to have a look:

www.facebook.com/pages/

COSCO-Council-of-Senior-Citizens-Organizations-of-BC

2013 – the year in review, and what 2014 is bringing for seniors

As the year comes to an end, deeply ingrained attitudes continue to hold back progress on seniors' issues

By Art Kube,
President

AS THE YEAR comes to an end and our thoughts are on the festive season it is time to reflect on the past year and look forward to what 2014 will bring.

2013 was a busy year. We had a provincial election in which COSCO put forward a seniors' agenda which neither of the major parties was prepared to adopt, even though it would have been the right thing to do for seniors.

The attitudes which are deeply ingrained still reflect the time when the average life span was 68 or 69.

We seniors will have to continue to challenge and work to change these attitudes to reflect the fact that we live to 80 or better.

It is time to stop talking about dying, and start talking about living.

COSCO has been very active. Thousands of seniors are participating in our health literacy programs and the demand for these programs is increasing.

COSCO played a major role at the National Pensioners and Senior Citizens Federation convention, working to pass policies which will make the organization a more effective voice for seniors in Canada.

We also developed a training curriculum to train younger seniors in

leadership skills. The program called "Passing the torch" has been already offered in Kelowna, Castlegar, Kamloops and Campbell River.

These seminars are scheduled for Nanaimo, Victoria, the Lower Mainland and the Fraser Valley for January and February. (See the story on page 2 for more information about attending the course.)

This year COSCO increased its affiliated membership by 28,000, which gives us a total affiliated membership of 108,000.

This came as a result of the National Association of Federal Retirees affiliating their BC membership.

We also established a COSCO Branch in the West Kootenays.

Our Associated Membership is also at an all time high.

However not everything is a bed of roses. We lost all of our financial support from our major funder, which leaves us with an annual shortfall of \$20,000. We will try to secure additional sources of funding.

The year is not ending well.

First the B.C. Ferry cuts and the loss of senior's discounts, then the announcement of Hydro increases, followed by a 4.1% increase in MSP premiums and announcements by the Health Authorities of increases for Residential Care.

COSCO is just like life – it has ups and downs and we seniors have been taking it on the chin.

What will 2014 bring?

A huge issue of major importance to us and all Canadians will be the renegotiation of the Federal – Provincial Health Accord.

The signals sent out by the Harper

Government don't bode well for the survival of Medicare as we know it.

With your help COSCO will do everything in its power to preserve Medicare and try to improve on it.



It is time to stop talking about dying, and start talking about living.



We understand that all provincial governments have agreed to increases in the Canada Pension Plan. The question is, is it sufficient to meet the future needs of seniors.

Provincially, we are receiving some positive signals from the Parliamentary Secretary to the Minister of Health in charge of Seniors.

There is some indication of support of our health literacy program and requests to COSCO to name members to some advisory committees.

Our position is that we will cooperate if it is of interest and benefit to seniors. Some times this is a hard road to follow. As they say: "We shall overcome".

In closing we wish you all the best for the festive season and a happy and healthy New Year.

TRANSPORTATION

DriveABLE continues to create headaches for thousands of seniors

By Lorraine Logan,
Second Vice-President
Chair, Transportation Committee

DRIVEABLE claims to assess the cognitive functions essential for driving—memory, attention span, spatial judgement and decision making. As you approach your 80th birthday you will receive a medical form in the mail from the Superintendent's Office requiring you to see your family doctor or specialist to have this form completed and returned to their office, usually within 30 days, but the time period can be extended for reasonable reasons.

This visit must be taken very seriously and the patient must pay attention. This is where, in most instances, the referral to DriveABLE begins.

The doctor may administer a memory test (SIMARD) or min-mental test asking you to repeat words after having them read to you.

It is at this time that the doctor may decide that you may have some cognitive impairment and tick the box for DriveABLE assessment. Only about 2 percent of people receiving the medical form are asked to complete the DriveABLE assessment.

COSCO's involvement with the process began about a year and a half ago when we started receiving complaints from seniors. There were enough of the same concerns that it prompted us to investigate further.

I asked Sheila Pither, our Treasurer and manager of our Health Workshops to join me as I believed that some education was going to be needed and her experience in consultation would be of benefit. COSCO now of-

fers a workshop – Mature Driver Assessment Procedures – which covers these issues.

We have met with the former Superintendent, Steve Martin, and his Assistant Superintendent, Stephanie Melvin four times. One of those included a two-hour meeting with representatives of the B.C. Medical Association in attendance.

From our first meeting we developed a mutual respect and were able to collaborate on many of the issues concerning seniors.

We did attempt every time to request that DriveABLE be discontinued due to questionable results, extreme anxiety and fear creating an atmosphere of failure, but to no avail.

We were able to soften some areas and expand time frames. The following are our successes to date:

- Letters to older adults have been changed to be more respectful.
- Two companions may accompany you to the assessment and witness your practice session prior to your on-screen test. They may not stay while the assessment is in progress.
- You do not have to “bring someone with you to drive your car.”
- The information line when you call the Superintendent's Office 1-855-387-7747 is now set up that DriveABLE is the first pick – press 9 – real people will answer your inquiry or if you must leave a message, will get back to you within 24 hours.
- An appeal process is available if you feel you were unjustly assessed.
- Interpreters are now accepted to be part of the assessment process.

- If your medical situation has changed, the OSMV is open to reviewing your file.
- If you were not successful on the screen assessment, you will automatically be allowed to take the on-road assessment.

On October 29, Sheila and I met with the new Superintendent, Sam McLeod and Stephanie Melvin to continue our quest to improve or remove the DriveABLE assessment.

Mr. McLeod presented himself as progressive and did seem to have a comprehension about our concerns. He indicated that he was in the process of doing a complete review of the program.

We indicated that our senior population needed more education concerning DriveABLE – to take the mystery out of the assessment.

He agreed and plans are in progress to have ICBC develop a letter (with COSCO input) to send to older adults somewhere around their 79th birthday.

This would allow some preparation and thought about driving, perhaps when to retire your license or bone up on your skills and general driving awareness.

Also in the planning stage is posting more information on the web-site about the actual assessment. There is now a small demo of the on-screen process.

We asked that this educational piece be made available in print as some of our seniors do not use computers.

Sheila and I were also concerned



about the fallout after a person has not been successful and their license has been suspended or cancelled. Our concern led to a future discussion to establish a form of referral to counseling to assist persons who may require help in adjusting to life without driving a car.

A COSCO workshop on this eventuality – Life Without Driving – is also available.

I often receive letters, phone calls or e-mails from people who have not been successful and I try to listen, assist and direct when I am able.

Many of these contacts are difficult and in some cases I refer the information on to the Superintendent's Office immediately.

Most often, the problem stems from the medical doctor, perhaps a new doctor for your family, where there has been no previous relationship.

They do not know you and therefore, err on the side of caution and let the assessment determine your ability to drive. Often this takes the form of ageism.

If you need to communicate with the OSMV the telephone number is 1-855-387-7747 and the website is: www.pssg.gov.bc.ca/osmv.

Please note that most libraries have free computer usage and are willing to assist anyone with “how to” use the computer.

My phone number is 604 523-1977,

and my e-mail is logan33@shaw.ca. Please understand that if you contact me, I am not able to overturn any decision, but will listen, explain the process and assist if you want further action.

Our relationship with the OSMV, Sam McLeod and Stephanie Melvin is respectful and productive. We have achieved many changes to improve a process that is difficult and sometimes results in disappointment.

We will continue to advocate for a better assessment tool than Drive-ABLE.

In the meantime, we will deal with what has been established and try to de-mystify the process through further collaboration.

More and more seniors denied HandyDART service as Translink chops 10,000 hours

By Lorraine Logan,
Second Vice-President
Chair, Transportation Committee

HANDYDART services continue to be a huge concern for COSCO. Over the last two years, the Custom Transit service has seen a great decline in available booking times. The “We can get you there, but we can’t pick you up” scenario is playing out all over the different communities for persons with disabilities and seniors who are registered clients.

Translink claims budget cuts are the culprit. Where you used to be able to book a ride three days in advance, it is now seven days in advance with no guarantees of receiving your request.

Denial trips – trips that HandyDART is not able to book in your time frame – have escalated dramatically.

Senior community groups have voiced their concerns and also have written to local community papers to bring attention to this issue. The Access Users Advisory Committee has been speaking out regarding these cutbacks.

Translink, most recently cut back 10,000 hours of HandyDART service and established a taxi pilot program south of the Fraser River to provide approximately 7,000 more rides.

This cutback in rides was primarily on four routes that have been under-utilized and buses not filled. Some driver job loss also occurred.

COSCO voiced their concern over this pilot project, not only about job loss – skilled well trained drivers – but also the lack of training for the taxi drivers in the pilot project. Translink has now assured me the HandyDART contractor, MVT, is providing a one-day driver training program.

These cutbacks also affect conven-

tional transit, another avenue for persons with disabilities and seniors to use if they are able.

A series of stakeholders workshops have been held in the Lower Mainland to identify other resources to assist Translink in providing service to its clients.

Two rounds of workshops have been held so far and we are waiting for the outcome of the last meetings held in October.

Some of the ideas presented were partnering with Adult Day Care Programs, integrating with volunteer community driving programs, and more development of taxi usage.

The latest round was looking at the HandyDART application form and possibly having new applications go through an interview process. This was thoroughly rejected by COSCO and the B.C. Coalition of People with Disabilities.

Recently a new coalition led by HandyDART drivers and some persons with disabilities was formed to create public awareness. Through the efforts of this group, the HandyDART situation was brought back into the media on radio and television.

COSCO will continue to advocate for affordable, safe available public transportation for all seniors and persons with disabilities.

If you have any concerns or difficulty with HandyDART you can contact us or better contact HandyDART directly at 604 575-6600 customer service option 5 or if not successful, contact Translink Customer Service at 604 953-3333 press 0.

This decline in service has created some hardships, frustrations and anger. Hopefully a solution to tax payer contribution funding will be re-assessed and Custom Transit will get a better distribution of monies.

COMPASS CARD

New fare system coming soon

The Compass Card is a new fare system purchased by Translink. It will be implemented starting January 1st, 2014. This card will use a tap-in, tap-out system of payment and can be purchased on-line or in identified outlets.

There have been provisions made for one-day usage by visitors or casual users. As information continues to change on the roll-out of this new program, I will give you a contact for group information.

Please contact Sarah Chung at Translink by email at sarah.chung@translink.ca or by phone at 778-375-6868.

Sarah will arrange to come to your group and give you a brief talk on the Compass Card application and process. Sarah is taking appointments now.

Most likely the general public will begin using compass cards mid-spring. Certain groups will roll-out before then to test the system in real time. Check out the web-site www.translink.ca/compasscard.

There is some printed material available, if this is required, understanding that some older adults do not wish to use computers. Please contact Sarah at the above number if you wish to receive a copy of this information.

– Lorraine Logan

Bold solutions to fix the pension crisis

GOVERNMENT AND business leaders must stop trying to tear down workplace pensions, says retiring executive Jim Leech in a new book, *The Third Rail: Confronting our pension failures*.

The retiring president and chief executive officer of the Ontario Teachers' Pension Plan, a world leading private equity investor, says Canada is facing a pension crisis.

"Our pension crisis was predicted years ago by academics, actuaries, labour groups, consultants and financial institutions," says Leech.

"If nothing changes, it is possible, indeed probable, that all taxpayers will find themselves burdened with the expense of rescuing and providing for a generation of marooned, financially unprotected retirees."

More than 60 per cent of employed Canadians don't have a workplace pension and haven't saved enough to support their lifestyles in retirement.

Canadians have set aside only 5.5 per cent of their income for savings, a sharp drop from 20 per cent in the 1980s. With high fees and flat returns on tax-sheltered investments, many question the value of voluntary savings.

Even if you're fortunate enough to have a workplace pension, it may be threatened by bankruptcy of the company or the vagaries of the stock market. Many retirees have seen their employers cut pensions they thought were guaranteed.

Many employers are switching to defined contribution plans. In such plans, the workers bear all the investment risk, and may have a nasty surprise coming. Leech says defined contribution plans are nothing more than a glorified RRSP – you find out on the day you retire how much you will have to live on for the rest of your life.

"If markets have been bad, your retirement lifestyle will be less than if markets have been booming."

Leech adds that depending on defined contribution plans to pay for what could be a very long retirement "is still too much of a lottery."

With a defined benefit plan, on the other hand, workers are guaranteed a pension that is tied to how much they earned on the job.

Leech says governments should focus on reforming defined benefit plans to ensure they can be sustained. Instead, he warns, "some politicians want to further weaken the system by shredding what is left of effective workplace pensions."

Leech and co-author Jacquie McNish call for three main steps to fix the pension crisis:

- Expand Canada Pension Plan benefits for those who earn between \$30,000 and \$100,000 a year. With a small increase in CPP contributions by workers and employers, the CPP and old age security payments would replace nearly half their salaries.
- End the transition to defined contribution plans. These plans are more confusing, expensive and less reliable than defined benefit plans, leading in most cases to inadequate pensions.
- Stop the demise of the defined benefit plan. Find ways to share the risk between employers and employees. For example, if a plan has a funding shortfall, employers might suspend inflation-indexed pension benefits until a surplus is restored.

Good pensions create jobs and investment in B.C.

AS THE HARPER government attacks income security by forcing Canadians to wait until age 67 for old age security payments and continually stalling reforms to the Canada Pension Plan, the Conference Board of Canada has released a new report that focuses on the optimal design of pension plans.

In the study released in October, the Conference Board focuses on the five B.C. public sector pension plans to highlight how differences in pension design can significantly improve retirement income.

The report says these defined benefit plans, as part of the total compensation of plan members, require employees and employers to fund the plan to cover future benefits. By comparison, only one-quarter of B.C. employees who do not have a trusted

plan contribute to RRSPs.

The Conference Board says two main impacts flow from the plans' design: higher lifetime savings, and lower management fees.

"This results in higher spending and income in British Columbia," says the report.

The Conference Board concludes:

- The savings effect adds \$1.28 billion to provincial income.
- The multiplier effects mean there are 8,000 additional jobs in B.C. because of the plans.
- The lower management fees add \$750 million a year to the B.C. economy in direct and indirect effects.

Articles on this page reprinted with permission from BC FORUM's news magazine The Advocate.

Ferry service cuts and charging seniors for mid-week passenger travel

By Gudrun Langolf
First Vice-President

FOR PEOPLE AND businesses in communities up and down British Columbia's coast and on some inland lakes, ferry travel is not a luxury but a necessity. Many of the proposed service cuts are unconscionable and extremely short-sighted with negative consequences to those communities in the future.

Funding of the ferry system is simply screwed up – to use a technical term.

Where in the world are public transportation systems required to “pay their own way”? Surely this is a good example of a public good that should be subsidized, if not paid entirely by taxpayers through taxes.

Having healthy and vibrant communities – urban, suburban, coastal or otherwise is in everyone's interest and requires an adequate, appropriate and safe public transportation system!

Seniors are certainly not receiving an unfair advantage by not paying passenger fares during mid-week ferry travel. And we are definitely not engaging in a perverse competition to see who in our society is poorer or more deserving. We are certainly not asking the poor subsidize other poor people.

There simply is no real additional cost to the Ferry Corporation for not charging seniors/us for travelling in the off-times in the middle of the week.

The ships sail regardless. Many seniors still drive on and of course pay for the vehicle and any applicable surcharges. Some seniors will also (though inexplicable to me) enjoy the dining experience and purchase small



Jef Keighley, President of Sunshine Coast Seniors, a branch of COSCO, was among the hundreds who turned out to protest at “public consultation” meetings held by BC ferries *after* service cuts and rate increases were announced.

things in the gift shops.

There are some who have to travel to/from medical and other appointments. As well and for example, some senior groups from the Lower Mainland get to go on organized outings (mostly to Victoria) which they would otherwise ill afford.

So with added public transportation charges, old people losing their driving privileges, facing ever increasing user-fees, and PharmaCare changes etc. the fixed incomes become stretched beyond the limits.

Now we are hearing that the debt seniors are taking on is increasing by

alarming rates. Staying in touch with families and friends who live on the islands/mainland becomes more and more difficult.

So today, please photocopy, scan and print, or just tear out the petition on page 5. You can also download this petition from the COSCO website, www.coscobc.ca.

Please discuss these issues with your friends, relatives, etc., and ask them to add their names to the petition.

Whether you collect a handful of signatures or fill several pages, every signature will help.



Stop BC Ferries service cuts and fee increases for seniors

We the undersigned respectfully call on the provincial government to reconsider and reverse its plans to reduce service while slashing the fare discount for seniors. It is inappropriate to guarantee exorbitant salaries for BC Ferries executives while shifting the burden to seniors.

Name

Address

Signature

Name	Address	Signature

Please return all full or partially completed petitions by mail to:
COSCO c/o 1908 - 1330 Harwood St. Vancouver, B.C. V6E 1S8
Or scan and send by e-mail to: pither470@shaw.ca

The \$10 a day child care plan

As the shortage of child care spaces grows worse, more and more grandparents are forced to fill the gap

By Sharon Gregson
Coalition of Child care Advocates of BC

NO MATTER IF the government chooses to focus on resource sector development, a green economy or skills development, or all three – a prosperous British Columbia requires strong labour force participation and parents of young children need access to affordable, quality child care if they are to be part of that prosperity.

The child care crisis

BC's young families face a crisis in accessing quality, affordable child care (daycare).

Fees are too high, wait lists are too long for quality spaces and the wages of early childhood educators are too low.

Many young families are heavily dependent on grandparents to provide child care.

BC still has no plan to ensure young children have access to quality care, and no plan to respond to United Nations recommendations calling for greater government investment in child care.

The BC government's strategy to spend \$146 million in 2015 on a \$55 a month tax benefit is not going to help parents with their child care crisis.

The solution is here

Supporters of the \$10 a day Child Care Plan represent more than 1.6 million British Columbians. Municipalities from Dawson Creek to Cranbrook, school boards, parents, grandparents, teachers and nurses, Vancity, Surrey Board of Trade, academics and community organizations all see the \$10 a day plan as a solution to BC's current child care crisis.

When government puts the plan in place, child care will cost families \$10 a day for a full-time program, \$7 a day for part-time, with no fee for families with annual incomes under \$40,000. Every young child will have the right to participate in quality early care and learning programs that meet their needs, just as we expect that all older children to have the right to go to school.

With new investments from the province and federal government, locally elected school boards will provide early care and learning programs with the operating funds they need to deliver quality programs in the community. Early childhood educators will receive the respect and remuneration they deserve.

It's noteworthy that in the October 2013 high-profile Globe and Mail newspaper poll, the majority of seniors voted in favour of investment into a child care system. Among all Canadians 65 and older, 60 percent supported the introduction of a national child care program.

Among BC women aged 65 and older – perhaps reflecting the child care burden they shoulder – an astonishing 89 percent supported a national child care program.

There is a solution to the current child care crisis. The \$10 a day plan will improve the lives of children, their mothers and families and strengthen our communities. Our economy and our society will benefit from investment in the early years. Join us at www.cccabc.bc.ca/plan/endorse-the-plan/. We'll be so pleased to have your support.

Editor's note: Many groups throughout B.C., including the Council of Senior Citizens' Organizations of B.C. and several of our affiliates, have taken a stand in support of quality, affordable child care by endorsing this plan. We urge your group to do likewise.

\$10 a day Child Care

Essential for families. Good for BC.



Endorse the plan today

www.cccabc.bc.ca www.ecebc.ca

Lessons from an unexpected death

By Soren Bech
Editor, COSCO News

OUR FAMILY gathered at Royal Columbian Hospital on Thanksgiving Day. We were with our father and grandfather when he died from the devastating injuries he suffered in a car crash.

Even though my dad was 94, it was an unexpected and painful death.

“I never expected to live this long. I am disgustingly healthy,” he recently told me.

Peter Bech was so alive, filled with curiosity, and fun to be with.

Even though he had planned ahead for the inevitability of death, what happened after his car was t-boned by a pick-up truck taught us some unexpected lessons.

Beware joint accounts

My parents have held a joint account at the Bank of Montreal since 1958.

It was an epic battle to convince them to honour the provisions of my dad's will.

“Dealing with the bank should not be the most stressful part of dealing with our father's death,” said my brother Poul – but it was certainly right up there.

It took three meetings and a lengthy, somewhat threatening e-mail before the bank agreed to pay funeral costs from the estate.

They were quite prepared to pay utility bills for the now-empty family home. However, along with other costs, they initially refused to cover the cost of a wheelchair-accessible taxi and a caregiver to accompany my 89 year old mother to the service for her husband of 66 years.

Because it was a joint account, they said they had to “protect” my mother's money. Unfortunately, she has dementia, raising the question of how she can access her money, even to pay for her own care.

Beware joint title

Joint title has benefits and drawbacks. One of the drawbacks is that if one of the partners becomes incapable of giving consent, the other cannot sell the home, not even to downsize to more suitable accommodation.

To do so requires an application to the courts for what's known as “committeeship” in B.C., or stewardship in other provinces. This process costs up to \$12,000.

When one of the partners dies while the surviving partner is in care, family members must just maintain the home as best they can.

Help your executor

My dad had a will. He gave family members keys to the house. He told us where to find important documents.

But some things we didn't anticipate.

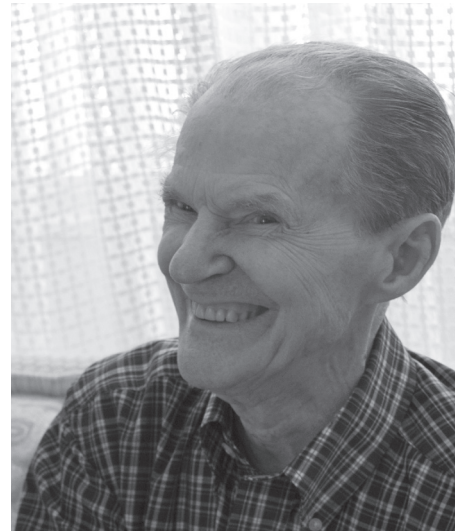
To obtain a death certificate, you need a birth certificate. You need to know the names and birthplaces of the deceased's parents. “Grandmother and grandfather” won't do, even if grandfather died in 1924.

Service Canada

When you apply for survivor benefits under the Canada Pension Plan, you'll need the will, birth, death and marriage certificates.

In my view, this benefit should be calculated and given to the survivor automatically. It is not.

My application for survivor benefits for my mother, needed to pay the



Jens Peter Bech

cost of residential care, was rejected because I did not have power of attorney for her. She lacked the capacity to grant it.

After being advised that people are considered legally capable until proven otherwise, I asked my mother to sign the application.

It was sleazy. My stomach still churns when I think about it.

After a wait of a few weeks, we were thankfully informed that she will get the CPP benefits she needs to pay for her care.

A few suggestions

- Exchange enduring powers of attorney with your spouse, and name a trusted alternate – preferably a younger person – in case you both get dementia. Do it now.
- Make sure you have a will, birth and marriage certificates, and tell your executor(s) where to find these documents.
- Check out Memorial Society membership to help keep funeral costs down. It can save up to 40 percent at a time when your loved ones are already in distress.



There was a large B.C. delegation at the National Pensioners' and Senior Citizens' Federation convention, held in late September in Windsor, Ontario. Delegates adopted a series

of policies designed to make the federation – now re-named the National Pensioners' Federation – an even stronger voice for seniors on national issues.

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.