



COSCO News

Council of Senior Citizens' Organizations of B.C.

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Seasons' Greetings



*Maidyarem
Gahambar*



Council Of Senior Citizens'
Organizations Of BC (COSCO)

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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@coscobic.org

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Canadian Coalition Against Ageism Launched

by Leslie Gaudette



Ageism or the stereotyping, prejudice and discrimination against older persons is prevalent worldwide. It affects all of us, contributes to social isolation, and ultimately leads to poor health outcomes. As boomers hit age 75, the rubber is going to hit the road, and we must start real action now so that society as a whole is empowered to combat ageism.

A huge step forward was taken at the official launch of the Canadian Coalition Against Ageism (CCAA). Led by the International Longevity Centre's Margaret Gillis and Dr. Kiran Rabheru, close to 20 organizations participated in meetings held in Toronto this past November. The CCAA vision is a society free of ageism against older persons. Four key objectives are: to co-develop a national campaign to combat ageism; use the WHO's evidence-based approach of lifelong education, intergenerational relations and influence policy and laws; focus on strengthening, protecting and promoting the human rights of older persons; and build a strong network of collaborators.



COSCO was well represented by President Leslie Gaudette and Health Committee Chair Kathleen Jamieson. We joined in invigorating discussions and planning with other groups representing seniors including the National Pensioners' Federation (Trish McAuliffe), Réseau FADOQ of Quebec (Danis Prud'homme), National Association of Federal Retirees (Roy Goodall, Anthony Pizzino, Sayward Montague), Retired Teachers of Ontario (Jim Grieve, Martha Foster) and Elder Abuse Prevention Ontario (Marta Hajek). Others included the International Federation of Aging, HelpAge Canada, CanAge, Canadian Medical Association, SE Health, BC United Way, BC Seniors Advocate Isobel Mackenzie, and other groups not able to attend in person.

Several working groups were set up during the meeting and will report by the end of January to firm up next steps. Success will depend upon developing a common message with all members committed to promoting and amplifying the message.

Why is COSCO participating?

COSCO has represented the interests of seniors for more than seventy years in British Columbia. We increasingly realize that a legal framework is essential to protect the rights of older persons. Whether one is advocating for pension protection, enforcement of standards for long term care, protection against elder financial abuse, affordable and accessible housing, or accessible transit, we often find that the key piece missing is a legal requirement to protect the interests of the older person.

Spurred by the discussions in several webinars and at our conference in 2021, COSCO delegates supported our work towards the adoption of the UN Convention on the Rights of Older Persons as a key step to provide this legal framework. We see this as similar to the work done in the late 1960s and 1970s toward the UN Convention on the Rights of Women.

Combatting ageism is a key part of all of this, but on its own is insufficient.

COSCO aims to model older persons as active, involved, and capable individuals who make major and very positive contributions to building an inclusive society for all. Older persons provide billions of hours of volunteer time to a vast array of community organizations, in addition to hours contributed for care-giving of other older family members, dependent children and grandchildren.

Website Enhancements and Membership System

We continue to work with our webmaster to develop the Website including implementation of an on-line Membership system. Please help our Membership Secretary, Linda Forsythe and Secretary Al Lemonnier by entering your membership information on line – you can still put a cheque in the mail, if you opt not to use a credit or debit card.

Please visit www.coscobc.org/join

President's Report

by Leslie Gaudette

As we near the end of our third year dealing with COVID and now the flu and RSV viruses, we are starting to see some light at the end of the tunnel. The past year has been full of challenges as I took on the reins of President. I have worked to keep COSCO moving forward due to the considerable contributions of our many of our dedicated and hard-working Executive and Committee members. None of our work would be possible without the unwavering support of our Delegates and the wider membership. While this can be bumpy at times, your support helps to smooth the way! Thanks to you all!

Now that we can meet in person, it has been wonderful to get to know many of our members through attendance at their Fall Annual General Meetings, including the BC Retired Teachers' Association, the BC Government Retired Employees' Association (where I gave a presentation), and the Jewish Seniors Alliance. We also participated in the BC Community Response Network triennial conference where we learned a lot about elder abuse, the Accountability Assembly organized by the BC Health Coalition with input from Diane Wood, Kathleen Jamieson and Agnes Jackman, and also at the Seniors Expo organized through the BC Care Providers Association in November.



COSCO continues to advocate on behalf of older persons in British Columbia. Our submission to the 2023 Federal Budget consultation calls for the government to support the UN Convention on the Rights of Older Persons, a Seniors Strategy to address ageism, pharmacare, dental care, social housing at 30% of income, implement election promises to increase GIS, pass Bill C-228 and implementation of Long Term Care Standards.

And indeed we have some successes to celebrate over the holiday season. Good news to fortify us for the work needed for 2023!. Here are some highlights.

The Seniors Advocate Report, *Falling Behind*, documents the scarcity of programs available in our province compared to others, especially for extended health benefits and housing. We have written a letter to Health Minister Adrian Dix underscoring our support for health benefits of vision and hearing care, mobility aids and dental care. With the new cabinet being introduced, letters are on their way to Housing Minister Ravi Kahlon and Minister of Social Development and Poverty Reduction, Sheila Malcolmson.

The announcement of new regulations to support creation and ongoing operations of Family and Resident Councils for institutional care is a welcome win! We have sent a letter of congratulations to Minister Dix and will be closely monitoring further actions to ensure these regulations are enforced.



Dental Care, a key priority of COSCO has taken another step forward, and we were very happy to send a letter to NDP leader Jagmeet Singh, congratulating him the safe passage through the House of Commons on Bill C-31, which relates to Dental Care and Rental Housing. This bill is now before the Senate of Canada. COSCO members also supported a Rally for Dental Care organized by MP Don Davies in November, and were clear that seniors are looking for dental care in 2023, as promised .

Bill C-228, known as the Pension Protection Act, passed third reading with a unanimous vote in the House of Commons, and is now being considered by the Senate. This legislation will protect millions of Canadian seniors and their families who rely on defined benefit pensions for their financial security in retirement. Advocacy on the bill has been spearheaded by Mike Powell of the Canadian Federation of Pensioners, working very closely with the National Pensioners' Federation. COSCO has supported the letter signed by seven national organizations by emailing the six senators in BC, along with all remaining Senators.

While we need to be vigilant that amendments are not introduced to dilute the provisions in the Bill, the Bill is expected to be passed by the Senate early in the New Year.

Changes to Family Councils in Long-Term Care Homes

Congratulations to Kim Slater and all the people who worked on the problems of Family Councils in the past 20 years. Slater, past president of Family Councils of BC, gave a presentation to COSCO's Health Committee on the proposed new regulations to create Family Councils in every Long Term Care home in the province. These regulations should give voice to the family members and residents who live in these facilities. They allow for input into policy decisions of the government, the health authorities and the Ministry of Health. The purpose of the regulations, which will be brought forward in January, is to identify problems and best practices at the local resident and Family Council level.

We will have new regulations to ensure the voice of residents is heard in both private and public care homes.

The regulations include the creation of family councils in every Long-Term Care home in the province. Care Home operators must meet with the family councils at a minimum of twice a year. The operators attend only at the invitation of the family council, to fully respect privacy. Operators must provide support to the councils, including providing a room and photocopying. Operators must make available the Resident's Rights document. Ministry of Health and Seniors' Advocate information sent to a facility must be made available to the Family Councils. Ministry of Health personnel can reach out directly to Family Councils and meet with them. BC Licensing Office will ensure that the new laws are being followed. Health Authorities can give contact information for the councils of each facility.



Pensions: A Victory and Request for Support

For over twenty years, Congress of Union Retirees, Canadian Labour Congress, and its affiliated unions have fought for worker pension protection in the event of bankruptcies. Thousands of pensioners had the value of their pensions reduced. The NDP initiated several private members bills to put the priority of worker pensions ahead of the banks. The last Parliament saw Scott Duvall's (former NDP MP) comprehensive Private Members Bill to ensure Super Priority for worker pensions die in the Senate when an election was called.

In this 2022 Parliament Daniel Blaikie, NDP MP, used his Private Members bill opportunity to reintroduce this protection for Worker Pensions. As well MP Marilyn Gladu had a Private Members on this subject, Bill C-228 that was introduced and moved to Committee for review. Daniel Blaikie and the NDP were successful with several amendments that had the support of the Committee.

MP Gladu proposed Private Members Bill C228, passed 3rd reading November 23rd by a vote of 318-0 and will move to the Senate. At this stage we could celebrate a big win, but this is not over until the legislation becomes law.

Our position now is that the Senate should review Bill C228 without delay and send it back to the House of Commons to become law. No further financial abuse of pensioners should be allowed to happen. We will be calling on you soon with an activity to participate, keeping this pressure on. We have been here before, we will continue to watch that the liberal government does not move forward with a weakened piece of legislation of their own.

*Michael MacIsaac
President, Congress of Union Retirees of
Canada*

Note from COSCO editors: COSCO has written to all Senators calling for them to vote in favour of this legislation to protect pensions of Canadian workers – income they earned while working and is now so important for retirement security. Visit <https://www.pensioners.ca> for the latest information and to send an automated letter to Senators. Also you can contact the 6 BC Senators: Bev Busson, Larry Campbell, Margo Greenwood, Mobina Jaffer, Yonah Martin and Yuen Pau Woo. You can find contact information at www.sencanada.ca

From the Seniors Advocate



In September 2022 the Seniors Advocate's office issued a report entitled **BC SENIORS: FALLING FURTHER BEHIND**. <https://www.seniorsadvocatebc.ca/osa-reports/falling-further-behind-income-and-affordability-gaps-of-b-c-seniors/>

COSCO NEWS has reproduced the recommendations of that report, followed by some added information and comments, *in italics*, by our editorial board.

Recommendations:

1. Index the BC Seniors Supplement to inflation consistent with other income supports such as GIS/OAS and CPP. *The seniors supplement which should be given to all those on the Guaranteed Income Supplement (GIS: which accounts for 28% of BC Seniors) is provided for only 9% of our seniors. It is the 4th lowest supplement in the country. BC seniors receiving the Seniors Supplement get \$99.30 per month.*
2. Redesign the Shelter Aid for Elderly Renters (SAFER) program to reflect the current reality of the B.C. rental market and ensure yearly rent increases are recognized. *Currently there is a cap on the amount of the subsidy to \$803 per month. The effect is that Seniors living in Vancouver can pay 60% of their income for housing. This is the third lowest rent support in the country, while we have the highest rents. 80% of SAFER recipients have an annual income of between \$15,000 and \$24,999.*
3. Increase the number of Seniors Subsidized Housing Units with a particular focus on rural B.C. where the overall supply of rental accommodation for seniors is most challenging. *Currently tenants who are lucky enough to get subsidized housing, pay 30% of their income for housing. However, the average wait time to get a subsidized unit is 3 years while 17% of applicants have been waiting over 5 years.*
4. Increase awareness of the Property Tax Deferral Program and examine an expansion of the program for low- and modest-income seniors to defer other costs such as strata fees, hydro costs and other municipal charges. Examine how seniors living in co-operative housing might be able to take advantage of the program. *Currently only 16% of homeowners are taking advantage to this program.*
5. Develop a program to assist low- and modest-income seniors with major home repairs. *This program grants up to \$17,500 for people on limited incomes or with disabilities to make their homes more accessible. Last year only 389 applications were approved.*

6. Eliminate the daily rate for publicly funded home support services. *COSCO has been calling for the cancellation of the daily rate to be eliminated as the costs of home support for someone earning \$28,000 a year could be \$8,800 for a 45-minute daily visit. This results in seniors with incomes slightly higher than the cutoff having to consider the option of moving into Long Term Care, which is subsidized.*

7. Provide an extended health benefit for seniors that includes eyeglasses, hearing aids, mobility aids and necessary medical equipment. The cost of the plan could be covered by premiums based on income, ensuring it is an affordable option for all B.C. seniors. *The majority of seniors do not have a private extended medical program and must pay out of pocket for the entire costs. Older people with impaired vision, hearing or mobility can become socially isolated, which contributes to poor health. As those thinking about hearing aids know all too well, one hearing aid can range from \$1,000 to \$5,000+. And most of us need two! Seven of the 13 provinces and territories fund hearing aids. BC does not, nor does it fund eye care (glasses) or mobility aids.*



8. Work with the federal government to ensure dental coverage for seniors with co-payments and deductibles based on income or include in an overall extended benefit plan. *Dental costs are also so high that only 40% of seniors have seen a dentist in the past three years. BC offers no dental program unlike six of the 13 provinces and territories, which have one. Low-income seniors report that they need dental care but cannot afford it. Medications are also problematic for those who don't have a private plan and for those who are low income. There is no program to assist those who need mobility aids.*



9. Provide an annual province-wide bus pass for all seniors that includes handyDART. The fee for the pass could be based on a sliding scale matched to income. *Free transit would go a long way in helping seniors get around and help those who are thinking of giving up their vehicles make that decision. Access to effective transit would also alleviate social isolation.*



10. Develop a comprehensive plan to build the capacity of seniors' centres across B.C. to better support social engagement and help support older people access the supports and services they need to continue to live independently. *Seniors Centres have been struggling to stay afloat for years. During the pandemic seniors' centres had no or few patrons. Today they are looking at major financial deficits. These programs are often where low and middle income seniors gather to have social contact, get important information and help with paper work, and join programs that help their physical health. It is a way seniors can live independently and feel engaged in our society.*

Ageing in the **Right** Place

The National Institute on Ageing (NIA) defines Ageing In the **Right** Place (AIRP) as “the process of enabling healthy ageing in the most appropriate setting based on an older person’s personal preferences, circumstances and care needs”.

Here are some key points from their extensive report on this issue.

Four fundamental pillars for AIRP are needed.

- 1) promoting preventative health and better chronic disease management;
- 2) strengthening home and community care and supports for unpaid caregivers (usually the spouse or adult family members);
- 3) developing more accessible and safer living environments; and
- 4) improving social connections to reduce loneliness and social isolation.

These pillars lead to 10 policy recommendations, listed here for clarity.

1. Provide adequate and sustainable Long Term Care (LTC) funding (this includes home care).
2. Adopt a deliberate public policy that shifts more LTC resources from the provision of institutional care to home care and community support services and ensures that only those who require care in LTC homes are admitted to them.
3. Implement care models and policies that enable more older Canadians to live at home and in their communities with greater independence
4. Establish Community-care Navigator roles to ensure the LTC recipients receive timely, appropriate care and have opportunities to remain engaged in their communities
5. Enable local governments and stakeholders to provide more inclusive, accessible and safe housing options.
6. Support greater investments in more accessible and flexible transportation options.
7. Integrate screening and solutions for social isolation and loneliness into the delivery of health care, home care and community support services.
8. Implement more focussed and coordinated efforts to promote fall awareness and implement falls prevention strategies.
9. Improve financial and non-financial supports for unpaid caregivers, and
10. Continue to support more research for further policy and practices.

Much of the work NIA has identified has been noted by the BC Seniors Advocate in her many excellent reports. The NIA report gives a clear set of proposals in one place.

At present 20% of BC residents are 65 and older and a large wave of people will become seniors in the next few years. Seniors have said they prefer to stay at home as long as possible. We need to take this information and speak with our MLAs and MPs about this idea. If you have the time and stamina, read the full report at the NIA website: nia-ryerson.ca



What can Seniors do to Help with Reconciliation?

In late September, COSCO collaborated with CARREFOUR50+ BC for an online presentation on Reconciliation with Indigenous people. It was an important exercise to have a bilingual presentation in Canada's 2 'official' languages. The topic was *"How seniors can contribute to reconciliation with Canada's first people"*.

We heard a testimonial from Eddie Charlie, a Kuper Island survivor (a place where 160 bodies were buried). He recounted part of his painful story. He ended it by saying "Every time I tell my story, I take a risk. I quit drinking 28 years ago, but I'm afraid that one day someone will ask me the wrong question and I'll relapse and start hurting people around me again." What a powerful statement. And it's a warning to non-indigenous people to tread carefully. Think through your questions in light of how fragile and hurtful the question might be for the listener.

Charlie and his group wanted us to know that what happened to them has the lasting effects of shame, pain and anger. He urged that we create 'safe spaces' where indigenous people can feel that they belong.

Two other speakers, Sandra Glendale and Jamie Gentry encouraged seniors to educate themselves. Glendale was particularly pointed regarding the Indian Act. This Act, which was created in 1876, is relatively unchanged and still governs Canada's relations with Indigenous peoples. It defines who is an 'Indian'. She says seniors should read this Act and then substitute the word 'Indian' for 'Francophone'. The shock effect was instant. It was clearly racist.

We need more than ever to listen with our hearts and minds. We need to try to understand our assumptions about Indigenous people, the roots of those assumptions and what we can do about it. We need to ask Indigenous people for some guidance at the same time as not putting the burden on them to come up with all the answers. We need to join in solidarity with Indigenous people.





Housing Continues to be a Challenge

Urgent measures are needed to address the current homeless population, especially those who are over the age of 55 years. They make up 25% of Homeless Count for the Metro Vancouver area. These problems of homelessness also occur throughout BC and need measures that are long-term and far reaching, especially during the colder weather.

Marc Lee, from the Canadian Centre for Policy Alternatives spoke at a recent COSCO Delegates Meeting. We heard that new housing has four costs: land, construction, financial and municipal fees. He suggested that all levels of government work together to deal with these issues. For example, various parcels of land owned municipally, provincially or federally could be made available for low-income housing. The municipalities could adjust fees for this special use. The federal government has access to financing through the CMHC (Canada Mortgage and Housing Corporation) and the BC government through BC Housing. Construction costs seem to be problematic and permits very slow. Lee also shared his views on policy changes needed for the senior housing including more subsidized housing, shorter waitlists for supportive housing, and fair taxation on flippers who keep homes for a short time and treat housing as a commodity.

The COSCO Housing Committee is concerned with rental housing increases, which far outstrip a senior's pension income. The Shelter Aid for Elderly Renters (SAFER) has a rent ceiling, which does not reflect the rise in rents so this creates considerable financial burdens for some seniors. An increase in the rent ceiling would allow larger subsidies to be paid to those in need.

Those aged 55+ face long waitlists for BC Seniors Subsidized Housing (SSH) with monthly rents set at 30% of gross income. Both income and assets are part of the criteria for selection so those with significant financial assets, but low personal income would not meet the criteria for either Subsidized Housing, or for the SAFER grant. Even those in real need may need to wait three years for SSH housing. More truly affordable housing needs to be built so that older adults with low or modest incomes have a place to live and can avoid being placed in subsidized Long Term Care to reduce the waitlists. Premier Eby is promising that housing issues will be addressed.

For Seniors who own their own homes, the Property Tax Deferral Program may be useful as the provincial government pays the municipal taxes, with deferred taxes repaid to the government (with a small interest) when the property is sold. More publicity of this program would enable persons to know about this program and decide if it may be to their benefit to apply.

<https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes>

Another area of concern is major repairs to senior's homes so they can continue to live at home. A program to enable repayment of these costs, spread over time, would help some homeowners retain suitable housing, to age in dignity.

COSCO Housing Committee

SFU Gerontology Award

Each year the SFU Gerontology Research Centre recognizes contributions to the well-being of seniors in the province through the Seniors Leadership Award for Outstanding Service and Community Education. This is part of the Ellen M. McGee lecture ably presented this year by Dr. Gloria Gutman on Diversity within Diversity. <https://www.sfu.ca/grc/events/ellen-gee/gloria-gutman.html>.

This year COSCO President Leslie Gaudette was one of four recipients of the award from the community, along with Loretta Solomon, COSCO Delegate and Board Chair of the Langley Seniors Resources Society. Both Leslie and Loretta are from Langley where a mini-celebration took place at the Langley Seniors Resource Centre. Barb Mikulec, COSCO First Vice President and President of the COSCO Health and Wellness Institute was a previous award winner.



Introducing Langley Seniors Resource Society

Formed in 1982, the Langley Senior Resources Society (<https://lsrs.ca/>) is one of the largest independent seniors' centres in BC with two locations serving both the City and Township of Langley:



- Recreation and Resource Centre, an 18,000 square foot purpose-built seniors' centre with a large hall, commercial kitchen, café, multi-purpose meeting rooms, thrift boutique, snooker room, and outdoor gardens
- Adult Day Program location operating the largest site of its kind in Fraser Health.

Today, LSRS has over 800 members 50 years of age and older, over 40 staff and more than 200 volunteers. LSRS offers more than 60 programs, services, and events throughout the year, including:

- A range of social, recreational, and educational programs including workshops, exercise and art classes, woodworking, a choir, bus trips, intergenerational programs, table tennis, carpet bowling, and walking, card, and conversation groups
- Lunches, meals to go, and catering services
- Foot care, hearing clinic, and hydro-sound bathing
- Supportive services including light housekeeping, transportation, grocery shopping and delivery, friendly visiting, check-in phone calls, and caregiver support groups
- Information and referral services, income tax and legal clinic, and housing navigation

LSRS is proud to be a member of COSCO BC and Langley Seniors in Action.





CARREFOUR50+
COLOMBIE-BRITANNIQUE

COSCO is so pleased to welcome CARREFOUR 50+ as an affiliate member of our organization. CARREFOUR 50+ is a francophone organization advocating for the rights of people aged 50 and over in BC.

CARREFOUR 50+ and COSCO have partnered in six workshops (a report on the Reconciliation workshop is in this issue of COSCO NEWS). The following workshops will be held on zoom in a bilingual format so that attendees can listen to presentations in the language of their choice.

1. Are Seniors' residences ready to welcome LGBTQ+ people? January 25th at 6:30 PM
2. Music Therapy for people over 50. February 21st at 6:30 PM
3. Women 50+: Growing up in one culture, growing older in another. March 8th at 6:30 PM

Check COSCO website (coscobc.org) or <https://carrefour50cb.ca> for the poster and registration information

COSCO Health & Wellness Institute: Seniors Helping Seniors Workshops



The Institute is just completing a popular series entitled Personal Planning, a one hour per week workshop running over seven weeks. You will find much to learn about Power of Attorney, Representation Agreements, Wills, Palliative Care and more. Look for it to be presented again in the new year.

In February and March, Patrick Harkness will conduct a series of workshops on Safety. Topics include: falls prevention, pedestrian safety, safety at home, emergency preparedness, keeping seniors safe, and fraud and scams. In the new year, look for registration at: <https://seniorshelpingseniors.ca/> or the COSCO website: <https://coscobc.org/>.

Barb Mikulec, Institute President