

Aging well

A quest for all generations

**By Pat Brady, Chair
Conference Organizing Committee**

YOU ARE invited to participate in a major COSCO conference addressing the steps that must be taken to ensure people of all ages have the opportunity to fully contribute in building a civil society in our province and our country. The conference will be held at the Sheraton Vancouver Airport Hotel in Richmond (7551 Westminster Highway) on Sunday, September 25 and Monday, September 26, 2016.

Our impressive roster of speakers confirmed to date includes:

- Peggy Edwards, internationally renowned health promotion consultant, policy analyst and writer;
- Isabel Mackenzie, BC Seniors' Advocate
- Darryl Plecas, the Parliamentary

Secretary to the Minister of Health for Seniors, and

- Andrew Wister, Chair, National Seniors' Council of Canada.

Expert panels will present information on a wide variety of subjects including the key areas of health, transportation, housing and income.

Each panel will be followed by workshops where delegates will be able to ask questions, and to present their experiences and ideas for improvements. Each workshop will be led by a member of the panels mentioned above.

More information – including the draft programme, a letter of invitation and the conference registration form – can be found on the COSCO website, www.coscobc.org.

You will also find a copy of the registration form on page 11 of this

edition of the COSCO News, and more conference details on page 10.

To avoid disappointment, please register as soon as possible.

Participants' kits and documents (including workshop assignments) will be available from 4 p.m. to 8 p.m. on Saturday, September 24 in the hotel outside of the Gilbert Room. In addition, the kits will be available for pick-up at 7:30 a.m. on Sunday, September 25.

The conference fee is \$150 for seniors and students and \$200 for others. The fee includes full participation in the programme and the provision of two lunches, one dinner, and coffee breaks for registrants.

Some financial assistance is available on application – mainly for registrants living outside of the BC Lower Mainland. Please see the COSCO website for details on how to obtain the subsidy application form.

For details in respect to accommodation and parking at the Sheraton Hotel, please refer to the information posted on the programme found on the COSCO web site.

Again, as attendance is limited to 400 participants and our previous conferences have been fully booked, it is strongly suggested that you register now.

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

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

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www.coscobc.org

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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, or write to Editor, 2102 Porter Rd. Roberts Creek, B.C. V0N 2W5.

PRESIDENT'S REPORT

Advocating for needed change for British Columbians of all ages

By Lorraine Logan
COSCO President

WRITING THIS article near the end of May, I am looking out the window, rain is pouring down and I am reminded that this is the beginning of our summer.

Good, we need the rain. But the fall like weather on this day is also a reminder that our planned Conference – “Aging Well – a Quest for all Generations” – is fast approaching. Our planning committee, chaired by Pat Brady has been working in the background for over eight months planning and developing a conference that will address our current and future issues.

It has become apparent that many factions are making comparisons between the generations as barriers to achieve our needs. They do so despite the fact that young people, seniors in training, are facing many of the same issues that older adults are addressing.

Obviously the housing and rental situations are attacking both ends of the spectrum. We're seeing no affordable housing for our children as well as ourselves being squeezed out of rental and purchasing markets.

Regarding jobs, older adults are remaining in the work force longer, needing to boost retirement savings or in many, many situations, supporting their children or grandchildren. The balance we once knew has been skewed, the middle-class almost annihilated and the pressure to “blame” and pit the young against the old is now emerging.

We must not allow this divide of generations, but work together to understand our common issues and

those that we can address together. Please consider attending our conference being held September 25th and 26th.

COSCO has been lobbying different Members of Parliament since their election to influence their input into creating a Ministry for seniors' or a senior's Secretariat. We need to have a direct focus for our concerns, not to be split up into four different ministries.

We have found some support in our efforts around having a National Pharmacare Program. The cost of drugs is becoming overwhelming and the profits for drug companies are absolute greed. The adoption of a national program alone would make a huge difference in our health care budgets.

We continue to keep up the pressure on signing a New Health Accord with provinces and territories; apparently talks are in development.

Improving Canada's public pensions, while maintaining what we have earned and existing defined benefit plans, is another challenge we are confronting.

On the provincial side of matters, we are now into what I call the election cycle, less than a year away.

Many of the constant issues we have been advocating for – getting rid of MSP and structuring this under the taxation formulas, transportation and fairness for persons with disabilities, transit fare gate issues for persons who may not be able to “tap in - tap out,” selling our blood at private blood banks, jobs for our younger people and certainly fair taxation will be prominent issues for us to focus on as



Lorraine Logan

we move forward.

I hope to see you in September and hope to have the opportunity to chat with you at our conference. Have a pleasant, enjoyable summer and please stay safe.

A note to COSCO members

Have you moved? New phone? New e-mail address?

Please keep us up to date on any changes in your contact information by sending an email to coscosecretary@gmail.com, or writing COSCO Secretary, PO Box 31062 RPO Thunderbird, Langley, BC V1M 0A9.

Thank you!

Canada's seniors grow more diverse

By Sharon Koehn and
Mohinder Grewal

THIRTY NINE percent of older adults in Canada are immigrants, and 23 percent of immigrants are older adults. Until the 1970s, immigrants to Canada were primarily from Europe. Many of those who came as young people have now aged here. More recently, however, our largest immigrant populations are arriving from Asia and hence fit the Statistics Canada definition of a “visible minority” (which does not, incidentally, include First Nations peoples). Canada’s visible minority population increased by 3 percent over five years to reach 19 percent in 2011.

Visible minorities are of particular interest because they are more likely to be from Canada’s three largest immigrant source countries: India, China and the Philippines. South Asians are the largest visible minority group in Canada as well as several major urban centres such as Toronto and Calgary.

In Metro Vancouver, they rank second behind the very substantial Chinese population, which comprises 56 percent of the visible minority population.

In combination, older adults of Chinese and South Asian origins accounted for almost 13 percent of all persons aged 65+ in British Columbia in 2011. The Philippines was the leading country of birth among people who immigrated to Canada between 2006 and 2011, so we may see them move up from third place in the near future.

In Metro Vancouver, visible minority populations who represent Canada’s most recent arrivals are concentrated in Richmond, Burnaby and Vancouver itself. The majority of these are Chinese. However, very substan-

tial proportions of South Asians settle in Surrey and Abbotsford.

South Asian immigrants represented almost half of the Fraser Health region’s population growth between 2001 and 2011, and South Asians currently comprise 15 percent of the total population, making the region home to the province’s largest South Asian community. In 2012, 60 percent of the immigrant older adults arriving in BC settled in the Fraser Health region.

Diversity

IT’S IMPORTANT to realize that immigrant older adults are a very diverse group. For example, 2003 statistics revealed that recent immigrant seniors constituted 20 percent of seniors living in poverty, even though they constituted just 2 percent of the 65 and over age group. Yet immigrants who arrived more than 20 years ago were faring better than their Canadian born counterparts.

Older adults who have just arrived in Canada are much more likely to live in poverty for two reasons:

1. They usually don’t have much private pension income and
2. They aren’t eligible for OAS and GIS. A person has to be in Canada for 20 years before he or she can collect Old Age Security and Guaranteed Income Supplement. Even then, a person is not entitled to receive full benefits until he/she has been in Canada for 40 years.

So who are these most recently arrived seniors? More than three quarters are sponsored or Family Class immigrants.

Sponsors are usually the older adult’s grown children. They must provide an undertaking to the Minister of Citizenship and Immigration that they will take care of the sponsored immigrant’s needs for a period

of 20 years! This period was reduced to three years for sponsored spouses in the 1990s because it was recognized that dependency on the spouse had many adverse impacts on the sponsored person, most notably, their vulnerability to abuse.

Sponsored seniors

SPONSORED SENIORS can be completely dependent on their sponsors for services such as transportation, including trips to the doctor, translation and interpretation, information about services and activities, spending money and housing.

The vulnerability of sponsored seniors plays out in several ways:

1. With limited knowledge of available services and basic rights, language barriers, and social isolation, sponsored seniors are especially vulnerable to abuse;
2. If the sponsorship relationship breaks down, the family faces shame in the eyes of the community and seniors have a hard time securing adequate housing and food on a low income;
3. Efforts to offset their dependency can affect seniors’ health and access to care—for example, they may become too busy to go to the doctor;
4. Many work on farms for low pay under poor working conditions;
5. Women are often expected to take care of grandchildren and do the housework and cooking; families can become angry when the senior is no longer able to do domestic work.

For these reasons, we strongly recommend that the period of time that elderly parents are dependent on their sponsors be reduced to five years or less, as is already the case for immigrants sponsored by their spouses.

COSCO SENIORS' HEALTH & WELLNESS INSTITUTE

Attendance at COSCO workshops sets new records – your financial support is needed

By Sheila Pither,
COSCO Workshop Coordinator

THE DEMAND for our presentations continues to grow. By the end of June we will have conducted 196 workshops this year.

That's an average of 32 a month!

We have a team of fundraisers who are constantly looking for grants and donations.

We are very pleased that the provincial government has just given us a grant of \$20,000 split over two years, but more is needed to continue our work to improve the lives of seniors.

Would you consider making a contribution?

If so, please send your cheque using the form below.

Every penny that we receive is used to present workshops, not for salaries or administrative expenses.

Annette O'Connor and I recently traveled to Prince George to present workshops and recruit facilitators. For the first time we worked with the Deaf, Hard of Hearing, Deaf-Blind Well-Being Program.

It was wonderful to interact with the interpreters who used both sign language and lip movement to convey our remarks. A woman who was both deaf and blind had two people assisting her.

We spent the whole day with the group, presenting the Personal Planning and Fall Prevention workshops.

This has led to the Victoria and Nanaimo chapters asking for the same program.

The number of our facilitators continues to grow.

Our Prince George venture was

successful and we will now be able to present workshops in that area of the province without incurring a lot of travel expense.

We're also happy to have a new facilitator in Vancouver. With so many

workshops to staff we need all the help we can get!

If you are able to support our efforts to help seniors live longer, healthier lives, please consider making a donation using the form below.



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

After years of cuts in social housing, and increasing poverty and debt levels, housing affordability is a near crisis for many seniors – especially the many who live alone

A review of the many housing issues facing Canadians, what's being done, and what still needs to be done

By Barb Mikulec, Chair
COSCO Housing Committee

THERE IS growing diversity in family forms which impacts the size and stability of the family network of seniors. Families are becoming smaller and more geographically dispersed.

Approximately 29 percent of BC seniors in BC live alone. Of that group, 71 percent are women.

Poverty rates among Canadian seniors have been on the rise, after 30 years of steady decline (Organization for Economic Cooperation and Development 2013). The erosion of private savings and pension income, combined with rising costs for shelter is limiting the ability of seniors to afford basic services including housing.

Seniors need appropriate, accessible and affordable housing options as their lifestyles, income, mobility and health status evolves.

Most Canadian seniors – 92 percent – live in independent housing. Assisted Living for seniors requiring more personalized services serves approximately 3 percent of seniors. Long Term Residential accommodation gives 24 hour care and supervision, and 4% of seniors live in these facilities (Statistics Canada 2011).

The federal Liberal government announced plans to invest \$2.3 billion over two years in affordable housing programs, including initiatives to promote rental housing construction and

bolster rent supplements.

These targeted programs are aimed at helping seniors, low-income renters and social housing providers to make needed renovations.

An expenditure of \$1.4 billion will be shared five ways: affordable housing programs, improvements to seniors housing, social housing renovations, homelessness programs and shelters for victims of violence.

Another initiative would allocate money to rent subsidies for low-income residents of social housing facilities whose long-term operating agreements are coming up for renewal.

National housing strategy

A NATIONAL Housing Strategy geared to working with provincial funding is needed as affordable housing is a national issue that needs action coordinated with provincial/territorial impetus for change.

A combination of modest incomes and high living costs mean that almost one in four senior-led households is spending 30 percent or more of their income on shelter.

Close to 700,000 senior-led households face housing affordability challenges. The most vulnerable seniors are those with low incomes who live alone. Women living alone are the largest group of low income seniors needing housing at 58 percent, followed by single male one-person households at 18 percent (CHMC data from the census). Single seniors may face poverty and homelessness. The cost of homelessness to Canadians is estimated at \$7 billion annually.

Significant groups of seniors remain economically vulnerable. Nearly one in three senior-led households in

Canada's larger cities and communities lives in rental accommodation.

Almost half of these, 230,000 households, live in unaffordable housing. The vacancy rate across Canada for all units is 2.8 percent but in Vancouver it is only 1.1 percent. Regina at 1.0 percent and Kingston at 1.6 percent are also very low (CMHC Rental Market Survey 2012).

It is estimated that 325,000 low-income seniors live in Canada. These vulnerable seniors may have little financial flexibility to deal with unexpected expenditures, limiting housing choices and affecting their health.

A combination of CPP, GIS and OAS and their own savings helps most seniors escape high rates of poverty.

The average after tax income for Canadians is \$34,000. However for senior populations it is less. The average for younger seniors is \$31,500. For the older seniors, the average after tax income is just \$28,500 a year.

Ironically, the group least able to do so may need to pay for more services including in-home care, or one partner may be in care while the other is trying to maintain the family home. It all makes it difficult for seniors to realize their wish to remain in their communities as they grow older.

Core housing needs

SENIOR CITIZENS living in Canada have core housing needs. Seniors' well-being is connected to their ability to have stable housing but 13 percent (or 395,000) of seniors households are in urgent housing need (CMHC research, National Housing Survey 2011).

This will become worse as Canada's co-op social housing stock expires over the next 20 years as a result of sig-

nificant cuts to funding to this sector.

Federal plans include \$208 million in a new Affordable Rental Housing Innovation Fund.

The Canada Mortgage and Housing Corporation may supply \$500 million a year in loans for five years to municipalities and housing developers that could result in 10,000 new rental units being built over five years.

Many of the arrangements include cost-sharing with municipalities and provinces. The federal government is setting aside \$30 million to continue assistance to low-income co-op members whose agreements are expiring. One third of Canada's 600,000 social housing units are occupied by seniors.

Housing affordability

HOUSING AFFORDABILITY is a top priority for Canadians. Funds used to sustain existing social housing and improve affordability will make communities thrive, and keep housing affordable for our senior citizens.

There is a need to reinvest in and support the current 600,000 units of existing social housing stock for households in need.

Another important initiative is to tackle the critical repair deficits and stimulate market and affordable rental construction with elimination of GST on new capital investments in rental housing, and other programs such as Eco-energy Tax Credit for small apartment buildings.

Partnering with federal and municipal governments will ensure that proposed inventory of federal lands and buildings are repurposed as affordable housing to meet the needs and strategic plans of those communities, and continue to expand investments in successful programs, including Hous-

ing first, that provide housing support and reduce homelessness (Housing Affordability and Social Housing, FCM Cities and Communities report, 2015).

Growing debt levels

RECORD HIGH household debt is one of the great threats to Canada's economy according to the Bank of Canada.

Mortgages make up 68 percent of household debt. One in five renters pays over 50 percent of income on rent. Canada's social housing is strain-

Advocating for better access to communication services

By Gudrun Langolf
COSCO Vice-President

THE NATIONAL Public Interest Advocacy Centre (PIAC) works hard for consumers and represents us at the Canadian Radio-Television and Telecommunication Commission (CRTC). Recently, the PIAC legal team participated in hearings and cases that will have a huge impact on the future of the internet in Canada.

Just the other week Honourable Navdeep Bains, Minister of Innovation, Science and Economic Development, announced the Government would uphold the CRTC's decision to extend wholesale broadband regulation to fibre to the home.

PIAC, as part of the Consumer Choice Coalition that includes the National Pensioners Federation and COSCO, was in the forefront fighting to have Bell's petition dismissed and ensure healthy competition in the market.

The CRTC decision opens up many

ing under its capital repair deficit. Protecting our vulnerable population from excessive housing costs will be a wise investment for the future.

The proposed federal 'actions plans' and housing initiatives need to be monitored to ensure that affordable, accessible housing models serve our senior population.

Lobbying for strategies to use the funds allocated for best practises will enable seniors to have options in their housing choices as their needs evolve in the future.

new options for consumers, allowing third party providers the ability to offer fibre speeds at competitive prices.

In April, PIAC participated in the Basic Service Objective Hearings.

These hearings would decide whether internet access should be a 'basic service' for Canadians and be available and affordable for all.

PIAC, as part of the Affordable Access Coalition (AAC) which includes COSCO, put together an in-depth plan that would provide a subsidy for qualifying low-income Canadians, and encourage companies to build out to regions that previously received little to no internet service.

After hearing from the AAC and other consumer groups, the CRTC agreed that the internet is an essential service.

The job isn't done though, we still have to ensure that the internet speeds mandated are fit for 2016, and the price is truly affordable for Canadians.

How COSCO is working with allies to advocate for fair electricity and natural gas rates

By Gudrun Langolf
COSCO Vice-President

THE BC Public Interest Advocacy Centre (BCPIAC) represents a coalition of seniors, tenant, disability and anti-poverty organizations in proceedings before the BC Utilities Commission (BCUC).

This important work makes sure that the interests of low and fixed income residential electricity and natural gas residential ratepayers are considered. COSCO has participated in these processes since the early 1980s.

The BCUC regulates the rates charged by monopoly electricity and natural gas utilities BC Hydro, Fortis-BC Energy, FortisBC Inc., and Pacific Northern Gas. The BCUC also regulates some smaller utilities.

BCPIAC's role is increasingly important as electricity and natural gas rates in BC continue to rise at a much faster rate than welfare rates, the minimum wage, inflation, and, of course, public pensions.

Some of the systemic problems BCPIAC is currently working on to address energy poverty include:

- Rate relief for ratepayers with low income
- More flexible terms and conditions for ratepayers with low income (such as reduced reconnection fees and flexible outstanding bill payment arrangements)
- No-cost access to programs to increase residential energy efficiency for low-income ratepayers

People in BC live in energy poverty when they are unable to afford residential electricity and natural gas services to meet their reasonable daily needs.

This problem is made worse be-

cause:

- Households with low incomes are the least able to alter their use of energy or pay for energy efficiency improvements, and
- people with low income tend to live in older homes with low efficiency insulation and appliances.
- Increasing electricity and natural gas costs are therefore much more difficult for low-income people to cope with.

In September 2015, BC Hydro filed a Rate Design Application with the utilities commission.

This means the commission, BC Hydro and stakeholders will review rate structures, terms, and conditions of service for all customers.

In this proceeding, BCPIAC has asked the commission to implement rate relief, emergency bill assistance, and specific terms and conditions for low income BC Hydro ratepayers.

PIAC argues that the commission has the ability to implement programs to help low income BC Hydro ratepayers, and that in the face of significant rate hikes, doing so is vital and in the public interest.

In brief, BCPIAC asked the commission to order that BC Hydro:

- implement a "lifeline rate" for low income BC Hydro residential customers, so that these customers can get basic electricity at a reduced price;
- introduce a low-income emergency bill assistance program of up to \$500/year for low income households (this would be like a crisis grant, not intended to address ongoing bill affordability issues); and
- adopt terms and conditions for

service that would apply to low income ratepayers, including policies that would allow:

- waiver of security deposits and the ability to build up a security balance over time;
- flexible payment arrangements, including modifications to the equal payment plan program;
- elimination of late payment fees;
- suspension of disconnections during cold weather periods and for customers using lifesaving medical equipment; and
- waiver of reconnection fees.

BCPIAC made these proposals on behalf of a coalition of groups that includes the BC Old Age Pensioners' Organization, Active Support Against Poverty, BC Poverty Reduction Coalition, COSCO, Disability Alliance BC, Together Against Poverty Society, and Tenant Resource & Advisory Centre.

What's next?

OTHER PARTIES (BC Hydro and others) now have the opportunity to ask questions of the witnesses, and PIAC has to provide responses by June 22. BC Hydro can file rebuttal evidence in July. A hearing will take place August 16-18 and 23-24 in downtown Vancouver.

As the COSCO "instructing" person for cases in which BCPIAC represents COSCO for the last 10 or so years, I'm pleased to pass that torch to COSCO Executive member, John Wynne. We recently attended a "client conference" with the other groups' representatives to ensure that we were not working at cross purposes. BCPIAC hosted the conference. John reported about that event to both the COSCO Executive and Delegate meetings.

Here's a chance to have your say about the future of Canada Post

Do you want daily door to door mail delivery to continue?

Do you want Canada Post to deliver new services including postal banking?

Do you have any ideas for the future of Canada Post?

By Marion Pollack

REGARDLESS OF whether you answered yes or no to any of the above questions, you are encouraged to participate in the newly announced Canada Post Review.

In early May 2016, the federal government announced its long awaited review of Canada Post. Canadians will have an opportunity to provide input throughout the review by way of mail, email, social media and other means.

And that opportunity starts now. The review is asking the public to share their views through a 'question of the week'. COSCO members and friends are encouraged to answer as many of these weekly questions as possible.

The main public consultation process will be conducted by a parliamentary committee between September and November of 2016. There are currently no details on what these consultations will involve.

Canada Post provides vital services for seniors. But recently some of the changes Canada Post has made make it more difficult and potentially unsafe for some people to get their mail. For example, Canada Post's December 2013 announcement ending door to door delivery and replacing it with Community Mail Boxes potentially puts seniors at risks of slips and falls

as they retrieve their mail. In addition, many seniors feel vulnerable to theft and assault walking home after they have picked up their mail. Also, seniors have expressed concern that the Community Mail Boxes are not secure and this may lead to identity theft.

The federal government has put this on hold pending this review.

The federal government's review of Canada Post could end up recommending the end of door to door delivery, or reducing delivery, which would erode a service that many seniors rely on to be able to stay in their homes

But it's not a permanent stop. The review could end up recommending the end of door to door delivery or reducing delivery which would erode a service that many seniors rely on to be able to stay in their homes.

A 21st century postal service should be expanding and adding services to keep Canada Post relevant and sustainable for the future.

Across the country people are calling on Canada Post to initiate and develop postal banking services. This could provide a wide range of services, and assist people in unbanked or under-banked communities. In post offices around the world postal banks are profitable and are important vehicles to promote inclusion. The review will be looking at the issue of postal banking.

It could also look at options for supporting seniors who want to stay in their homes for as long as possible.

Letter carriers who go to people's houses on a regular basis are in a perfect situation to note if people are not picking up their mail, or if there is something amiss. This is an issue that could be raised in the review.

Most people have opinions about Canada Post. Now is the time to move from grumbling and complaining to coming up with ideas for change and providing real input.

Make your ideas count!

Please go to the Canada Post Review Panel web site.

In addition to answering the 'question of the week', you can submit your response directly on the Review Webpage up to a maximum of 3,000 characters: www.tpsgc-pwgsc.gc.ca/examendepostescanada-canadapostreview/exprimer-share-eng.html

You can follow the review on social media or communicate in a number of ways:

- Twitter: follow or post using Twitter hashtag #CPReview2016
- Instagram: follow or post using Instagram hashtag #CPReview2016
- Facebook: Go to Facebook.com/Canada-Post-Review-521437564704406

You can also submit your comments to the Task Force in the following ways:

Email: TPSGC.ExamendeSPC-CPCReview.PWGSC@tpsgc-pwgsc.gc.ca

Fax: 1-844-836-8138

Mail: Canada Post Review, CP 2200, Matane, QC G4W 0K8




Aging well

A quest for all generations

Join us September 25–26, 2016 for this important conference

THIS 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

THE conference will take place Sunday Sept. 25 and Monday Sept. 26 at the *Sheraton Vancouver Airport Hotel, 7551 Westminster Highway, Richmond, B.C.*

Registration costs \$200, with a reduced rate of \$150 for seniors and students. The fee includes all conference materials, as well as lunches, a dinner,

and coffee breaks. Limited financial assistance may be available for delegates needing help with attendance expenses. For an application form, contact Sheila Pither at 604-684-9720 or pither470@shaw.ca or visit www.coscobc.ca

Registration deadline:

Friday, Sept. 9, 2016.

Who should participate?

WE INVITE the participation of:

- Seniors and seniors' representatives.
- Municipal councillors and planners, parks and recreation and health authority representatives.
- MLAs, MPs and First Nations.
- Federal and provincial departments dealing with seniors.
- NGOs 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. We ask ministries to sponsor delegates from provincial seniors' coordinating bodies. We ask unions to sponsor members who work with seniors.

For additional information:

Lorraine Logan at 604-523-1977 or logan33@shaw.ca or

Sheila Pither at 604-684-9720 or pither470@shaw.ca or

Visit: www.coscobc.ca





Aging well

A quest for all generations

REGISTRATION (*Deadline September 9, 2016*)

Last name: First Name:

Organization:..... Title:

Mailing address.....

City..... Province:

Postal Code: Phone:

Make cheques payable to the Council of Senior Citizens' Organizations of BC.

- Regular fee \$200 • Seniors and students \$150

Mail cheques and registration form to:

Annette O'Connor, COSCO Secretary
 PO Box 31062 Thunderbird
 Langley, BC, V1M 0A9
 coscosecretary@telus.net

Your workshop allocations will be tucked into your conference badge.

Choose your workshops:

	<i>1st choice</i>	<i>2nd choice</i>	<i>3rd choice</i>
Sunday 11:15 am			
#1 Towards aging well in BC	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#2 Landlord and tenant rights and responsibilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#3 Affordable housing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#4 Seniors and homelessness	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Sunday 3:45 pm			
#5 Life after driving	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#6 Volunteerism in transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#7 Pedestrian safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#8 Get around in accessible communities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Monday 10:55 am			
#9 Care and support of seniors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#10 Technology for aging well	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#11 National seniors health strategy	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
#12 Community health innovation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Choose your entrée:

- Wild salmon with a lemon dill sauce
- Breast of chicken in a hunter sauce (mushroom, tomatoes, demi-glace)
- Asparagus ravioli, grilled vegetables, tomato basil sauce
- Special dietary requirements:



Insurance options for COSCO members

MANY 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 or phone 1-866-606-3362 for more informa-

tion. 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 or call 1-855-835-7387 for more information.

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. The service is sponsored by the Plumbers and Pipefitters Union Local 170. Office hours are 9 am to noon, Monday to Friday.

Phone 604 529-1100 for more information.

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 - 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.