



**The CBC Pensioners
National Association**

**L'Association nationale
des retraités de la SRC**

Contact

Newsletter - April 2019

President's Message



“Social isolation, a risk as we age...” as I was reminded recently when reading the story of a gentleman who had lost his spouse of 49 years. Luckily, on the advice of a friend, he became an active member of a community-based group where in his own words was fortunate to “rejoin society and find a place that needed him as much as he was in need of that place”.

Our organization, the CBC Pensioners National Association, is for many of our members that “place” where a sense of purpose is found and flourishes in many different ways. We have a dedicated and very talented group of Board members that oversee the governance of our eight Regions and sixteen Chapters while planning regular social events for CBC pensioners and their partners. Others lend a hand in writing articles published in our regional and national newsletters, act as PNA representatives on different committees, call former colleagues to convey birthday wishes, and volunteer their time at community fundraising events organized by local CBC stations. I am also reminded of the current work and continued efforts of many of our former colleagues who use their talents and acquired skills for the benefit of those needing assistance in our society.

PNA volunteers are the backbone of our Association. They are the very same individuals that help us fulfill our commitment to all members as articulated in our Vision Statement and give meaning to our mandate as the official voice of all CBC pensioners and the sole advocate as well defender of their rights and benefits.

In this issue of Contact we will update you on recent efforts to redesign our website and give you details about the process leading up to the approval of proposed amendments to the PNA by-laws at the upcoming annual general meeting. Details related to our progress in reviewing the Memorandum of Agreement dealing with sharing of the pension plan surplus will be communicated in our next newsletter. Meetings with all signatories of the MOA are scheduled to begin soon and the PNA will be represented at those deliberations by Dan Oldfield (chair), Pierre Racicot, Marc-Philippe Laurin, Dave Jeffrey and myself.

As we prepare to meet with candidates of political parties hoping to be elected in the upcoming federal elections, it is important to remind all of them of our strong opposition to Bill C-27 allowing the introduction of target benefit plans or any other legislation that could be detrimental to all of us, stakeholders of the CBC's Defined Benefit Pension Plan. (Please review the article written by Howard Simpson in last December's issue of Contact.)

I look forward to meeting all participants at our next AGM on Wednesday, May 15 in Victoria, British Columbia.

PNA members are welcome to contact me any time at my email address dcollette402@gmail.com to share their thoughts, concerns or ideas.

Denis Collette



New Association Website under Construction



One of the first initiatives coming out of the three-year action plan was to review and update the PNA website to be more current and to facilitate future design changes. Our website is the external face of our Association, to our members and non members and it is the place where first impressions are made. A well-designed website will attract visitors to explore what we are about, our values, offerings and services.

To this end we have hired Xactly Design and Advertising, a local Ottawa web development company to work with us in redesigning our current website to make it more current, easier to navigate, more attractive and easier to support.

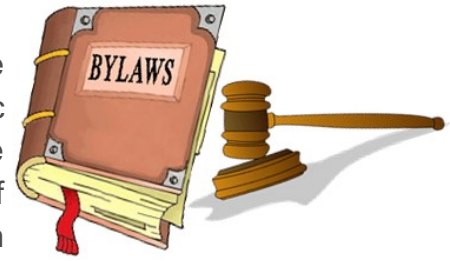
In early January a small committee met with Xactly, to discuss our overall requirements, what ideas we had regarding a more dynamic website and to get their views on things we should be looking at. As a result of this meeting and a further questionnaire on the redesign, Xactly will get back to us in early spring with a high-level Site Map and from this into a full web redesign.

We expect to have a new PNA website up and running by Mid 2019. We will keep you posted on progress as the months go by. If you have any comments or suggestions, please feel free to contact one of your local PNA board members.

David Jeffrey
Vice-President, Anglophone

BY-LAWS

Further to the Board's decision to undertake a complete revision of the Association's current by-laws with a specific goal of correcting apparent inconsistencies and improving the decision-making processes, Paul Gaffney with the help of Pierre Racicot - both former PNA national presidents with extensive knowledge of the evolution of the PNA - accepted this important task.



Paul has also agreed to present the revised by-laws at the Annual General Meeting to be held in Victoria on Wednesday, May 15 for ratification by PNA members attending the meeting.

The following explanatory notes written by Paul provide additional information about the project.

Background...

When the Canada Corporations Act was revised in 2014, the result was two separate pieces of legislation - one for not-for-profit corporations (like the PNA) and the other to cover for-profit operations (commercial companies).

Under the old, one-size-fits-all corporations act, not-for-profits typically had detailed by-laws suited to their unique requirements - and to avoid the need for constant reference to the legislation itself (a long and often complex proposition).

The new Not-for-Profit Corporations Act is simpler and contains "default" rules that apply only to not-for-profits. That said, however, the legislation itself is still a lot more challenging to deal with than a carefully constructed set of day-to-day operating procedures, so it's in an organization's best interests to put together a set of rules - by-laws - to cover the most common questions and situations.

The PNA was incorporated under the old Act. When the new legislation came into effect, we had to file for "continuance" - to effectively re-incorporate. When you do that, you file with Corporations Canada a form setting out the purposes of the organization, who its members and directors are, etc., and you give them a copy of your by-laws. In response to that unavoidable opportunity we set out to assemble a set of rules that would meet our needs. We took legal advice to the effect that we'd be best served by dividing the document into two sections - a "charter" that contained the things only the membership at large could change and a "rule book" that grouped basic procedures the board of directors could modify as required.

That made perfect sense at the time but, as we worked with the two documents, we discovered duplications and conflicts that didn't stand out when building the by-laws was a purely theoretical exercise. Also, our needs as an association had evolved over time and we felt a few organizational shifts could address those issues, as well.

What's Changed...

In terms of presentation, we've done away with the two-part "Charter and Rule Book" approach and returned to a single document. All the critical organizational and governance elements are laid out, section by section.

In terms of content, the principal amendments have to do with more clearly defining the respective roles of the Board of Directors, the Convention and the Annual General Meeting. Previously, the Convention was charged with approving any and all policy changes, dues adjustments and so on. But, by definition, that could only be done every three years. So, in the interests of efficiency and plain democracy, we're proposing to shift that governance responsibility to the AGM, the more frequent meeting that's technically open to all members, not just to the delegates at a Convention.

We're also proposing that the Convention be seen as the principal planning body of the PNA - emphasizing the basic function it has always had - and that its delegates, like those to a political party convention, continue to be responsible for electing the officers of the PNA - the President, Vice-Presidents and the Treasurer.

And we're confirming that the national Board of Directors, the body whose members legally have the responsibility for the Association's day-to-day operations, is empowered to make the decisions that allow that without having to wait for as long as three years for confirmation of their actions by the Convention. The Board, of course, retains the responsibility for implementing the three-year strategic plan developed by the delegates to the Convention.

As you'll see when you go through the draft document, there are a number of other changes - some designed to clear up earlier inconsistencies, some to clarify financial accountability processes, some that amount to basic housekeeping and others put in place to assure we're in full compliance with the Not-for-Profit Corporations Act.

At a meeting last October, the Board debated the proposal clause by clause and approved the current draft, which you will find on our website at www.cbcpensioners.ca or by following this link:

CBCPNA Draft By-Law

What we're asking now is that you take the time to review the document and, if you have comments or queries, to send them to cbcpensioners@on.aibn.com by April 25th so they can be taken into account as we prepare the final version for ratification by the Annual General Meeting in mid-May.

On behalf of all PNA members, I would like to thank Paul for his dedication in completing this task with diligence and expertise.

Denis Collette

TALENT IN NEWFOUNDLAND/LABRADOR – ALL MEMBERS OF OUR ASSOCIATION

The people of Newfoundland and Labrador are always staunchly proud of the accomplishments of their own people who achieve high levels of success in their chosen profession in many parts of the world. This article is our way of singing the praises of our very own NL Association



members who are published authors. There is a very good reason to applaud their work since no less than 34 books have been written by 11 members of our regional association which is a very impressive achievement indeed and there's more on the way. Two of the authors, Marie Wadden and Jim Wellman, will each have a new book published in the coming months.

Three of these authors are deceased: Frank Kennedy, Paul O'Neill and Art Rockwood. Like Frank, Paul and Art, who were active members of our NL association, the other eight authors are actively involved.

The 34 books cover diverse topics from the history of St. John's, memories of growing up in the capital city, memories of work experiences all around the province, a journey that brings awareness of the trials and struggles of surviving in coastal Labrador and about the history of Aboriginal life in Labrador.

There is trivia, anything you could possibly want to know about Newfoundland and Labrador and just about everything else. You can read about our rich marine background with stories of numerous marine shipwrecks and meet people who lived and worked by the sea. There are books describing life in our province and stories that include comedy, tragedy and politics. There is poetry, religion and a bit of everything for everybody.

We strongly encourage all CBC/PNA members to read the full article and get to know the literary accomplishments of our great authors - Lillian Bouzane, Anne Budgell, Dave Quinton, Azzo Rezori, Marie Wadden, Bob Wakeham, Jim Wellman and Karl Wells, as well as Frank Kennedy, Paul O'Neill and Art Rockwood - by visiting our website www.cbcpensioners.ca .


Bill Maher
President, Newfoundland and Labrador Region

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| <small>Dear Member, I want to let you know I have a list of addresses that have been changed recently. Lynn Tracy</small> | <small>Tracy Tracy 123 Water Street Columbus, MO 28201</small> |
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CHANGE OF ADDRESS

Please make sure that you advise us of any change of address, telephone or email as soon as possible. This will avoid delays in receiving newsletters or communiqués, mailed or emailed to you by the Association, as well as helping us keep our database updated.

You can advise us either by e-mail at:
cbcpensioners@on.aibn.com or by telephone 1-877-361-9242
extension 23 or via our website: www.cbcpensioners.ca



Tips for ensuring reimbursement of travel insurance claims



The media love stories about huge travel insurance claims that are denied, leaving people with medical bills they have no way of paying. It sells newspapers and, sometimes, regrettably, this does happen. The truth, though, is that the overwhelming majority of travel insurance claims get paid with no problems.

That said, there are things that you can do to increase the likelihood that your claim will get resolved, and reduce the stress in an already stressful situation.

When purchasing

- **Spend the time up front** - Insurance companies ask you to complete an application form and, depending on your age, sometimes a detailed medical questionnaire. Answer all questions honestly and err on the side of giving them too much information. Even things that seem trivial to you may be important to them. It's a good idea to go over the questionnaire with your doctor to ensure that questions about your medical history and medications are correct.

In the event of a claim, the insurance company will review your medical history and if they discover something they didn't know about, your claim may be denied.

Before the trip

- **Read your policy** – Before you leave, be sure you understand what you are and aren't covered for, how to file a claim, and what is meant by a pre-existing condition before you leave. If you aren't sure about something, call your insurance broker or the insurance company directly and ask to have it explained.
- **Note any medical changes since you bought the policy** - If you've been to a doctor because you were ill, or changed your medication, in any way, after you purchased your insurance, but before you leave, your policy may have been invalidated. Contact your insurance company and explain what happened and ask if there is any impact to your policy. You may be able to alter the policy, even the day you leave, but if you don't, you may be travelling on a policy that will no longer cover you.
- **Put the contact card in your wallet** - Make sure you have this card and know where to find it all times while on your trip. If you don't have multiple copies, make some and give a copy to each person you are travelling with so they have this information, too. It's also a good idea to take your insurance broker's or travel agent's contact information with you as well, in case there is an issue they can assist with while away.
- **Add your insurance company contact to your mobile phone** - Many people travel with their mobile phones and tablets these days. If that's you, make sure the emergency contact information is programmed into the contact file on your device. You may even want to put it on your home screen so it's easy to find in an emergency.

After leaving

Keep all your receipts/tickets/documentation - Don't throw anything away. For the sake of organization, you may want to have a file or a suitcase pocket identified to store these in, or even take pictures of them on your smart phone as backup. These can serve as proof of location or expenses, and you will likely be asked to submit original documentation for any claim you submit.

If something happens

Call your insurance company immediately - Whether it's a broken leg, a bad cold, or some lost luggage, call your insurance company anytime something happens that might result in a claim.

Many policies state that you must call in the case of medical emergencies and the definition of medical emergency can be broad and may include anything for which you seek medical attention. So, call even if you think it might not apply.

You can even call for things you won't be claiming just to take advantage of the 24/7 telephone support. Many companies employ nurses on those lines who can help you find a nearby clinic or answer any other questions you may have about your condition or your policy. Even if the medical emergency is not covered, this team can often help you through it. This is part of the service that you paid for.

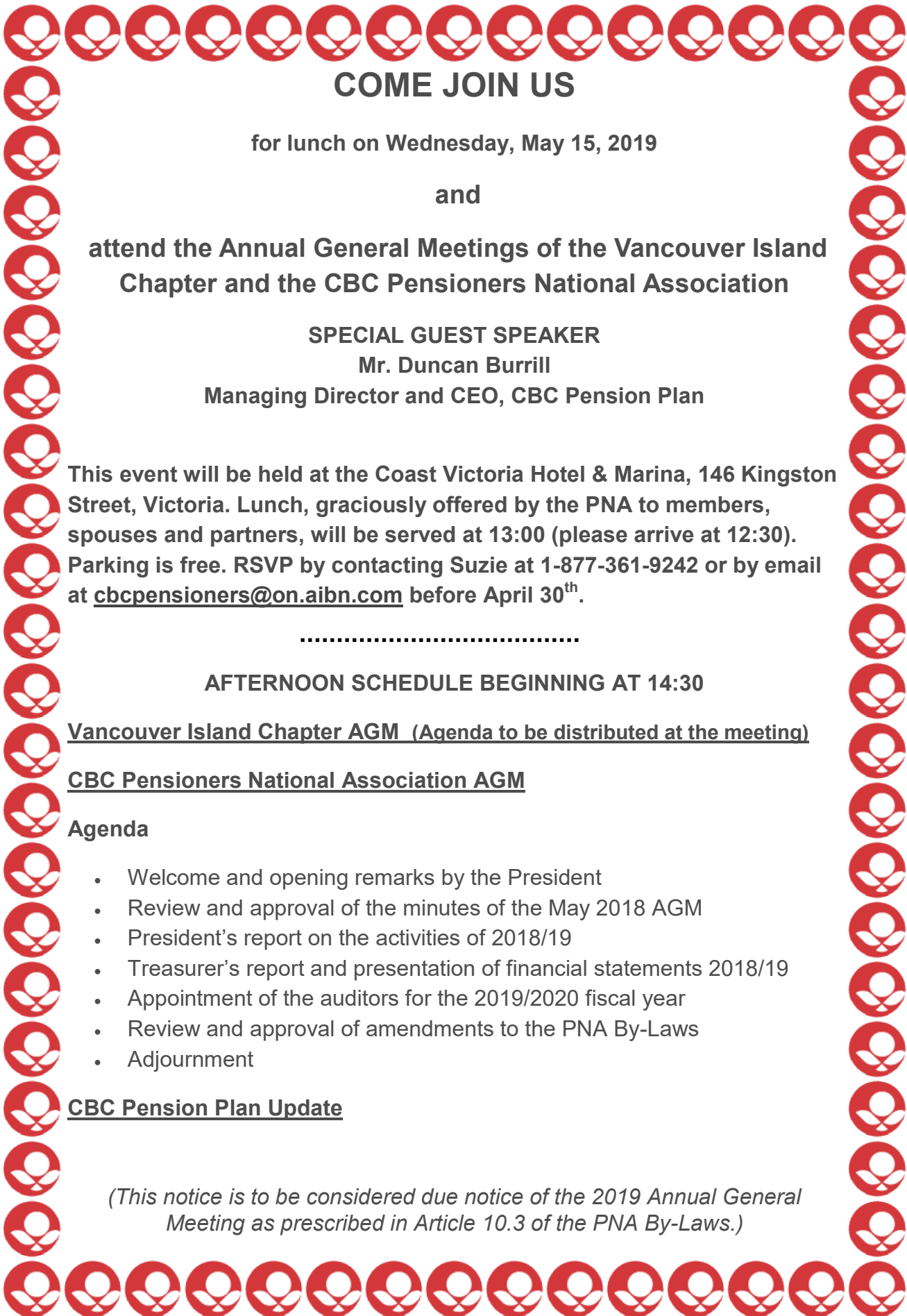
- **Alert the authorities** - Preferably within 24 hours of an incident for any lost or stolen items. Your insurance company will want evidence from police reports or airport lost luggage forms when investigating your claim for lost or stolen items.

During the claims process

- **Follow the instructions** - On your policy document and those from the insurance company's assistance team. You will be advised on your treatment and follow-up as well as how to submit your claim. Following their advice to the letter will help speed up the claims process and ensure you don't miss any steps that cause you headaches during the process.
- **Submit documents promptly** - There are time limits for submitting claims and supporting documentation. They vary by company, but it's best to submit everything as quickly as possible to avoid missing a deadline and to get your claims settled as soon as possible.

Article courtesy of Johnson Inc. ("Johnson"). Johnson is an insurance intermediary specializing in home, auto and travel insurance, as well as group benefits. For more information about Johnson, go to www.johnson.ca (Quebec residents please visit: www.johnson.ca/quebec)

This article is provided for your general information only. Nothing in this article alters the terms or conditions of any insurance policy. Read your policy for a complete description of coverage and contact your insurance provider or intermediary for coverage and policy details.



COME JOIN US

for lunch on Wednesday, May 15, 2019

and

attend the **Annual General Meetings of the Vancouver Island Chapter and the CBC Pensioners National Association**

SPECIAL GUEST SPEAKER

Mr. Duncan Burrill

Managing Director and CEO, CBC Pension Plan

This event will be held at the Coast Victoria Hotel & Marina, 146 Kingston Street, Victoria. Lunch, graciously offered by the PNA to members, spouses and partners, will be served at 13:00 (please arrive at 12:30). Parking is free. RSVP by contacting Suzie at 1-877-361-9242 or by email at cbcpensioners@on.aibn.com before April 30th.

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AFTERNOON SCHEDULE BEGINNING AT 14:30

Vancouver Island Chapter AGM (Agenda to be distributed at the meeting)

CBC Pensioners National Association AGM

Agenda

- Welcome and opening remarks by the President
- Review and approval of the minutes of the May 2018 AGM
- President’s report on the activities of 2018/19
- Treasurer’s report and presentation of financial statements 2018/19
- Appointment of the auditors for the 2019/2020 fiscal year
- Review and approval of amendments to the PNA By-Laws
- Adjournment

CBC Pension Plan Update

(This notice is to be considered due notice of the 2019 Annual General Meeting as prescribed in Article 10.3 of the PNA By-Laws.)