

## We're voting for our children and grandchildren



### We urge you to vote for a federal party that will:

- Ensure that Medicare continues to provide quality care to Canadians of all ages by working co-operatively with the provinces. The federal government must stop slashing funding and re-think its refusal to negotiate a renewed federal-provincial health care accord. Young people should not have to live with steadily deteriorating public health care.
- Work to strengthen retirement income security, not arbitrarily force our children and grandchildren to work to age 67 before they qualify for public pensions that are already lower than those in most developed countries.
- Support affordable housing, public transportation and home care for seniors so we won't be a burden to our children, not continue to cut existing support for services that allow older Canadians to live independently with dignity.
- Create new affordable child care spaces so our sons and daughters can fully contribute to Canada's economy without having to leave their children with their grandparents.
- Fully participate in global efforts to address global warming, not exacerbate the climate change crisis that will face today's young people if nothing is done now.

**Council Of Senior Citizens'  
Organizations Of BC (COSCO)**

***Note our new website address:***

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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 Pensioners 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 25,000 people have attended these workshops.

*COSCO News welcomes your letters and contributions.  
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# Working together to build a better future for Canadians

By Lorraine Logan  
President, COSCO

FOR MORE than six decades, the Council of Senior Citizens' Organizations of BC (COSCO) has been a leading voice fighting for seniors' rights, high quality social services and a civil society.

At times, this fight has been very challenging, with some governments seemingly determined to go in the opposite direction. We've had to learn patience, draw on our hard-won experience, and steadfastly present the evidence that there is a better way forward.

Seniors today have many concerns, not only for themselves but for their children and grandchildren. We want young people to have the opportunities they need to succeed. We want things to be better for them than they were for us.

In this election, seniors have joined forces in unprecedented numbers to address key issues. There is a clear sense that Canada is on the wrong track, and we're working together to try to change that.

For example, we're working with the Canadian Coalition for Retirement Security. Composed of 24 organizations representing nearly six million working and retired Canadians – including COSCO – the coalition is campaigning for legislation to protect the pensions workers have already earned.

This effort is spurred by disturbing signs that the Harper government intends to retroactively erode the pen-

sions of both public and private sector employees and retirees.

COSCO is also participating in *Seniors Vote*. This is an alliance of seniors, advocacy and professional associations including the National Pensioners Federation, CARP, Réseau FADOQ, Congress of Union Retirees of Canada, International Federation on Ageing, College of Family Physicians of Canada, retired teachers, university and college professors, public servants, police and health care workers.

Together, all of these groups are calling on the next federal government to:

- Work with provinces to increase the CPP.
- Strengthen income support by restoring the OAS and GIS eligibility age to 65 from 67, increasing the exempt earnings for GIS, and increasing the amount of OAS and GIS for low income seniors.
- Increase income supports for low-income single older Canadians not yet eligible for OAS by creating an equivalent to the OAS spousal allowance.
- Prohibit retroactive erosion of earned pension benefits.
- Work with the provinces to create a national pharmacare plan, with an ultimate goal of first dollar coverage for all Canadians.
- Work with the provinces to fund and set national home care standards to improve access, affordability, and quality of post-acute and chronic care, in the home and



Lorraine Logan  
in the community, with particular focus on dementia care.

- Increase financial support and provide workplace protection for caregivers.
- Work with the provinces to ensure every Canadian has access to housing appropriate to need, including affordable and supportive housing, and assisted living services.
- Address growing income inequality which affects Canadians of all ages.

Please consider all of these issues – and their impact on you, your children and grandchildren – when you cast your ballot on October 19.



# THE WORST: Canada's economy under the Harper government

By Jim Stanford

**W**ITH RECENT bad news, Conservative hopes of cashing in on their reputation as “the best economic managers” have suddenly become faint. Months of falling real GDP, terrible export and investment numbers, and growing consumer pessimism, make their traditional chest thumping seem starkly at odds with the painful reality confronted by most Canadians.

This gap between triumphalist rhetoric and grim reality did not suddenly appear. In fact, the evidence has been piling up for years – long before the current slowdown – that Canada's economic performance under the Harper Conservatives has been uniquely poor.

To further investigate this dissonance, I have worked with my Unifor colleague Jordan Brennan to compile an exhaustive empirical comparison of Canada's economic record under the Harper government, and compared that record to previous post-war prime ministers.

The performance of the economy under each prime minister was described on the basis of 16 conventional and commonly used indicators of economic progress and well-being. These indicators fall into three broad categories:

- Work: Job creation, employment rate, unemployment rate, labour force participation, youth employment, and job quality.
- Production: Real GDP growth (absolute and per capita), business in-

vestment, exports and productivity growth.

- Distribution and Debt: Real personal incomes, inequality, federal public services, personal debt, and government debt.

These are the bread-and-butter indicators of real economic progress. All indicators are measured using annual data from 1946 through 2014, obtained from Statistics Canada and other public sources.

We considered the record of every prime minister who served at least a full year in office. (We didn't think that John Turner had much chance, in 77 days, to really affect the country's economic direction!) We compared changes, annual average rates of growth, or average levels for each variable, from the year each PM came into office, until the year they left.

If you have been swallowing the rhetoric about Conservatives naturally being the “best economic managers” then these results are going to shock you.

For seven of the 16 indicators, the Harper government ranks last (or tied for last) among the nine post-war prime ministers. In six more cases, it ranks (or is tied) second-last. Among the remaining three indicators, the Harper government never ranks higher than sixth out of nine.

Considering the overall average ranking of each prime minister across all 16 indicators, the Harper government receives an average ranking of 8.05 out of a worst-possible 9.0. That is dead last among the nine post-war

governments, and by a wide margin – falling well behind the second-worst government, which was the Mulroney Conservative regime of 1984-93.

The very poor economic record of the Harper government cannot be blamed on the fact that Canada experienced a recession in 2008-09. In fact, Canada experienced a total of 10 recessions during the 1946-2014 period. Most governments had to grapple with recession at some point during their tenures – and some prime ministers had to deal with more than one. Instead, statistical evidence shows that the recovery from the 2008-09 recession has been the weakest (by far) of any Canadian recovery since the Depression. A uniquely weak recovery, not the fact that Canada experienced a recession at all, helps to explain the Harper government's poor economic rating.

This statistical review confirms that it is far-fetched to suggest that Canada's economy has been well-managed during the Harper government's time in office. To the contrary, there is no other time in Canada's post-war economic history in which Canada's economy has performed worse than it did under the Harper government.

For Canadians, the legacy of this government has been unemployment, insecurity and debt.

*Jim Stanford is an economist with Unifor. This article, originally published by rabble.ca, has been edited for length. The full 64-page report “Rhetoric and Reality: Evaluating the Economic Record Under the Harper Government,” is available at [www.unifor.org](http://www.unifor.org).*

# Will public pensions still be there when our children and grandchildren retire?

**S**TEPHEN HARPER's turn on the stage, hoping to impress the world's corporate and political leaders at the 2012 World Economic Forum in Switzerland, left many Canadians shaking their heads in disbelief.

Harper told the elite gathering that Canada's economy is among the strongest in the world, and our banks are the best. He also took pride in the fact that Canada's corporate taxes, then recently lowered again, were the lowest in the industrialized world.

Then he dropped a bombshell that left some commentators suggesting Harper should stay overseas. With everything going so well for wealthy Canadians and corporations – lowest taxes, billions of uninvested cash reserves on the balance sheet – he announced cuts to public pensions for the poorest Canadians.

Harper said that Old Age Security, the most basic safety net for seniors, was not sustainable. Too many baby boomers were near retirement.

This is no surprise. The demographic bulge has been working its way through society for decades.

The real surprise is that the prime minister would propose raising the retirement age by two years without telling us about his plans during the 2011 election campaign.

(The prime minister is also eroding the pensions of current retirees. Visit [honouryourpromise.ca](http://honouryourpromise.ca) for details.)

Harper's plan to cut the OAS will deepen inequality and drive even more seniors into poverty, while preserving his tax giveaways to the most privileged. His argument that



Prime minister Harper told the corporate and political elite in Davos, Switzerland, that the economy is strong so he has to cut public pensions.

OAS is unsustainable also flies in the face of studies commissioned by his own government.

The government asked Edward Whitehouse, a pension policy expert who does work for the World Bank and the Organization for Economic Co-operation and Development (OECD), to prepare a report on where Canada stands on public pensions.

He concluded that, "Canada does not face major challenges of financial sustainability with its public pension schemes. There is no pressing financial or fiscal need to increase pension ages in the foreseeable future."

The independent parliamentary budget officer, Kevin Page, also concluded, "There's no reason to change (the OAS program) from a fiscal sustainability perspective."

Ironically, Canada's public pension program is sustainable because it is among the least generous in the in-

dustrialized world.

A heavily censored copy of an internal government report obtained by CBC News under the Access to Information Act says Canada trails most developed countries in providing public pensions, and is poised to perform even worse in future.

"In 2010, Canada spent 5.0 percent of GDP on public pensions (OAS/GIS and C/QPP), which is low compared with the OECD average of 9.4 percent.

"The OECD projects that public expenditure on pensions in Canada will only increase to 6.3 percent of GDP by 2050 – much lower than the 11.6 per cent of GDP projected for OECD countries on average," it said.

COSCO urges you to support candidates who will act on retirement security by improving and strengthening the Canada Pension Plan, and increasing OAS and GIS payments to lift poor seniors out of poverty.



# We need a government that will work with the provinces to strengthen Medicare

**B**RITISH COLUMBIA's largest federation of seniors is calling on the next federal government to work with provincial and territorial governments to negotiate "a new comprehensive health accord that protects, transforms and strengthens our national health care system."

At a special meeting held in Vancouver in April 2014 – 11 days after the expiry of the national health accord – COSCO delegates unanimously adopted a declaration that quality health care must be available to every resident of Canada without discrimination, and regardless of ability to pay.

"All levels of government have a role to play in the delivery of quality and accessible health care," said Lorraine Logan, President of the 107,000 member Council of Senior Citizens' Organizations of B.C.

"The federal government should be providing strong leadership in enforcing national standards, not walking away from the table and refusing to negotiate a new accord," said Logan.

"To ensure Medicare is not fragmented, Ottawa must provide coordination, foster innovation, and provide financial support at a level that secures the integrity of the 1984 Canada Health Act," she said.

The meeting of COSCO delegates heard from three health policy experts on the issue.

Michael McBane of the Canadian Health Coalition said the Harper government has launched a "stealth attack" on Medicare, with reductions in funding scheduled for future years.

"We need a national debate, a na-



Michael McBane, National Coordinator of the Canadian Health Coalition, addressed a special meeting of COSCO delegates April 11, 2014.

tional conversation on the future of Medicare," said McBane.

"This is a fight to maintain access so people can get care based on need," he said.

Wendell Potter, former head of communications at a large health insurance company in the USA, said he walked away from his job when he realized private corporations were not improving access, were not improving quality of care, and instead looked on health care as a major profit centre.

He called on Canadians to carefully examine the misleading language used by those who promote privatization.

"Sound the alarm" said Potter.

"You can lose Medicare for your-

selves, your children, your grandchildren and future generations," he said.

Alex Himelfarb – director of the Glendon School of Public and International Affairs at York University, former Clerk of the Privy Council and Secretary to the Cabinet for three prime ministers – said that private health care is far more expensive and has longer wait times.

Himelfarb called for a national Pharmacare program, a better approach to care for chronic illness, and the integration of home care and home support into Medicare.

"Countries that have done that have a more sustainable health care system than we have," he said. "We need federal leadership – and we don't have it."

# We need national Pharmacare

**T**HE NEED for a national pharmacare program is becoming desperate, says Dr. Jeff Turnbull, chief of staff at Ottawa Hospital. Patients are doing without medicine that could potentially cure them because they can't afford it.

"For the first time in my career, I have patients saying: I just can't afford this. I am going to have to live with my illness," says Turnbull.

Patients are left to struggle with painful and debilitating disease for the rest of their lives because new drugs for rheumatoid arthritis cost \$30,000. The cost of drugs to com-

bat hepatitis C is in the range of \$80,000.

Turnbull despaired that doctors will have to make life-and-death decisions based on people's ability to pay.

A study by the Canadian Medical Association found that one in ten Canadians cannot afford to fill prescriptions. The record is worst in B.C. where 17 percent do without prescribed drugs.

The pharmacare systems found in Canada are fragmented and lack the administrative efficiency and purchasing power of a single-payer system which could save Canadians

as much as \$14 billion per year.

The Health Council of Canada, now disbanded by the Harper government, initially worked towards a pharmacare plan for catastrophic drug coverage, aiming to reduce costs through bulk federal purchasing and coordinated prescribing practices.

The Harper government, however, began to back away from this initiative shortly after the 2006 election.

It is an issue that requires federal leadership. The provinces cannot do it on their own.

# Hospitals grinding to a halt because of stranded seniors

**G**RIDLOCKED HOSPITALS in Canada are struggling to make room for incoming arrivals because so many older patients have no other place to go, says the president of the Canadian Medical Association.

Dr. Christopher Simpson, a cardiologist at Kingston General Hospital, said hospitals are increasingly invoking "Code Gridlock."

"Code Gridlock means that the hospital is so full that patients can't move," he said in a speech to the Canadian Club of Ottawa.

"Patients in emergency can't go upstairs to a bed because the beds are full. Sometimes ambulances can't offload patients into ER because it is packed – even in the hallways. Elective surgeries are cancelled. Transfers from the region are put on hold."

Dr. Simpson said Canada needs a



Dr. Christopher Simpson, President, Canadian Medical Association national seniors strategy involving all levels of government to develop investment in long-term care infrastructure and home care and com-

munity support programs.

"As a society, we need to step up investment in long-term care and invest much more in services for home and community care."

The chronic overcapacity problem is being caused by a crisis in seniors care, he said.

Thousands of older Canadians are taking up acute care beds at \$1,000 a day even though they are well enough to be discharged because they have no place to go.

There either isn't a long-term care bed available in their area or there aren't the support services they need to live at home. About 15 per cent of acute care beds in Canada are taken up this way.

"We are warehousing them. We do the best we can. But it's not anywhere near good enough."

# No Canadian senior should live in poverty

**T**HERE IS, among some, a perception that seniors today are well off and faring better than ever. This perception relies on statistics about assets accumulated over a life time.

However, it does not reflect the reality faced by many Canadian seniors.

The erosion of seniors' income comes in many forms, including inflation and actions undertaken by all levels of government.

Similarly, many of today's seniors not only function as unpaid caregivers to their own parents and partners, but also draw on their own limited incomes to support their adult children and their grandchildren.

Cost of living increases in the Guar-

anteed Income Supplement (GIS) have in no way come close to matching the increases in the costs of food, housing and other necessities of life.

COSCO believes in a civil society where the eradication of poverty among Canadians of all ages must be a priority for governments.

Seniors have made positive contributions that should continue to be recognized after retirement.

COSCO calls on the next federal government to take action to help all seniors live their lives in dignity.

Ask your candidate if he or she will work to:

- Expand housing and health options for seniors based on their own needs and preferences, includ-

ing affordability so that they may remain independent for as long as possible.

- Address the issue of inadequate income, and the role this social determinant of health has on one's ability to remain socially connected.
- Vertically expand the Canada Pension Plan/Quebec Pension Plan (CPP/QPP) to address poverty issues among seniors.
- Prevent the establishment of a two-tier health system.
- Support or compensate grandparents who are raising their grandchildren or are providing them with free day care.
- Make seniors a driving force in the development of these strategies.

# Young people need opportunities and good jobs

**W**ORKING CANADIANS – our children and grandchildren – need quality jobs they can rely on so they can feel more secure about their future.

A recent study by economist Jim Stanford, based on an analysis of Statistics Canada data, shows that the Harper government has by far the worst economic record of any government since the end of World War II.

Today, 2.8 million Canadians are unemployed or underemployed.

Nearly three quarters of the jobs created over the past six years have been precarious – part-time, temporary or in the self-employed sector.

Nearly a million Canadians have to work multiple jobs just to make ends meet.

The impact among younger Can-

adians hoping to build careers, buy a home and start a family is even harsher. They struggle with double the national unemployment rate.

Instead of relying on \$100 a barrel oil or a 76 cent dollar to drive the economy, Ottawa should be actively working to create opportunities for families to get ahead. Workers should not be denied the opportunity to contribute their training and skills.

Ask your candidate if he or she will work to:

- Begin the transition away from an economy dependent on fossil fuels to a low carbon economy that would create tens of thousands of quality jobs, boost the manufacturing sector and help fight climate change.
- Increase investments in rapid tran-

sition for municipalities and create thousands of local jobs in manufacturing and construction, while also boosting ridership. Canada has a long history of manufacturing high quality transit equipment. These are good jobs which will create affordable, greener transportation.

- Invest in jobs and training for health care professionals, to better prepare for our aging population and the demands that will place on the health care system.
- Reinvest in infrastructure and in public services, such as new waste water systems for our cities, or much-needed federal services for our veterans and seniors.

Investment in people and communities – not just resource extraction – is the best choice for Canadians.



# Towards a national child care plan

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

**M**ANY GROUPS throughout British Columbia, including COSCO and a number of its affiliates have taken a stand in support of quality, affordable child care by endorsing the B.C. Coalition of Childcare Advocates' plan for \$10 a day child care.

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.

"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," says Sharon Gregson, spokesperson for the coalition.

## 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.

They simply can't find quality care for their children, or they can't afford to pay the high cost. The median cost of infant and toddler care in Vancouver is \$1,215 a month.

## A money maker for governments

Research published in 2012 by the Research Chair in Taxation and Public Finance, Université de Sherbrooke, demonstrates that Quebec's affordable, quality child care program more than pays for itself.

The authors found that the service made it possible for 70,000 more women to take long term jobs, increasing the provincial GDP by \$5.1 billion.

The additional taxes collected by governments as a result of this boosted economic activity significantly exceeds the cost of subsidies.

Not only does universal child care

improve the lives of children and families, the report concludes that providing the service is "a profitable enterprise" for all levels of government.

Canada is a very low spender on early childhood education and care compared to other developed countries. Canada's public spending on child care is between 0.2 percent and 0.34 percent of GDP.

"At best, Canada spends half the OECD (Organization for Economic Cooperation and Development) average and one third of the recommended minimum one percent of GDP for children 0-5," reports the Canadian Centre for Policy Alternatives.

It should be noted that those Canada-wide figures are skewed by Quebec's investment in giving children a good start. Quebec's spending accounted for 60 percent of Canada-wide spending in 2012.

Ask your candidate if he or she supports a national initiative to invest in quality, affordable child care for Canada's families.

# Canada needs affordable long term care

**L**ONG-TERM NURSING homes and residential facilities that provide 24-hour care, like other health facilities, are administered by the provincial government. It's time for a larger federal presence in this field of care.

Seniors have been promised, many times, that new residential care beds will be created.

Some have been built. Many more have been closed.

At a time when the requirement for long term care is growing, the number of beds is declining.

It is penny wise and dollar foolish.

If neither home care nor residential care are available, seniors have no option but to add to the crowding of emergency rooms and acute care hospitals.

COSCO emphasizes that a moratorium on the construction of long-term care beds in Denmark was accompanied by a significant increase in home care and home support funding.

In B.C., both have declined.

Our key recommendation in the realm of long-term care is increased funding towards home care and home support.

This will enable seniors to age in place and ultimately decrease the demand for long-term care beds and the pressure on acute care hospitals.

Similarly, we emphasize that seniors who are currently in need of long-term care must have access to beds.

Ask your candidate if he or she will work to:

- Increase funding for home care and home support, available 24-hours per day, seven days per week.
- Ensure that seniors with dementia are housed separately from other seniors and that they receive the specialized care they deserve.
- Address the need to provide culturally sensitive services to seniors from various ethnic origins.
- Ensure that language, culture, sexual orientation, and religion are not barriers to senior care.
- Involve seniors in the process of developing and expanding home care and home support programs.



## Improve assisted living

**I**F SENIORS are no longer able to live independently – even with home care and home support services – the next option is supportive housing or assisted living.

COSCO believes that care, in every setting, must be guided by the principles of dignity, independence, fairness, participation, and security.

Each individual is a valued member of our society.

Assisted living should be available in all neighbourhoods so older people will not be forced to leave the neighbourhood they have lived in for most of their lives.

This will allow older people to age comfortably in surroundings that are familiar to them.

In turn, this allows them to maintain connections to family and

friends, and live their lives with a sense of psychological safety that contributes to good health and well-being.

Ask your candidate if he or she will work to:

- Ensure assisted living environments are available to seniors in their own neighbourhoods regardless of income level and net worth.
- Promote public or non-profit facilities over private and for-profit facilities.
- Legislate that all assisted living facilities and long-term care facilities be required to have a tenants' council.
- Increase funding to inter-generational programs geared at maintaining one's connection to the broader community.

# Creating communities that are friendly to people of all ages and abilities

**N**EIGHBOURHOODS SHOULD be friendly places for people of all ages. This means addressing basic needs, promoting social and civic engagement, optimizing physical and mental health and well being, and maximizing independence for people who are frail and disabled.

Even the best-intentioned national or international health policy initiatives may fail to have the intended impact at the local level and may even result in serious harm because of ignorance of local conditions.

That's why COSCO emphasizes the ideal of "seniors helping seniors" and stresses the importance of consulting with seniors in each neighbourhood where programs are to be developed.

That's the only way we can create communities that are truly age-friendly.

It starts with spotting, and acting on, the obvious:

- Pedestrian friendly streets.
- Smooth walking surfaces.
- Public toilets.
- Adequate signage.
- Enforcement of traffic laws that make walking and bicycling safe.
- Level entry into buildings.
- Sidewalks wide enough to accommodate wheelchairs.
- Traffic islands.
- Adequate timing at crosswalks.

The World Health Organization's guides for Global Age-Friendly Cities provide numerous suggestions covering the human environment, transportation, housing, income, social



participation, social inclusion, civic participation, communication, community supports and health services. These guides should be used as a lens in the development of new policy and legislation in Canada.

Transportation for seniors, for example, must be safe, affordable, frequent, reliable, and take seniors to the places where they want or need to go.

Similarly, civic participation means empowering seniors to contribute to their communities by expanding volunteer opportunities, and reducing barriers for seniors who wish to continue working.

We must combat ageism in the workplace, increase flexibility to accommodate older individuals, and make it the social norm to value seniors' contributions in our communities.

COSCO emphasizes the import-

ance of seniors being involved in creating age-friendly communities, and pushing for issues to be addressed without delay.

Simply put, "spot the obvious" must be followed with "fix the obvious."

Ask your candidate if he or she will work to:

- Ensure federal, provincial and territorial governments utilize WHO's Global Age-Friendly Cities reports to guide new policies.
- Consult with seniors in individual communities to develop appropriate strategies to enhance healthy aging.
- Develop strategies to reach out to isolated seniors and make them a part of the local community.
- Identify and address the "obvious" in our communities and take action to remedy these problem areas.



# It's time for us to act

**B**ETWEEN ELECTIONS, seniors can lobby, present briefs, make proposals, and advocate for our peers and our families.

These efforts are well worthwhile. They can make a real difference in the lives of seniors, our children and grandchildren.

However, it is rare – no matter how hard we push – for such efforts to succeed in changing the mind or the direction of an incumbent government.

Only once every four years do we have the opportunity to really be heard and force a change for the better.

That time is upon us now.

This edition of the COSCO News outlines the key steps forward that we have been advocating for a decade.

These include practical proposals to strengthen retirement security, fight inequality, help seniors age in place, improve health care and promote age-friendly communities.

We encourage you to discuss these issues with your family and friends.

We encourage you to examine the positions of the parties that are seeking a mandate to govern our country.

We encourage you to support the candidate or party that will implement proposals to recognize the many contributions that seniors make to

our province, support us in our desire to age in place, and provide hope for a better future for our children and grandchildren.

On October 19, the decision is ours.

Let's send the politicians a message.

Let's stick together and use our votes to tell them that seniors are looking for real progress on the issues that make such a big difference in our lives, and the lives of our children and grandchildren.

On October 19, we decide.

Let's make it count.

Let's help make Canada an even better country than it is 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.