



COSCO News

Council of Senior Citizens' Organizations of B.C.

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Aging with Dignity: Federal / Provincial Accord



Canada and British Columbia have signed an accord entitled Aging with Dignity that aims to put money into two areas of the health system that specifically targets seniors. A strong reporting mechanism and funding accountability are built into this agreement. The Accord has the following objectives which notably reflect issues that COSCO has advocated for some years:

- Improving access to home and community care services (to help create a system of care that supports people living in the community with complex and chronic health challenges and/or at risk of frailty, including seniors from diverse populations); and
- Supporting workforce improvements for long-term care and standards, to keep long-term care residents safe and to improve their quality of life.

Essentially the province will receive approximately \$81 million for each of the two areas (Home and Community support and Long-Term Care), each year for 5 years. While the amounts are relatively small

in relation to the overall goals, this accord takes several steps in the right direction and builds on previous federal/provincial agreements.

Eligible expenditures under this Agreement are as follows:

- data development and collection to support reporting;
- information technology and health information infrastructure;
- capital and operating funding;
- salaries and benefits;
- training, professional development; and
- information and communications material related to programs.

The Parties agree that the long-term care funding may be provided to:

- publicly owned long-term care settings;
- privately-owned not-for-profit long-term care settings; and
- subject to section 6.0, privately-owned for-profit long-term care settings.

This is an important agreement and should help regulate and support the population as we age. As always, the devil is in the detail. To see the complete version of the Accord go to <http://tinyurl.com/accord-link>

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

Visit us at www.coscobc.org &
<https://www.facebook.com/COSCOBC/>

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- *Housing* - Barb Mikulec
- *Membership & Fundraising* - A.Kupferschmidt
- *Strategic Planning & Policies* - Leslie Gaudette
- *Transportation* - Jerry Gosling



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About COSCO

COSCO is an umbrella organization that brings together 74 different seniors groups, representing approximately 80,000 older adults to work on common issues.

COSCO is affiliated with the 1,000,000-member National Pensioners Federation (NPF) which promotes these issues at the national level.

COSCO is a registered non-profit organization.

Send your letters to the editor or other contributions to:

cosconews.editor@coscobc.org

Disclaimer: Unless otherwise noted, opinions, viewpoints, accuracy of facts submitted by the member is the sole responsibility of the writer, and not necessarily the opinion of the Editor, Executive, or Membership of COSCO.

From the President's Desk



I want to thank our membership's incredible contributions which in turn supports me to serve as your President for a second term. I thank retiring Executive members Annette O'Connor and Navin Goburdhun. And a big thank you to COSCO

Executive members who serve on the Board of the COSCO Health and Wellness Institute and to the volunteer team which develops and presents the workshops.

On the Advocacy front, we've realized several key wins: Dental Care plan for seniors now being implemented; Bill C228 on pension protection received Royal Assent; an increase in Care hours for LTC towards recommended levels; the roll out of core funding for BC non-profits.

Issues where our voice is being heard include the HandyDART coalition which is working closely with Metro Vancouver mayors to bring HandyDART operations into Translink. We've provided input through Health Canada on the Safe Long Term Care Act and on Appropriate Prescription Medication Use and submitted a brief to the Patented Medicines Prices Review Board to reduce the cost of medications. Together with the Canadian Health Coalition and the National Pensioners' Federation, we've advocated in Ottawa to federal MPs on health care issues including pharmacare, dental care, long term care and community care, and the need for aging with rights. Provincially, we've advocated for increasing the seniors supplement and provided input for the BC Poverty Reduction Strategy.

Housing is a major issue requiring further work. Seniors' homelessness is on the rise, and the SAFER subsidies for seniors' rents urgently need increasing. Pharmacare is at a crossroads with federal legislation about to be introduced. BC is falling behind other provinces in providing supports and subsidies to seniors for health care services often provided free in other provinces. Public transportation needs to be upgraded to connect seniors with services, in both urban and rural communities.

We continue to progress on two key goals from 2022, including Ageism and the UN Convention on the Rights of Older Persons. We address Social Isolation and the role of Seniors Centres through our collaboration with the SFU Gerontology Department.

Our directions for 2024-2027 include the following. First, extend our reach to all BC seniors, including seniors' centres and programs, organizations representing diversity, rural organizations, and building membership and communication structures. Second, build governance structure for ongoing success, including developing Board capacity and working with the COSCO Seniors Health and Wellness Institute. Third, strengthen Leadership and Advocacy across all levels of Government. Finally, we will be setting up an election committee to prepare for upcoming provincial and federal elections and a committee to plan the 2025 Conference.

There's lots of opportunity to contribute to this work and I invite you to contact me or any other Board member for more information.

Submitted by: Leslie Gaudette, COSCO President

Belated welcome to COSCO Board members

Terri Van Steinburg: COSCO 2nd Vice President



Terri has spent her whole working life involved in teaching in the post-secondary system. She has also worked with the labour movement, from her local union to the BC Federation of Labour to the Canadian Labour Congress. She's the VP of the Kwantlen Polytechnic University Retirees Association. She's board chair of the BC Chiropractors Association. She is chair of COSCO's Income Security Committee and just acclaimed as the 2nd VP of COSCO.

Stephane Lapierre: COSCO Treasurer



Stéphane is the founder and Senior Consultant at Stelap Consulting. He has several decades of experience in business management including Human Resources, Project Management, Creative Solutions Implementation, and Information Technology (IT). Stephane offers over 25 years of expertise in customer satisfaction, business, non-profit and human resources management and administration, including: negotiation, conflict resolution and change management. He comes to us from Carrefour 50+.

Don Bayne: COSCO General Vice-President



Don is President of the BC Pensioners and Seniors Organization. With approximately 2000 members, they have brought forward and passed resolutions to various levels of government since 1932. Their moto is 'Seniors Helping Seniors'. Don doesn't mind cooking either.

Louise Holland: COSCO Health Committee Chair



With a background in geriatric social work, Louise worked for Northern Health in a variety of roles for over 20 years. Recently retired, she was interested in using her experience to work for improvement in seniors' care. She and her wife and their three cats live in Salmon Valley, just north of Prince George.

Anthony Kupferschmidt: Chair Membership and Fundraising Committee



Anthony Kupferschmidt has been involved with COSCO BC for several years as a delegate for the West End Seniors' Network and the Langley Senior Resources Society, and now as an Associate member. He is a "senior in training" and he feels strongly about ensuring that the voices of seniors are heard and inform decision-making. Anthony aims to work with the Membership and Fundraising Committee to expand COSCO BC membership to include even more seniors' groups and organizations.

Seniors' Housing – not just for the rich

The following is a condensed version of the Housing Report given at the 2023 National Pensioners' Federation Convention.

Seniors need access to adequate, affordable, and suitable housing in all parts of Canada. We recognize the urgent need for housing to be a priority for seniors as they age, in urban and rural/remote locations. They must be within proximity of the services needed, and have transportation to those services, medical centres, as well as social gatherings. The Hon. Kamal Khera, former Minister of Seniors, wrote 'Every senior in Canada deserves to live in dignity, safety and comfort, regardless of which province or territory they call home.' However, seniors face a growing gap between affordable housing and availability. Many seniors live in 'core housing need' which means spending over 30% of gross income on housing.

The federal budget has allocated an additional \$10 Billion over 10 years for 'housing initiatives' moving towards a long-term solution and away from homelessness. Too many seniors are on the brink of homelessness and the numbers of persons over the age of 55 in shelters is increasing. They are unlikely to age with dignity. We fear that housing initiatives planned over the next ten years fall far short of seniors' immediate housing needs.

In 2023, the National Pensioners' Federation (NPF) webinar focused on housing and its impact on the lives of seniors. The speakers touched on tenants' response to climate change, affordability in this era of global insecurity, and rising rents in many parts of Canada. Discussions focused on the challenging environment of *inadequate* rental housing stock and the response to climate change with specifics to seniors in rental markets. The lack of decent, affordable housing makes it harder for tenants to survive extreme weather events. More needs to be done for housing justice in climate emergencies, with a right to affordable safe housing.

Housing should be primarily for use, not for profit as a commodity. The NPF on behalf of all its affiliates,

which includes BC FORUM and COSCO, urge the federal government to:

1. Work with all governments to fund immediate construction of affordable housing based on 30% of family gross income.
2. Deliver the annual renter's rebate program which is portable as planned through the National Housing Strategy.
3. Encourage the development of housing co-operatives and nonprofit social housing by offering land trust or lease extensions to help co-ops invest in rehabilitation of older structures.
4. Endorse efforts to have poverty reduction plans in all jurisdictions, with the National Homelessness Partnering Strategy adding preventative objectives to reduce homelessness.
5. Ensure housing regulations give fair and equitable compensation to allow senior homeowners with lower income to use the home equity to offset unexpected repairs to a roof or major appliance.
6. Widely publicize the Multigenerational Home Renovation Tax Credit which provides up to \$7,500 for construction of a secondary suite for a senior or an adult with a disability.
7. Ensure tenants are aware of a top-up to the Canada Housing Benefit which provide low-income renters with a \$500 payment to help with the cost of housing.
8. Expand services for Indigenous people, with plans to tackle poverty issues and expand homecare for people with chronic health issues, mental illness, and addictions.
9. Build modular or prefab homes (which are faster to build) and cut red tape on permits.
10. Consider options for rural areas with a variety of choices and services so seniors do not have to leave their community when they need a different form of housing.

In closing, we need to continue to reinforce that all levels of government must recognize adequate housing as a basic right, so each person can live with dignity. All Canadians deserve to have a safe and affordable place to live, not just the rich!

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Barb Mikulec is a BC FORUM member, BC Retired Teachers Association (BCRTA) member, 1st Vice President of the Council of Senior Citizens Organizations of BC (COSCO) and 1st Vice President of the National Pensioners Federation.

The Texada Seniors Council

Initially, the Texada Seniors Council (TSC) was a member of the BC Old Age Pensioners Organization. The membership decided to go in a different direction. In time it became an Affiliate member of COSCO (Council of Senior Citizens Organizations). We were able to take advantage of the workshops offered by the Council. Living in a rural, remote area these workshops have been very beneficial to our seniors.

The many workshops held at the Seniors Centre have provided seniors with solid information on subjects, such as: legal and financial matters, health issues and home safety.

Over time, our finances improved, and we were able to offer scholarships to residents who were going back to school. Friday Community Lunches started under a federal government grant and were held at

the Seniors Centre. Once the grant expired, the Council was able to take over the financing of the lunch. The Council only charged enough to cover the cost of food and the cost of the person hired to look after food preparation. The practice continued for years.

Each summer, TSC had a special celebratory lunch to honour our older seniors (75+). This luncheon was free to attendees and TSC covered all costs. The highlight of this day was that volunteers served seniors. COVID shut down the activities completely. The Friday Community Lunch returned in March 2023 on every second Friday. The coordinator is always in need of volunteers.

Pam Kenny, Executive, Texada Seniors Council

Is there a threat to our Canada Pension Plan?

The National Pensioners' Federation (NPF) has sent out the following letter concerning the Canada Pension Plan. Please note that COSCO is a member of NPF.



There are many serious issues facing retirees in our country, including the rising cost of living, lack of affordable housing, and high cost of prescription drugs.

But what most concerns seniors and retirees is outliving the value of their accumulated savings and assets. We are committed to advocating for the financial security of all our members, which includes protecting the Canada Pension Plan (CPP).

CPP Investments, the global investment management organization responsible for investing the CPP Fund, has launched a new online resource yourcpp.ca to support the conversation and engage directly with Albertans and other Canadians on guard for their pension benefits.

Withdrawing from the CPP is an important decision, which Albertans have every right to make, but like many of you, I am deeply concerned that the

Government of Alberta's smaller, from-scratch plan is simply too risky.

We've spent our careers contributing to a secure pension plan, the CPP. We cannot afford to be exposed to unnecessary risks, or used as political pawns in a game which could result in anyone losing some of their hard-earned retirement savings.

The success of the CPP is a direct result of 21 million Canadians pooling contributions to safeguard against market volatility and changing demographics. CPP Investments, the global investment management organization responsible for investing the CPP Fund, has a clear mandate to maximize returns without taking unnecessary risks, independent from government interference. Its diversified portfolio has achieved a 10-year net rate of return of 9.6% – a proven track record of performance.

Today, the CPP is well-funded, resilient, and financially sustainable for generations to come, despite rapidly aging populations and longer life expectancies. We must ensure it remains that way.

National Pensioners, 2024

Fred Coates (1934-2024) RIP



Fred Coates is remembered as an advocate for seniors, active in the BC Old Age Pensioners Organization (BC OAPO), where he served as president of the Agassiz branch and was elected provincial president for three years. At the same time, he served as General Vice-President of the Council of Senior Citizens' Organizations of BC (COSCO) and also as 1st Vice President of Branch 02 of the National Association of Federal Retirees, Chilliwack. He is a life member of the BCOAPO. His work was important for all seniors.

Homeowners' issues

Speculation and vacancy tax

If you live in one of the 59 communities where the Speculation and Vacancy Tax applies, you will have received your notice to declare whether you live in your home or not. Those who do not will have to pay a tax imposed by the provincial government. The government reports that 'more than \$81 million was raised in 2022 through the speculation and vacancy tax to go back into affordable housing in areas where homeowners are subject to the tax'. The report also states, 'In fiscal year 2022-23, the province invested more than \$1.3 billion in housing initiatives in regions where the speculation and vacancy tax applies. This is done through consultation with the mayors to share information and get feedback.

Homeowner grant

The homeowner grant will continue to cover 92% of homes with the threshold set at \$2.15 million for 2024. The grant amounts remain the same as last year, providing as much as \$570 relief on property tax bills for owners in the Capital Regional District, Fraser Valley Regional District and Metro Vancouver, and \$770 outside of those areas.

Seniors, veterans, or people with a disability can qualify for an additional grant for a total of as much as \$845 in the Capital Regional District, Fraser Valley Regional District and Metro Vancouver, and as much as \$1,045 outside of those areas. In 2023, almost 500,000 seniors received the extra support along with over 15,000 people with a disability. The forms arrive with your property tax form.

Property tax deferral

If you own your own home, then you need to pay property taxes each year. If you are older than 55 you can apply to defer these taxes. That means that the provincial government will pay your taxes and when your home is sold, they will take back the money used to cover your taxes and will take interest on that money. The current interest rate is 4.95%.



You can apply to defer your taxes by going to the government website at <http://tinyurl.com/property-tax-deferment>

Have you been to a hospital Emergency Department lately? – Adverse Drug Events

Did you show up at the hospital Emergency Department (ED) and wait for hours to find out that you were having a bad reaction to a medication? That's called an adverse drug event (ADE). Do you think the record of that event is electronically shared across the system so that you won't get that same harmful drug again? No, it isn't.

Research has shown that 1 in 9 (11%) of ED visits are due to Adverse Drug Events and 36.9% of those ADE visits will result in a hospital admission. In 2019, our ActionADE research team found that 1/3 of the emergency department visits caused by adverse drug events were *repeat* visits – the harmful medication had caused an ER visit before. Sometimes a health provider will consult prescribing guidelines for a condition and prescribe the same harmful drug, but the prescriber doesn't know about the emergency department visit.

Three of the top drug classes causing harm are: drugs to lower blood pressure, blood thinners and Diabetes Type 2 drugs. It's not surprising, given their widespread use. Remember that drugs affect people differently and can result in both harms and benefits. Seniors are the group most often harmed (especially older women) since they take the most medications.

The truth is that the electronic medical records we rely on are usually only available to healthcare providers who use *the same system*. For example, hospital emergency departments where patients go for help have different electronic systems than those who do the prescribing (e.g., family doctors). The systems *can't exchange information directly*. So, getting another "culprit" drug prescription that was stopped for harm in the emergency department is common.

ActionADE software was developed to connect BC hospital emergency departments to the



PharmaNet database, which contains all prescriptions dispensed in community pharmacies in BC. The community pharmacies are connected -- they must consult Pharmanet before filling a prescription. However, when the pharmacist gets the ActionADE report of medication harm, they are alerted not to refill.

ActionADE is a research project being tested in Vancouver Coastal Health Authority's nine acute care hospitals. Preliminary results show that 33% of patients who had an Adverse Drug Event later tried to refill a prescription for the same harmful medication even though the drug was stopped in the emergency department. ActionADE alerts were able to prevent 36% of these harmful refills.³⁸

Serious adverse drug event reporting is required by federal law ("Vanessa's Law") but many hospitals are still reporting NO Adverse Drug Events! Given the number of events we see, this is not possible. The standard reporting is time consuming and medical staff are busy. Vancouver Coastal Health uses ActionADE to report: it's quick and easy. Without knowledge of Adverse Drug Events, people will continue to become seriously ill, be admitted to hospital and some will die.

What should you do?

Before you leave the emergency department, make sure you understand what happened and if there may have been drug(s) involved. Ask questions. Non-prescription medications can also be involved. Make sure all health providers who prescribe for you are alerted and give them copies of any written information you received. Ask that the adverse drug event be entered into their office electronic record. Talk to your pharmacist too. Take notes so you don't forget and give your family a heads-up! For more information: <https://actionade.org/>

*By Johanna Trimble, Patient/Public Partner,
ActionADE Team*

What we said to the Patented Medicine Prices Review Board (PMPRB)

COSCO strongly supports measures to reduce prescription drug prices as a much-needed step to implement National Pharmacare. We are keen to ensure that seniors receive appropriate, effective, and cost-effective drugs that enhance overall health and well-being. Here are some of the key points made in our 2023 presentation and written submissions:

First, ***approvals and price-setting for drugs should require a very high quality of scientific evidence.*** Assessments should consider the value added over best available treatments including not just other drugs but also other non-pharmaceutical approaches including diet and exercise. Attention should be given to Indigenous approaches using the medicine wheel which addresses factors affecting the body, mind, soul and spirit.

Second, ***we urge the PMPRB to convene policy advisory tables to listen to the voices of seniors and retiree organizations and other marginalized groups, and especially those who are independent of pharma company influence.*** The often-non-profit organizations understand the desperation facing low-income seniors and others across this country.

Third, ***the high cost of drugs affects seniors in many ways.***

- ***Seniors are major consumers of prescription drugs***, accounting for about 40% of all spending on prescription drugs, and 55% of public drug program spending. One in four Canadian seniors was prescribed 10 or more drug classes in 2021;
- the high costs of these drugs affects the ***sustainability of extended health benefit plans*** to the point where *employers were finding it difficult to maintain such programs.*

Fourth, ***we point out the critical importance of conducting pharmaco-economic assessments by independent agencies*** to ensure that the eventual price bears some relation to the effectiveness of the drug as determined by the overall therapeutic improvement. The excellent work on these topics

conducted by the BC Therapeutics Initiative has directly contributed to the province of BC enjoying some of the lowest drug prices across Canada.

Fifth of special concern to older adults is that the effectiveness of a medicine may be lower under actual conditions in the population at large, compared to the relatively controlled environment of a clinical trial. This is because as we age, we may develop multiple chronic conditions that may require treatment with several drugs for each condition, which may affect the effectiveness of any individual drug.



Finally, key to this vision is that a Canada Drug Agency be established in collaboration with federal, provincial, and territorial governments to incorporate a one-stop shopping approach. This work is underway in part with the Canada Drug Agency Transition Office (CDATO). We envision the comprehensive range of functions for the Canada Drug Agency will be to:

1. Assess the clinical effectiveness of drugs compared to other treatment options -
2. Assess the cost-effectiveness of drugs compared to other treatment options,
3. Decide which drugs and related products (such as devices and supplies) should be on the national formulary
4. Negotiate prices and supply arrangements with manufacturers –
5. Provide advice to prescribers, pharmacists, and patients on how best to use drugs; and
6. Monitor the safety and effectiveness of drugs in real-world use.

Finally, COSCO envisions that the work in 5 and 6 will be supplemented and complemented by including the functions of the Canadian Medication Appropriateness and Deprescribing Network (CaDeN).

Leslie Gaudette, COSCO President

For the full submission, please visit: <http://tinyurl.com/Submission-COSCO-Dec-19-2023>

For the initial response from the PMPRB, please visit: <http://tinyurl.com/What-we-learned-Report>

Health and Wellness Institute



During COVID, Seniors' Health and Wellness Institute began presenting workshops via Zoom. Popular series are outlined in the Institute's brochure now available for 2024: see <https://seniorshelpingseniors.ca/workshop-brochures/>. If you know of a group that would like to host such a series – on a month-by-month basis, please visit seniorshelpingseniors.ca and complete the online form. You are free to book several workshops at once. Further directions will also be there.

If you have further questions, feel free to contact Barb Mikulec, Chair at mikulec@telus.net or Sylvia Helmer, Data and Report coordinator at sylviahelmer42@gmail.com

Diversity, Equity & Inclusion Policy

We at COSCO have been discussing the need for our organization to better reflect the diverse nature of our province. We want to reach out to seniors throughout the province to support the work each has been doing to make our home a more welcoming and inclusive place. First we needed to develop a policy for ourselves. It follows.

COSCO will operate, both internally and externally, through a lens of diversity, equity and inclusion, defined as follows:

Diversity refers to the existence of various characteristics in a group of people which make groups and individuals within them unique and representative of our society. Diversity includes social groups that shape identities such as race, ethnicity, gender, age, sexual orientation, socio-economic class, differing abilities, and religion.

Equity is about fairness. It is the process that removes barriers to ensure access to opportunities. To ensure fairness, individuals or groups are treated according to their diverse needs in a way that enables all people to participate, perform, and engage to the same extent. Equity addresses the effects of colonization, economic and social disparity, injustices against marginalized groups, and systemic barriers to access and participation.



Inclusion refers to an active, intentional, and ongoing learning process that builds respectful and diverse communities that provide welcoming spaces and accessible opportunities for all. Organizational inclusion is an environment where all participants belong, contribute, and can thrive.

Expected behaviours:

- Welcome in a dignified way all persons belonging to the groups included in the definition of diversity
- Promote diversity and equity in a deliberate and consistent manner that leads to the inclusion of these groups.
- Establish an environment where all those involved feel valued, respected, and supported.
- Promote this policy in all the organization's processes, its activities and services, and throughout its many partnerships.

Passed Fall 2023

Rural Seniors

Isobel Mackenzie, the Seniors Advocate, recently released her final report entitled 'Resilient and Resourceful: Challenges facing BC's Rural Seniors'. The highlights of this comprehensive look at the situation of seniors living in rural British Columbia and recommendations are summarized below.

Selected **Highlights** of the challenges experienced by seniors living in rural B.C. compared to their urban counterparts include:

- fewer personal resources as measured by income and wealth;
- more single seniors creating more demand for home support, assisted living and long-term care
- rural seniors have access to 70% fewer acute care beds per 1,000 population;
- home support is delivered to 24% fewer clients 65+ per 1,000 rural population. They receive, on average, 19% fewer hours of care;
- rural seniors have access to 55% fewer publicly subsidized long-term care beds per 1,000 rural population, and the median wait time to access a publicly subsidized long-term care bed is twice as long as in urban BC
- rural seniors have similar home ownership rates as urban seniors, but are twice as likely to live in a single-family home, and their home has a value two thirds less than urban seniors
- the rate of subsidized seniors housing units per 1,000 population (55+) is nearly 70% lower in rural B.C., and the rate of Shelter Aid for Elderly Renters (SAFER) clients per 1,000 population (60+) is over 50% lower in rural B.C. compared to urban B.C.



While advances in tele-medicine and expanded services in some rural hospitals have reduced the overall need for medical travel, it remains a reality for many rural seniors. While the need to travel cannot be eliminated, the cost barrier can.

Recommendations

1. Develop and Implement a rural seniors housing strategy.
2. Develop and Implement a rural health human resource strategy.
3. Develop and implement rural seniors home and community care strategy.
4. Develop and implement a provincial long-term care and assisted living program, based on equity throughout the province.
5. Develop and implement a provincial rural transportation strategy.
6. Improve and better promote both provincial travel assistance programs: TAP and Hope Air
7. Increase rural representation in government through the creation of a Ministry or Minister of State for Rural BC.

Edited summary taken from the report. Find the complete report on www.seniorsadvocate.ca website. You can also have a copied mailed to you by calling 1-877-952-3181.

Saying Goodbye to Isobel Mackenzie



Our deep felt thanks to Isobel Mackenzie for 10 years of hard work as the BC Seniors Advocate. Isobel developed an incredible team to work on many research projects concerning seniors. Her published works have made a huge contribution to the knowledge we have. Isobel and her team did valuable research and made essential recommendations for change in the province. It is disappointing that the government didn't take up many of these recommendations. Nevertheless, the research is done and published for everyone to read. It is our job to see that the recommendations are put into laws, policies and practices of the provincial government.

And Welcome to Dan Levitt



Dan Levitt, adjunct professor of gerontology at Simon Fraser University (SFU) is the newly appointed B.C. Seniors' Advocate. Levitt succeeds Isobel Mackenzie as the province's second seniors' advocate beginning in April 2024.

Levitt has been in several leadership roles in relation to long-term care operations and is the current Chief Executive Officer of KinVillage, a non-profit long-term care home. Notably, Levitt has been an adjunct professor and instructor of gerontology at SFU since 2007. Through these roles, Levitt has provided insight into the many facets of senior care leadership.

Information taken from SFU Department of Gerontology, 2024

The Rent Bank

The BC government announced Jan 2024 that it is investing nearly \$11 million in additional funding to the BC Rent Bank to continue to help people maintain their homes in times of immediate financial need. This funding has the potential to support as many as 20,000 renters through unforeseen financial challenges. BC Rent Bank will extend these funds to regional rent banks that work with renters and provide financial assistance and support services to them.

Rent banks are a resource to prevent evictions, stabilize housing and support renters during unexpected interruptions to income that jeopardize their housing. The interest-free loans can be applied to their rent or essential utilities, or toward a deposit or first month's rent, for tenants who have

secured housing but are unable to pay these requirements. Information can be found at bcrentbank.ca

Question: *While rent banks deal with some issues, wouldn't it be better if we had rent based on the apartment/unit?*

That way landlords wouldn't be evicting people and hiking costs to new renters. They would only be allowed to increase rents once a year and at the price of inflation.

Then renters would be able to plan and budget so that they would have reduced need of rent banks.



Getting Around - Transportation



COSCO transportation Committee has put a lot of thought into how we get around as we age. Members of the committee also work as presenters on our 'Stay on the Road – driving after 80' workshop. The policies that COSCO has developed might be useful, or at least interesting, for people thinking about how to get around. Some are listed here.

Auto Insurance

1. That COSCO support the maintenance of the Insurance Corporation of British Columbia as the provider of basic compulsory automobile insurance – publicly owned, controlled, and administered.
2. That COSCO support the principles of public automobile insurance and give what assistance we can to organizations and individuals campaigning to maintain public automobile insurance in British Columbia, including efforts to improve the public automobile insurance system.

Intermodal Connections

1. All public passenger transportation services shall be designed so that transfers between modes will be timely, convenient, and accessible for all travelers regardless of physical ability.
2. All public passenger transportation terminals and interchanges will combine as many modes of transportation as possible.
3. Public passenger transportation providers shall cooperate in providing schedule information and single ticketing for multi-modal trips.

Passenger Rail

1. COSCO advocates a revitalized passenger rail service in BC and Canada, and a high-speed passenger rail connection to Washington State.
2. All VIA Rail passenger cars operating in western Canada shall be replaced with new rolling stock.
3. A faster daily transcontinental schedule shall be implemented with passenger trains having the right-of-way over freight trains.
4. A rail passengers' bill of rights shall be passed to protect passengers against delays caused by conflicts due to operational issues.

5. All unused and abandoned rail lines shall be preserved for future transportation use. Prior to expanding highway routes, such railway rights-of-way shall be considered for revitalization.

Transit

1. All seniors using public transit, including Handydart, shall ride free.
2. Transit routes, frequency and capacity shall be adjusted to meet demand in the communities served.
3. All transit service shall be operated directly by Translink, BC Transit or by a non-profit entity. Where this is not possible, these agencies may enter into operating agreements with for-profit operators but shall not provide direct subsidies to them.
4. In situations where population is too sparse to support a transit service, consideration shall be given to establishing a community shuttle service connecting people with their community and other transportation options. Where possible transit shall be provided in cooperation with other operating entities such as school buses and work site shuttles.

Intercity Bus

1. A crown corporation shall be established to operate an intercity bus service within British Columbia where service has been abandoned by private operators.
2. This crown corporation shall expand service where evidence of public demand for such a service has been shown.

BC Ferries

1. COSCO supports a publicly owned BC ferry system.
2. BC Ferries shall provide BC seniors free foot passenger travel seven days a week.
3. BC Ferries vessels shall be converted to non-polluting power as soon as is technically possible.
4. COSCO supports the establishment of passenger only ferries connecting major communities.

Information taken from COSCO Policy book, found on the website. COSCOBC.org

CCPA/BC Fed present a Transit Plan for BC

After years of neglect and privatization, today's transit system in BC is plagued with overcrowding, delays and big gaps in service. The good news is that it doesn't have to be this way. In collaboration with the BC Federation of Labour, the Canadian Centre for Policy Alternatives (CCPA) published *Connecting BC: a 10-year vision for public transit throughout BC*. This report is a 10-year transit investment plan that outlines a path to make transit affordable, accessible, inclusive, carbon-zero and a great experience for users across the province.



What's in the plan?

1. A new **province-wide express bus service** to connect BC communities everywhere.
2. Make transit services more frequent and reliable throughout BC by doubling the number of BC Transit local services within five years and x3 within 10.
3. **Stop contracting with private companies**; instead, expand the HandyDart service province-wide with an upgraded electric fleet.
4. Develop **new regional rail connections** across the South Coast and Vancouver Island along historic rail corridors.
5. **Add new passenger ferry options** between Vancouver, the Gulf Islands, the Sunshine Coast and Vancouver Island.
6. Accelerate TransLink's 10-year Access for Everyone plan for Metro Vancouver.
7. Expand existing **free transit programs to youth** aged 13 to 18.
8. Integrate all these transit pieces into a **seamless, coordinated, and coherent transit experience**—with one-ticket access and synchronized service and information infrastructure, for example.



Meaningful partnerships with First Nations—including free, prior, informed consent and an active role in shaping the services and the system—are also a key part of the plan, and there will be active participation from people in small towns and rural communities.

The plan shows that by repurposing some of the BC government budget for non-transit infrastructure spending, much of the plan could be funded. In addition, the plan calls on the BC government to increase its annual subsidy to all transit services and outlines the investment strategy to accomplish a cleaner and brighter future via a *Connected BC*.

To see the complete work go to <https://policyalternatives.ca/connecting-BC>

Municipal Pension Retirees' Association



The BC Municipal Pension Plan (BCMPP) is the largest public pension plan in British Columbia, 6th largest in Canada. With representation on, or connections with other committees, such as the Municipal Pension Plan Board of Trustees (MPBT), the Municipal Employees Pension Committee (MEPC), the Municipal Employees Pension Advisory Committee (MEPAC), the Municipal Retiree Benefit Trust (MRBT), and other Public Retiree Associations, the Municipal Pension Retirees' Association (MPRA) has the opportunity to have input into decisions made on pensions, benefits, and other areas of concern for retirees.

Mandated by the MEPC in the fall of 2002, and beginning with six (6) founding members, the MPRA was created as a non-profit association to provide a forum for retired plan members to have a voice for their concerns with the means to direct those concerns to the pension committee. This will satisfy the Joint Trust Agreement (JTA), that there be a mechanism to nominate and appoint a retiree

trustee and alternate to the Municipal Pension Plan Board of Trustees.

Our membership is our Strength. By 2023, membership in the MPRA has grown to over 11,000, but knowing that the more members we have, the greater our strength, and the stronger our voice in advocating for issues of importance We maintain the goal of increasing our membership to 20,000. The MPRA has 33 districts throughout the province, including one for members residing outside BC or Canada. We continue to advocate for such things as better health and dental plan coverage, full coverage for regular eye examinations, and a National Pharmacare program.

The Association is non-discriminatory as **all retiree's receiving a pension from the Municipal Pension Plan are eligible for membership.** A complete list of applicable groups is available on the MPRA website at <https://www.mpra.ca>.

If you're receiving a pension from the Municipal Pension Plan, join today. Your first calendar year is free. You may meet former co-workers, make new friends, and access a rewards program that includes travel and home insurance.

Submitted by Communications Committee MPRA

Note: The Vancouver branch (VMRRA) is an affiliate of COSCO.

Forward with Dementia



Forward with Dementia is a place where we can find hope, have questions answered, learn from others and discover strategies to help navigate the path with dementia. The Schlegel-UW Research Institute for Aging (RIA), located in Ontario, are recognized as leaders in five key areas – dementia, culture change, workforce development, technology-based senior living, and the advancement of science and practice of co-design. It focuses on improving care practices, healthcare services, training and education for the senior living sector, and ultimately changing the way we age in Canada.

The team of world-class researchers use their findings to develop resources, educational programs, and policies. The materials are aimed at people living with dementia, caregivers, health, and social care providers. They state, "We take research beyond the lab; we mobilize it and share what works. The result is better care and an enhanced quality of life for older adults everywhere".

It will be worth your time to check out their offerings at forwardwithdementia.ca

Information taken from website.

NIDUS

NIDUS is a non-profit organization that provides a secure registry for all your important information. NIDUS also provides materials and workshops on Personal planning, including Representation Agreements.

These agreements allow you to set out

1. who you choose to represent you when you are either permanently or temporary unable to speak for yourself, and
2. what issues are important to you.



Nidus has a workbook you can work through to figure out what is important to you. NIDUS also will register your will. The registry has many topics. The website is clear and easy to use. You will have to do the work yourself in deciding who you choose to carry out these important tasks when you most need them.

Go to www.nidus.ca to see what they offer.



COSCO Associate Membership

Name: _____

Address: _____ Town: _____

Postal Code: _____ Phone: _____ E-mail: _____

Date: _____ Signature: _____

COSCO does not share mailing lists with third parties unless we are required by law to do so.

Associate Membership is \$25 a year. Join on the COSCO website: <https://coscobic.org>

or make cheques payable to COSCO and mail with this application form to:

Linda Forsythe, Membership Secretary, Box 81131 Stn S. Burnaby, Burnaby, BC V5H 4K2

Telephone: (604) 444-4300

For information about **Affiliate (organizational) Membership**, please contact the Membership Secretary at membership@coscobic.org



Something to tickle your funny bone....

Just once, I want the prompt for username and password to say, "Close enough."