

## PRESIDENT'S REPORT

# Thanks to all COSCO executive members

By Lorraine Logan  
President, COSCO

**G**REETINGS FROM your COSCO Executive. We say thank you and much appreciation to Bruce Ferguson, Construction and Special Labourers, Alice Edge, B.C. Retired Nurses, Fred Coates, B.C. Old Age Pensioners, Al Heinrich, Federal Retirees and Brian Strongman, Feder-

al Retirees. These Executive members have decided to step down for various personal reasons.

We welcome three new Executive members, Betty Bolton, B.C. Old Age Pensioners as a General Vice-President, John Wynne, Plumbers Union and Agnes Jackman, delegate from B.C. Forum. Leslie Gaudette from the Federal Retirees is staying on as the



Lorraine Logan

Chair of our Strategic Planning and Policy committee.

We cannot do the advocacy that we do without these volunteers who give up their time to share their generous resources to enhance our strengths in advocating for older adults in our province.

### Seniors ministry needed

Although the new federal government is in their honeymoon stage, there appears to be an obvious gap in ministries – there is NO ministry for seniors, not even a seniors Secretariat. Our issues are buried in at least four different ministry mandates.

See "Continuing..." page 3



**A** MAJOR CONFERENCE, organized by COSCO and co-sponsored by the BC Retired Teachers Association, will be held this fall in Richmond. The event will feature recognized experts and panel discussions on issues that affect seniors, our communities and our families. In addition, several workshops will provide participants the opportunity to help influence public policy by sharing their experiences and ideas.

We urge you to save the dates: Sunday, Sept. 25 and Monday, Sept. 26. Please see page 9 in this edition of the COSCO News for more details.

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

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

**Note our new website address:**

www.coscobc.org

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Agnes Jackman (BC FORUM)  
Kathleen Jamieson  
Gord Sheppard (UNIFOR 111)  
Jean Sickman (BCGREA)  
John Wynne (Plumbers Union)



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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 43 topics ranging from falls prevention to health literacy. More than 25,000 people 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.*

# Continuing to monitor and advocate on key issues that affect seniors

*Continued from page 1*

Working with the National Pensioners Federation, COSCO is going forward with a proposal for our own ministry.

We are also reaching out to local Members of Parliament, regardless of political identification.

## Vital federal issues

Other promises from the federal Liberals included enhancing the Canada Pension Plan, increasing the GIS and reinstating the National Health Accord.

To date, there has been some movement toward these issues, but nothing concrete, only minimal action.

We must keep up the pressure through our various coalitions. Seniors Vote has now been renamed Seniors Voice and will continue to advocate on behalf of our pensions plans.

## BC budget and the MSP

The provincial budget certainly did not favour any seniors' issues. COSCO wrote a letter to the Premier recommending that the MSP premium (flat tax) be redirected to the tax base formula in order to make the "fees" more equitable and fair.

This did not happen, but it would appear the new MSP premium will punish older adult incomes as the government chose to exempt children and transferred the burden to middle income citizens and older adults.

The announcement of the increase monthly for persons on disability of \$77.00 per month at first looked promising, until you understand that the current transit pass acquired for \$45.00/month will be cancelled and the \$77.00 can be used toward pur-

chasing a monthly pass at \$54.00 as well as paying the annual administration fee of \$45.00.

One hand gives the other takes away.

Unfortunately, when choices have to be made concerning money, this decision may well indirectly influence more isolation and loneliness for people who have to decide how to manage on a \$77.00 increase where they pay out for the concession pass each month. Many seniors will be affected by this new mandate.

## COSCO conference

Our COSCO Conference planning is well underway. The subject and theme is: Aging Well – a Quest for All Generations. It is being held at the Sheraton Vancouver Airport Hotel in Richmond on Sunday September 25th and Monday, September 26th. See page 9 for more information, and watch for more details as they are finalized.

## New issues arise

Over the last six months a few new issues have come to our attention. We

are starting to investigate and gather more information regarding hearing aid costs, lack of dental plans for many older adults and the cost of prescription glasses. We had a recent opportunity to meet with Isobel MacKenzie to discuss these concerns. They are now on her radar and we will be following up.

## Provincial election

We are a little over one year out from another provincial election. This is now the time to consider our issues and to make sure that seniors' issues are being considered for any person who may be seeking re-election or election. We will develop our plan as the year progresses and we will be sure to share and distribute our platform in a timely manner.

If any of you have an article or expression of concern on a systemic issue for seniors, please do write to us or send an e-mail.

Have a happy Spring season, be good to your neighbour and please, at night in the dark, wear a reflector – we always want to be heard, but we need to be seen as well.

## Seniors' Repair Service

The Senior Citizens' Repair Service provides low-cost minor house repairs, renovations and maintenance services for seniors 55 years and over and for people with disabilities in Metro Vancouver.

Services include plumbing, carpentry, electrical work, gas fitting, painting, yard work and general handyman services. All services are guaranteed for 30 days, and are performed by experienced trades people who are retired or semi-retired.

Sponsored by the Plumbers and Pipefitters Union Local 170.

Office hours are 9 AM to 12 Noon, Monday to Friday.

Phone: 604 529-1100

# Tens of thousands have benefited from COSCO's free health and wellness workshops

## Quick facts about COSCO workshops

- The workshops are presented by the COSCO Seniors' Health & Wellness Institute, a registered charity.
- Forty-three workshop topics are available province wide. Ten have been translated into Chinese and Punjabi.
- Workshops are presented free of charge and COSCO has no paid staff. We rely totally on grants and donations to continue this work.
- All the workshops are PowerPoint presentations. Each workshop is reviewed by a group of facilitators and topic specialists before it is presented to senior groups.
- All facilitators are 50 years of age or older. They receive out-of-pocket expenses but no remuneration.
- Thirty-nine facilitators present workshops in British Columbia.
- Twenty facilitators have been trained to lead the workshops in Newfoundland.
- Twenty-two facilitators have been trained to lead the workshops in Alberta
- Seven facilitator training courses (five days each in length) have been presented in British Columbia. In September of 2015 we trained 19 new facilitators and gave a refresher course to experienced people.
- Participants are given copies of the workshop material and are asked to plan how they will make use of the information to assist in the maintenance of health and safety.
- Evaluation forms are completed after each workshop and many participant suggestions are used when workshops are revised.

- COSCO's health literacy project has been described at national and international conferences and included in a book entitled *Researching Transitions in Lifelong Learning*.
- Yearly number of workshops and number of people attending are as follows: 2007 (16 workshops / 391 participants), 2008 (55 / 972), 2009 (59 / 835), 2010 (121 / 1,982), 2011 (108 / 2,224), 2012 (205 / 3,810),

2013 (340 / 5,845), 2014 (264 / 5,217), 2015 (320 / 5,846).

- Since the program began 1,488 workshops have been presented, and 27,122 people have attended.

To learn more about the presentations please contact Sheila Pither at 604-684-9720 or pither470@shaw.ca.

To book a workshop please contact Eve Silverman at 604-520-6029 or coscoworkshops@telus.net.

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## Modest housing measures included in provincial budget

By Barb Mikulec  
COSCO Housing Committee Chair

**H**OUSING MEASURES were part of the BC Budget with newly constructed homes valued under \$750,000 made exempt from property transfer tax, saving the purchaser up to \$13,000. This exemption covers newly built houses, condos or townhouses. You must be a Canadian resident who lives in the home for at least a year. The property transfer tax will be increased to 3% on property valued over \$2 million, up from the current 2%. This change will only help those who can afford newly constructed homes, which tend to be more expensive than resale homes.

Renters won't be buying a home any time soon, and they also need help. A recent report from the BC Non-Profit Housing Association notes that 23% of renters pay more than 50% of their income in housing. About 120,000 households may need assistance. However current rental assistance programs for seniors and low-income families with children only helps about 30,000. There was no increase to rental assistance in the budget.

The provincial government will

start collecting citizenship data from home buyers, but there are no measures to curb speculation or charge taxes on vacant homes.

The BC government committed to 2,000 new affordable housing units over 5 years. With only 14% of the money available in the first year, the actual number of housing units to be funded is modest. In the 1980s and 1990s BC created about 2,000 units of social housing every year, including investing in cooperative housing. However, the federal government withdrew funding for social housing in 1993 and new social housing construction diminished. Affordability is the key. Spiralling housing costs and assessed values have resulted in a housing crisis in parts of the province.

If you are a senior aged 55 or older you may defer your taxes. You also qualify for the deferral if you are a surviving spouse of any age, or a person with disabilities. The interest rate is set every six months. Currently the interest (until March 31) is 0.85 not compounded. For more information phone 1 800 663-7867 toll free, then ask to be transferred to 250 356-8121 or email taxdeferral@gov.bc.ca



# COSCO Seniors' Health and Wellness Institute

**Free workshops for seniors**

## This charity begins at home!

The COSCO Seniors' Health & Wellness Institute presents workshops to groups all over the province, free of charge, and free of jargon.

We have no paid staff. Our volunteer facilitators receive out-of-pocket costs only. Every dollar you donate is used to provide speakers on any of 43 topics, each of them aimed at improving the health and well-being of seniors in British Columbia. More than 25,000 people have attended sessions so far.

It all takes money. We ask for your help because donations are our only source of funding.

### **Our work depends on the support of people like you**

Please return this form with a cheque made payable to: **COSCO Seniors' Health and Wellness Institute**. Donors of \$10 or more will receive a charitable donation tax receipt.

Date: ..... Amount \$ .....

Name: .....

Mailing address: .....

Email address: .....

Please mail to: S. Pither, 207-1530 Mariner Walk, Vancouver, V6J 4X9

**Thank you for your generosity**

# **Meet Sheila Pither, a driving force in COSCO**

**By Gudrun Langolf**  
**COSCO Vice-President**

**S**HEILA PITHER retired from her job at the BC Teachers' Federation in 1998. For a number of years she served as the President of the 1400-member Vancouver Retired Teachers Association (VRTA) which subsequently also elected her delegate to the Council of Senior Citizens Organizations of BC (COSCO). In 2002, a "Why don't you come see..." had enticed her initially to become involved with COSCO.

Sheila became Treasurer of COSCO and by 2007 realized that prevention was the way of reducing illness and injury. She was the driving force behind the development of our first workshop: Falls Prevention and trained 10 facilitators to present them.

Soon, other workshop ideas became reality under the general heading of 'Health Literacy'.

This involved working with applicable agencies, health authority and academics as well as filling out complicated grant applications. While Sheila was the power driving the workshops and did much of the organizing work, she is quick to point out that a number of others helped – a good sign of a true leader. Today, the COSCO Health & Wellness Institute does COSCO's health literacy work. Since 2007 until the end of last year, 27,122 people have attended 1,488 workshop sessions! This would not have happened without Sheila's unflagging work and advocacy, which continues today.

Of course, Sheila 'had a life' before COSCO. Like every elder, her life experiences shaped the journey of discovery that growing old is for all. Born in a North Saskatchewan home-  
stead she was part of a family of immi-

grants from England. Her parents had built their own home, a sod roofed log house, without running water/plumbing. Horses helping do the hard work and transportation were part of the harsh life in the cold climate. Her father died when she was six and the family moved to the small community of Big River. The survivor pension then called Mothers' Pension was a whopping \$8 a month. Nonetheless, she did not feel particularly poor. In 1947, when Sheila was 14 years old, they moved to Vancouver mainly because her older brother, already living there, really liked it...She had the good fortune of attending Kitsilano High School and soon prepared to become a teacher. It all helped to shape her "aren't I lucky to land where I did" – attitude.

In 1956, she and her new husband travelled on a yearlong honeymoon! England (visiting cousins & aunts) and the Continent were still on food rationing after the Second World War! North Africa was exotic and eye opening. Sheila worked at BC Electric (now BC Hydro) for a while. Then for some time she taught. In the late 1980s, the Vancouver Elementary Teachers Association elected her President. In 1993, Sheila found kindred spirits/colleagues and another calling in the BC Teachers' Federation (BCTF) when she worked as a Bargaining Associate Director. In the 1990s and early 2000s, she volunteered to work on several BCTF sponsored leadership programs for Namibian teachers in Namibia and here. Her colleagues acknowledged and honoured her for volunteer and advocacy work by making her a Lifetime Member of the BCTF and Vancouver Elementary School Teachers Association. They also bestowed on her the G.A. Fergusson Memorial



Sheila Pither

Award for outstanding contribution to education.

Work and volunteering are not the only things important in Sheila's life. She insists that she is not a martyr and takes time outs seriously. Her family is very important to her and she really values that her four sons and two grandsons live close by.

We are fortunate to benefit from Sheila Pither's knowledge, skills, humour and gracious diplomacy. As with all seniors, there is a heck of a lot more to the body than what we see and brief articles cannot possibly describe a lifetime but only hint at the hidden wealth. When pressed, Sheila will tell you that it is important to respect others, be non-judgmental, avoid power struggle, try to understand different points of view and take what life has to offer. Excellent advice we might all follow.

# Important \$\$\$ advice about MSP for seniors

By Kathleen Jamieson  
COSCO Health Committee Chair

SOME SIXTY-ONE percent of seniors in B.C. are unaware that they may be entitled to receive a full or partial subsidy on their Medical Services Plan (MSP) payments according to a 2015 report Bridging the Gap by the BC Seniors Advocate.

Since the majority of seniors don't know about the existence of the subsidy called "premium assistance" it is likely that many have not applied for it and may qualify to receive it. As a consequence, many seniors are also likely to have overpaid on their MSP premiums for a number of years. If so, they are entitled to be reimbursed by the Medical Services Plan for up to six years of overpayments, according to the MSP website. That could amount to a tidy sum for some seniors. If you have overpaid about \$500 a year for six years, for example, that could amount to \$3,000.

The MSP issue plays out differently for seniors compared with people in the workforce whose premiums are often paid by their employers and who also tend to have much higher incomes. According to the Seniors Advocate, the median income of those over 65 was \$23,700 in 2011 compared with \$43,300 for a 35-44 year old.

If you are one of the many seniors who has not applied for and may be entitled to receive the MSP subsidy, you need to apply for it right away using a simple two page form available on the MSP website. The form asks you for basic identifying information and to include your net income from your 2014 income tax form. You then have to sign the form and mail it in. If you want to apply for re-imbursements you will need to provide your net income for however many years (up to six) you believe you qualify for.

Why seniors have not been made aware of this information before now is another question.

So are you entitled to a subsidy and have you overpaid? The first step is to check the table below which provides you with the most current information on the existing graduated rates of payment for MSP.

Next you should download and check out the MSP form for "premium assistance" for calculating your current payment correctly. The form indicates that you can deduct an extra \$3,000 off the net income line if you are a senior.

## The provincial budget

The MSP was a hot topic in the lead up to the government's February 18 budget.

Some people are angry because they believe the public has been misled for years by politicians into believing that MSP payments are part of a health insurance plan and that the revenue goes directly into health care, when these monies actually go instead into general government revenues.

MSP premiums have also increased significantly, by about 4 percent every year since 2001, according to the B.C. Centre for Policy Alternatives (CCPA), to an estimated \$2.27 billion this year and the system has become ever more complex over the years.

Yet B.C. had, together with Quebec, the lowest health spending per person in 2014 of all provinces (National

Health Expenditure Trends, 1975 to 2015).

No other province has such a separate, complex, and unfair system of payment for access to health care. Instead, other provinces get the same revenue by making it part of the income tax system which most commentators agree is a much fairer and simpler way to do things.

For all these reasons, many people lobbied for the MSP to be scrapped in the 2016 B.C. Budget. That did not happen. Instead the 2016 B.C. Budget announced even more complexities would be added to the system and that MSP payments, which increased on January 1, 2016, would increase again in 2017 except for single mothers and children who would not have to pay.

Some cynical political pundits, listening to recent comments from Premier Clark herself that MSP is "antiquated," "not logical" and "not entirely fair" are predicting that the current B.C. government's plan is to wait to scrap the MSP until just before the next provincial election.

Here are the internet links for the MSP site and the B.C. Seniors Advocate.

**For reports from the Seniors Advocate:**

[www.seniorsadvocatebc.ca](http://www.seniorsadvocatebc.ca)

**MSP information on Premiums**

[www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/premiums](http://www2.gov.bc.ca/gov/content/health/health-drug-coverage/msp/bc-residents/premiums)

Adjusted Net Income effective Jan 1. 2016	One Person	Family of Two	Family of Three or More
\$0 - \$22,000	\$0.00	\$0.00	\$0.00
\$22,001 - \$24,000	\$12.80	\$23.20	\$25.60
\$24,001 - \$26,000	\$25.60	\$46.40	\$51.20
\$26,001 - \$28,000	\$38.40	\$69.60	\$76.80
\$28,001 - \$30,000	\$51.20	\$92.80	\$102.40
Over \$30,000	\$75.00	\$136.00	\$150.00

# A move to improve monitoring of abuse in long term care facilities

By Charmaine Spencer

**I**N JANUARY 2016, BC's Seniors Advocate issued the first monitoring report of key services for seniors given by service providers or funded by local, provincial and federal governments. Licensed care facilities are an important part of those services, as they are the last home and place of care to many of the most frail and vulnerable seniors in the province.

The recent report identified there were 121 reported incidents of financial, physical, emotional or sexual abuse in B.C. residential care facilities in 2014/15, with considerable variation among the health authorities in the number of reports received.

That figure includes harm from any source – staff, visitors, or other residents.

This works out to about three incidents per 1000 residents (or three incidents per 365,000 resident days/over 800,000 direct care hours annually.)

It would be a highly remarkable achievement if it was an accurate reflection of the problem in BC's care facilities. Unfortunately it is not.

It is helpful to have some context. There are about 28,900 long term care "beds" (spaces) in the province, of which 27,400 are publicly funded.

Due to high turnover (older people come into care when very frail and may die while living in a care facility), over 38,000 seniors utilize those beds each year.

BC's residential care facility licensees are required by law to report any incident of abuse or neglect incidents against residents (mandatory reporting), by immediately sending an "Incident Report" to the Medical Officer (Licensing).

The licensee must also notify the resident's representative or contact person.

The purpose of these reports is to monitor safety in the facility (and their response to the incident) and address problems early on.

Mandatory incident reporting is a useful tool. However, the existence does not mean the reporting will occur in practice.

There are several potential sources of underreporting.

These include lack of awareness among staff or administration of the legal duty to report; lack of clarity in the definitions; gaps in who must report as well as business interests.

While the regulations state any abuse or neglect incident must be reported to Licensing, the regulations describe the types of abuse or neglect covered in very general ways.

The facility operator often uses his or her judgment to interpret events and create a threshold ("how bad does the incident have to be before it should be reported to Licensing?").

For example, licensees might not report if they think the staff person did not intend to harm, or was under stress, even though that is not what the regulations say.

They are also unlikely to report an abusive or neglectful incident if the action is the way things typically operate there.

Incident reports take time and effort plus lead to licensing scrutiny, which can potentially affect business interests.

Licensing officers respond to these reports in order to confirm the incident and do any inspection or follow

up necessary. In some cases, operators may decide not to report because they feel they are already addressing the incident. Others may feel it does not seem "serious enough" or simply to protect the facility's reputation.

Many Canadian jurisdictions require anyone to report abuse or neglect occurring in long term care, recognizing the special vulnerabilities of the population.

In contrast, BC's law only places a responsibility on the licensees to report the incident.

If the licensee does not learn about the abuse or neglect from staff, if residents, staff or others do not feel safe disclosing, or if the licensee is wilfully blind, the incidents can go undetected for a long time.

All of this leads to decreased resident safety, poorer quality of life and less supportive environments.

From a monitoring perspective, it means missing valuable data.

The reporting gap in BC is very noticeable.

The Seniors Advocate's report shows that 438 public complaints were made about BC's residential care facilities in 2014/15, with 60% (about 263 complaints) related to "care and supervision" or "staffing", both categories that potentially overlap with abuse and neglect.

As the Seniors Advocate embarks on future monitoring, it will be important to keep in mind that "objective data" (things that are measurable) also needs to be based on having reliable data in the first place.

*Editor's note: For more coverage of the Seniors Advocate's report, please see page 10.*




# Aging well

## A quest for all generations

### Join us September 25-26, 2016 for this important conference

**T**HIS KEY EVENT is your opportunity to help shape the future. As a participant in this two-day conference, you will help identify public policies that will help Canadians seize new opportunities to contribute while living longer and fuller lives.

We will discuss demographic trends, as well as the challenges and opportunities we can create by building communities that welcome the involvement of Canadians of all ages.

#### Register early

THIS TIMELY AND important national conference will take place Sunday Sept. 25 and Monday Sept. 26 at the Sheraton Vancouver Airport Hotel, 7551 Westminister Highway, Richmond B.C.

The registration fee is \$200, with a reduced rate of \$150 for seniors and stu-

dents. The fee includes all conference materials, as well as two lunches, one dinner, and four coffee breaks.

Previous COSCO conferences were fully booked, so please register early.

**The deadline for registration is September 9, 2016.**

#### Who should participate?

WE INVITE the participation of:

- Individual seniors and seniors' representatives.
- Municipal councillors and planners, social planning representatives, parks and recreation and health authority representatives.
- MLAs, Members of Parliament and First Nations.
- Federal and provincial departments dealing with seniors.
- Non-governmental organizations

such as social planning councils, senior and community centre representatives, agencies working with seniors, unions, and advocacy groups.

#### A special request

WE ENCOURAGE MUNICIPAL councils to sponsor representatives from seniors' advisory committees, and also ask ministries to sponsor delegates from provincial seniors' coordinating bodies.

For additional information contact:

Lorraine Logan at 604-523-1977 or [logan33@shaw.ca](mailto:logan33@shaw.ca)

Sheila Pither at 604-684-9720 or [pither470@shaw.ca](mailto:pither470@shaw.ca)



# Report details steady decline in the quality and availability of key services to BC seniors

**T**HE SENIORS Advocate has released a report showing that many vital services are becoming less available to seniors.

*Monitoring Seniors' Services*, released January 27, is the Seniors Advocate's first annual update on the status of key services in the province, highlighting where seniors' needs are being met, and where improvements are most needed.

"Our goal with this process is to provide the public and policy makers with a single source of data where they can compare year over year how we are doing in this province in delivering services that are critical to seniors," said Seniors Advocate Isobel Mackenzie.

"When we examined the data across all areas, we found a number of interesting stories that are starting to emerge, some are positive, some are cautionary, and some indicate the need for immediate improvements," she said.

The report outlines a number of areas of concern, including the number of incidents of resident on resident aggression in residential care facilities.

There were between 425 and 550 incidents of resident on resident aggression that resulted in harm in residential care reported in 2014/15. Based on these findings, the Advocate will conduct a systemic review of resident on resident aggression this year.

"While we have to remember this is still a small number when you consider there are more than 27,000 individuals in residential care at any given time in this province, the numbers are still substantial enough to warrant our office taking a closer look at this issue," said Mackenzie.

"We are beginning in-depth research to see if there are particular patterns or systemic issues that contribute to an increased likelihood of resident on resident aggression," she said.

Other issues highlighted in the report include:

- Home support hours decreased in three out of five health authorities, while the number of clients increased in four out of five.
- There are 943 individuals on the waitlist for a total of 4,430 subsidized assisted living units. There has been less than a 1 per cent increase in the number of subsidized assisted living units since 2012.
- The number of residential care beds in the province has increased by 3.5 per cent since 2012, but the population over 75 has increased 10 per cent during that time and the number of seniors placed within the 30-day target window has decreased from 67 per cent to 63 per cent in the past year.
- 18 per cent of licensed residential care facilities did not have an annual inspection within the last year.
- Since 2005, the Shelter Aid for Elder Renters (SAFER) maximum rent that qualifies for a subsidy increased 9 per cent while rents increased by 34 per cent.
- The number of new HandyDART users is decreasing – down 15 per cent since 2011. 51,926 (1.9 per cent) of regular HandyDART ride requests went unfulfilled in 2014.
- Income supports for seniors such as the Old Age Supplement and Guaranteed Income Supplement increased by 1 per cent. The BC Seniors' Supplement, available to

low-income seniors, has not increased in over 25 years.

- The number of people aged 65 plus accessing the BC Bus Pass Program (offers subsidized passes to low-income seniors and individuals receiving disability assistance from the province) has increased by 21 per cent since 2010.
- In 2014, 33 per cent, or 48,840 of all drivers evaluated under the Driver Medical Examination Report (DMER), an evaluation for fitness to drive, were aged 80 or over. Only 1 per cent of people of all ages or less than 3 per cent of seniors evaluated through a DMER were referred to DriveAble for cognitive assessment.
- The Seniors Abuse and Information Line (SAIL) received 1,286 calls related to elder abuse in 2014 and 15 per cent of callers reported the abuse had been going on for five or more years.

More positively, the report notes that 96 per cent of seniors have a regular GP, and four out of five seniors over 85 have no diagnosis of dementia.

"While the risk of dementia clearly increases with age it is very important to get the message out to seniors that they have greater likelihood of living a full life without developing dementia," said Mackenzie.

The Seniors Advocate will use data contained in this report for upcoming reviews in 2016. In addition to a systemic review of resident on resident aggression, the Office of the Seniors Advocate will be conducting reviews of home support, supplemental benefits for seniors, transportation, residential care and hospital discharge experiences in 2016.

# COSCO branch celebrates its first full year of speaking out for seniors in the Kootenays

By Judy Gray,  
KCOSA Ombudsperson

**T**HE KOOTENAY Council of Seniors' Associations (KCOSA) is celebrating its one-year milestone in March 2016 and we are beginning to become noticed as the 'go to people' to help seniors who have nowhere else to turn.

We have an active letter writing campaign to inform local government and service providers of the problems facing our older population. KCOSA really appreciates the continued support that has always come to us from COSCO. We wish that we would get a similar response, or any response for that matter, from our local Members of the Legislative Assembly and Members of Parliament, the Seniors' Advocate or others that KCOSA has contacted. KCOSA will continue to gently hammer away. These issues are too important to accept no replies.

As always, we continue to support the people for whom we have already begun to advocate. The list is growing and the situations are diverse, but with common threads: Where do we turn? Who can help? What are the services and rights that I can access? During this advocacy process, we are making contacts with service providers that will be invaluable in future cases.

We must do all we can to advocate for those who can't advocate for themselves. We can make a difference, even if it helps only one person at a time.

A mental health and addictions counselor requested us to meet with a client who is almost homeless (living in a motel). This gentleman is completely deaf and almost blind so communication is a huge issue. We will continue to work toward finding him somewhere to live. We were

also called to meet with another senior with disabilities who received our name and number from a lady from the local soup kitchen. KCOSA assisted her to fill out the form to apply for subsidized housing (SAFER), contacted Shaw to negotiate a significant reduction of her phone bill, and assisted the vulnerable senior to apply for the Guaranteed Income Supplement. We also provided her with a form to apply for low income housing in her area. She revealed she only had a few dollars at the end of the month to eat and without the food bank and soup kitchen, she would be in dire straits.

Low income seniors are being

penalized unjustly for the cost of using the ambulance service, MSP premiums, and those in small, isolated communities are seeing a reduction of essential pharmacy services.

KCOSA has discovered that many seniors have no idea of their rights, so education is required. The COSCO Health and Wellness workshops and KCOSA facilitators in our area are working hard to bring this education to area seniors and have an appreciative audience. We pledge to provide assistance with resolving complaints through advice, referral and discussion and by exploring available options.

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## Insurance options from COSCO

**M**ANY COSCO members have access to group insurance plans. For members who do not, we have an option that may meet your needs. It is important that you compare available plans before you buy.

### Travel insurance

MEDOC Travel Insurance is a comprehensive out-of-province travel insurance plan that ensures you have the coverage you need if faced with a medical emergency.

The Annual Base Plan provides coverage for an unlimited number of 17-day or 35-day trips, while a Supplemental Plan provides coverage for single trips that are longer than 35 days to a maximum of 212 days.

Trip cancellation, interruption or delay are included on every trip, and there is access to coverage regardless of your age or health status (a 90-day Health Stability Clause applies to pre-existing medical conditions).

The plan provides up to \$5 million emergency medical coverage per emergency for every trip you take during the policy year.

In addition, Baggage and Personal Effects Benefits will cover you on your trip if your baggage is lost, stolen or damaged.

Visit [johnson.ca/medoc](http://johnson.ca/medoc) or phone 1-866-606-3362 for more information. You will need to indicate that you are a member of COSCO.

### Pet insurance

With the high cost of veterinary services, some people are choosing to purchase pet insurance. Pets + Us – Pet Insurance provides a range of coverage options. Visit [petsplusus.com/johnson](http://petsplusus.com/johnson) or call 1-855-835-7387 for more information.

# A reminder to all COSCO affiliates and associate members: It's time to renew

**E**RNIE BAYER, the hard-working Membership Chair of the Council of Senior Citizens' Organizations of B.C., has issued a friendly reminder to associate members and affiliated organizations that it's time to renew their memberships for 2015.

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

Similarly, if you are an individual associate member, your \$25 membership fee for the current year is now due. (See the form below)

As you know, COSCO is an umbrella organization that has been speaking out for seniors since 1950.

Our organization brings together 85 different seniors groups, representing 107,000 women and men, to work on common issues that affect us, our families and our communities.

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

We believe that seniors are an asset whose experience can contribute to the well-being of all.

By working together, we can help to promote a more civil society.

We can also combat ageism, and help ensure that governments and decision makers plan *with* seniors,

not *for* seniors.

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

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

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

If you need any extra forms, you can obtain them online at [www.coscobc.org](http://www.coscobc.org) or by e-mailing Ernie at [ecbayer2@gmail.com](mailto:ecbayer2@gmail.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: \_\_\_\_\_

Address: \_\_\_\_\_ (PLEASE PRINT)

Postal Code: \_\_\_\_\_ Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date: \_\_\_\_\_ Signature: \_\_\_\_\_

Please make cheques payable to COSCO.

Mail your application to Ernie Bayer, Membership Secretary, 6079 - 184A Street, Surrey, BC V3S 7P7.

Seniors groups and organizations wishing more information about joining COSCO should write the address above or phone Ernie Bayer at 604 576-9734 to request a membership package.

*COSCO collects the least amount of personally identifiable information possible so that we can maintain contact with our affiliates and/or our members. COSCO does not share personally identifiable information with third parties for their use, unless required by law to do so.*