

B.C.GOVERNMENT RETIRED EMPLOYEES ASSOCIATION VANCOUVER BRANCH

NEWSLETTER

Issue 58

Fall 2024

ANNUAL CHRISTMAS LUNCH MONDAY DECEMBER 9, 2024 NOON

Will be held at Army, Navy and Airforce Veterans Club
727 East 49th Ave (East of Fraser St) Vancouver, B.C.

MENU

Sliced Roasted Turkey with Cranberry Sauce

Home style stuffing and Turkey Gravy

Rustic Mashed Potatoes, Roasted Vegetables

Caesar Salad or Mixed Greens with House Christmas Dressings

Wheat Rolls and Festive Desserts

Coffee (Regular and Decaf), Tea and Soft Drinks.

We are giving the lunch at a greatly reduced price of \$15.00. Tickets must be purchased by Friday, November 29th, to Reserve your place at the table. Tickets can be purchased at the November 4th Meeting. Cheques can be mailed to Jean Sickman, 23280 River Rd., Richmond BC, V6V1M4, payable to Vancouver Branch BCGREA. Call 604-616-1642 to record your ticket to use e-transfer rkwek16@gmail.com

Includes- tax, Gratuity, Door prizes and Entertainment. Requests processed in order of receipt. Limited availability.

WELCOME

We would like to extend a warm welcome to all those new members who have joined us in the past year and we look forward to seeing you at our upcoming monthly meetings.

IN MEMORIUM

We regret to announce the passing of the following members

Mary Elizabeth Howells; Valerie Isaac; David Lee; Anne MacLeod; Lawrence Owens; John Price; Dorothy Violet Simms; Davor Starcevich; David Ernest; Evelyn Anderson; Grace Andrew; Albert Bahry; Dorothy Cerney; Bastiaan De Bruin; Margaret Hartley; Stella MacFarlane.

On behalf of the Vancouver Branch, we extend our sincere condolences to their families and friends.

MEMBERSHIP DUES

The new year is fast approaching which brings with it the yearly dues. Dues are \$20.00 per year per member. We ask all members who are not on Dues Checkoff, to please send your cheque to the Membership Chair, Terry Dobrozdravich, 2126 Audrey Drive, Port Coquitlam BC, V3C 1H2.

NOTES FROM THE CHAIR: Respectfully presented – Jean Sickman

Both the Provincial Branch and the Vancouver Branch of BCGREA held their AGM's This year with new Executives Elected.

Vancouver Branch held the AGM on October 7th and Executive Elections were:

CHAIR: Jean Sickman

VICE CHAIR: Arlene Berger

TREASURER and CHAIR FINANCE COMMITTEE: Rose Kwek

SECRETARY: Bonnie Christian

MEMBERSHIP and COMMUNICATIONS CHAIR: Terry Dobrozdravich

CHAIR SICK AND VISITING COMMITTEE: Sherry Liebrecht (Sherry could use a Committee Member who could visit members when they are in hospital, who would be designated a Director while in this position.

REFRESHMENT CO-ORDINATOR: Vacant. Currently, temporarily shared by Rose Kwek and Terry Dobrozdravich. We need a permanent appointment for this position with an assistant who will be designated as a Director while In this position.

HOSPITALITY AND PROGRAMS: Vacant. This position helps with the registration at meetings, sells 50/50 tickets, searches for/recommends speakers or other activity for meetings.

COSCO DELEGATES: We are entitled to four. Incumbents are; Jean Sickman, Rose Kwek, Susan Gibbons. Sharon Fedorak is not applying for continuing as a delegate. At the October meeting Terry Dobrozdravich expressed an interest in serving as a Delegate. If a vote is held the four with the highest count will be declared the Delegates and the fifth will be an alternate.

THE PROVINCIAL AGM was held on October 16th. Elected to office were:

PRESIDENT: Brian Green

PAST PRESIDENT: Ken Pendergast 1st. VICE PRESIDENT: Wilf Broderick 2nd. VICE PRESIDENT: Tammy Welch

SECRETARY: Kathy Torhjelm TREASURER: Johanna Morrow

MEMBERSHIP SECRETARY: Al Barclay

Johanna Morrow - TRUSTEE: B. C. PUBLIC SERVICE PENSION BOARD OF

TRUSTEES.

As Minutes of the AGM become available, I will present them to you.





NPF HOUSING COMMITTEE REPORT - Barb Mikulec

Housing issues concern seniors across Canada

Canada's National Housing Strategy Act recognizes housing as a 'basic human right' essential to the dignity and well-being of each person and to build sustainable and inclusive communities, to support improved housing outcomes for the people of Canada, and to ensure the right to adequate housing, as recognized by the International Covenant on Economic, Social and Cultural Rights of the United Nations.

National housing in Canada must include an understanding that housing is a basic need built in the **United Nations Universal Declaration of Human Rights** which links the key elements: security of tenure, availability of services, facilities and infrastructure, affordability, habitability, accessibility, location and cultural adequacy.

Canada's federal government in Budget 2024 announced several initiatives including:

- Funding an additional \$1.3 billion starting in 2024-25 to stabilize the program for Reaching Home: Canada's Homelessness Strategy, to accelerate community level reductions in homelessness and to address the urgent issue of encampments and unsheltered homelessness in many parts of Canada.
- Providing \$976 million over five years starting in 2024-25 and \$24 million in future years to launch a new Rapid Housing stream under the Affordable Housing Fund to build deeply affordable housing, supportive housing and shelters for the most vulnerable.
- Launching a new \$1.5 billion to protect the stockof affordable housing in Canada. The Fund will support affordable housing providers acquiring units and preserving rents at stable levels.

Recently housing issues center on the rights to housing for older adults and suggest some challenges, gaps and impacts, innovative solutions, strategies and actions to meet the diverse housing needs for older adults.

By 2030 approximately 1 in 4 Canadians will be over 65 years of age.

Issues: most seniors live independently in the community, with some residing in assisted living or long-term care. Many of senior-led renter households spend more than 30% of incomes on housing, although during COVID, there was some relief with Canada Emergency Response Benefit (CERB) which temporarily boosted incomes, and limited evictions.

The homeless population is showing an increased number of older adults in some major cities such as Vancouver, where the wait lists for subsidized housing units are increasing.

Some factors which impact housing for older adults include low incomes and high housing costs which affect affordability as incomes of seniors may not keep pace with rapidly rising costs of living. Retirement incomes may be relatively fixed, but inflation increases the cost of both food and services. The cost of rental housing is increasing, which may impact seniors living in less than adequate housing and some seniors are in precarious housing.

Operating agreements with provincial or federal governments which provide funding for subsidized housing are expiring which may reduce these subsidized housing units. Some low-rent options are not specific to older adults, who may lack social support or house seniors in places where other residents have health challenges or mental health concerns. Other concerns cover radicalized communities and newcomers seeking housing in an escalating rent market.

Financialization of housing is a concern as landlords become more interested in the profit margin than providing safe and appropriate housing.



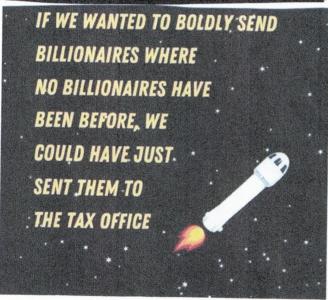


How do I answer my dad with dementia when he talks about his mom and dad being alive? Do I go along with it or tell him they have passed away?

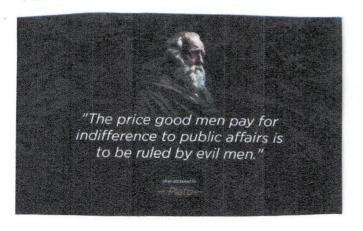
Enter into his reality and enjoy it. He doesn't need to be "oriented." Thank God the days are gone when people with advanced dementia were tortured by huge calendars and reminder signs and loved ones were urged to "orient" them to some boring current "reality."

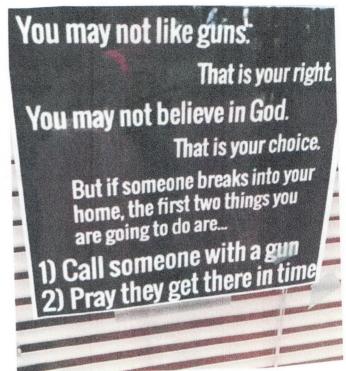
If dad spends most of his time in 1959, sit with him. Ask questions he didn't have time for before. Ask about people long dead, but alive to him, learn, celebrate your heritage. His parents are alive to him. Learn more about your grandparents. If he tells the same story over and over, appreciate it as if it's music, and you keep coming back to the beautiful refrain.

This isn't "playing along to pacify the old guy," this is an opportunity to communicate and treasure memories real but out of time.



Christina Miller The Satire Ministry





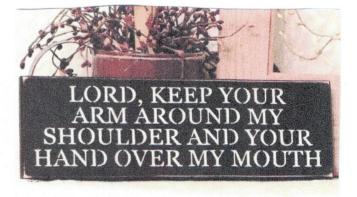
SEXUAL ORIENTATION IS NOT A CHOICE.

RACE IS NOT A CHOICE.
PLACE OF BIRTH IS NOT A
CHOICE.

ETHNIC GROUP IS NOT A CHOICE.

IS A CHOICE.





Federal and Provincial Governments Announce Amendments to the Canada Pension Plan

The Federal and Provincial governments have recently agreed on several amendments to the Canada Pension Plan (CPP), introducing changes that will impact certain benefits and eligibility requirements. These amendments aim to improve benefits for some contributors while tightening rules in other areas. Importantly, the government has indicated that these changes will not affect current contribution rates. Here's a summary of the key updates:

1. Doubling the Death Benefit for Some Contributors

The most notable change is the introduction of a new \$5,000 death benefit for contributors who have no survivors and have never collected CPP payments. This is an increase from the standard \$2,500 death benefit, which will continue to be payable to all other eligible contributors.

2. Introduction of a Partial Child Benefit for Part-Time Students

The amendments will introduce a partial surviving child benefit for part-time students under 25 who attend a recognized post-secondary institution. Currently, the CPP surviving child benefit is only available if the child is under 18 or under 25 and attending a recognized post-secondary institution full-time. This change is expected to provide some additional support to families with part-time students.

3. Extended Eligibility for Disabled Contributor's Children's Benefit

The amendments will also extend the eligibility for the disabled contributor's children's benefit. Under the current rules, the benefit ends when the disabled parent reaches age 65. With the new changes, the benefit will continue until the child reaches age 18, or age 25 if attending a recognized post-secondary school, regardless of the parent's age.

4. End of Survivor Pensions for Legally Separated Couples

A significant change that may impact many families is the ending of survivor pensions for couples who are legally separated. Currently, couples who are legally separated but still legally married or in a common-law relationship may be eligible for survivor pensions when their partner dies. The CPP amendment will end eligibility for survivor pensions as soon as couples legally separate, adding a new layer of complexity to separation agreements.

Financial Impact

Although these amendments are substantial, Budget 2024 did not provide an estimate of each amendment's financial impact on the CPP fund.

Implications for NPF Members

These changes underscore the need for members to stay informed about their pension rights and benefits. The doubling of the death benefit for certain contributors and the extension of benefits for students and children of disabled contributors are positive steps, providing more robust support to those in need. However, the new rules for survivor pensions could significantly affect those navigating legal separations.

As always, members are encouraged to review their individual circumstances and consider consulting with a financial advisor to fully understand how these changes might affect them.

For further information, members can refer to official government announcements or consult their nearest CPP office.





Staying steady: 5 tips to prevent falls

Apr 17, 2024 - McMaster University -

As we age, our bodies change, and tasks that were once second nature may become more challenging. One of the most significant concerns for older adults is the risk of falling, and globally, falls are the second leading cause of death from unintentional injury. Falls can lead to serious injuries and impact independence and quality of life. However, many falls can be prevented with some proactive steps and awareness. Here are some simple tips to stay steady on your feet.

- 1. **Stay active:** Regular exercise at least three times per week for 12 months can lower the risk of falls and reduce the number of falls that lead to injury. Tai chi, resistance training and exercises aimed at improving flexibility, such as yoga, are beneficial to maintaining balance and strength.
- 2. **Make modifications to your home:** Assess your living environment for potential hazards. Ensure pathways are clear of clutter, secure rugs and carpets to the floor, install grab bars in bathrooms, and ensure adequate lighting throughout the home, especially in hallways and staircases.
- 3. **Check your medications:** Some medications can cause dizziness or drowsiness, increasing the risk of falls. Review your medications regularly with your healthcare provider and be aware of potential side effects.
- 4. **Prioritize foot health and footwear:** Foot-related problems may increase the risk of falls in older adults. Podiatrists specialize in taking care of feet and will assess, diagnose, and treat lower limb problems to improve your ability to move. Possible treatments include removing unhealthy tissue, surgery, changing footwear, or orthotics.
- Consider assistive devices: If you have difficulty walking or maintaining balance, consider using
 assistive devices like canes or walkers. These tools can provide added stability and support when
 navigating your environment.

It is important to remember that falling should not be considered inevitable, but there are many things you can do to keep your feet firmly planted on the ground. Speak with your healthcare provider, and consider your circumstances when deciding which strategy is best for you.



NPF HEALTH COMMITTEE REPORT - Kathleen Jamieson

Protecting our Human Rights as Older People, UN Convention, May 20-24, 2024

Not far away from the Manhattan courtroom where the Donald Trump drama was noisily unfolding, another event with global implications was quietly taking place at the United Nations building in Manhattan.

The UN event, the 14th session of the UN Open-Ended Working Group on Ageing (OEWGA), was the next stage in a long struggle to secure a UN convention protecting the human rights of older people.

The positive outcome of the 4-day event in mid-May: a decision by consensus of the UN session to accept (with minor amendments) a draft OEWGA document, is a major step forward.

The OEWGA document, at least 14 years in the making, identified gaps in the protection of the human rights of older people and proposed ways to address them.

That decision, on the third day of the 14th session of the OEWGA, accepting the draft document was not a foregone conclusion. Canada, China, and the Holy See, for example, were not supportive on day one or two, but Canada suddenly changed its position. China and the Holy See continued to be unsupportive. Most of the countries represented at the session appeared to be supportive.

Margaret Gillis and Kiran Rabheru of ILC Canada and CCAA who coordinated the attendance of the 24-member non-profit Canadian contingent and encouraged NPF to attend, expect the crucial OEWGA decision will now move forward for discussion at the UN Human Rights Council in Geneva.

Apart from the sudden announcement by the Chairperson of the OEWGA on Day 3 of a consensus-based agreement (which was apparently made in camera) to accept the recommendations of the OEWGA, the main event unfolded quietly.

It consisted of men in dark suits, most likely senior bureaucrats, sitting at a long table on a stage reading from prepared scripts from 9 am to 4 pm. There was little public discussion or debate at the

A more informal "side event", organized by ILC Canada on day two, was chaired by Margaret Gillis. The event allowed a few key speakers, including Canda's UN Ambassador, Bob Ray, to speak "truth to power" and to voice their support for the OEWGA document to move forward.

As well, some NGOs representatives on day two were invited to make 3-minute presentations on their organizations' views on the issues.

As the delegate for NPF (filling-in for President Trish McAuliffe), I was one of those allowed to speak for 3 minutes. I decided to be forthright about the extent of ageism in Canada and criticized Canada's official lack of support for a UN convention on the human rights of older persons.

We need to recognize the huge effort made by Kiran Rabheru and Margaret Gillis to ensure that Canadian seniors' organizations were represented at the May UN event. I do believe the visible presence of our non-profit seniors' organizations led at least in part to Canada changing its position during the event and becoming supportive of the need to work with the UN on a UN convention protecting the human rights of older people.



2024 UN Open Ended Working Group, Canadian Delegation

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WHEN I AM AN OLD WOMAN: I shall wear purple
With a red hat which doesn't go and doesn't suit me
And I shall spend my pension on brandy and summer gloves
And satin sandals, and say we've no money for butter.
And I shall sit down on the pavement when I am tired
And gobble up samples in shops and press alarm bells
And run my stick along the public railings
And make up for the Sobriety of my youth.
I shall go out in my slippers in the rain
And pick flowers in other people's gardens
And learn to spit.

YOU, CAN WEAR TERRIBLE SHIRTS and grow more fat And eat three pounds of sausages at a go Or only bread and pickles for a week And hoard pens and pencils and beer mats and things in boxes.

But meanwhile we must stay respectable
And must not shame the children; they mind more,
Even than we do, being noticeable.
We will keep dry with sensible clothes and spend
According to good value, and do what's best
To bring the best for us and for our Children

But maybe I ought to practice a little now So people who know me are not too shocked and surprised When suddenly I am Old and start to wear purple.