

WINTER 2006

A Shared Concern

Vol. 13, #4

Published by
the B.C. Coalition to Eliminate Abuse of Seniors



411 Dunsmuir Street, Our New Home

B.C. Coalition to Eliminate Abuse of Seniors
Incorporated in 1994

A Shared Concern

WINTER 2006

Vol. 13, #4

•
Gillean Chase, Editor
Les Gallus, Design

Board of Directors of BC CEAS:
Bill Summersgill, President
Eddie Copland, First Vice President
Carol Ward-Hall, Second Vice President
Leneah Theroux, Treasurer
Joyce Schmalz, Past President
Barbara Makepeace Wilson
Henry Hightower
Kelly Ip
Dianne de Champlain
Barbara Morris
Al Homeniuk
Moira Tait
Laura Watts
Don Winch

•
Penny Bain, Executive Director
Jackie Barone, Administrative Assistant
Dr. Nasser Amiri, Legal Advocate
Teresa Sung, Bookkeeper

•
Phone: (604) 437-1940
Fax: (604) 437-1929
Toll free: 1-866-437-1940
e-mail: ceas@telus.net
www.bcceas.ca

•
A Shared Concern is sponsored by
Scotiabank, and is published quarterly by
BC CEAS, the British Columbia Coalition to
Eliminate Abuse of Seniors. Materials
appearing in this newsletter do not
necessarily represent the views
of the Editor or BC CEAS.

Next deadline for submissions: March 31, 2006



Cover image

411 Dunsmuir, the 411 Seniors' Centre, is the new address of BC CEAS. In 1898, it was Vancouver's First Labor Temple, in fact an old Methodist Church on the corner of Homer and Dunsmuir Streets. It was purchased and remodeled through shares sold by the Vancouver Trades and Labour Council under a specially created company called the Vancouver Labour Temple Co. Ltd.

(Drawing courtesy of the Carpenters' Union of B.C.)

BCTF - Labour History Photo Gallery

www.bctf.ca/lessonaids/online/la2039/PhotoGallery.html

Visit BC CEAS: 3rd Floor, 411 Dunsmuir St,
Vancouver, B.C. V6B 1X4

Inside This Issue

Executive Director's message	3
President's message	4
Safe homes	6
New and retiring board members	10
Premier's council	12
Abuse prevention	13
Members of the Premier's Council	14
Fundraising report	15
World elder abuse awareness day	16
South Asian gang violence	17
Legal advocacy report	18
Education committee report	18
ABCs of fraud	19
Scotiabank on RRIFs	20

Executive Director's message

Penny Bain

We look forward to a busy and productive 2006. We have settled into our new office space at 411 Seniors' Centre, 411 Dunsmuir Street, Vancouver. Come and visit us on the third floor.

Video and discussion modules

BC CEAS has received tentative approval from the National Crime Prevention Strategy Community Mobilization Program for the next phase of our *Community and the Justice System Working Together as Partners* project to develop a video and discussion modules illustrating an escalating abusive relationship between a senior mother and her daughter, focusing particularly on financial abuse. The video will be used in community forums to show how financial abuse, along with threats, emotional abuse and sometimes physical abuse, escalates in families. This video and the discussion modules will help to raise awareness and show seniors and community members ways to prevent abuse and/or intervene.

Previous phases of the *Community and the Justice System Working Together as Partners* project developed education materials for seniors on interacting with the justice system. Copies of the materials can be downloaded at <http://www.bcceas.ca>. In the Fall, consultant Pearl MacKenzie provided a 90 minute workshop on the justice system response to abuse of seniors at the Canadian Centre for Elder Law Conference, using a presentation resource developed by the project.

Thanks to the Law Foundation of B.C.

Thanks to the continuing support of the Law Foundation of B.C., we are continuing to provide the Legal Advocacy Project. Dr. Nasser Amiri, the legal information counselor who is supervised by lawyer Mark Perry, assists clients with resolving their legal issues. He also provides legal clinics in Vancouver and Burnaby. This fall we provided a 90 minute workshop on identifying and responding to abuse of seniors to building managers attending the Non-Profit Housing A.G.M. Dr. Amiri has been accepted as a Commissioner for Taking Affidavits in B.C. He can swear affidavits or other documents for seniors free of charge. Dr. Amiri can

be reached from throughout the province by calling us on our toll-free line at 1(866) 437-1940, or in the Lower Mainland, call (604) 437-1940.

Strategic development

We are also very grateful to the Law Foundation for a further grant of \$9,000 from surplus, in addition to \$10,000 granted in the Summer of 2005, to support building our strategic planning and fund development capacity. This will be of great assistance at a time when we are reconfirming our priorities in light of the needs of abused seniors in the province.

Money matters for seniors

Mary Martin Sharma continues to be very busy recruiting, training and supervising her volunteers, who provide the *ABCs of Fraud* workshops on avoiding scams, the B.C. Securities Commission workshops on preventing securities fraud, and the *Money Matters for Seniors* workshops on using the resources of financial institutions to avoid power of attorney fraud. We wish to thank the funders, Scotiabank and the B.C. Securities Commission for their continued support. You can contact Mary to arrange a workshop for your group by calling our office at (604) 437-1940. The Money Matters video and facilitator's guide is also available for sale. We are hoping to expand the availability of our financial abuse prevention workshops with an expanded grant from the B.C. Gaming Commission.

Legal Issues for Seniors: a Training Manual, developed by the Seniors and the Law Project, is also now available for free download on our web site at www.bcceas.ca/bcceas_lifs.pdf. The manual contains materials designed to empower a senior, a volunteer or a person who works with seniors, to recognize and deal with legal issues that may come up and to demystify the legal process. Print copies are available for \$75 plus shipping and handling.



President's message

Bill Summersgill

Let me first acknowledge the dedication and hard work of our Past President **Joyce Schmalz**, and of retiring Board members **Tony Angel**, **John Oostenbrink**, **Ravinder Dhir** and **Mark Perry**. As well, a big thank you is due to **Tricia Alford** for her years of devoted service to BC CEAS. I also want to welcome **Laura Watts**, **Don Winch** and **Lenneah Theroux** to the Board.

A funding crunch

BC CEAS finds itself faced with many challenges in the coming years. We will have to come up with innovative ideas to create a sustainable financial base on which we can move forward, as we are currently operating on a financial “razor’s edge”. We face the very real prospect of having to curtail operations if additional funding does not materialize in the near future.

Following is a snapshot of my remarks made at the A.G.M. in Richmond in October, which outlined my views on the current and emerging issues for BC CEAS.

We now have a computer-based accounting system and a new monthly financial worksheet prepared by the Executive Director for the Board, improvements which provide an easily understood picture of our assets and liabilities.

The need for core funding

BC CEAS has continued to submit applications for future projects that will allow a portion for core office operations, including two more grant requests to the B.C. Gaming Commission. We have recently met with Federal and Provincial Ministers and politicians or their staffs to gain support for core funding and future projects and have more meetings scheduled in the next months.

The new location at 411 Dunsmuir, while a bit cramped, will meet our needs for the time being. If in the future our finances improve, we can look at a new location. We need new computers and equipment and this will become a priority as finances improve.

Functions of the board

Board meetings have been streamlined. There will be more “board decisions” and fewer decisions by the executive of the Board. In my view, the role of the

executive committee is to provide core operational support and guidance and set agendas so that the entire board can discuss and determine strategies and policies. Much as possible, we will then let the Executive Director take care of the day-to-day office management and operations without getting in the way.



The Board will continue to support our committees, especially the multi-cultural (MAC) committee. We will continue to liaison and cooperate with other organizations, such as with the Premier’s Council on Aging, Community Response Networks, the 411 Seniors’ Centre, other seniors’ organizations and the Royal Canadian Legion.

Chapter expansions

In an effort to spread the travel time and costs of Board members around a bit, we had our October Board meeting in Victoria. This will be the first of more Board meetings outside of the usual Lower Mainland location. I am very grateful that Edie Copland agreed to serve as First Vice President. The Board hopes that our efforts in Victoria will be a pilot for future “chapter” expansions around the Province.

The future of BC CEAS

We must get the message of BC CEAS out to government and the public, as public awareness is essential to our continued survival as an organization. It is worrisome to me that we do not seem to have a widespread “public-profile” at the moment. Any future projects must coincide with our unique expertise and history. We have to ensure that the mandate of BC CEAS not become confused as we continue to work together with similar organizations. We also have to look at other methods to increase funding, both from government and non-governmental sources. We must continue to expand the membership base and our office volunteer component.

President's message (from page 4)

As an organization, we need to press government for the reinstatement of the Seniors' Counsellor Program (using BC CEAS as the training mechanism for these

counsellors). We also need to press government to introduce an independent seniors' advocate or ombudsman. We should also take another hard look at the

policies surrounding institutionalized seniors' care and the independent living policies in BC.

And finally, we should consider whether we might have to change from an accommodating and reasonably silent partner with government as we have been, to become more of an advocate and more vocal in our demands to government on behalf of our issues.

Are these goals extravagant? I think not. But it will take a great deal of hard work and commitment by all of the Board and Members in the next year to accomplish them and maintain BC CEAS as a viable, competent organization.

The alternative is not one that any of us want to contemplate.



Front L to R - Penny Bain, Bill Summersgill, Edie Copland
Back - Moira Tait, Carol Ward-Hall, Henry Hightower, Dianne de Champlain

Executive director (from page 3)

Member and volunteer growth needed

We wish to thank all those members of BC CEAS who attended our A.G.M. in September 2005, and also those who have generously renewed their membership and/or provided donations for our work. If your membership is due to be renewed, you will find a notice included with this mailing of *A Shared Concern*. We encourage you to renew and to ask your friends and colleagues to join. We also wish to thank those of you who have volunteered to present workshops and/or to assist in our office. We particularly thank *Elizabeth Morgan* for her volunteer assistance in the Fall. Please contact the office if you would like to volunteer.

Staff Changes and Some Continuity

We have experienced staff changes in our office. **Patti Ginn** has left us for an exciting position with the Federal Government. We wish to thank Patti for her outstanding work in making the 2005 staffing transition and office move go so smoothly. We also thank Patti's husband, Justin, who helped move our computers.

The office staff now consists of: **Nasser Amiri**, legal information (5 days a week); myself as project management and executive director (3 days a week); **Jackie Barone**, administration (2 days a week); and **Teresa Sung**, bookkeeper (3 to 4 days a month). The office is open Monday to Thursday from 8:30 A.M. to 3:30 P.M.

Safe homes: results of a pilot project

Specialized transition house services for older women

Henry C. and Jill Hightower, M.J. (Greta) Smith

It is a sad fact that there are women who experience physical, sexual, psychological and financial abuse and violation of their human rights to the ends of their lives. As a society, we neglect women in their 50s or older who are victimized by partners, adult children or grandchildren. Society assumes that abuse and its aftermaths do not affect women past a certain age. An older woman's abuse may have started in her childhood, as a young wife or mother, or may have begun in a new relationship developed later in life. Transition house services have not always been responsive to older women's needs (1999a).

There is some good news. Many an older woman who is being abused by her partner, child or other relative does seek and is supported by specialized transition house services specifically adapted to the needs and perceptions of older women. By funding the continuation of the existing *B.C. Safe Homes Projects* in Victoria, Creston and the South Okanagan, the Ministry of Community Services and the Minister Responsible for Seniors' and Women's Issues understand that some women are abused all their lives, and show a willingness to address this problem.

This project is built on work started about a decade ago, which the BC/Yukon Society of Transition Houses (BCYSTH) has supported from its inception. A major recommendation in *Silent and Invisible* (2001a) was that a model of transition house services delivery based on that research appeared promising and should be tested. The National Crime Prevention Strategy accepted this recommendation and provided the major funding for a

three-year pilot test. The final evaluation and report on the pilot project (2005a) is now available and is the main source for this brief summary.

Any Woman

Any Age

Any Time



Courtesy of the BCYSTH

The safe homes model

The model proposed in 2001 was a logical but unproven way to meet needs documented in *Silent and Invisible*. The pilot project was intended to refine and test the model. Many lessons learned are incorporated into the program which is currently operating, and are documented in BCYSTH publications for the benefit of others who may want to establish similar services in other communities.

In this model a traditional women's shelter provides support and backup to an outreach worker, who is the primary contact with older clients. This outreach worker provides consistent and knowledgeable support and counselling while her clients consider their options and choices. She offers her clients emergency shelter in a safe home, which in contrast to a transition house is calm, quiet and private.

A grassroots model

The model used in the pilot project is based in feminist, grassroots philosophy which informed the domestic violence services developed some thirty years ago. This particular model introduces age as a factor that may combine with gender in an abuser's exercise of power and control over a victim. This model differs significantly from the gender-neutral "elder abuse" model grounded in professional diagnosis and prescription, which involves a quasi-medical "trust the expert" approach.

Specialized transition house services for older women (from page 6)

The first results of the BCYSTH Older Women's Project identified a lack of coordination of services needed by abused older women, and revealed that older women were under-represented among BCYSTH transition house clients. Further, while most transition houses expressed interest in serving older women, they were not well informed about the effects of aging and the needs of older women (1999a). BCYSTH undertook a province-wide outreach to older abused women, supported by the B.C. government's Women's Program as a part of its annual Violence Against Women's Day activities in 2001. The survey was compiled and published in *Silent and Invisible* (2001a).

Transition house versus safe house

Silent and Invisible confirmed that many older abused women perceive transition houses as neither intended nor suitable for older abused women. Some older women who tried to use a transition house quickly left because they found the environment too stressful. A few older women said that they were helped by the counselling, safety planning, and support groups provided by transition houses. Those women felt that transition house services had really helped them to build new and better lives. It seemed that what was needed was transition house services, not transition houses. A mechanism to deliver transition house counselling and support away from the house was the first element of the model.

The second element was provision for safe emergency shelter, also outside the transition house. Safe home networks had been developed in many smaller communities. These are places too far from the nearest transition house to rely on it in an emergency, yet with too few potential clients and too few resources to justify a full-time transition house. Safe home clients usually stay no more than three to five days, and may transfer to a transition house after using a volunteer's private home for emergency shelter.

The third element was an outreach worker to adapt and provide transition house services in a convenient location away from the transition house. They were expected

to create awareness of the problems of older women living with family violence and the services available to these women, in their community and among professionals and agencies serving older women.

They were also expected to:

- (1) recruit and provide support and training for individuals prepared to volunteer their homes for older women leaving abusive situations;
- (2) provide support, information and advocacy to abused older women whether sheltered in safe homes or not; and
- (2) provide connections and liaison for older women with relevant community agencies. Lastly, they were to
- (4) develop and maintain support groups for older abused women.

The first year of the pilot project

The first year began with the development of a project advisory committee and selection of the pilot sites. Each site involved an agency and a community. The transition house agencies chosen were already serving older women and interested in serving more of them. Their locations had to represent a range of geographic characteristics and have substantial populations of diverse seniors. *Whitehorse*, the *Victoria* metropolitan area, *Penticton* and the *South Okanagan* region were the three sites initially funded. *Creston* was added after it raised funds locally for its participation in the first year of the project.

Selection and training of outreach workers

Selection and training of the women in the key outreach worker positions was the next step. Four older women with transition house counselling skills and experience were chosen by their agencies. They received three days of intensive training specifically for working with older women (2003a). At the outset, most of their time was devoted to raising public awareness and promoting the new program in their



Specialized transition house services for older women (from page 7)

communities, and recruiting, screening and training volunteer Safe Home operators.

Toward the end of the first year, all four sites had safe homes available and were serving clients. In the second project year, lessons learned from using the model caused changes and refinements to the model. At the same time, public awareness work gradually ended, as word-of-mouth took over and more clients came forward. It also became evident that outreach worker positions, initially budgeted at roughly half time, were demanding virtually full-time work. This was due in part to the number of clients.

However, experience showed that older women typically require more time to develop a trust relationship with their worker, and often have more complex problems and fewer resources than do younger clients. Facilitated peer support groups were developed at all of the sites, which somewhat reduced requirements for one-to-one sessions—but added other demands on outreach workers' time.



Funding for the needs of older women

Project coordinators were able to raise needed funds from a variety of sources: for the extra outreach worker hours needed, and for facilitated peer support groups, as well as for public information and educational resources directed towards addressing the abuse of older women. As well, funds were raised for mobility aids for use by clients in safe homes and transition houses. Demand for older women's outreach services continued to increase and clients were sheltered in safe homes as well as transition houses throughout the second and third years of the project.

Surges in older women seeking help

The four transition houses involved in the pilot project were selected in part because they were among the most interested and experienced in serving older women. Yet they experienced a dramatic surge in the numbers of older women seeking their help, once

their programs were up and running. Toward the end of the pilot project, the four programs were supporting roughly 200 women per year, perhaps ten times as many older women as those agencies had served a few years earlier (2005a).

Successes of the pilot project

The evaluation demonstrates two key points:

- (1) There is a substantial number of older abused women whose needs are not being adequately met by the services previously provided, and
- (2) The model tested in this project provides emotional support and understanding to abused older women,

helps them think about their own safety and about possible changes in their lives, and offers practical assistance to those who decide to make changes.

An executive director of one of the agencies said of the numbers of older women identifying themselves and seeking the services of her program, "It's like they're coming out of the woodwork".

Some might ask what proportion of clients were "better off" as a result of the support and services they received. To answer that would violate a cardinal principle of transition house programs. Outreach workers help clients make their own choices, by presenting possibilities, and by informing clients of the issues, costs and resources they would have if they chose alternatives to the way they are presently living. Clients treated with respect are better off, whatever others may think of the choices they make about their own lives.

Knowing about and using available services

About a year ago, the *American Journal of Public Health* published the first paper in the medical literature that investigated the extent of abuse of older women in a large general population. Mouton and colleagues' main conclusions are: that women aged 50 to 79 "are exposed to abuse at similar rates to younger women", and that "this abuse poses a serious threat

Specialized transition house services for older women (from page 8)

to their health” (2004, 605). It is nice to have confirmation of what most people working in the anti-violence field in B.C. already know.

The pilot project demonstrated that the numbers of victims are substantial, and the outreach workers know all too well that health issues probably attributable to abuse are quite common among their clients. This project was motivated by a desire to support older women victims of violence. Knowing of problems for older women in the services available, and that they generally were not aware of those services, we suggested modest changes to existing transition house services. Those suggestions have been tried in four communities, and the results show that many older abused women, offered an appropriate support service in their community, will use it.

Except where another publisher is indicated, these resources are published by and available from:

*the B.C./Yukon Society of Transition Houses,
Suite 507, 475 Howe St., Vancouver, B.C., V6C 2B3
(604) 669-6943 <http://www.bcysth.ca>*

The authors

Greta Smith and Jill Hightower discussed a lack of services for older women experiencing domestic violence in the 1990s. Jill retired as executive director of the B.C. Institute Against Family Violence in 1998, and later served as President of BC CEAS. Greta was active in the anti-violence movement in B.C. for more than 25 years when she retired as executive director of BCYSTH in 2001. Henry Hightower retired as professor of community and regional planning in 1996, and provides research and writing support to his co-authors.

Acknowledgements:

The BC/Yukon Society of Transition Houses has continued to support the development of services for older women as they have from the beginning. Early and substantial financial support of this project by the *National Crime Prevention Centre* was crucial. The B.C. Ministry of Community Services and Minister Responsible for Seniors' and Women's Issues also provided very timely and substantial support. Also acknowledged for their financial contributions are the *Vancouver Foundation*, *B.C. Real Estate Foundation*, *Van City Foundation*, and the *Crime Prevention and Victims Services Trust Fund*, Government of the Yukon.

Footnotes:

1999a: Hightower, Jill, Smith, M.J., Ward-Hall, Carol A., Hightower, Henry C., **Meeting the Needs of Abused Older Women?** A British Columbia and Yukon Transition House Survey, *Journal of Elder Abuse and Neglect* 11 (4) 39-58

1999b: Smith, Greta, **Transition Houses: Do they meet the needs of older women?** Newsletter of the BC Institute Against Family Violence, Winter 1999, 27-28

http://www.bcifv.org/resources/newsletter/1999/winter/transition_house.shtml

2001a: Hightower, J, Smith, M.J. (Greta), and Hightower, H.C., **Silent and Invisible: A Report on Abuse and Violence in the Lives of Older Women in British Columbia and Yukon**

2003a: Rivkin, Shelley, with Jill Hightower and, Smith, M.J. (Greta), **Working with Older Women Who Are Victims of Violence in Relationships** (2 volumes, revised edition forthcoming)

2004: Mouton, C.P., et al, **Prevalence and three-year incidence of abuse among postmenopausal women**, *American Journal of Public Health* 94 (4) 605-12.

2005a: Hightower, Henry C., and Hightower, Jill, **Safe Homes for Older Abused Women: Final Project Report**

New board members/retiring board members of BC CEAS

Edited by Gilleen Chase

Laura Watts comes to BC CEAS with impressive credentials. She is the Program Director of the Canadian Centre for Elder Law Studies, and founded the upcoming national peer-reviewed *Canadian Journal of Elder Law*, of which she is now the editor. She currently is at work on a project involving the area of Advance Care Planning, Capacity and Consent Law, Housing, and Aging with Challenges. She has also done work in the area of Viatical Settlements, Reverse Mortgages, Enduring Powers of Attorney and Aging Within the Penal System. Watts is the coordinator of the World Elder Law Study Group and has frequently been interviewed on issues of Elder Law by various media.



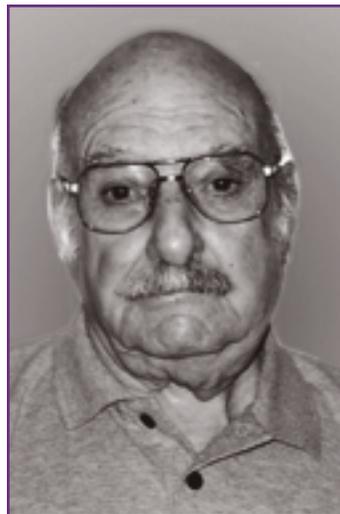
Laura Watts

She conducted a private litigation practice and has experience in school-related WCB and sexual abuse cases, as well as in health care litigation and other fiduciary-related cases. Watts has dealt with criminal and civil litigation, corporate and banking issues.

By December of 2005 she was scheduled to have completed her

Master of Law degree as a candidate in Elder Studies. She is a member of the Canadian Bar Association in Elder Law, Health, Wills and Estates, and a Director of the Seniors Housing Information Project (SHIP). Watts is a frequent guest speaker at community and medical/legal seminars.

Lenneah Theroux is a senior accountant at Hay & Company and will complete her CGA designation in June 2006. Her accounting experience includes public practice with CGA firm Jones, Richards & Company and several years of management accounting in industry. She obtained a Bachelor of Law degree from UBC



Don Winch

in 1992, taking tax law and accounting courses in law school. Theroux spent several years working with the developmentally handicapped. She is currently the Treasurer of the Board, and is replacing John Oostenbrink in that role.

Donald Winch has been a member of the New Chelsea Society, the Legion's affordable housing arm, for 25 years and is currently the president of that society. For 20 years, he was a member of the George Derby Care Society, which provides hospital care for 300 veterans. For nine years, Winch served as a board member and as president of the Board of the George Derby Care Society. He's serving on the *Premier's Council on Aging and Seniors' Issues*, and will tour the Province to hear local debate on those topics.

Retiring board members

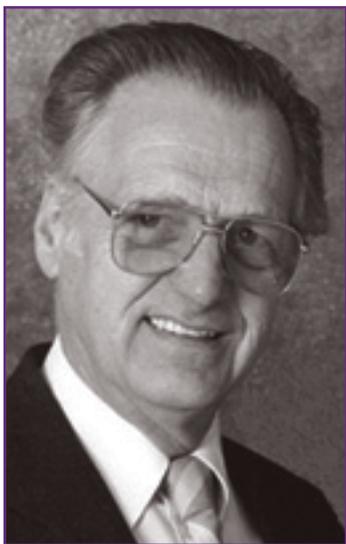
Ravinder Dhir served on the Board of BC CEAS from 2002 to 2005. For the last year of that time, he chaired the Multicultural Advisory Committee (MAC). As a settlement worker with the Immigrant Services Society of B.C., Ravinder brought his understanding of cultural issues and immigrant problems to the table, and continued to make BC CEAS a more representative advocate of diverse cultural groups. Thanks, Ravinder, for your dedication to BC CEAS! Ravinder continues to serve on the BC CEAS Multicultural Advisory Committee.

Mark Perry was a Board member of BC CEAS from 2000 to 2005. He is a lawyer who worked for the Office of the Public Guardian and Trustee from 1990 to 1995, where he assisted in the development of Adult Guardianship legislation. He gave many presentations to BC CEAS conferences on the legal impact

New and retiring board members (from page 10)

of representation agreements, the transfer of joint assets, and on the use and misuse of the power of attorney. As well, he served as the supervising lawyer for our Legal Advocacy project and continues to be associated with this project.

BC CEAS thanks Mark Perry for his dedicated professionalism and for guiding the organization through his understanding of changes in the law. The implications for seniors of the misuse or abuse of financial resources require knowledge and interpretation of various laws/statutes. Mark's sensitivity and balance in



John Oostenbrink

working with others in a non-board capacity continues to be invaluable.

John Oostenbrink served as Treasurer of BC CEAS for a number of years. For almost two decades, John has been the Treasurer of the housing society where he lives. He also volunteers to do tax returns for seniors through a community centre and has helped hundreds of people deal with issues related to

finance, health, self-protection, abuse and long-term care needs.

In addition, he served as Treasurer for SHAC (the Senior Health and Awareness Council); so his talent with financial record-keeping has benefited various organizations. For nearly 15 years, John was President of Healthy Aging Society in Abbotsford.

BC CEAS is grateful for his contributions both as Treasurer and as a member of the nominating committee, as he sought board members to carry out our advocacy goals. He originated the BC CEAS Birthday Fund, asking each member to present BC CEAS with a cheque on his/her birthday, the amount to total the number of years the member had lived!

Thank you, John, for your wonderful energy!

Tony Angel served with the Board of Directors from 1998 to 2005. For these years, he served as Secretary, and participated in these four committees: Finance, Personnel, Strategic Planning and MAC (Multicultural Advisory Committee). Tony continues to serve on the BC CEAS Multicultural Advisory Committee.



Tony Angel, "Basil the Basque"

An active volunteer, he has been a member of the Capilano Lions

Club since 1979, also holding the positions of secretary, president and treasurer at various times. In 1987, Tony Angel was a founding member of the Capilano Lions Housing Society, which in 1988 developed and built a \$3.7 million, 64 unit subsidized Seniors' Housing facility in North Vancouver. Elected to the inaugural board of directors, Tony has continued to date as Secretary of the Board's ongoing management of the facility.

In October of 1994, Tony Angel was appointed by the Minister of Health, with 15 volunteers of the North Shore Region Health Board, to create an organization that would integrate all publicly funded health care and prevention services on the North Shore. The board has a consolidated annual operating budget of \$170 million. Tony served for three years as vice chair of the Health Board and chair of many task groups there until March of 1998, when BC CEAS bid for his attention!

Tony Angel is also the Capilano Lions representative at the affiliated Gaming Management Association (CGMA) and, since September 2005, Chair of their Facilities Committee. As such, he is a member of the CGMA Management Committee.

Thanks, Tony, for your commitment and competence in serving BC CEAS!

Premier's new council on aging and seniors' issues

Based on a press release from the Office of the Premier, Ministry and Community Services



Dr. Patricia Baird

On October 3, 2005, Premier Gordon Campbell met with the 18 members appointed to the new *Premier's Council on Aging and Seniors' Issues*, which will recommend how B.C. can best meet the needs of its growing seniors' population.

"We are already feeling the push of the rising tide of an aging population that will forever alter our economy, our communities and our families, and

it's critical that our public policies and institutions respond to that transformation," Campbell said. "Our goal is to have the best system of support in North America for seniors. The council will directly engage seniors in helping us achieve that goal, so we can develop a plan that will ensure (that) B.C. is effectively riding the wave of demographic change, rather than struggling in its wake."

Based on the latest research and seniors' own experiences, Campbell said the Council will report back to government (by November 30, 2006) on the types of supports and services seniors need to continue being active, healthy participants in society.

The Council is chaired by **Dr. Patricia Baird**, an internationally respected academic who has worked as an advisor to the World Health Organization, as a member and chair of national and international policy advisory bodies and as the head of the Department of Medical Genetics at the University of British Columbia. Council members were drawn from different geographic regions of B.C. and from different ethnic and cultural backgrounds, but all have skills, interests and experience relevant to seniors' issues.

Media contact: Dave Crebo, Communications Manager, Ministry of Community Services (250) 356-6334 Visit the Province's website at www.gov.bc.ca for online information and services.

Dr. Patricia Baird, Premier's Council Chair, Vancouver

Dr. Baird has been a member of the National Advisory Board on Science and Technology chaired by the Prime Minister of Canada, served on the Medical Research Council of Canada (and its Standing Committee on Ethics and Experimentation), and on other national and international policy and science committees. She headed the Federal Royal Commission on New Reproductive Technologies, and in recent years served as an advisor to the U.N.'s WHO. She has received the Order of British Columbia, and is an Officer of the Order of Canada.

Council update

This update was provided by David Reilley, Communications Liaison for Dr. Patricia Baird

By 2031, the proportion of seniors in B.C. will have grown from a tiny sliver of the population 100 years ago to almost one in four British Columbians. Unlike the seniors of (yore), these will typically experience a decade or two of active, independent living after reaching retirement age.

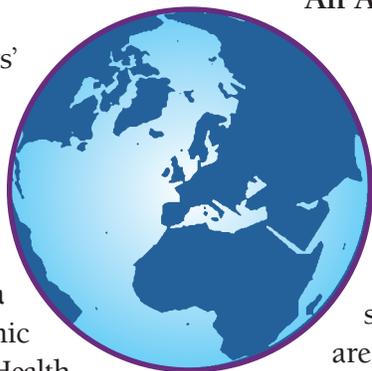
An Aging Planet

If current trends and predictions hold, twenty-five years from now, there will be more seniors than grade school students. Nothing like this has ever happened in any major civilization anywhere on the planet. A few forward-thinking economists, social scientists, corporations and governments are asking: "How do we prepare ourselves for this change?"

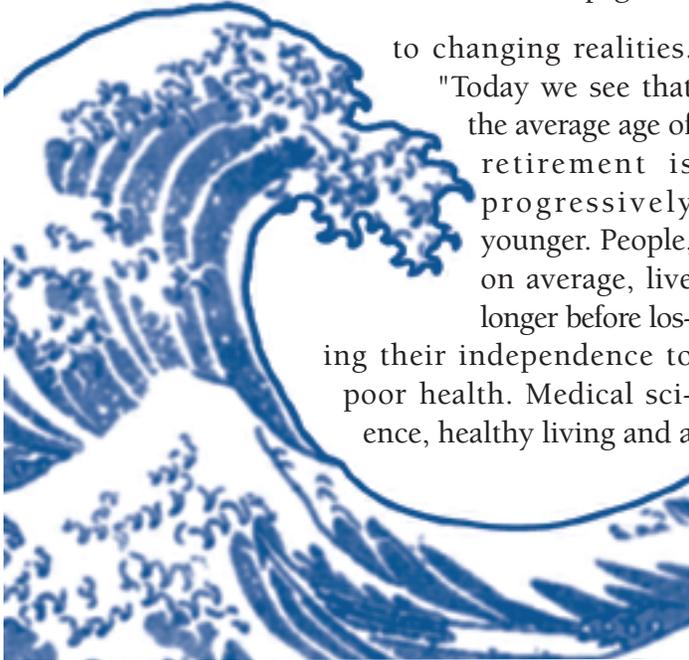
About 18 months ago, HSBC bank released a fascinating international study on changes in retirement patterns, seniors' health and population trends. Their report provided a "wake-up call" for many people previously unaware of looming demographic changes around the world.

Weaknesses in our social safety net

Dr. Patricia Baird states that attitudes and institutional responses to seniors have not yet caught up



Premier's council (from page 12)



to changing realities. "Today we see that the average age of retirement is progressively younger. People, on average, live longer before losing their independence to poor health. Medical science, healthy living and a

higher average standard of living have combined to give us a new stage of life. (Yet economically) we have a social safety net that was designed for (previous conditions)," said Baird.

Dr. Baird concludes: "Our mandate is to make suggestions about where adjustments are most needed. Premier Campbell was explicit that the Council avoid duplicating processes for decision-making and policy development for seniors which are already in place in government, institutions and the community. The Council is therefore an early warning system for 2031."

The Premier's Advisory Council will complete its research and a series of planned technical briefings by the end of Summer 2006, and deliver a written report to the Premier by November 30, 2006.

A rising tide of seniors

Abuse prevention in long term care settings: a new national project

By Charmaine Spencer

Health Canada has approved a two year national project to enhance the capacity of communities across Canada so they can better respond to the complex issues of abuse and neglect in a range of congregate settings.

The project titled "*A Way Forward: Promoting Promising Approaches to Abuse Prevention in Institutional Settings*" will develop a national snapshot of "where things currently stand". This includes information on the current state of approaches being used to prevent and address abuse or neglect situations that may occur. The project will also identify guiding principles and emerging promising practices in abuse prevention and intervention in long term care.

The project involves facts sheets and background resources, a national survey of key stakeholders, as well as regional forums which will be held in British Columbia, Ontario, Quebec, Nova Scotia, and Alberta in 2006/7.

Partners and Funding: This national project, funded by the Population Health Fund, is a collaborative effort of the University of Toronto (Institute for Human

Development, Life Course and Aging), working with partners from six universities, as well as key community and long term care stakeholders.

Contact Project Coordinator, Dana Howse: dana.howse@utoronto.ca

For information on the national survey and B.C. forum, contact Charmaine Spencer: cspencer@shaw.ca or visit the website of the Canadian Network for the Prevention of Elder Abuse at:

www.cnpea.ca/recent_canadian_research.htm

We've Moved!

BC CEAS,

c/o 411 Seniors Centre

3rd Floor, 411 Dunsmuir Street,

Vancouver, B.C. V6B 1X4

Tel: (604) 437-1940

Fax (604) 437-1929

Members of the premier's council on aging and seniors' issues

*Phrases only, not sentences, represent the backgrounds of members of the Premier's Council.
Asterisks indicate members of the Council who are directors or past directors of BC CEAS*

Diane Bloor (Fort St. John) -North Peace Senior Housing Society; BC Housing Society and the BC Non-Profit Housing Society

Wilbur Campbell (Nlaka'bamux First Nation)- Board of Governors for the Institute of Indigenous Government; First Nations issues and governance

Mario Caravetta (Vancouver) -active in the Italian Cultural Centre

Lawrence Fagan (Surrey) -consultant in long-term care; served with Crescent Housing Society and Come Share Society

Elsie Geddes (Armstrong/Enderby) -president of the BC Old Age Pensioners' Organization (BCOAPO); CRN working against Elder Abuse

Judith Grant (Kelowna) - with the interior region planning committee for the Ministry of Children and Family Development; Advocates for Seniors of Kelowna and the Kelowna Hospice Society

Shirley Gratton (Prince George) -city councillor; Prince George's Citizen of the Year for 2004/5

Mohinder Grewal (Richmond) - member of Richmond Intercultural Advisory Committee, Vancouver Cross-Cultural Seniors' Network; on the executive of the National Visible Minority Council on Labour Force Development

Jill Hightower (Halfmoon Bay)* - research consultant and educator on issues of aging, violence and abuse in later life

Mary Jordan (Vancouver) -E.D. for the B.C. Centre of Disease Control

Dr. David Lai (Victoria) -professor emeritus of UVic; a resource for Asian Studies; an associate researcher in Gerontology with UVic's Centre on Aging

Mildred Martin (Fort St. James) -president of the Nak'azdli Elders' Society; teaches traditional values/culture and translates the Carrier language

Graham Reid (Peachland) -director of the Society for Learning in Retirement; on the UBC Okanagan President's Community Advisory Council

David Sinclair (Victoria) - president, South Vancouver Island Zone Housing Society; served as co-chair of Vancouver Island Health Authority's Fall Prevention Committee; assists veterans with Post Traumatic Stress Disorder

Dr. Floyd Trotter (Comox) -Upper Island Regional Health Board Organizing Committee; Vancouver Island Health Authority Comox Lake Watershed Group

Dr. Bill Webber (Vancouver) -retired dean of medicine involved in university committees, community boards, royal commissions and advisory health committees

Don Winch (Vancouver)* -works with veterans' and seniors' housing societies/ committees; helped organize the Grandview Housing Society in East Vancouver

BC CEAS is online!

Visit our website at www.bceas.ca or e-mail us at ceas@telus.net

Fundraising Committee Report

BC CEAS is always seeking funds to fulfill needed projects, not to mention operational necessities.

We will be receiving the following funds from:

- the *National Crime Prevention Centre*, Community Mobilization Program for \$50,000
- the *B.C. Gaming Commission* for \$30,000
- the *B.C. Securities Commission*, Protect Your Money Program for \$25,000
- *Scotiabank* for the 8th year continuing funds, for the ABCs of Fraud program, for \$25,000
- the *Vancouver Foundation*, for a multicultural program, which needs matching funds for \$20,000
- the *Ontario Seniors Secretariat on Aging*, for developing awareness material for World Elder Abuse Day - \$20,000

Proposals are being sent to:

- *Ministry of Community, Aboriginal, Women and Seniors* public awareness projects - \$20,000
- *New Horizons Program for Seniors* - \$20,000 matching grant for a multicultural program
- *Law Foundation of BC* - \$15,000 matching grant for a multicultural program
- *Scotiabank* for the 7th year continuing funds, \$7,500 for publication costs of *A Shared Concern*
- *Scotiabank* for a new project we are deciding upon, for \$10,000

By *Carol Ward-Hall, 2nd Vice President & Fundraising Chair*

411 needs volunteers for income tax season

Have you experience in filling out simple income tax forms? The 411 Seniors Centre holds an income tax clinic every year during weekdays for the months of March and April. Our volunteer income tax preparers assist low-income seniors and people with disabilities to complete their income tax returns. Training will be conducted by Canada Revenue Agency in February. Commitment would be for one day a week for one or two months.

For more information, please call Joanne Van Snellenberg, Client Services Coordinator at (604) 684-8171, Extension 233.

Thank you for your donations

Tricia Alford
Jill and Henry Hightower
Allison Leaney
Zarina Mosaheb
Donald Winch
Margaret Ramsay
Ken Anderlini



World elder abuse awareness day: June 15, 2006

Mark your calendar and be a part of it!

INPEA

Throughout many parts of the world, abuse and neglect of older adults in community and institutional settings remains under-recognized, or treated as an unspoken problem. Abuse and neglect of older adults is a complex issue that encompasses many different types of harms. The issue often requires multiple and integrated responses from a wide range of actors working at individual, institutional, societal and global levels. In 2002, a WHO report released at the Second World Assembly on Ageing held in Madrid, Spain noted that "in some cases, mistreatment of older persons can be part of a larger landscape of poverty, structural inequalities and human rights abuses".

In 2003, the International Network for the Prevention of Elder Abuse (INPEA) launched World Elder Abuse Awareness Day from New York City. It will take place for the first time worldwide on June 15, 2006.

INPEA has developed a *Community Guide and Toolkit* to help individuals, organizations and communities throughout the world plan for World Elder Abuse Awareness Day and host awareness activities throughout the year to reduce the occurrence of mistreatment of older adults. The *Toolkit* provides ideas for activities, ongoing projects and events. This *Toolkit* can assist non-governmental organizations and governments alike

to bring greater recognition of the mistreatment of older adults in jurisdictions throughout the world, as well as highlight the need for ongoing elder abuse prevention efforts to reduce the incidence of abuse.

INPEA recognizes that a wide variety of people, including older adults, can play important roles in addressing this issue. With example declarations, tips for fact sheets, sample slogans being used in different parts of the world, and examples from activities that have successfully been used, the *Community Guide and Toolkit* can help any community or organization to "get their creative juices going".

It is designed to encourage further action to provide information on elder abuse and to reduce its incidence. Both smaller projects, often accomplished with little or no funds, and larger activities can help build awareness and momentum. This is an excellent opportunity to highlight your community's progress, update information, work with media, and build new connections in the community.

INPEA's world slogan for this year's special day is "My world, your world, our world... free of elder abuse." But use a slogan that feels right for your community.

The *Community Guide and Toolkit*, along with information on World Elder Abuse Awareness Day, will be available on both the INPEA website: www.inpea.net and www.cnpea.ca, the Canadian Network for the Prevention of Elder Abuse (CNPEA).

If you are looking for statistics on abuse and seniors in your community, these will be available on the CNPEA website in January to help you update your community's resources.

B.C. communities are beginning to plan their activities now. Please let Alison Leaney know about your plans at edcrns@telus.net or call (604) 660-4482.

She is British Columbia's key contact person for the event. Help show why B.C. is considered a leader in prevention and community awareness.

What are you doing June 15th?

Charmaine Spencer
Adjunct Professor, Department of Gerontology. SFU

Join BC CEAS

Senior	\$20.00
Individual	\$40.00
Non Profit / Senior Group	\$50.00
Corporate	\$75.00

Tel: (604) 437-1940 Fax: (604) 437-1929
3rd Floor, 411 Dunsmuir Street,
Vancouver, B.C. V6B 1X4

A brief history of INPEA

INPEA was formed in 1997 in Adelaide, Australia by a small group of committed individuals. It now includes 600 members and 132 regional and national representatives across five global regions.

In 2002, INPEA partnered with the World Health Organization (WHO) in a study called "Missing Voices", where older adults from eight countries talk about the types of abuse that older adults experience in their country. The study was intended to help mobilize civil society through raising awareness of the magnitude of elder abuse. The research included recommendations to the United Nations International Plan of Action, which was adopted by all countries in Madrid in April of 2002. Among other things, the Plan of Action recognized the important role of education and training in elder abuse prevention.

Here and now: south asian gang violence

Headline Theatre completed a successful run of the play *Here and Now*, a forum theatre production about South Asian gang violence. The company consulted with the South Asian Community, when headlines in local media depicted gang violence as a South Asian issue. In fact, violence impacts all our lives, regardless of our ethnicity.

In October, 22 members of the South Asian community came together to share personal experiences of ways in which they had been impacted by violence. The group ranged from 19 to 65 years of age, some ex-gang members, some family members, parents and friends of those engaged in violence. All had first hand experience of violence. Seven were selected from the group, and spent a week together creating and writing the play.

The story is about a family entrenched in domestic abuse, lacking communication skills and an understanding of each others' struggles. The 19 year old is lured into the gang lifestyle, and caught up in a world over which he has no control.

One of the characters in the play, "Dhadi" is expected to raise her two grandchildren, now 19 and 21, while her son and daughter-in-law work long hours. Her granddaughter wants a social life. Dhadi believes that Sonya is the symbol of respect for the family and that people will talk if she brings negative attention to herself. Sonya feels that she is not doing anything wrong by being with her friends. She doesn't want the role of maintaining her family's reputation.

Dhadi's grandson, Jay, is also getting into trouble. She notices his new leather jacket and discovers \$3,000 in cash in his bedroom. She suspects that Jay is involved in illegal activity but does not ask him outright. She wants a close relationship with her grandchildren, but they are living in a different world than hers. She also does not have the resources to help them, although she recognizes that they are headed for trouble. They do not want her to intervene or butt into their affairs. In one scene, (Rupa) Dhadi's daughter-in-law yells at her and tells her to "go back to the kitchen where you belong!"

Dhadi is similar to many grandparents in the South Asian community who help with child rearing and household responsibilities. Many are healthy and work outside the home. Others are isolated because they do not speak English and are afraid to go out. Some are treated with respect, while others are abused. Dhadi is a strong character, but even she has difficulty getting her needs met in a family that has many problems. She is misunderstood, because her grandchildren feel that she does not comprehend "western" ways.

This is a powerful play about family dynamics, violence, intergenerational gaps, gender issues and relationships. If you know of a South Asian Senior that is in need of assistance, a new resource, *The South Asian Senior Survival Guide*, is available through the Surrey Women's Centre. Written by Kashmir Besla and Kim Sanghera with funding through the Law Foundation of B.C., the booklet is available in Punjabi and English by calling (604) 589-1868.

By Kashmir Besla kashmirb@hotmail.com

Legal information and advocacy report: how we help



Dr. Nasser Amiri

The *Legal Information and Advocacy Program* has been busy as usual. During the past three months, we received and responded to many calls from all over B.C. regarding all kinds of abuse and legal issues concerning seniors.

We also responded to calls from residents of other provinces and the U.S.A. seeking information and advice or referral concerning their senior relatives or friends who live in B.C.

We ran our legal clinics at the *Edmonds Community Centre* in Burnaby and at the *Renfrew Park Community Centre* in Vancouver.

In addition to providing legal information, advice and referral, we represented several clients with regard to consumer, housing and benefits issues.

We worked to enhance public understanding about abuse and legal problems through Public Legal Education workshops and presentations. During the past quarter, we facilitated seven workshops for senior groups and for people working with seniors. We also attended several community meetings and met with M.Ps and M.L.A.s to discuss issues which matter to seniors.

We noticed that some of our clients needed to get their affidavits or applications notarized, but could not afford lawyers' or notaries' fees. Some clients had to take money from their living expenses to pay these fees.

As Legal Information Counsellor, I got appointed as a Commissioner for taking affidavits in the Province of British Columbia. We are now able to help our clients in this regard and the service is free of charge.

Dr. Nasser Amiri

From the education committee

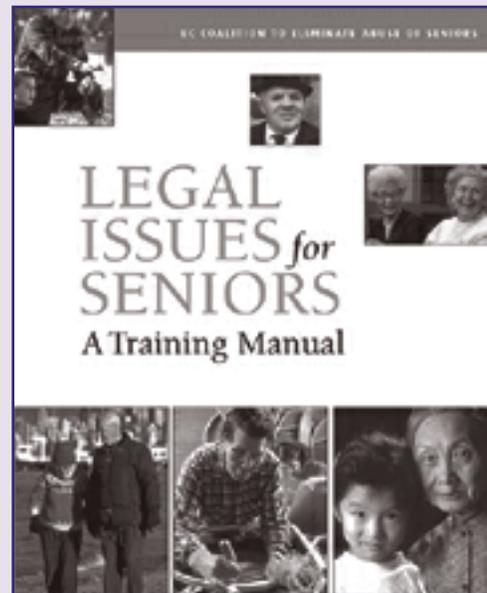
Does *A Shared Concern* represent BC CEAS as well as possible? Is the new style more readable? Should we move from newsletter to journal and to more informative articles as funding permits?

The newsletter represents who we are and what we do to funding agencies, to other organizations that share our objectives, and to a variety of people whose opinions are important to us. Changes to better promote BC CEAS and our shared concerns will continue.

The board has established an editorial subcommittee of the education committee. People willing to assist in the editorial process will offer ideas about contents, possible writers, submissions and plans for future issues. This group will "meet" by e-mail and phone. Thus, it can be truly representative of the geography and diversity of B.C. I invite volunteers.

I hope you see welcome changes in this issue. Please give us feedback about what improvements you would like to see.

Henry Hightower, (e-mail hightower@dccnet.com)



Legal Issues for Seniors: a Training Manual, developed by the Seniors and the Law Project, is also now available for free download on our website at: www.bcceas.ca/bcceas_lifs.pdf.

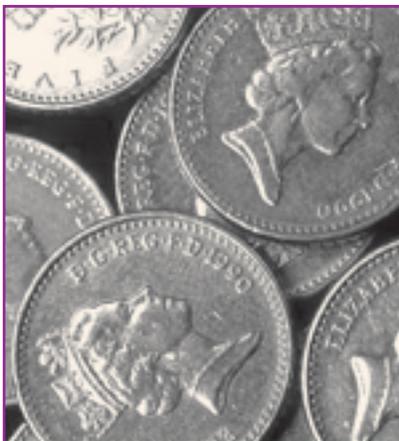
RRIFs (from page 20)

Spouse-based calculation

When setting up a RRIF, you can base the annual minimum payment on the age of your spouse. Basing the calculations on the younger spouse's age results in lower minimum payments each year. This strategy maximizes the amount that can grow tax deferred in the RRIF. The decision to use a spouse's age must be made before the first RRIF withdrawal.

Spousal RRIFs

If a taxpayer has contributed to a spousal RRSP, and the annuitant spouse transfers her RRSP to a RRIF, that investment is now considered a spousal RRIF. During the calendar year in which you made your last contribution plus the two following years, if the spousal annuitant withdraws only the minimum annual amount, the payments will be considered the annuitant spouse's income and will not be attributed back to you. However, if your spouse withdraws more than the minimum annual amount, the excess withdrawn will be attributed back to you to be taxed in your hands to the extent that your spousal contributions in the transition period are greater than the excess withdrawn. After the attribution period ends, any withdrawals will be income to your spouse.



Withholding tax

If more than the minimum is withdrawn from a RRIF, the excess will be subject to withholding tax. The annuitant will be provided with a T4RIF that documents the withholding tax. When the annuitant prepares his tax return, the tax withheld is reported as tax already paid.

RRIF proceeds on death

The entire value of your RRIF will be paid to your named beneficiary or estate. For example, if your spouse is the beneficiary, he or she may continue receiving payments from the RRIF, or roll the funds tax free to a new RRIF, RRSP or annuity – in which case no tax is paid until the spouse starts to receive funds. Also, your beneficiaries may include your financially dependent child or grandchild. A dependent child who is a minor or disabled has additional tax deferral options. If your RRIF is paid to anyone other than your spouse or dependent child/grandchild, then the entire value of your RRIF will be included in your income tax return in the year of death.

Converting your RRSP at retirement provides a number of choices to consider. Your financial advisor can assist you with this decision by helping to clarify which options are best for you considering your personal circumstances.

Scotiabank “ABCs of Fraud” program is expanding!

Since 1998, the Scotiabank *ABCs of Fraud* program has been presented to over 100,000 people, mostly seniors, in all ten provinces across Canada.

Congratulations to all senior volunteer speakers and site co-ordinators, past and present, who have made this possible, and to Volunteer Toronto and Scotiabank for their ongoing support and encouragement.

In October 2005, the site co-ordinators met in Halifax for our AGM. We shared information/ideas and watched huge waves at Peggy's Cove. It was *awesome!* We all benefit from getting together in person at these meetings.

We were also present at the re-launch of the Halifax *ABCs of Fraud* site, which is now being presented by the Halifax Rotary Club.

The site co-ordinators enjoyed breakfast as guests of the Rotarians and helped with the training of this very lively group of volunteer speakers.

We wish them success in presenting *ABCs of Fraud* in Nova Scotia.

Mary Martin Sharma
Program/Volunteer Co-ordinator
BC CEAS

A Registered Retirement Income Fund (RRIF) is established with funds that are rolled over on a tax-deferred basis from an RRSP. However, other alternatives/vehicles are sometimes used. In addition to the RRIF, the annuitant has the option of using the RRSP to purchase an annuity or taking the entire amount as a cash lump sum.

Converting your RRSP

Converting your RRSP simply means converting your accumulated investments into a retirement income account. An important factor to keep in mind is that RRSPs must be converted into RRIFs before December 31 of the year in which the annuitant turns age 69. If you miss the legislated deadline, all accumulated funds in your RRSP will be included in your taxable income in the year after the year you reach age 69.

Cash lump sum

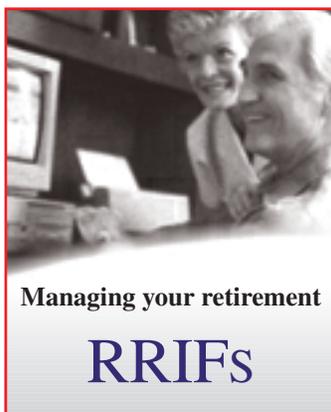
If an RRSP is cashed, the entire amount becomes taxable. This option has the least amount of flexibility.

Converting to a RRIF

A RRIF may be self-directed just like an RRSP, thereby allowing you to hold one or more of the qualified investments within a single plan. For example, you could hold bonds, shares, GICs and treasury bills, all in the same RRIF account. A self-directed RRIF is best suited for someone who has sufficient interest in directing his or her retirement investments.

Like an RRSP, the returns on investments held within a RRIF continue to accumulate interest on a tax-deferred

basis. However, RRIFs are subject to minimum withdrawal rules and must be included in the annuitant's income for the year, thus being subject to income tax. Although RRIFs are similar to pensions and annuities in the sense that they all provide a regular retirement income, RRIFs have more flexibility. A RRIF also has the additional benefit of preserving capital for the annuitant's estate.



Purchasing an annuity

A life annuity pays an income for life. The payments are constant, or indexed, and the interest rate for the terms of the annuity remains fixed. You can, however, add a guarantee period to ensure that your spouse or family receives a portion of the capital at your death.

Eligible investments

The qualified investments that the government has approved for RRIFs are the same as for RRSPs. If non-qualified property is held within a RRIF, such as gold, silver, other precious metals (including certificates), real estate, personal property (such as art, antiques and gems), and foreign currency, the taxpayer may be assessed a special monthly tax of 1% of the fair market value of the investment at the time it was acquired.

Minimum withdrawals from a RRIF

A minimum annual payment must be paid out from each RRIF each year and included in income for tax purposes. The amount is calculated as a percentage of RRIF assets at the beginning of the year based on the age of the taxpayer on January 1st or the age of the spouse.

Cont'd on page 19



BC CEAS wishes to thank Scotiabank for their funding of *A Shared Concern*

Scotiabank Fraud Awareness Program: ABCs of Fraud

To book presentations to senior groups, call BC CEAS at (604) 437-1940
“Make seniors a tough target to fraud”