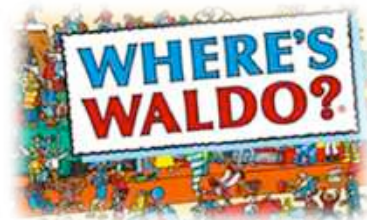




Budget BC:



How to find seniors in the BC Budget

Most of us are familiar with the children's books where Waldo is hidden in a crowd of people and the challenge is to find him/her/them... somewhat reminiscent of our quest to finding any mention of seniors in the 170-page BC Budget document! Just how *did* COSCO's asks in the BC Budget Consultation process fare? And

where was the response to the recommendations made by the BC Seniors Advocate? Keeping in mind that the one million seniors account for one in five residents in British Columbia, here is our take on the budget:

What COSCO asked for and what we got

First, COSCO asked for a Seniors Strategy to address the needs of an aging population with the goal of ensuring effective use of public resources through coordination of health, housing, transportation and income needs in age- and dementia-friendly communities. What we found were scattered references to meeting the needs of a growing and **aging** demographic for health care, which marginalizes us as people, as voters, as taxpayers, and as a burden. This does not respect the huge contributions older persons make to society. The Age Tax Credit refers to **elderly** (turns out that means anyone 65 or older). No evidence of any coordination among ministries on policies.

COSCO's second ask was for Funding for Primary Care Networks to manage team-based care through community health centres aligned with seniors' centres and other non-profits in the community. There are encouraging signs that the funds put towards redesign of the health workforce will expand and enhance team-based care.

The Service Plan for the Ministry of Health references working with community partners in local Primary Care Networks along with a specific focus on adults (often seniors) with complex care needs, but overlooks the role of community health centres. The Service plan proposes integrated services including home support in communities for older adults, but then commits to investing in new long-term care homes and ends with a vague statement about strengthening the accountability of private operators of long-term care homes. More details are needed on the amount of budget to go to home support to reduce the need for expensive Long-Term Care. A positive step is the increase in budget for cancer care in the province which has been significantly eroded in recent years. More focus on complex care housing to support people with mental health and substance use issues will reduce the need to use seniors social housing to co-house this population is another positive step.

Third, COSCO asked the province to work with municipalities to fund more social housing with rents geared to 30% of income. What we got was the \$400 refundable Tax Credit payable with next year's income tax for those, including seniors with incomes of \$60,000 or less. We also got encouragement for purpose-built rental units, funding to revitalize and expand BC Housing's aging rental stock, funds to support the BC Rent Bank that provides financial support to renters to prevent eviction, along with other initiatives to increase the housing supply and reduce homelessness. The Ministry of Housing Service plan recognizes that housing has been leveraged for profit, rather than a core need for citizens.

BC Housing's service plan sets objectives to increase the supply of affordable housing. It references the Shelter Aid for Elderly Renters (SAFER) and aims to increase the number of households receiving rental assistance under several programs including SAFER but there is no increase for people already receiving SAFER. COSCO would like to see a greater commitment to affordable housing being tied to rents geared to 30% of income. Overall, we see the moves toward building non-market housing and on housing the homeless as positive, and look forward to the detailed housing policy that Hous-

ing Minister Ravi Kahlon will deliver in the coming months.

Finally, COSCO is very disappointed that the recommendations made by the BC Seniors Advocate in the report, *BC Seniors: Falling Behind* were largely ignored. No increase to the *BC Seniors Supplement*, no redesign and increase of SAFER, no expansion of Property Tax Deferral to cover other related housing costs, no program to assist with major home repairs, no extended health benefits for low-income seniors, no mention of dental coverage, no province-wide bus pass that includes HandyDART and no plan to build capacity of Seniors Centres that support older persons to access needed services and social supports. Budget documents do show attention to increasing social housing and revitalizing existing stock, and limited attention to increasing home support services – with no mention of eliminating the daily rate that is so prohibitive for seniors with average incomes.

Overall, some positive directions are being taken in housing and health care, but much more work is needed to support the ability of older persons in our communities to live independently and continue to contribute their time to activities that benefit all generations in our society.

Leslie Gaudette

BC Rural Health Network



BCRHN is the healthcare voice of the rural residents of BC and seeks better health outcomes for all people, through solutions-based approaches with government and information provisions to residents.

They produce a monthly newsletter on some key issues to rural British Columbians. This last issue has information on the latest provincial budget where a new position of Parliamentary Secretary for Rural Health has been established. Their budget analysis is very informative. If you live in rural BC, please join this group.

Find them at <https://bcruralhealth.org>

Council of Senior Citizens' Organizations of BC (COSCO)

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

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pres@coscobc.org

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- **Finance** - Wilf Brodrick
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IN THIS EDITION

Where's Waldo? How to find seniors in the BC budget	1-2
BC Rural Health Network	2
President's Report	4-5
National Pensioners Federation (NPF) Report	6
Oral Health: Keeping Seniors Smiling & In Good Health	7
Home Support Services -- We Must Do Better	8
The Desperate Need for Personal Supports for Seniors	9
Food Banks	10
It's Tax Time!	11
Lower Drug Prices? -- Don't Hold Your Breath	12
Johnson Insurance	12
'Let's Ride' Is Fundraising	13
One-Time Housing Benefit	13
COSCO Health & Wellness Institute AGM Report	14
'Stay On The Road' Workshop poster	15
Office of the Seniors Advocate (OSA) Is Looking for New Advisors	16
COSCO Associate Membership Form	16

About COSCO

COSCO is an umbrella organization that brings together 71 different seniors groups, representing approximately 80,000 women and men 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.

President's Report

by Leslie Gaudette



It's hard to believe that a full year has passed in my term as President and what a learning curve it has been! What a pleasure to work with such a committee team of Executive, Delegate and Associate members, to

learn of the many strengths of our diverse affiliated members and to refine our skills to speak truth to power. For 2023, let's give a big welcome to new Executive members: *Don Bayne*, General Vice-President for the BC Old Age Pensioners' Organizations; *Stéphane Lapierre*, Treasurer; *Terri Van Steinburg*, Chair Income Security Committee, *Patrick Harkness*, Member-at-Large, and *Jean Sickman*, returning as Member-at-Large. Thanks also to Delegate and Associate members who contribute to the work of our various committees and projects as well as to the seven Executive members who serve as the Board of the COSCO Health and Wellness Institute. Finally, a big thank you to departing Board members *Betty Bolton*, *Kathleen Jamieson*, and *Larry Dea*.

The past year has been one of transition. Transition from Covid to a post-pandemic society. Transition for our COSCO leadership team when we said our final good-byes to Past President *Sheila Pither* and honoured the work of other deceased COSCO leaders. Ongoing and seemingly never-ending transition from paper-based to electronic methods to get our work done with a revamped website and membership system – still works-in-progress. And the transformational change from a totally virtual environment to the brave new world of hybrid meetings. And as we do more in person events, how wonderful it is to reconnect in person with those we have not seen for two years or more.

COSCO took on three overarching goals in 2022. First is on ageism. COSCO will serve on the newly formed Steering Committee for the Canadian Council on Ageism, and is now part of the UN Open-Ended Working Group, where we provide input to the United Nations towards the proposed Convention on the Rights of Older Persons. Second is about Elder Abuse. We've continued to participate in activities of the BC Community Response Networks and the Council to Reduce Elder Abuse. Our third goal is addressing Social Isolation and finding ways to enhance funding for Seniors Centres proved challenging. We started by learning more about our members and thus celebrated special anniversaries for two major affiliated groups including the 90th Anniversary for the BCOAPO held in Williams Lake and the 75th Anniversary of the BCGREA held in Richmond, as well as joining meetings with several affiliates.

We've also started a Diversity and Inclusion Committee. We deliver the workshop with ICBC, *Stay on the Road*, in virtual formats and have redeveloped *Passing the Torch* in both virtual and most recently in-person formats. These complement the workshops put on by the COSCO Seniors Health and Wellness Institute. We've reported throughout the year on ongoing political advocacy on issues relevant to seniors. We campaigned with the BC Health Coalition to Demand Better Care for Seniors and with the National Pensioners' Federation to support passage of Bill C-228, the Pension Protection Act which is now up for third reading in the Senate. We met with BC Seniors Advocate *Isobel Mackenzie*, the Federal Minister of Seniors *Kamal Khera* and Candidate for Premier *David Eby* about our priorities. In addition to letters to key Ministers, we've provided input into the 2023 Federal and BC provincial budget consultations.

All in all, COSCO has completed a challenging year. We have weathered the storms of Covid and will continue to provide a space for debates and discussions on the policies affecting seniors and to work together to find better ways forward. The National Pensioners' Federation

will be holding an in-person convention in Ottawa in late September 2023 – time to sharpen our pencils to draft resolutions for the conference! Thank you for your support as we work together to meet the challenges of 2023.



Participants at the Passing the Torch event held in Langley



Members of the Langley Seniors Resource Centre enjoy the winter issue of COSCO News

The National Pensioners Federation (NPF) executive members and I continue to work tirelessly to advocate for seniors during these unprecedented times. There are many concerns facing seniors and we are making all attempts to communicate with our affiliate groups across Canada to keep on the federal government to ensure we can count on them when needed. Our network of seniors organizations spread across the country allows us to coordinate our message to ensure demands put forward meet our unique needs.

Our recent initiatives included success in winning over the Telcoms' paperless billing policies. Our appeal to the CRTC last year ensured the seniors and vulnerable Canadians can safely reinstate their paper bills when requested. Additionally, another win in the 'Aggressive Sales Practices' appeal with the CRTC and made Telcoms address this in training and internal sales

policies. Furthermore, when customers' complaints are made, they must be given proper notice to seek remedy through the CCTS, Canada's national and independent organization dedicated to resolving customer complaints about telecommunications and television services. We continue today to fight for Internet and Mobility affordability for seniors.

The NPF hosts quarterly meetings with all available affiliated groups to share concerns and work together to initiate actions. This support gives us the momentum to bring one voice to government action for the betterment of seniors everywhere. We are grateful for the contributions and support from COSCO leadership and I thank you for the opportunity to share NPF's work and calls to action.

Please join with us by logging into our **NEW** website and following us on our social media sites to keep up to date.

Webinar: **April 4:** NPF presentation 'On Aging and Housing' --

See website: <http://Nationalpensionersfederation.ca/>

Trish McAuliffe -- NPF president



Michael Lee -- MLA, Barb Mikulec, and Kevin Falcon -- MLA and leader of the Opposition at a Lunar New Year event.

Oral Health: Keeping Seniors Smiling and in Good Health

Good oral health is critical as we age. Unfortunately, many older adults, especially those who rely on others for care, have poor oral hygiene and high rates of oral diseases.

What does a healthy mouth look like?

- Gums are pink and firm, not puffy and red
- Breath smells pleasant
- Mouth feels moist, not dry
- Gums do not bleed when brushing or cleaning between teeth



An unhealthy mouth can cause bad breath, pain, discomfort, tooth decay, bleeding gums, and even tooth loss. It can make it difficult to talk, chew, and swallow food, leading to malnutrition and social isolation in some cases.

Poor oral health is also linked to more serious health complications. Oral bacteria make it harder to manage diabetes, increase the risk for heart disease and stroke, and when inhaled, can lead to aspiration pneumonia.

Fortunately, daily mouth care will remove food debris and bacteria that grow on gums, teeth, and dentures. Dental hygienists

recommend that all older adults brush their teeth twice a day with fluoride toothpaste, clean between their teeth once a day, and remove their dentures at night. Caregivers must help when these tasks become challenging.

Whether you're at home or in a long-term care residence, daily mouth and denture care coupled with professional oral care and guidance from a dental hygienist can help prevent oral diseases, reduce the risk of health complications, and keep you smiling in your golden years.

Find more information at:

https://www.dentalhygienecanada.ca/DHCanada/Seniors/DHCanada/Seniors/Long_Term_Care.aspx

Donna Wells, RDH, BA -- Canadian Dental Hygienists Association

Hon. Bill Blair, Barb Mikulec, and Hon. Taleeb Noormohamed (Vancouver Granville) at the round table discussing housing affordability and community safety issues.

Hon. Blair is president of the King's Privy Council for Canada and Minister of Emergency Preparedness.



Home Support Services – We Must Do Better

By Linda Forsythe

For anyone looking to get some help with daily living, first considerations are, where can I get good quality help and what is it going to cost me?

Seniors have said repeatedly that we want to live in community where we have family, friends and activities close by.

The Seniors' Advocate, Isobel Mackenzie, has just released a sobering report on home support services in BC. In general, she calls for a comprehensive review and a fundamental restructuring of home support services. Specifically, she makes five key recommendations. The government must eliminate the financial and other barriers to home support. It must increase respite care for home caregivers (family). It must standardize and set targets for all aspects of service delivery. It must modernize care plans. And finally, it must measure, monitor and report on performance of this service.

Other key points: In 2021/22 the province paid \$693 million in Home Support Services. Of family members who provide free support, 34% are in distress. This increases to 57% for families getting one hour or less of home support. Worryingly, 61% of seniors moving into Long Term Care facilities had no home support 90 days prior to admission. BC's rate of newly admitted Long Term Care residents with **low care needs** is twice as high as Alberta and Ontario. Both these provinces provide home support at no charge to the recipient while BC implements onerous charges once a threshold income is reached. And finally, Long Term Care costs the government more to provide than Home Support Services.

Clearly, we have a problem when the government ignores the needs of a large and growing population of seniors in the province. Please contact your MLA's office and have a discussion with them.

Excerpts from Seniors Advocate Report 2023

The report is extensive and can be found online at: <https://www.seniorsadvocatebc.ca/osa-reports/we-must-do-better-home-support-services-for-b-c-seniors/> Those wishing a hard copy of this report can call the Seniors Advocate office at 1-877-952-3181 and it will be mailed to you.



INTERNATIONAL BROTHERHOOD OF ELECTRICAL WORKERS Local 213 show COSCO members around their training centre after our AGM

The Desperate Need for Personal Supports for Seniors

Annette Murray --

A Vancouver COSCO Associate member



Through our own experience, my husband and I have learned that living in BC with a severe disability is very expensive. Unless a person is in receipt of disability benefits at 65 there is no help from government with

the cost of medically essential equipment no matter how low the income.

My spouse has a severe physical disability and requires costly (\$38,000+) wheelchairs, hospital beds, lifts, bathing equipment, etc. Blue Cross (a private extended health care company) refused to cover more than one wheelchair, hospital bed or lift per lifetime, despite a 4-5 year shelf life. They also pay a very low percentage of other necessary equipment. Disease-specific patient organizations sometimes help with small grants but these are a scarce and dwindling resource.

In 2020 our uncovered medical expenses were more than \$46,800. The *starting* cost of a home visit to repair equipment is \$200 and in summer 2022 my husband was mostly bed bound during the four weeks it took for his wheelchair to be repaired.

Now that I have retired we are wondering how long our retirement savings will last as the expense of living with a disability eats away at them.

As a long-time advocate at Disability Alliance BC I took many calls from adults of all ages, including seniors, who could not afford to purchase and maintain needed medical equipment. Some folks reported buying second hand equipment that broke down in the middle of busy intersections and/or was the wrong fit for their disability thereby making their pain and dysfunction worse.

In the course of my work, when I spoke with Minister Adrian Dix he said our organization should do a public campaign about the issue, so the government could justify the expenditure. Our impoverished non-profit organization was in no position to do so.

The provincial government is rushing to spend the budget surplus before fiscal year end. With all the government's talk about human rights, it should seriously consider joining all the other provinces in establishing a comprehensive personal supports program for people living with disabilities.

Leslie Gaudette presents flowers along with a huge thank you to Betty Bolton upon her retirement as COSCO treasurer.



Food Banks



Main office: 8345 Winston St. Burnaby, BC. V5A 2H3
Ph: 604 876-3601 Dial 2

Finding a food bank:

To find food banks in the **lower mainland**, go to:

<https://foodbank.bc.ca>

To find foodbanks **throughout the province**, go to:

<https://www.foodbanksbc.com/find-a-food-bank>

Making a donation:

It is possible to make a donation by cash, credit card, internet exchange, etc.

If paying by cheque, make the cheque payable to: *Greater Vancouver Food Bank*

or go directly to the food bank in your area.



Some supermarkets, such as Save-on Foods, have \$2.00 donation slips.

Delivering donation items:

Most food supermarkets will have a donation bin.

For **larger and bulk items** check with your food bank at the contacts above.

For **freshly grown produce**, again check as to what locations are accepting fresh produce, and the dates and times.



Gardeners are encouraged to add another row for the food bank.

Denis Ottewell, COSCO Affiliate member from Vancouver Retired Teachers' Association.

It's Tax Time!



Now is the time to do your taxes for 2022.

It's important to file your Income Tax forms before May 1, 2023 to take advantage of tax credit programs the federal and provincial governments have to offer. Filing your taxes on time, will ensure you continue to receive the Guaranteed Income Supplement and other benefits.

Most communities in BC have free tax clinics. You can find them by calling your local community centre or seniors' centre. Remember free clinics are for low-income people. Some are for seniors and handicapped people only. By calling in advance, you will save time.

To find a free clinic in your area, you can also go online to: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>.

Another form of taxes is the property tax that you pay if you own your own home, whether it be a house, apartment, townhouse,

farm. Mostly you have to pay by July of this year. To reduce the amount needing to be paid, seniors may apply for a Property Tax Deferral, which means that you will pay no property taxes in the current year, although some related municipal taxes will still need to be paid. The deferred tax is collected when you sell your home or when you die. The interest rate on the amount of the deferral is low (less than 2%). You need to apply for this deferral every year.

See:

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes?keyword=defer&keyword=taxes> or call 1-888-355-2700 or 250-387-0555.

And don't forget you also must also fill out the **Speculation and Vacancy Tax** form declaring that you live in the home. You can do this online at:

<https://www2.gov.bc.ca/gov/content/taxes/speculation-vacancy-tax> or by calling 1-833-554-2323.

Translation services are available.



COSCO and the Institute staff the table at Thunderbird Community Centre.

Marion Hartley and Barb Mikulec distributed COSCO News and brochures.

Lower Drug Prices? – Don't hold your breath



It appears that the battle to lower drug costs in Canada is being lost to the pharmaceutical industry.

The pharmaceutical industry seems to have a key supporter in the Health Minister Duclos. His intervention last November in the Patented Medicine Prices Review Board set back reforms that have long been needed and were planned. This resulted in the resignations of key Review Board members and the Executive Director. Philpott and Raza comment: “The confidence-and-supply agreement may offer one final chance at redemption. It includes a commitment to pass a Canada Pharmacare Act by the end of 2023. Unfortunately, if the scuttled Patented Medicine Price Review Board reforms and associated resignations are any indication, whatever is contained in this act may be a shell of what many health advocates

have spent decades working toward. If there was ever a time to exercise leverage on a critical issue of health policy, we are facing such a moment. We need to do so, head-on.”

COSCO has actively participated in several rounds of consultations by the Patented Medicines Prices Review Board on the proposed Drug Pricing reforms so that Canadians and older persons in particular don't pay among the world's highest prices for patented medicines. Our seniors need to choose between groceries and needed medications.

Thus, COSCO is pleased to learn that on March 9, the Health Committee of the House of Commons has voted to investigate the matter, with the study expected to start in April.

For a very good summary of the issue check out an Op Ed in the Globe and Mail, done by Jane Philpott of Queen's University (and former Minister of Health in the Liberal government) and Dr. Danyaal Raza of University of Toronto. March 8, 2023.

Retirees

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JOHNSON

Johnson Insurance is a tradename of Johnson Inc. ("Johnson" or "JI"), a licensed insurance intermediary, and operates as Johnson Insurance Services in British Columbia. Home policies underwritten exclusively, and claims handled, by Unifund Assurance Company ("UAC"). Described coverage and benefits applicable only to policies underwritten by UAC. Travel insurance products are underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA"). Valid provincial or territorial health plan coverage required. Travel Assistance provided by Global Excel Management Inc. The eligibility requirements, terms, conditions, limitations and exclusions which apply to the described coverage are as set out in the policy. Policy wordings prevail. JI, UAC and RSA share common ownership.

'Let's Ride!' is Fundraising and We Need Your Help!



Get on board and help campaign for a safe, sustainable, affordable BC-wide public transit system. Transit is a right - not just for those of us who live in large urban areas, but for all. Only a publicly owned and operated system can guarantee that safe and accessible intercity buses will link to rural and remote BC communities. The current patchwork of private bus companies simply doesn't work. For private companies buses are a business but for citizens they are a service that

should connect us all. BC Transit already serves 130 communities across BC – we just want the province to expand that service to all BC communities.

Let's Ride! Make Public Transit BC Wide is an ad-hoc group of volunteers from across the province. Our supporters include seniors, students, people in remote indigenous communities, climate change activists, health care workers and more. Help us push for a public transit system for the future NOW. We need your support in getting the message out and for that we need funds!

Here's how we will use your donations:

Publicity Materials

Research

Conferences and Workshops

Organizing, lots of organizing!!

Please donate and share this with your networks!

FOR MORE INFO OR TO GET INVOLVED:

Website: <https://bcwidebus.com/>

NOTE: COSCO endorses this endeavour.



Government
of Canada

Housing Benefit

The Federal government is offering a **one-time** housing benefit of \$500. To qualify, your 2021 income has to be less than \$20,000 for an individual and \$35,000 for a couple or family. You must also have paid at least 30% of your income on rent.

You must apply by **March 31, 2023**. Go to the website to fill out the application: <http://www.Canada.ca/one-time-housing-benefit>
Or call 1-800-282-8079.



COSCO Seniors Health and Wellness Institute AGM



The AGM of the COSCO Seniors Health and Wellness Institute was held recently. The president thanked the Board members and reported that there are 47 free workshops given in communities throughout BC. Requests are made to our coordinator Sue for workshops either in-person, or by zoom. Contact Sue at:

workshops@seniorshelpingseniors.ca.

Our newest workshop **Aging in Place**, was prepared with the federal Canada Summer Student Jobs program.

Save the date

Our workshop presenters are invited to a gathering in Richmond on **October 24th**. More information will be coming.

We have printed **Brochures, Press Kit** and **Who We Are** pages for the events when we are included in community gatherings as we raise awareness of our seniors' Health and Wellness information. We continually add to our multi-lingual offerings and brochures are on the website in Arabic, English, French, Spanish, Farsi, Punjabi, Japanese and Chinese.

Our statistics indicate approximately 20 workshops are given each month, to a total of 205 workshops held in 2022 to nearly 4,000 participants.

Donations are given a tax receipt promptly.

Contact Treasurer at:

Agnes.jackman@gmail.com



Newly elected board L to R: Patrick Harkness-Secretary, Marion Hartley-2nd VP, Barb Mikulec-President, Agnes Jackman-Treasurer, Jerry Gosling-1st VP, Leslie Gaudette-Member-at-Large, Jean Sickman-Member-at-Large
Missing: Diane Wood-Member-at-Large



STAY ON THE ROAD

- **Are you nearing 80?**
- **Wondering about driver assessment?**

You should attend our virtual workshop.

This practical guide for senior drivers will help you learn more about driver assessment. It will be of particular interest to drivers who are nearing the age of 80. However, drivers of any age are welcome to attend virtually and the workshop will be useful to everyone. Participants will learn about the ICBC and Road Safety B.C. assessment which determines whether they can continue to drive.

The workshop is a joint presentation of the Council of Senior Citizens' Organizations of B.C. and the Insurance Corporation of British Columbia.

This free workshop will be held via Zoom on:

Wednesday, April 19 from 1:00 pm – 3:00 pm

To register, click the link below.
If the link doesn't work for you, copy and paste it in
your browser.

<https://forms.gle/9NXbV483bHAPEUjs8>





OSA is Looking for New Advisors

Office of the Seniors' Advocate is looking for new members to join the Council of Advisors. The Council provides feedback and recommendations on issues of importance to seniors. If you are interested in joining the Council you must be 55+, be able to travel three times a year, be proficient on the computer, and have a background in community involvement in seniors' issues and services.



Apply by **April 15, 2023** to:
<https://www.seniorsadvocatebc.ca/>

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://coscobc.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@coscobc.org