



The CBC Pensioners
National Association

Preserving our Future, Sharing our Past

L'Association nationale
des retraités de la SRC

Assurer notre avenir, partager notre passé

DURHAM CHAPTER



Summer—————**2020**



PRESIDENT'S MESSAGE

Greetings! And Welcome to Summer!

What a time we're living in! Thanks to COVID-19 and various restrictions to daily living, we've all had to adjust our day-to-day activities. For some, it's meant serious isolation. Others who are lucky enough to be able to create a Family "Bubble" have fared better.

But as older adults, we need to be extra cautious given the higher risks and potential effects of contracting the virus. And even with things reopening, I suspect many of you, like me, aren't quite ready to rejoin the world as it was before the pandemic.

I am personally very fortunate to have not only my spouse with me but also my 97-year-old mother. Mom had been living on her own in an apartment but with the lockdown, she has joined us at our home in the country. It's been a blessing all around. I've also been lucky to add my daughter, her partner and my granddaughter to the Bubble just in time for the Baby's first birthday! What a joy that was!

For many of us though, access to our children and grandchildren, and in some cases, our elderly parents, has been especially challenging. We've read about the conditions and abuses those in long-term care homes have faced. And our hearts have broken. In this issue, we're reprinting an article written by Chapter Treasurer Dan Oldfield about needed reform to managing long-term care homes. Dan writes a regular column for his local newspaper and this is one of his latest.

We're also looking at ways to address stress and anxiety in our current reality. I've been busy with paint by numbers kits, some online theatre play readings, and online tap dance classes! Exercise is a key element to addressing stress whether it's joining an online class, taking a walk or simply stretching regularly. In this issue we're sharing some information about keeping stress under control and some tips for getting a move on.

Also included in this edition of Buzz, along with other items of interest, are updates from the Consultative Committee on Staff Benefits, and changes to RRIF withdrawal regulations.

Happy Reading!

Barbara Saxberg, Chapter President

CBC PNA NEWS UPDATES

OPTIONAL LIFE PREMIUMS INCREASING

The cost of Optional Life insurance through the CBC will be increasing by 2%, although the actual cost will be greater than that.



For several years now, employees and retirees have paid only about half the cost of the optional insurance premiums. The subsidy resulted from a better than expected performance of the Plan. However, this past year, the Plan hasn't fared as well, resulting in the removal of the subsidy combined with a modest increase in the overall rate.

Nevertheless, the Optional Life Insurance has been and is still a very good deal for those who have taken it. The rates are adjusted annually based on plan experience.

SMALL BREAK ON RRIF WITHDRAWALS

It's not exactly what the Pensioners National Association is seeking but the situation caused by the pandemic has convinced the Federal Government to temporarily reduce the minimum required withdrawal for all types of registered retirement income funds (RRIFs).



The minimum has been reduced by 25% for this year. Unfortunately, individuals who have already withdrawn more than the reduced 2020 minimum amount will not be permitted to put the excess amount back into their RRIFs.

The 25% reduction applies to the entire minimum amount for 2020. For example, if your 2020 RRIF minimum annual amount before the reduction was \$12,000, you would have been forced to withdraw the minimum amount of \$1,000 per month.

With the new reduction, your 2020 minimum amount is reduced to \$9,000 ($\$12,000 \times 75\% = \$9,000$). But if you have already withdrawn \$1,000 from January to April for a total of \$4,000, you would only need to take out a further \$5,000 for the rest of the year to reach your new minimum amount. This means your monthly RRIF payments for the remaining 8 months are reduced to \$625 ($8 \times \$625 = \$5,000$).

The PNA has joined with other retiree groups in calling for an end to mandatory withdrawals entirely. Being forced to withdraw RRIFs denies retirees the opportunity to use their own money when it may provide them the greatest benefit.

PNA CANCELS “IN PERSON” MEETINGS

The National Office of the PNA has made the difficult decision as a precautionary measure to cancel all “in person” meetings planned for this fall. That includes all Executive Board meetings and the Annual General Meeting originally scheduled for October in Toronto. All meetings will be held electronically instead either by regular conference call or Zoom. This year is an election year for the National Executive. There are four positions to be filled. Watch this newsletter for more information.

IN HEALTH NEWS... STRESSED OUT? READ ON...

As COVID-19 restrictions begin to ease, many of us are trying to figure out what the new normal is.

So, it's to be expected that your stress level may be up and down on any given day.

Here are some ideas that might be helpful:

- Take breaks from watching, reading, or listening to news stories.
- Take deep breaths, stretch, or meditate.
- Try to eat healthy, well-balanced meals and drink lots of fluids.
- Try to get some fresh air and sunlight daily by opening curtains and/or windows, or going outside.
- Try to continue some activities you enjoy. Exercise, even in normal conditions, is known to boost endorphins and improve mood.
- Connect with others over the phone or by social media. Check out the service "[A Friendly Voice](#)" for older adults who may be feeling lonely or isolated and want to talk to someone.
- Talk with people you trust about your concerns and how you are feeling.
- Remember, the crisis of this situation will settle down and we will adjust to our new normal.

And if you are also in the position of caring for other older adults, here are some additional suggestions:

- Ask how you can help.
 - See if they need anything picked up for them, such as medication refills, groceries, cleaning products, or other supplies they may need.
 - Ask if they need any meals prepared, a dog walked, or if there is anything else you can do for them.
- Respect their ability to make decisions about their needs.
- Phone calls, texts or video calls can be used to chat or see how they are doing and will help them feel connected.
- Consider adding them to your Family Bubble, keeping in mind their physical and mental health status and their risk of developing complications from COVID-19.
- Talking about positive things will help to alleviate stress and fear.
- DO NOT VISIT if you are not feeling well for any reason.

Tips courtesy of the Thunder Bay District Health Unit – tbdhu.com/olderadults#

GET A MOVE ON...

The isolation and physical distancing can have the effect of reducing our physical activity and adding to our waistlines.

If you've recognized a need to start an exercise routine, you should – in an ideal world – be able to do about 150 minutes of moderate exercise each week. At least that's the recommendation of the Centers for Disease Control for adults 65 and older.



That might sound like a lot but it can be broken down into small chunks of exercise a couple of times a day, provided of course your doctor has approved it.

And it's important not to overdo any exercise, especially if you haven't been active for awhile.

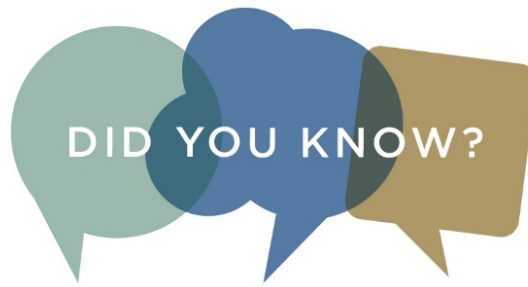
Activities might include walking, swimming, cycling, online exercise or dance classes, and a bit of time focused on improving strength, flexibility and balance.

Here's an example of a schedule that might work for you:

- **MONDAY** – 15:00 walk, twice a day
- **TUESDAY** – 15:00 walk, twice a day
- **WEDNESDAY** – 30:00 activity such as cycling, swimming, aerobics, zumba, dance, etc.
- **THURSDAY** – rest day
- **FRIDAY** – 30:00 walk (or two 15:00 walks)
- **SATURDAY** - 30:00 activity such as cycling, swimming, aerobics, zumba, dance, etc.
- **SUNDAY** – rest day

There are lots of exercises and programs designed for older adults available online and through your doctor or community centre. But be sure to clear any new activity with your health professional before starting.

<https://www.healthline.com/health/everyday-fitness/senior-workouts>



YOU MAY BE ELIGIBLE FOR CERB

If you are a retiree who collects a pension and has continued to work, even part-time, you may be eligible to collect Canada Emergency Relief Benefits (CERB).

Collecting a pension does not exclude you from the benefit, provided you meet the requirements.

If you earned at least \$5000.00 from your work, either as an employee or as an independent contractor, in 2019 or within the twelve months prior to the month for which you wish to apply, AND you have been unable to continue working because of COVID-19 and/or pandemic restrictions, you are most likely eligible.

The criteria you must meet can be found at <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra/who-apply.html>

This is not intended to be financial advice and you should confirm your eligibility with CRA or your financial advisor.

COMMENTARY

Take the Profit out of Long-Term Care

By Dan Oldfield

Since the outbreak of COVID-19 in Ontario, there have been more than a thousand deaths and nearly three-thousand cases reported in long-term care homes. Add to that another 15-hundred active cases among staff. The rate of deaths at for profit homes is almost three times the rate of publicly owned homes. This disproportionate amount of suffering and death was entirely avoidable.

Nearly sixty-percent of all long-term homes in Ontario are privately owned. They are corporate profit-making centres. They make billions, much of it being handed out to share holders and in executive pay and bonuses.

You don't have to be an economist or a public health expert to appreciate that money paid to executives, appointed Board members and shareholders is money not spent on those in need of care. That money, and we're talking millions here, is skimmed off the top.

These homes have been a disaster in the making. But it's not the corporate elite who pay the price.

The people who pay are the people who need the care and those hired to provide it on a daily basis.

The employment model is designed around part-time and temporary workers. It's a way to cut costs by keeping wages low and denying employee benefits. It's the reason why so many personal care workers have to work at three or more homes just to keep a roof over their heads and food on their tables.



It is also why these homes have trouble attracting and keeping people. This employment model is not unique to long term care and serves the purpose of maximizing profit with little regard to those who actually provide the labour or the people who depend on them.

Exactly when was it decided and who decided that the care of some of our most vulnerable citizens would be turned over to people whose priority is making money?

We don't have to look too far for an answer. Politicians and their wealthy donors have greased the wheels. We know that former Premier Mike Harris, who led the privatization parade more than 20 years ago, now sits on the Board of one of the biggest private operators in the province. For his efforts he receives about a quarter of a million dollars every year. It should be noted Harris does not have to set foot into any of these homes to pick up his cheque.

Notwithstanding this immense failure in public trust, the Ford government seems bound and determined to further encourage this approach to senior care. It is proceeding with legislation

that will make it even easier to squeeze a profit out of what should be a public service. In the rush to get this legislation passed, the government has allocated just three days of public hearings for Bill 175, Connecting People to Home and Community Care Act, 2020.

The legislation will remove the existing provisions of public control and accountability. The stink of hypocrisy is particularly odorous when we recall the feigned expressions of shock and horror from Ford and other government officials at the state of things in Ontario's long-term care homes.

Private is never better than public when it comes to providing fundamental services to the nearly 750-thousand people who require long term care. The time has long passed when we need to take the profit out of public service.

COVID-19 didn't cause the disaster at long-term care homes. The wood was already stacked and the gasoline poured long before the pandemic. COVID-19 was merely the match.

LIFE IN THE TIME OF COVID-19

By Bruce Rogers

During this pandemic, the social distancing and periods of seclusion, I've heard complaints that time hangs heavily on some people's hands. Slowly run the sands of time, they say.

Not so, I find. Dentist appointments, haircuts, shopping, pharmacy and restaurant pickups; we've had trouble fitting all this in while preserving lawn bowling reservations.

Top the list with the time it took to visit the drive-through COVID-19 testing operation at the local fairground (our tests were negative). So you see, time has been flying like calendar pages in an old movie, or like the whirling hands of a clock in an animated cartoon. It has little to do with the pandemic. I'm sure it's just me getting old.

I haven't had my paint brushes out for a few years but it's an engrossing and challenging hobby. Planning is a large part of the art followed by fairly quick execution. One



mistake and it's garbage. Idle moments can turn into long periods devoted to tinting colours and brushing on washes for sky and lakes.

White Pines, Hay Lake is near Algonquin Pk. Burleigh Falls is in the Kawarthas.

The Killarney sketch is looking north toward La Cloche with its white quartzite mountains, white pines, and lakes.



Many Ontarians will know OSA Lake and of course Group of Seven artists knew these parts of Ontario very well. Lots of canoeists do water colour sketches as it's fairly easy to take the limited necessary equipment along on canoe trips. Some take photos and turn them into painting exercises later.

Here are some thoughts on how we've spent our time during the pandemic. Our local lawn bowling club found ways to maintain social distancing and to avoid any personal contact. We just say thanks after a game and do not shake hands. The jacks (two of them per game) are kept in a bucket of soapy water and one player is responsible for their placement to begin each end.

We can't play triples of course; most games involve just two players. We play only on every other green. Lots of conversation during the games, perhaps more than usual, but lawn bowling is a non-contact sport. Some wags have suggested we should introduce hip checks just to liven up the game. Since many of the players are of the geriatric set there have been no takers so far.

My wife Diana and I just got around to getting our hair cut at a place on Water Street in Port Perry. What a relief! While we have been eating very well at home and grocery shopping

seldom, we have made a point of ordering pickup food from several local restaurants we want to support during a period when they have only take-out and limited patio space to keep them in business. With my ball cap pulled down, sun glasses on and a mask, I don't dare go into a bank but that's the way I'm dressed when headed to Canadian Tire or the local grocery store.

Diana made our masks with cloth from her quilting materials. Mine is a print collage of old British newspaper front pages like the Express and The Sketch. Cutting the lawn kept us busy for a while but the heat and long stretches without rain mean it's now a matter of trying to keep the lawns green. Diana, on the other hand, has been busy with the gardens and they are looking beautiful with lots of blooms among the trees.

Some other thoughts I'll share: this somewhat isolated time has forced us to depend on our own creative resources to a certain degree. And that's probably a good thing.

I hope we will have learned to smell the roses, enjoy the leisure, and be patient with circumstances and with one another. I predict the virus threat is going to be with us for a long time yet. To all, relax and stay safe.

Editor's note: We'd like to hear how you're managing and living through the pandemic. Send us your stories, your ideas, any suggestions you may have that you think others might find helpful.

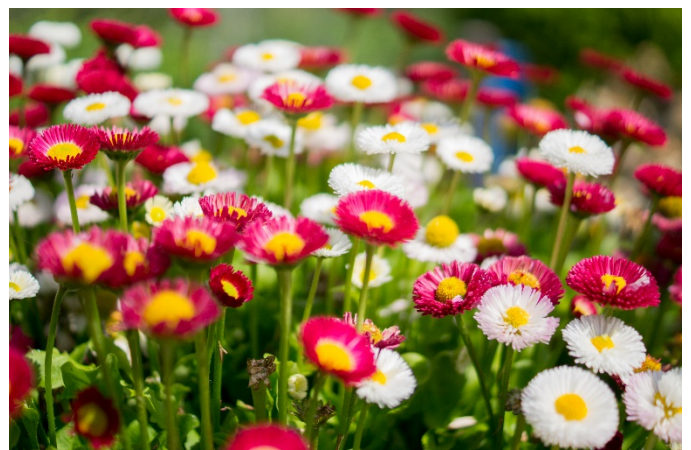
Despite the isolation, we are in this together. And the more we can connect with each other, the more we can find our way through.

KEEPING YOUR GARDENS HAPPY

Ontario summers can be hard on your garden. The Toronto Master Gardeners have published a number of tips to help keep your garden thriving through the hot summer months.

Here are a few:

- Heavy summer rains can cause bare garden soil to form a crust. Scratch the soil with a



long-handled cultivator to loosen the soil and allow air and moisture to penetrate. Mulch can become matted and should be loosened as well.

- At this time of year, most perennials neither need nor want to be fertilized.
- Mid-month, sow lettuce, radishes, and arugula for the fall crop. Carrots seeded by mid-July will keep in the ground well after the snow flies.

For more tips, go to <https://www.torontomastergardeners.ca/category/gardening-tips/>

SPECIAL ASSISTANCE FUND

The Special Assistance Fund (SAF) helps CBC retirees, their spouses and dependents with health care expenses not covered by OHIP or the SHCP. It also offsets the cost of hearing aids and mobility devices. There are some restrictions.

Contact the CBC PNA staff in Ottawa for eligibility requirements and help in applying. More information and application forms are on the PNA website.

www.cbcpensioners.ca

PNA SPOUSAL MEMBERSHIP

Individuals who receive pension survivor benefits are eligible to become members of the PNA and access all PNA member benefits including the Special Assistance Fund, loyalty programs, discounts and social activities.

They are also eligible to hold office in the PNA and serve on committees.

We hope you will join us.

CONTACT US:

Would you like to comment on anything else the Buzz? We welcome letters to the editor.

Perhaps you have a story to tell – something from your days at CBC or something interesting you're doing now?

Maybe you know of a CBC retiree with a skill to share? Or a retiree we should profile? We're also interested in any photos from your working days you might like to share.

We welcome your contributions and story suggestions.

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YOUR DURHAM CHAPTER EXECUTIVE

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Vice-President – Bruce Rogers

Secretary – Glenn Gray

Treasurer – Dan Oldfield

Directors at Large:

- Maureen Brosnahan
 - Dan Karpenchuk
 - Bette Laderoute Sampson
 - Mac Skelton
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Please share this newsletter with any CBC retirees or spouses who are not yet members.

Encourage them to join the PNA.

It's important that we continue to expand our membership in order to maintain our seat at the table with the CBC.
