

## Federal election will be an opportunity to advance key issues for seniors

By Lorraine Logan  
President, COSCO

**M**ANY ISSUES are on the forefront for our organization as we continue our advocacy for the seniors and elders in our province. As a federal election is looming in the fall, COSCO is in the process of forming an issue-based News edition to address our four main topics: National Health Accord agreement with

the Provinces and Territories (agreement expired March, 2014), National Housing Policy on Affordable Housing, Pensions and Retirement Income Security, and Transportation.

We will also be proposing a National Pharmacare strategy to decrease the cost of drugs and medical necessities.

Other areas of concern are the Canada Post "community post boxes" as opposed to all citizens receiving

home delivery, Elder Abuse and a National Child Care strategy. Many of our seniors are now providing child care, leaving their careers earlier to attend to extended family needs and in many instances, using their retirement funds to assist their children or grandchildren.

### Working together

COSCO has joined in coalition with two National Groups to empower older adults from across our country to speak in one voice.

The first group is the Canadian Coalition for Retirement Security, which is working to protect pensions. (See story on page 4.)

The coalition is highlighting the risk to workers and pensioners as the government(s) and private companies push to move from "defined benefit" to "target benefit" pension plans. This organization now has 24 affiliate organizations representing approximately 6 million members.

The second group is called "Seniors Vote" and is made up of seniors, retirees, professionals and advocacy organizations with over 50 affiliations, representing over 1 million citizens. Collectively, and collaboratively, we can achieve empowerment by combining our energies and resources to present common issues with one strong voice. "A Promise is a Promise!"

We are also following Isobel MacK-

## Major COSCO conference planned for next year

**P**LANS ARE being developed for a COSCO Conference during September 2016 in Richmond B.C. and will be held over two full days.

The Conference will have a maximum registration of 400, with a registration fee of \$150 for seniors and \$200 for non-seniors. The registration fee will cover Conference costs, including 4 nutrition breaks, two smorgasbord lunches, and a plated served dinner

on the evening of the first day.

While many details are to be finalized, the planning committee is recommending that the title of the Conference be "A Canada for All Generations" and include the theme "Forging a Charter of Seniors' Rights and Responsibilities".

Updates will be included in future issues of the COSCO News.

*If undeliverable, return to 207 - 1530 Mariner Walk, Vancouver, B.C. V6J 4X9*

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## About COSCO

COSCO is an umbrella organization that brings together 85 different seniors groups, representing 107,000 women and men, to work on common issues.

COSCO is affiliated with the one million member National Pensions Federation which promotes these issues at the national level.

A major focus of COSCO's work is promoting good health. To this end, COSCO volunteers provide a series of free workshops on 44 topics ranging from falls prevention to health literacy. More than 20,000 seniors have attended these workshops.

*COSCO News welcomes your letters and contributions.  
E-mail [soren.bech@shaw.ca](mailto:soren.bech@shaw.ca), or write to  
Editor, 2102 Porter Rd. Roberts Creek, B.C. V0N 2W5.*

# Advocating for seniors in BC

Continued from page 1

enzie, the Seniors' Advocate, in her reports to the province. The first was October 2014, *The Journey Begins: Together We Can Do Better*. The second was April 2015, *Placement, Drug, Therapy Report*, and the most recent, May 2015, was titled *Senior's Housing in B.C.: Affordable, Appropriate, Available*.

These reports are quite revealing and the information released does reinforce what many of the advocacy organizations have been directing for some time.

We are aware that all recommendations that this office makes are not mandatory and the government may or may not act on them depending on priorities and funding sources. COSCO has been collaborating with this office and will continue to support these recommendations with follow up inquiries if necessary.

## Advisory Council

There now is a Senior Advocate Advisory Council consisting of 30 members, all seniors over the age of 65 representing many communities from all over the province. COSCO has two of its Executive Directors sitting on this Council – Mohinder Grewal and Leslie Gaudette – congratulations to them!

For further information on these reports go to [www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca) or call toll free: 1-877-952-3181. Press release booklets can be mailed to you if you contact their office.

## DriveABLE

On the Transportation issues, we continue to collaborate with the Superintendent of Motor Vehicles, Sam MacLeod and his driver fitness staff.

It would appear that the assessment

tool called DriveABLE is still causing some grief, however many of the complaints have calmed down some due to more open information, our workshop, "Mature Driver Assessment Procedures" and people sharing their experiences.

The one concern that remains constant is the fee that the doctor charges for filling out the medical form. This can range from \$0 to over \$300. At the time of this report, I am in contact with the Doctors of B.C. and am requesting a meeting to discuss some standardization of this fee structure.

## HandyDART

HandyDART and funding for more services, particularly in Metro Vancouver, has been put on hold until after the public referendum on increasing the sales tax by .05%. The results on this should be made available by the end of June.

This obviously does not apply to communities outside of Metro Vancouver, therefore transportation issues are starting to become a barrier for our elders in smaller communities where there is little or no public transportation.

Too many times volunteers, neighbours and friends are the only contact for assistance. This is going to become an issue as our population continues to age and accessible vehicles may be required to transport many of our people. If there are issues such as these in your home town, contact your mayor and city council, B.C. Transit, and send us your information. You can make a difference; you need to speak up.

## Seniors and youth

Recently in many articles and presentations, certain groups are starting to compare seniors' needs with those of our younger generation – Inter-

generational Ideologies – pitting us against each other.

As we recognize there are similarities such as affordable housing, we must be careful not to get trapped into battle but to understand and respect each concern and try to enrich the other. Economics drives much of this conversation, including the lack of employment opportunities that could provide an adequate living wage and benefits. This has a huge effect on how we live and does affect our pensions.

## Seniors' Secretariat

We have a new seniors' Secretariat, Darryl Plecas, who we met a few months ago. We presented him with our brochures and information on the 44 Health and Wellness Workshops that COSCO is able to provide free for any seniors organization in B.C.

He spoke in the Legislature about COSCO and subsequently has become an advocate for possible funding from the government.

Sheila Pither and I were invited to participate in a Ministry sponsored group concerning Healthy Eating, and sustainability. We diligently presented our issues from an older adult perspective. This was mostly directed at affordable, accessible, and healthy food. How to, where to and who to.

## Thank you

In closing, I would like to express my thanks to our COSCO Executive and delegates for their ongoing support and advocacy on behalf of systemic senior issues. Although we cannot tackle every concern that is presented to us, we are able to either direct or resolve many problems by referring to other resources. We would welcome any reports, stories or articles that your communities have developed or are attempting to organize.

Enjoy your summer!

# Coalition of workers and pensioners speaks out for retirement security

**R**ETIREMENT INCOME security – or the lack of it – is one of the major issues facing seniors. With public and private sector employers moving away from defined benefit pension plans to plans that are more risky for pensioners, the pressures on retirement income security will only intensify.

The Canadian Coalition for Retirement Security, composed of 24 organizations and representing nearly six million working and retired Canadians – including COSCO and its more than 100,000 members – is mounting a campaign to leverage public support for federal and provincial legislation that would protect the accrued pension benefits – that is, pension benefits that have already been earned – of public and private sector employees and retirees.

Pensions are deferred compensation which an employer has agreed to pay employees upon retirement.

The Canadian Coalition for Retirement Income Security believes that a deal is a deal. Public and private sector employers must honour existing pension commitments to pensioners and employees, and accrued pension benefits should not be changed.

But governments and employers are looking at changes that would make it possible to change earned pension benefits. Target benefit or shared risk pension plans enable pension changes, even in retirement.

These plans are a unique blend of defined benefit and defined contribution pension plans that provide a base monthly pension at retirement with limited or conditional indexation – all of which may be subject to change, even for retirees, based on the plan's

performance.

The federal government in particular is looking at the opportunity to impose target benefit or shared risk pension plans on federally-regulated employers and Crown corporations and to move those organizations away from defined benefit plans.

Provincially, New Brunswick permits shared risk plans; Quebec allows for shared risk plans in certain industries, and various other provinces (including Nova Scotia, Ontario, Alberta, and British Columbia) are in the process of introducing various forms of target benefit or shared risk pension plan legislation.

The Canadian Coalition for Retirement Security believes that employers must honour existing pension commitments made to pensioners and employees – and Canadians are in agreement. In June 2014, Ipsos Reid found that while a substantial proportion of Canadians (44%) recognize the difficulty employers may have in providing pensions for their employees and pensioners, many more Canadians (94%) agree that employers should live up to the commitments they have made to pensioners and employees.

Canadians are clear that they expect their governments to make sure this happens: 92% agree that in developing a new pension framework, governments should ensure that companies honour the commitments made to pensioners and employees.

“Retirement security is further out of reach for more Canadians every day and more Canadians are at risk of having their pensions changed – after they’ve already worked for them,” said Coalition spokesperson Gary Oberg, who is also President of the National

Association of Federal Retirees.

“That’s fundamentally unfair, and it’s why the Canadian Coalition for Retirement Security believes we need legislation to prevent public or private sector employers from clawing back pensions of employees and retirees.”

This summer is the perfect time to get the Canadian Coalition for Retirement Security’s message across to political candidates, the people who make some key decisions on retirement security. For MPs, it’s a time for constituency BBQs, festivals, golf tournaments and picnics — a chance to press the flesh far from the Ottawa pressure cooker.

Last year, MPs fanned out across the country and announced a reported \$1.4 billion in federal spending.

This year’s political BBQ season promises to be even more intense, as candidates prepare for the coming federal election.

So when a candidate comes up to you at an event or at your door, hand outstretched, here’s what to ask:

*Seniors in Canada should live with dignity and income security. Would you support a law to protect existing pension benefits for current retirees in both the private and public sectors to ensure that no employer can claw back benefits after a person has retired?*

Be sure to introduce yourself, speak slowly and clearly, and be prepared to be told “money is short.” Don’t be intimidated by this argument. All politicians have to make choices about how public resources are used. Keep your cool, get this message across to the people who matter most, and win their support. And if you can enjoy a burger while doing it – bonus.



# On dark and dreary nights: Be safe!

By Lorraine Logan  
President, COSCO

**A** FEW months ago, Vic Leach from the Sapperton Pensioners Association approached me regarding the number of seniors being hit in traffic in dark, dreary streets. He decided to take this on and started a campaign to improve the safety of all pedestrians, cyclists, dog walkers and persons who use mobility aids to get around. That inspired me to contact Sam MacLeod, Superintendent of Motor Vehicles (now called RoadSafety B.C.) about this concept.

After some discussion, the Road Safety branch of the Ministry floated a couple of ideas for a prototype “slap reflector arm band.”

They very kindly designed our COSCO logo into the middle area of the band and produced 500 for COSCO to distribute. This is just a small awareness item on and around road safety and certainly something that any pedestrian can understand. Most winter/fall clothing tends to be dark in colour and it is very difficult for drivers to glimpse an outline or “flash” of a person when pedestrians are crossing unlit streets or avenues. This is one of the areas where we can definitely take responsibility to make sure we are seen. Please consider purchasing a reflector from a bike shop, pet shop or I believe ICBC representatives will come to your organizations and demonstrate the many different ways that this can be achieved. Please be aware of how you can be seen at night.

The arm bands we have received will be distributed to our delegates and our workshop facilitators.

We would like to acknowledge the continued collaboration that COSCO has with the Superintendent of Motor Vehicles, Sam MacLeod and his staff managing Driver Fitness. Many improvements to the

DriveABLE process and our workshop, “Mature Driver Assessment Procedures” have been achieved through discussion and compromises with Mr. MacLeod and the previous Superintendent, Steve Martin.

## Join the campaign to stop pedestrian accidents

By Vic Leach

**H**AVE YOU walked in the dark, strolling with friends or family in the fall or winter? Do you carry anything reflective? For the majority of BCites, the answer is “yes” on walking in the dark and “no” to reflectors. We have to remember that when we step out of a car or get off a bus, we become a pedestrian, a vulnerable road user. We need to walk defensively.

Those of us over the age of 50 generally do not fare well when struck by a vehicle. Severe injury is likely. The BC Coroners Service reports that 52% of pedestrian deaths from vehicle accidents take place at night. This confirms news reports and conventional wisdom that most pedestrian accidents take place under the veil of darkness.

Fortunately, the Swedes have set us on the road to saving lives. Based on population, Sweden has less than half as many pedestrian fatalities as BC. They began “Vision Zero” in 1997 to reduce vehicle related deaths, including pedestrians, to zero by 2030. In Sweden, pedestrian friendly reflectors can be purchased in convenient neighbourhood locations such as pharmacies, supermarkets and corner

stores. These reflectors meet European standard EN 13356, which have a minimum of 400 CIL (coefficient of luminous intensity). This means they can be seen by a driver from 125 m or 410 ft, allowing drivers adequate reaction time to stop.

A Vancouver Pedestrian Safety Study in 2012 reports that the weighted average cost of each pedestrian accident is \$234,000, and there are over 2,300 pedestrian accidents with vehicles per year in BC. The cost of human loss can not be estimated.

We are taking steps to improve pedestrian safety in BC. Canadian Standards Association is now working on a pedestrian friendly reflective standard. We are writing presidents of pharmacies, supermarkets and hardware stores requesting that one foot of shelf space be reserved for reflective products each September to March. We are developing an educational program for first responders to present to schools and senior centres. This important project requires funding.

Please partner with us on this project. Contact Vic Leach, Sapperton OA Pensioners Assoc., Coordinator “Reflection for Pedestrian Safety,” at (604) 522-0280 or vleach.bc@gmail.

# Common myths and misconceptions

By Charmaine Spencer,  
Gerontology Research Centre,  
Simon Fraser University

## 1. “Senior abuse is rampant and on the rise”

IT IS very common to run across community discussions or media reports about the “the hidden epidemic of elder abuse.”

The term “epidemic” is drawn from public health and refers to infectious conditions that are rapidly spreading in a short period of time.

In everyday language, people may simply mean a situation that is widely prevalent.

When abuse is characterized as an “epidemic” it becomes very easy for people to want fast ways to “fix the crisis” and seek easy responses such as television awareness ads without understanding its cause, extent and its multifaceted nature.

The truth is we still do not actually know how common the problem is among seniors, how severe the situations are and why they happen.

We do not know whether the problem of abuse and neglect is increasing, decreasing or remaining at the same level.

The fact that more people are living into the senior years and often well into their late years would seem to suggest we should expect to see more abuse or neglect cases, even if the prevalence rate for mistreatment remains the same.

We still have little information on which groups of seniors are most at risk of which types of harms and why.

Without that information, it is easy to fall back on preconceptions.

## 2. Anything unfortunate that happens to a senior is “abuse”

TODAY SOME people use the terms “elder abuse” or “elder neglect” in a much broader context than these would have been used ten or fifteen years ago.

It is also increasingly common to see middle aged people (those in their 50s) included as part of “the senior discussion.” This will increase the numbers and can seriously conflate the issue.

In some respects, the language of “abuse” and “neglect” has been co-opted.

For example, it is common to see the idea of “financial abuse” not only being applied to families misusing a power of attorney, but to frauds and scams as well as ordinary consumer issues.

These are all different. They arise for different reasons and from different causes; they require different types of solutions.

Professionals such as dentists may note that many seniors may not have good access to services and call it “elder neglect.”

This may be a relevant systemic issue to consider and it may affect seniors’ quality of life but let’s avoid fram-

ing these matters as abuse or neglect.

The wider the way the language of abuse or neglect is being used, the easier it is to view all seniors as a vulnerable group, and therefore in need have increasing protection from the big, bad world.

## 3. Seniors won’t report mistreatment

THIS OFT repeated statement is simply not accurate. For example, Statistics Canada has conducted decades of victimization surveys and consistently found that older adults are much more likely than younger adults who have been victimized to report these matters to the police.

People of any age will talk and will let someone they trust know about a problem if it feels safe to do so.

Sometimes, they simply want someone to listen, and sometimes they are looking for outside help.

However many friends, families and service providers today are still very judgmental of older adults who are experiencing abuse or neglect.

People may not understand why mistreatment happens or its dynamics.

They commonly feel the responsibility for the problem lies with the person being harmed.

In other words, people may blame the senior for not being strong-willed with family now or when they were growing up, or to look to another simple explanation.

People’s reactions like these create an unnecessary stigma about abuse

# ns about abuse and neglect

and neglect. It makes discussing mistreatment feel unsafe.

We can do better.

## 4. Advance planning will prevent abuse

**N**OT EXACTLY, not even close. This idea often promoted by some parts of government is based on the assumption that strangers seek out vulnerable seniors to exploit them. That can happen, but it is not the main problem.

Advance planning refers to a wide range of planning that people of any age can do for the future, especially for a time when they might become mentally incapacitated and unable to express their own wishes.

It includes having legal documents in place such as a power of attorney or a representation agreement. These tools can be invaluable ways to help build understanding and communication in families about the “hard discussions” such as what a spouse, parent, relative or close friend would like to happen in the future around financial matters, where they live, and what their final days are like.

However, these are also very powerful tools.

Lawyers and service providers find the power of attorney is one of the most common means that financial abuse or neglect is committed by family members today.

Although it can be misused intentionally, many times it happens inadvertently because people are unaware of their responsibilities.

Fortunately, the law is becoming

clearer and the Public Guardian and Trustee in British Columbia has gone a long way to help build the public’s awareness of those important duties.

There are two other common risks in advance planning in a health care setting.

If a family member waves a power of attorney and the health care providers do not understand what a power of attorney permits or does not permit, they may inappropriately allow the attorney to make health care decisions

for the senior. Power of attorney only covers financial matters.

In other cases, health care providers “look to the paper.” They may bypass the capable senior completely and ask the substitute decision maker named in the document, and as a result they violate the senior’s rights.

Preventing abuse in later life involves not only tools but building greater understanding and giving people the time and space to exercise that understanding.

## Demand for COSCO’s popular health and wellness workshops grows again

**O**VER THE last few years, over 23,000 people throughout BC have participated in one of 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 44 workshops. You can see the complete list of offerings on the COSCO website, [www.coscobc.ca](http://www.coscobc.ca).

To book a workshop for your group, contact Sheila Pither at 604 684 9720 or [pither470@shaw.ca](mailto:pither470@shaw.ca)

### More facilitators needed

The success of our program is due to the efforts of our dedicated group of volunteer facilitators.

As the number of workshops is growing and requests are increasing we are currently recruiting additional facilitators.

Training will occur from September 21 to 25, 2015 in Vancouver.

For more information about becoming a facilitator contact Annette O’Connor, COSCO Secretary at (604) 882-8203 or send an email to [coscosecretary@telus.net](mailto:coscosecretary@telus.net).

# Mohinder Grewal: a lifetime of service

By Gudrun Langolf  
Vice-President, COSCO

**M**OHINDER GREWAL does not fit the stereotypical image of a senior citizen, if you still have a stereotype in mind when you hear or read the word “senior.”

“Mohinder Grewal is a Member-at-Large on the Board of Directors of the Council of Senior Citizens Organizations of BC and is a very active and esteemed volunteer on a number of committees and boards. He has worked in the area of race relations, immigrant services and cultural and social policy development and served as a member of the Convention Refugee Determination Division of the Immigration and Refugee Board of Canada. Mr. Grewal has dedicated his life in Canada to the well-being of immigrants and visible minorities and to creating a just society in which all are welcome.”

This is how Richmond Seniors Advisory Committee’s congratulated and recognized their long-serving member Mohinder Grewal upon his receipt of the Queen Elizabeth II Diamond Jubilee Medal.

What more can we say? There is no way a lifetime of service can be summarized in a few words, particularly when Mohinder’s life story would fill the pages of an interesting book. So out of necessity, this article covers a tiny number of highlights.

In 1977 Mohinder, wife Narinder, their son, daughter, their entire family arrived in British Columbia. Mohinder had served in the Malaysian military for more than 22 years. He had risen to the rank of Colonel by the time he came to Richmond, BC. He had traveled and studied widely in other countries, including England and Australia. This comprehensive military training happened at such

world-renowned institutions as the Royal Military Academy Sandhurst (England). In 1957 in London’s Trafalgar square he was part of a parade on the occasion of Malaysia’s Independence. In 1958 his commissioning parade was inspected by the famous Field Marshall Montgomery. His studies had prepared him with subjects such as civil administration, engineering and much, much more. With a smile he remembers that he learned “how to blow up stuff and how to build stuff [bridges, roads, helicopter landing pads, buildings etc.] too”.

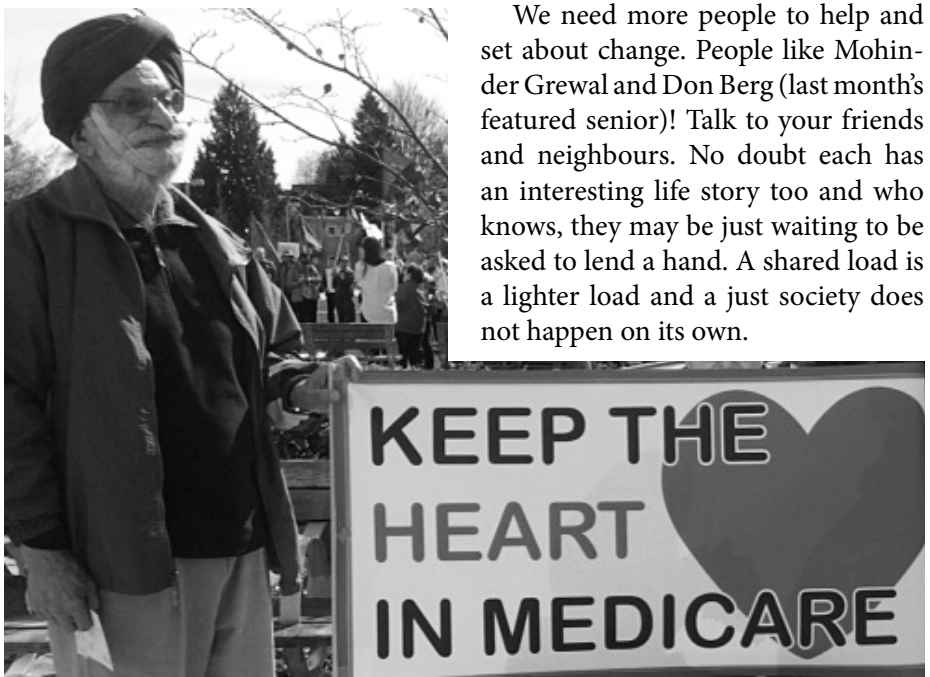
Until 1957 Malaysia was a British Colony and Mohinder recalls the heady days of independence. In early 1964 he had the opportunity to study at the Indian Staff College, which would put him on the career path for quick promotions.

More and more Mohinder and Narinder realized that higher education and the long term future of their children was more secure in moving to a western democracy. Sounds fam-

iliar. So just as thousands of others before them and since, the Grewals, Mohinder, then 45, made the momentous decision to immigrate to Canada.

Mohinder is passionate about the well-being of his fellow citizens and seniors in particular. His personal experiences and observations: most service providers are not yet sensitive to our population’s cultural diversity. Many still harbor long-held ageist and even racist attitudes. He is not content to sit back and gripe about it – he decided to do something about it... At 83 he might yet be a poster guy for overachieving seniors! Besides serving on COSCO’s Board of Directors, he spoke up for seniors at the Provincial Seniors’ Advisory Council, Premier’s Council on Aging and Seniors Issues in the past. He continues to do so at the Metro Vancouver Cross Cultural Seniors Network, 411 Seniors, the Provincial Advisory Committee of Better at Home and recently was appointed to the BC Seniors’ Advocate Council of Advisors.

We need more people to help and set about change. People like Mohinder Grewal and Don Berg (last month’s featured senior)! Talk to your friends and neighbours. No doubt each has an interesting life story too and who knows, they may be just waiting to be asked to lend a hand. A shared load is a lighter load and a just society does not happen on its own.



Mohinder Grewal is passionate about the well-being of his fellow Canadians and seniors in particular, consistently working to build a more civil society.



# News from the Kootenays



COSCO's newest branch – the Kootenay Council of Seniors Associations (KCOSA) – held its first Executive meeting April 1 at the Columbia Basin Trust office in Castlegar.

The newly-elected executive of KCOSA is pictured above.

Back row: Ralph White, Director; Koert Dieterman, Director;

Grace Wilson, Secretary; Bev Kennedy, Committee Chair; Jan Wostradowski, Treasurer; Wilbur Wostradowski, Vice President; and Dan Wack, Director.

Front row: Glen Harper, Ombudsperson; Craig Gray, President; and Judy Gray, Director.

# News from the Lower Sunshine Coast

By **Jef Keighley, Chair,**  
**Sunshine Coast Senior Citizens**

**T**HE SUNSHINE Coast Senior Citizens, a branch of COSCO-BC have been active over the last several months, building COSCO's profile within the Lower Sunshine Coast. Our events attract substantial public attention via email and Facebook, paid newspaper ads and earned media coverage in our two weekly newspapers and our local radio station.

**January 20th** – Our Public Meeting with Seniors' Advocate Isobel Mackenzie in Sechelt attracted over 200 people at the Sechelt Indian Band Hall. Co-sponsored by SCSC and Community Resources Centre.

**February 28th** – Our public forum "Privatization Is The Wrong Prescription: exposing the attempts to undermine public health care" with health care activist Colleen Fuller and Dr.

Duncan Etches, Canadian Doctors on Public Health Care discussed the threat of Dr. Brian Day's Charter challenge on medicare and drew a crowd of some 150 coastal residents.

**March 17th** – Our SCSC AGM at the Royal Terraces Common Room, in Sechelt saw our Executive returned with a new addition. The new executive is Jef Keighley – Chair, Ray Haynes – Vice-Chair, Ruth Houle – Secretary, Michael Hume – Treasurer and members-at-large Ted Mitrovitz, Joyce Fitzpatrick, Louis Legal, Donna Thomas, Rosemarie Blenkinsop and our new member Neil Bryson.

**May 20th** - The SCSC and the Alliance 4 Democracy co-sponsored a lively session 'Caring for Canada: Think Federal Election Strategies' which brought together 85 Coastal activists to talk about Strategic Voting, promoting a governing coalition of the NDP, Liberals and Greens, if that's

what it takes to unseat a Harper, and Proportional Representation. A follow-up meeting is scheduled for June 10th at the Sechelt Arts Center.

**May 21st** – We helped build a public meeting on Seniors' Housing Needs with Seniors Advocate Isobel Mackenzie at the Seniors Activity Centre in Sechelt.

The SCSC is part of the BC Ferry Coalition, a citizens' coalition which is one of the key provincial voices holding the government's feet to the fire over their mismanagement of BC Ferries.

Formal presentations to our four municipal, civic, and First Nations councils are in process.

We are active in the fight to stop an LNG terminal being built at Wood-fibre. We are also active in opposing US thermal coal shipments out of Surrey and Texada Island.

# If you're house rich and cash poor, property tax deferral may be for you

By Pat Brady  
COSCO Director

**T**HE PROPERTY Tax Deferment Programme is a programme which may be of assistance to you – especially homeowners who are “property rich; cash poor.”

This programme of the BC provincial government is a low interest plan which enables property owners to defer property taxes until their property is sold or the owner(s) die.

You may be eligible to defer payment of the current year property taxes if you are a Canadian citizen or permanent resident, you have lived in BC for at least one year immediately before applying for tax deferral, and you are:

- Age 55 or over (only one spouse must be 55 or older any time during the current calendar year), or
- A surviving spouse of any age (if you are a registered owner), or
- A person with disabilities as defined by regulations.

The property must:

- Have sufficient equity and
- Be the principal residence of the owner. Second homes (such as summer homes and rental properties) do not qualify.

You can only defer property taxes paid to the municipality or to the province.

Municipal taxes for utilities (such as water, sewer, and garbage removal) cannot be deferred under this programme.

You can apply to defer the property taxes on your principal residence if:

- You are a registered owner in fee simple, or

- You hold a life estate or right to purchase interest that is registered in the Land Title Office or the Personal Property Registry.

Properties held in the name of an executor/executrix, an estate, or in trust do not qualify for tax deferral.

You may defer all or a portion of the unpaid current year residential and farm taxes on your principal residence after deduction of the home owner grant.

An administrative fee of \$60 is added to new approved tax deferral agreements. A \$10 annual renewal fee is added to accounts with approved renewal applications. Interest is not charged on fees. You are not required to pay these fees at the time of application.

Simple interest is charged on your tax deferral account at a rate not greater than 2% *below* the bank prime rate and is set every six months.

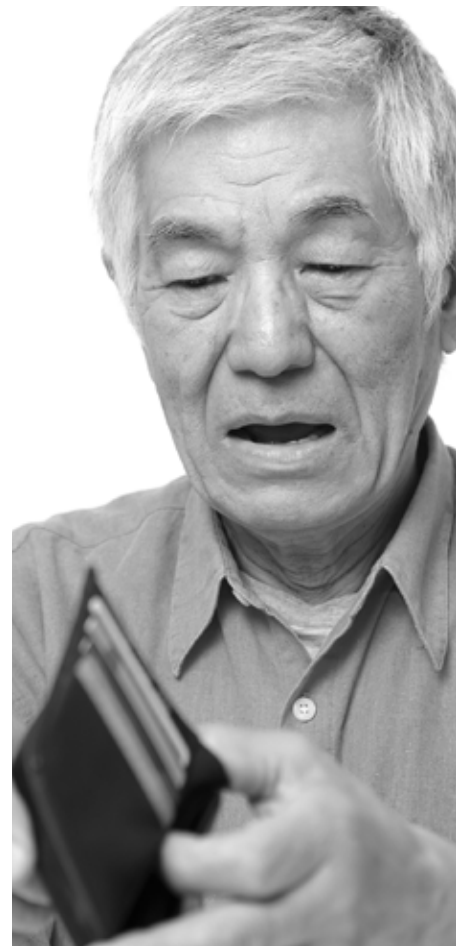
Interest begins from the date your property tax is due or the date you apply to defer your taxes, whichever is later.

You may repay all or part of your tax deferral balance at any time without penalty. If you wish to pay down your balance and keep your agreement open, a minimum balance of \$25 left owing on your account is required.

## How to Apply

Step 1: Wait until you receive your annual property tax notice from your municipal Property Tax Office.

Step 2: Complete the Property Tax Deferment Program Application and Agreement. A copy of the application can be found on the Government of



If you're short of cash, but have equity in your home, you may want to consider deferring your property taxes.

BC website: [gov.bc.ca/propertytaxdeferral](http://gov.bc.ca/propertytaxdeferral)

Step 3: Before your tax due date, deliver your application, property tax notice, and home owner grant application to the address on your property tax notice.

The last date you may submit your tax deferral application to your municipal government office is December 31.

*Please Note:* This information is intended as a general summary. For full details, please check the government website noted above.

# Housing and maintenance issues seem to multiply as we grow older

**Barb Mikulec,  
Chair, COSCO Housing Committee**

**A**FFORDABLE HOUSING is essential for seniors in Canada, and they need to have a secure place to live. Our home is located in Vancouver. Last summer we put a new roof on our home, which took three days and gave us peace of mind for this winter when the weather became much colder.

With new gutters with leaf-guard screens, we hopefully will not need to climb on the roof to check for leaves and needles in our gutters. As seniors age the need for home maintenance issues will continue to be a concern. Should we put in double-paned or triple-paned windows or should we turn down the heat? Mold can be a serious issue in homes without adequate ventilation or heating.

Should we pay our taxes or have them waived? This is possible in parts of Canada, as your home taxes for a senior can be waived, however the taxes plus interest are collected when the house is sold. In effect, your home is worth less each year if your tax bill and interest continues to be tabulated against the value of your home.

If you decide to buy an apartment or condo to decrease your worry about mowing the lawn and upkeep of the exterior of your dwelling, you may unfortunately have a 'leaky condo' which may necessitate paying for exterior walls or windows to be replaced. Some west coast seniors have been given bills for their 'leaky condo' of \$60,000, or higher. This month I heard of a senior couple who were given a staggering bill of \$125,000 for needed repairs of their condo. Once it has been ascertained that repairs are needed, it is almost impossible to sell

your apartment, and the repairs may take several months to complete. The seniors with that extremely large bill now want to rent, so they will not be faced with such high repair bills, however the rental market is exceptionally tight with a very low vacancy rate.

Another great concern is a 'renoviction' in which a landlord wishes to upgrade a suite and offers a month or so of free rent if you vacate your premises for the upgrading work. Once completed the new rent is often much more and seniors on fixed income pensions may find it hard to locate in a comparable housing unit.

## Ask your candidate about housing issues

Since this is an election year, consider your choices when you vote.

Ask the federal candidates about their views on affordable housing for seniors, funds for modifying existing structures to accommodate wheelchairs, or adaptations to make bathrooms safer.

Most seniors wish to age in place, in their familiar surroundings and a community where they can get their services.

When it is time to vote, it is essential to exercise our rights at the ballot box, and choose the candidate who will represent the needs of seniors.

Seniors should not be left wondering, today should I heat my home or eat?

## Seniors' Advocate releases housing report

Isobel Mackenzie, Seniors Advocate for BC, has released a report titled *Seniors Housing in BC: Affordable, Appropriate and Available*. She travelled

the province talking to seniors and heard that housing is the number one issue, including a continuum from independent housing, to assisted living, to residential and palliative care.

Mackenzie looked at the needs of both renters and homeowners, making specific recommendations for improvement in the categories of independent living, assisted living and residential care.

About 93 percent of BC seniors live independently in homes, townhouses, apartments, and condominiums.

Three percent live in assisted living, while the remaining 4 percent are in residential care.

Mackenzie found that SAFER (Shelter Aid for Elderly Renters) does not cover rent adequately in major centres. She recommended increasing the SAFER cap to meet average rents, and increasing the supply of appropriate housing in rural BC.

For homeowners, the report said seniors may find that taxes, utilities, maintenance and repairs need to be paid but home equity is hard to access. Seniors could use a Homeowner Expense Deferral Assistance program to tap into the home equity with 1.5% interest, payable when they move or sell. Essentially this is a line of credit with the provincial government against the equity of the house.

She also recommended redesigning assisted living to provide a wider range of care. This would reduce the number of patients in Residential Care by offering more home care services.

For more information about these and other recommendations, write to [info@seniorsadvocatebc.ca](mailto:info@seniorsadvocatebc.ca), call toll free 1 (877) 952-3181, or visit the website [www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca).

# Make your voice heard on health care

By Kathleen Jamieson  
Chair, COSCO Health Committee

**C**OSCO is once again inviting seniors to write to us in confidence about their experience with our health care system. We would like you to tell us how well the system has worked for you when you needed it, what you found is working well for you as a senior and what is not working and needs to be changed. All letters will be treated as strictly confidential. A small COSCO Committee will compile all the stories we receive into a report that we will submit, with the writers' names removed, to the Select Standing Committee on Health of the B.C. Legislature just as we did last year. That Committee is composed of ten MLAs representing both the Liberal and NDP parties.

This is an opportunity for you to make your voice heard where it counts

and for COSCO to keep itself informed directly about seniors' current health care concerns as we continue to advocate for improvements to the health care system.

Last year, COSCO was asked to make a submission on four specific seniors' health care issues to the Select Standing Committee on Health. At that time, COSCO submitted over 30 stories with all names removed.

Arthur Kube, Past President of COSCO and I subsequently appeared before the committee on May 15, 2015, in Vancouver to discuss and answer questions on the submission. We also asked the committee to consider a further report from COSCO with seniors' stories on a broader range of issues explaining that the time line for seniors to write to us about their experiences has been very short and that the issues were limited to those iden-

tified by the Select Standing Committee. The Committee agreed to accept a further submission of seniors' stories on a broader range of issues.

We therefore invite you to write one to four pages about your health care experiences in the past four years. There are three months for you to respond – from June 1, 2015 to August 31, 2015. It will also be important for us to know how we can contact you if we need to and the name of the health region in which you received the health services you write about.

If possible, your stories should be typed on a computer and emailed to us but we will also accept hand written stories sent through the mail. The letters should be sent to:

COSCO Secretary  
#214 20391 96 Avenue  
Langley, BC, V1M 2L2  
E-mail: [coscosecretary@telus.com](mailto:coscosecretary@telus.com)

## 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.