



Meeting dates:

2025 Executive and Contacts:

Apr 14, 2025
May 12, 2025
Jun 16, 2025
Sept 15, 2025

President: Wilf Brodrick chair.branch2100@bcgrea.ca
Vice President: Renee Poley vicechair.branch2100@bcgrea.ca
Secretary: Carol Paulson secretary.branch2100@bcgrea.ca
Treasurer: Lu Gaudet treasurer.branch2100@bcgrea.ca
Membership Chair: Janice Leonard membership.branch2100@bcgrea.ca

- **Current Membership for Branch 2100 - Langley/Surrey:** 704 individuals
- **Approximate meeting attendance:** 50 - 60 members each meeting

Directors:

Goodwill and Welfare:
Surindar Angl

Registration:

Marina Stevens

Upcoming Events:

Guest Speaker

Coordinator:
Darryl Walker

Conveners:

Christine Sereda

April 14: Angelika Hedley, Past President of the South Delta Garden Club

Angelika is a South Delta Garden Club Past-President who generously volunteers her time in the club and in the community sharing her knowledge of gardening. She also provides gardening workshops at FVRL in Ladner, Tsawwassen and through Delta Elder College. A very interesting individual and a wealth of information we have been privileged to hear about in the past..

Phoning Coordinator:

Chris Roberts

Topic: *Spring Gardening*

May 12: TBD

Newsletter:

Editor

Janice Leonard

June 16: Summer Social

Journalist:

Vesta Hulme

Guest Speakers:

January 20: *Indira Riadi, Ian Chian & Wingsi Kan, United Way*

Talked about the benefits of what United Way brings to the seniors in BC and that many of the volunteers are Seniors. United Way is partially funded by the Ministry of Health

Vacant Positions / Wish list

- Newsletter – more Journalists
- Carpooling Coordinator
- Other possibilities are open for suggestion



Indira Riadi, *Healthy Aging Specialist.* I

Purpose: to develop community-based programs, for seniors aged 65 plus; to help seniors to remain active. Expecting senior population to triple by 2041.

The 5 programs that the United Way manages:

- Better at Home Services program in the communities. Light housekeeping is income based. Volunteer run and staffed. –
- Social Prescribing refers seniors to health and community services. –

This is your group and your social life is a priority.



- Family and Friend Care Giver Support Programs – provides access to information for caregivers –
- TAPS (Therapeutic Activation Programs for Seniors), facilitates seniors engaging in community services –
- Enhancement Grants – For transportation, meals, coordination and supports. - See the links below for more information on United Way BC's Healthy Aging



Ian Chian, *Manager for Volunteer Engagement.*

If you are looking to volunteer Contact info@ivolunteer.ca for information and help in registering –

- They have access to 400 organizations, involving 14,000 volunteers. ,Agencies also post their open volunteer opportunities. –
- ivolunteer.ca member agencies must be a registered society or charity in BC. –
- The volunteer landscape is changing, trying to foster more inclusive ways for volunteering, your experience can benefit them.



Wingsi Kan, a wonderful Assistant who did all the background stuff. She was very helpful at our meeting, bubbly and efficient.

Links to see services United Way manages:

- <https://uwbc.ca/program/healthy-aging/> -
- <https://betterathome.ca/>; or call 604-268-4312 –
- <https://www.ivolunteer.ca/need/>



Handouts available at meeting

If you need information or would like to be referred to community resources that can help you cope with challenges you're facing, dial 2-1-1





February 10: Mr. Dan Levitt, Senior's Advocate for BC



An inspirational, and captivating speaker to our attendees. He spoke on many subjects around Agism; clarified many ideas we may have about us as a generation and our influence on social, political, and living expectations.

He asked questions from us on our wellbeing, and how we are coping with all the changes in our lifestyle.

Baby boomers are defined as anyone born between 1946-1964 - this most likely us.

Mr. Levitt has been a tireless champion of seniors' rights for over 30 years. He is our Office of the Seniors Advocate – please note *seniors are defined as 65 or older*.

The 5 focusses of the office:

- HealthCare (from primary through to hospice)
- Transportation
- Housing (owners, tenants)
- Income supports
- Community supports



The phone number to reach the **Seniors Advocate Office** is **1-877-952-3181**.

Some very interesting facts that he clarified.

1. Myth: 'seniors are dependent on the health care system'.
Truth: Of the 5 million people in BC, only 1/5 are seniors. 95% of seniors are living independently. At 85, 1 in 3 require care, while 1/3 are providing care for over the 85s. 1/3 are living in long term care.
2. Myth: 'seniors get dementia'.
Truth: not true. Not everyone gets dementia.
3. Myth: 'people die of old age'.
4. Myth: 'seniors lose their driving licence'.
Truth: 80% of seniors drive. The charge to fill out the required form ranges \$125/\$200/\$250. The Seniors advocate is advocating for BCMSP to pay for this service, in order to encourage socializing and mobility of seniors.

Topics the office is recommending regarding affordability. The Advocate released a report in JUNE 2024 'Forgotten Rights'

- <https://www.seniorsadvocatebc.ca/osa-reports/forgotten-rights-seniors-not-afforded-equal-rent-protection/>
- 1) Office of the Seniors Advocate is urging the provincial government to act quickly and enforce the Residential Tenancy Act (RTA) to protect the 30,000 B.C. seniors in retirement homes from illegal rent increases and evictions.



- 2) Forgotten Rights: Seniors Not Afforded Equal Rent Protection highlights the practice of many landlords to ignore the RTA and leave seniors facing annual cost increases ranging from the rate of inflation to as much as 24%.
- 3) In July 2024, the Advocate and the RTA received double the complaints from clients in voluntary long term care facilities. The Tenancy Act originally only protected the rent portion (e.g. \$800) but not the services portion (e.g. \$4200) of the charges. Now, the increases on both portions are limited to inflations.

Note: approx. 30,000 people are in health authority care with another 30,000 in voluntarily long-term care

- 4) Low-income GIS recipients (1/4 BC seniors) also receive the BC Seniors supplement of \$99/month, which is indexed to inflation
- 5) Low-income renters are eligible for Safer, \$300 max; average is \$189.00 - 30% of income on rent.

BC has an 'Aging in place' policy,

<https://news.gov.bc.ca/releases/2024HLTH0117-001230>

Dan commented on this news release, "We know seniors want the choice to age in the comfort of their own homes, close to family, friends and neighbours. This initiative will extend services typically only available in long-term care homes to older adults living in the community, supporting the desire for more independent living, while potentially reducing pressure on other areas of the health-care system". This is a virtual monitoring initiative.

- 6) BC provides partial funding for help with chores and to assist seniors to stay at home. The co-payment for 1 hour/week of services to stay independent is often beyond reach. The Advocate recommends eliminating the co-payment altogether. People are moving into long term care because they can't afford the co-payment for the help required to stay independent.
- 7) Recommend to provide the same level of service as pediatricians. Currently, there is 1 geriatrician to 7 pediatricians.
- 8) Recommend providing vaccinations for seniors for no charge: currently pneumonia, RSV, shingles. COVID and flu are covered.

New survey launched February 11 of caregivers regarding access to long term care

<https://www.seniorsadvocatebc.ca/current-issues/caregiver-survey-on-access-to-long-term-care/>

- Continuing care (overarching legislation). If person is eligible for LTC, but aging in place –
- 6500 people are on a waiting list for LTC. If you are a caregiver, fill in survey. The purpose of the survey is to develop recommendations as to the kind of care places to build

This is very interesting; it does show what work needs to be addressed. The Seniors Advocate for BC is taking this on.



Seniors can make a request to the office for a hard copy of helpful guide, you can get an online version,

<https://www2.gov.bc.ca/assets/gov/people/seniors/aboutseniorsbc/guide/bc-seniors-guide-12th-edition.pdf>



Results from the Survey on Agism last year:

- 14% of seniors continue working.
- 9000 respondents to the survey, 80% had an issue. 60% majority were workplace related, eps benefits LTD, group life. At 72, if working can't contribute to pension.
- regarding health care – seniors don't get the treatment that's required.
- Fraser Health - 2 year waiting list for LTC, and has 3 requirements:
 - in respite care
 - in day program to get on the waiting list or
 - get LTC by going through the hospital, 'dumping granny at the hospital and driving away in order to get into LTC'.
- 20% of BC are seniors: 14% work, 40% volunteer.

Agism:

- Being turned away for services, due to birth year
- Not hired (external agism) because of the year born
- Internal ageism - lie about age

Cease to use ageist language, e.g.:

- wrong side of 40
- can't teach old dogs' new tricks
- You look good for your age. (Responses: So, do you; or You don't; or You: What did you expect somebody my age to look?)
- Act/dress your age. What does this mean?

Moral: Just be yourself, comfortable and confident, keep a healthy attitude.





March 17: Ari's Ahmed, Outreach Officer, Canada Revenue Agency

Ari has been with the CRA for 4 years. The presentation was well received and quite informative. He clarified some myths about what CRA actually can help with. They do not have any information on CPP/Old Age Security.

The CRA considers the following as income: CPP, OAS, RRSP, Pensions (private or public) and Retirement Allowances.

The CPP and OAS are controlled by Service Canada and are given to the majority of Canadian Citizens upon retirement. The CPP can be taken as early as 55 for some occupations but the majority start at 60 (at a reduced amount). The OAS starts at age 65. The CRA and Service Canada do not have access to each other's information.

Age questions or explanations, See Service Canada. This is the link to the "my Service account."

<https://www.canada.ca/en/employment-social-development/services/my-account.html>

You may need to set up an account, or call them:

- Telephone service hours 1 800 O-Canada (1-800-622-6232)
- Monday to Friday, 8 am to 5 pm (your local time). Our office is closed on statutory holidays

RRSP contributions can continue and be claimed until a person's 71st birthday, at which point it needs to be converted (to an annuity, RIFT, etc.) or withdrawn by the end of that calendar year..

GST/HST credit does not get claimed on taxes. It is received on a quarterly basis and is based on income (reported on your taxes). Payments start in July, with additional payout in October, January and April.

Tax Credits:

One Credit most seniors can claim is an age amount credit. To claim it, one must be 65 or older and have an income less than about \$98,000. This can be claimed on the provincial tax credit portion to a max of \$8,396.00

Pension Splitting – works best for couples in which one earns more than another as it provides tax breaks. Up to 50% of pension income, age amount and/or disability tax credit for self may be split but CPP and OAS cannot be split.

Canadian Caregiver's Credit - possibly able to apply for it if taking care of a partner, spouse, grandchild, parent

Disability Tax Credit (DTC)

This is non-refundable and available to anyone who has a medical condition affecting their lifestyle. There are several versions of it: Provincial (PDTC); Service Canada (CPPDTC) and CRA. CRA version has no age or income restriction and can possibly be combined with other Disability Tax Credits.

To receive the CRA DTC a person must have a doctor's assessment. Tips for the assessment

- Think of your worst day not your best or average day (sell it to the doctor)
- Advise the doctor it is for the CRA DTC not CPP
- If the doctor charges a fee, it can be claimed under medical expenses



- The CRA DTC does not give back taxes but opens the door to other benefits such as the Canadian Works Benefits Disability Supplement

Medical Expenses

- Any medical benefit being paid out of pocket
- Can claim if traveling more than 40 km for treatment that is not available in the area a person lives
- Keep all receipts
- On the CRA website, check out the complete list under line 33099 of the tax information
- Private medical insurance and travel insurance can also be claimed as a medical expense
- As long as the medical expense is not for a cosmetic procedure, it can be claimed

Home Accessibility Tax Credit

- Must be over 65 or on DTC
- Must be used to make the home safer for the person applying
- Can only be used on homes owned by the applicant, cannot be used on rentals.
- Max amount \$20,000

Multigenerational Home Renovation Tax Credit

- Started in 2023
- Must be over 65 or on DTC

Canadian Dental Care Plan

- Administered by Service Canada
- Available to anyone over 65, under 18 or on DTC
- Does not apply to anyone who has access to another / private Dental Care Plan
- Must be re-registered this year.

To determine which benefits a person may be eligible for, go to:

<https://www.canada.ca/en/services/benefits/finder>

What to do following a death

- Contact the CRA and report the death
- Request the following documents from: their lawyer (will), doctor or coroner (death certificate)
- Request to be the legal representative with the CRA unless someone else has been designated (usually the executor named in a will)
- Request the CRA Form RC4111 – What to do following death or get it online at:
<https://canada.ca/taxes-end-of-life>



Tax Preparation

Community Volunteer Tax Preparers

These are tax free volunteer income tax services, to see if you are eligible, or to find a clinic, see <https://canada.ca/taxes-help> or call 1-800-959-8281

- Modest income (up to \$45,000/yr)
- Simple taxes – T4, T4a, a few medical expenses, under \$1,000 in investments

Taxes Online

- <https://canada.ca/netfile> - will list software the CRA accepts
- Some are free some must be purchased
- At end of program will ask if the person wants to file online

Paper

- Must make a request to receive a paper copy
- Can download all forms from the CRA website

Over the Phone

- Very simple taxes / same year after year – will receive an invite by mail or phone (see section on scams below)
- If give the invitation to someone else, it will not work

SCAMS:

Scams can come in many forms: phone, email, regular mail and text messages. They will generally always present some of the same threats that will help you to determine the validity of the message you are receiving. Always question the message, be savvy, protect your information. Stay calm, Report the scam.

Learn more:

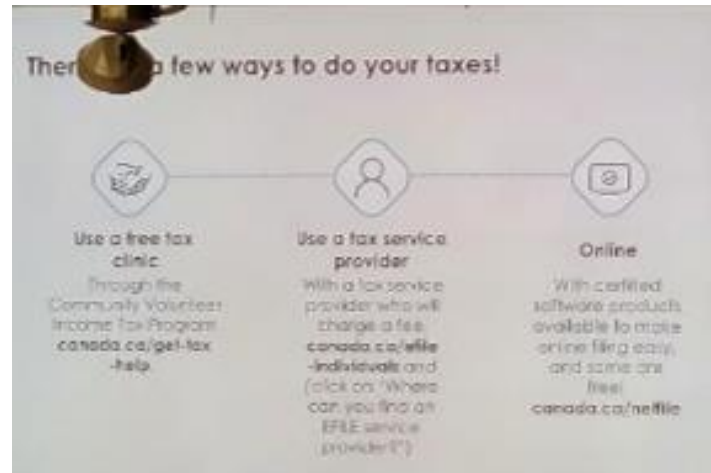
<https://www.canada.ca/en/revenue-agency/corporate/scams-fraud.html>

Know the Signs of a Scam

Many scams and fraud attempt to imitate government services in order to gain access to your personal and financial information.

It may be a scam if someone:

- Demands immediate payment
- Uses threatening language
- Sends you a text or message via Whatsapp or similar
- Sends you a link via email and asks you to click on it
- Asks for personal or financial information





- Requests payment by cryptocurrency or gift cards

If you are in doubt, take a minute to ask yourself: “Why you are being contacted?”. It's okay to ask questions and say no. but do not reveal any thing to confirm your identity.

NOTE: The CRA will never text you, send the police or collect a debt owed in alternative currency, i.e. gift cards or bit coin.

THIS IS A SCAM!

If you get such an email or text it is good to report the information you obtained to the local POLICE, providing date, time, name, and any pertinent information they give you. The information should also be given to the Canadian Anti-Fraud Centre:

Tips for reporting online.

<https://antifraudcentre-centreantifraude.ca/scams-fraudes/victim-victime-eng.htm>

or by telephone toll free at 1-888-495-8501

On average 100 – 125 people per day report being scammed

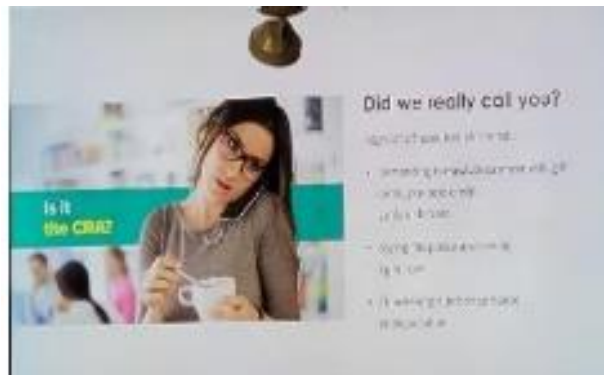
At lasty estimate (2023) a total of \$638M lost to fraud / scams.

Fraud Prevention

Did we call you?

Arsi gave some good safety protocols to follow to help keep us safe for both phone and email scams

- Never give out any personal information or reply to an email.
- if they ask you to call them or go to a website, take down their information (Name, Department, what it is about) but **never** call the number they give you or go to the website link they send you.
- Instead go to the publicly available government website to get the number / email address
- Call that number and inquire if that person was indeed looking to chat with you.



Website to look for the number and times: <https://www.canada.ca/en/revenue-agency.html>. Phone number to call 1-800-959-8281 Monday to Friday from 6:30 am to 11:00 pm ET, and on Saturdays from 7:30 am to 8:00 pm ET. Press 5 for an agent.

Contacting the Canadian Anti-Fraud Centre

Tips for reporting online.

<https://antifraudcentre-centreantifraude.ca/scams-fraudes/victim-victime-eng.htm>



or by telephone toll free at 1-888-495-8501

The system will log you out if there is no activity for 20 consecutive minutes. If this happens, you won't be able to complete your report.

You'll need to start over or call our toll-free line to report (1-888-495-8501). The CRA answer calls Monday to Friday, from 10 am to 4:45 pm (Eastern time) and is closed on holidays.

Hopefully this information will help you with your taxes this year.

AGM Meeting:

Will be held on April 30, 2025, at the Coast Hotel, Tsawwassen. Only 2 delegates from our branch will be allowed to attend in person (due to the size of the venue). The attendees are: Lu Gaudet and Rene Poley. Wilf Brodrick will be attending as a BCGREA Executive.

Members can view the proceedings via Zoom - contact the BCGREA Head Office (<https://bcgre.ca/contact>)

COSCO (Council of Senior Citizens Organization of BC)

Rene Poley has volunteered as their treasurer

Oct 3- 5, 2025 – 75th Conference at Sheraton Vancouver Airport Hotel, Richmond, BC

Topics: *Human Rights and Ageing: Advocating for an Equitable Future*

There will be a 75 Anniversary special dinner and social

For more information: <https://coscobc.org>

Outdoor Ramblers:

Benita Antonio has volunteered as the leader for these community walks. If you have any ideas for enjoyable walks or areas you'd like to explore, please let Benita know so she can include them for the spring to fall walks **Please note: A Liability Waiver will need to be signed for each walk.**

Walk #6- Elgin Heritage Park



Despite all the recent rain, March 26th brought decent weather for our sixth walking excursion. A mix of sun and clouds, with no precipitation in sight (that was to come later in the afternoon) allowed us to amble along the trails without having to scurry for cover or bring out the umbrellas. Of the eleven members who registered, six were able to attend.

From our starting point at the Elgin Heritage Park, we walked west under the canopy of western redcedars and Douglas-firs to the main natural area of Elgin Park where we started our official hunt for birds,

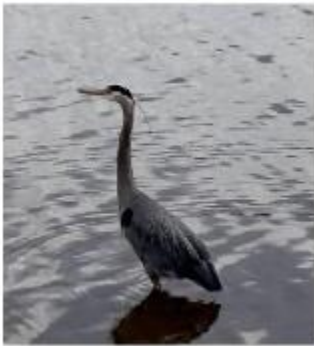


other fauna, and flora. From the outset we could see that the red flowering currant, Oso berry and Salmonberry were in the early stages of flowering. Other plants stood out amongst the currants and salmonberries' various shades of pink. The Lupins, just starting to emerge along the trail, will be a glorious site when in flower.

At the mid point of a wooden bridge spanning a large pond we were able to see many waterbirds chattering away. These included the dabblers, such as mallards and wigeons who forage from the water's surface and take flight straight up like a helicopter, and the divers, like buffleheads and hooded mergansers who dive for fish and invertebrates beneath the surface and run along the water before taking off (like a plane on a runway). Amongst the dabblers we saw many American wigeons we spotted a lone male Eurasian wigeon, distinguished from the common American wigeon, by his beautiful reddish head. Accompanying all the ducks were a few American coots, who I have learned are not a duck at all but belong to the Rail family. Further along the trail, bordering the tidal bay and more open water area, we observed a beautiful Great Blue heron, a Greater Yellowlegs (sandpiper) and many Green-winged Teals. The usual suspects in the tree areas along the trail included American Robins, Song sparrows and Red-winged blackbirds, whose loud and distinctive call is the first indication of Spring to me.



Along our route we encountered City of Surrey staff dismantling a beaver dam that blocked the flow of water to the culvert. No doubt the beaver will return and get to work again.



Our outing concluded in the forest with one of our new members, Kim, sharing what she had learned about the multiple uses of the Western redcedar amongst the coastal Indigenous people. It was a lovely way to end our excursion.

Next Walk:

The Surrey Glades Garden, **May 17th, 10:00am**, main entrance: 457 - 172 St., Surrey. There is ample parking at the site. **Tickets will go on sale in April through the City of Surrey website.**

This is a beautiful park in South Surrey featuring over 3500 Rhododendron bushes in various stages of bloom. Trails are mostly flat but do have a few very and small short inclines to navigate. Trails are bark mulch.



The park, opening May 3rd and closing June 29th to the public, is RESTRICTED to the weekends so pre-sale tickets (**mandatory**) go quickly.

Our visit last year was very enjoyable and we wished we had come a few weeks earlier to view even more of the spectacular flowering blooms.

Cost is \$5.50 per senior (55+). If you are interested in joining us, please purchase your ticket online for May 17 - 10:00 am, as that will be the allotted time I am choosing. If you have difficulty purchasing a ticket online you can email me and I can assist by purchasing your ticket along with mine. Ticket purchase is limited to 6 spots per order so I can't order anymore than that, hence booking your own ticket if you can.

The park will not allow Walk-ins on the day of the tour so booking well ahead is important to secure your spot.

These are amazing gardens and can be viewed on the video tour at: <https://www.surrey.ca/parks-recreation/surrey-parks/park-features-amenities/display-feature-gardens/glades-woodland>. This site will also lead you to ticket sales.

If joining us on this walk, please email me at bmantonio8925@gmail.com to let me know you are coming.

Thanks and I hope to see you!

Benita

Merchandising:

At each of our meeting we have a merchandise table set up for anyone interested in branded merchandise for our association. Janice Leonard is our contact for merchandise and their prices. Payments can be made by cash or e-transfer. Stop by to see any new items.

Humour is Good for the Brain: Laughter is best = Endorphins:

Laughter **enhances** your intake of oxygen-rich air, **stimulates** your heart, lungs and muscles, and **increases** the endorphins that are released by your brain.

Q: *Where do bad rainbows go?*

A: To prism, but the sentence is light, and they have lots of time to reflect.

If I dropped something
when I was younger, I
just picked it up.

Now I'm older and I
drop something, I stare
at it for a while,
contemplating if I
actually need it
anymore.



From the Membership:

The wearing of the **green!**

Our meeting in March was held on St. Patrick's Day. Several members (and one in particular) decided to get into the spirit.





Your contribution, regular or occasional, is very welcome. These could be cute articles about a vacation, gardening advice, great recipes, maybe a nice hiking spot. Any "get involved opportunities" that you know about, keep in mind that the newsletter is circulated 3-4 times a year at most. Please keep the article short (1-2 paragraphs) and easy to read.



Resources:

Savings for BCGREA Members:

Check out the **BCGREA website** under *Member Benefits* for a variety of available member savings.

Seniors Helping Seniors: <https://seniorshelpingseniors.ca> has a very good list of resources in the Lower Mainland covering many items of concern for seniors and their families. Much of the information is online but there are also listed resources that can be requested and many of the resources are available in a variety of languages.



Help Wanted:

- ***Editor and Chief or Journalists for our Newsletter***

Are you missing your communications and public relations days? Do you enjoy writing? How about taking on the Branch newsletter or writing a few articles / taking pictures? Only 3-4 issues a year. The leadership team is here to assist you, if you'd like to give it a try.

- ***Carpooling Coordinator***

Are you interested in seeing more people at our meetings by helping those who can't get to them through a lack of transportation? This may be the position for you. This is great for someone who is organized; likes to organize teams (drivers with passengers); is willing to assist with the promotion of attendees at the meetings; is interested in improving environmental health and parking issues and would like to encourage social camaraderie. Assistance is available through the Membership Chair.

If you're interested in these or other positions, please contact:

membership.branch2100@bcgre.ca

Next Newsletter: Beginning of July

Together we can make this Newsletter great!

Hope to hear from you.

Thank You.