



**Golden
Horseshoe
Chapter
UPDATE**

October 2020



Christmas 2015—Photo by Doug Lower

Glenn Powell 1940-2020

“Always cheerful, caring, a great reporter to work with”

By Bob Waller

Glenn Powell died on Tuesday, Sept. 29 following unsuccessful open heart surgery at a Mississauga hospital. He would have turned 80 on October 17, coincidentally also the 56th anniversary of his wedding to Stephanie.

He was born in London and grew up on a farm in Paris, Ontario with his three brothers and one sister. Glenn was a graduate of the Ontario Agricultural College in Guelph where he also played hockey.

He began his journalism career with the CBC as a farm commentator in 1963. One of his Radio colleagues, Associate Producer-Technician Victor Johnston, described Glenn as “always cheerful, caring, a great reporter to work with.”

His work as a national reporter for CBC Radio News included covering Parliament, federal elections, political conventions, agriculture, food and the environment. He reported from all ten Canadian provinces, as well as many parts of the U.S., Mexico and Western Europe. Glenn was the last veteran of the separate team of agriculture reporters on CBC Radio, a subject he kept covering in print during retirement.

For the past several years he had been a regular freelance contributor to Ontario Farmer. He was a past President of both the Eastern Canada Farm Writers’ Association and the Canadian Farm Writers’ Federation. From 2009 to 2018 Glenn served as a board member for Farm Radio International,



George Atkins congratulates Glenn Powell on winning the Outstanding Plowman Award (Media) at the International Plowing Match, 1965. Photo courtesy of Farm Radio International

a Canadian charity founded by long-time friend (and former CBC farm broadcaster) George Atkins.

Glenn kept Farm Radio true to its mission of serving small-scale farmers with excellent farm radio programmes and was always a willing — and very capable — coach and advisor to African broadcasters. After retiring from the Board, he worked hard to support Farm Radio’s fundraising.

Glenn was one of the pillars of the Golden Horseshoe Chapter of The CBC Pensioners National Association. He was the first Vice-President when the chapter was created by the late Dave Martin in 2006. He served in that role until December 2016. The other members of the founding Executive were Ron Freeman, Nadia Olynyk, Gerry Flaherty and Doug Lower.

Glenn was also instrumental in forming the “Ole Farts,” a crew of ex-CBCers, mostly from radio but also a few from TV, who gathered to swap stories and lunch together.

A lifelong Toronto Maple Leafs fan, Glenn also enjoyed curling, golf and fishing. Not surprisingly, he was a skilled gardener, renowned for his tomatoes.

Glenn is survived by his wife Stephanie, daughter Jacki (Ed), son Jeff (Jude), granddaughter Isla and grandson Rafi.

Because of the COVID-19 Pandemic the family has opened a memorial online at <https://www.kudoboard.com/boards/2aMUKOqK> where it would welcome messages. If you wish, the family suggests you also consider making a donation to Farm Radio International in Glenn’s name by going to <http://bit.ly/GlennPowellFarmRadio> .



Golden Horseshoe Chapter CBC PNA

Annual General Meeting via ZOOM Teleconferencing

11 am - Wed., Dec. 2, 2020

AGENDA

Call to order: Bob Waller, President

Approval of Minutes, 2019 AGM Dec. 4, 2019 (see document for approval)

President's report (see document for approval)

Secretary-Treasurer's Report (see document for approval)

New Business:

Greetings from Gerry Head, Ontario Region President

Adjournment of annual General Meeting (motion to approve)

Please advise Bob via E-mail or phone by Nov. 10, 2020 of your intention to attend. If you have a digital device with a built-in camera and microphone, are on-line and have downloaded the free ZOOM app you can connect. If you have only a basic phone you can still call in. using audio only. We will send out the instructions for connecting and relevant documents in the November GHC UPDATE newsletter.



The CBC Pensioners National Association

Annual General Meeting via Webcast

1 pm EST - Tues., Nov. 3, 2020

AGENDA

Denis Collette President's annual report

Treasurer's report and audited statements for the year ended March 31, 2020

Appointment of an auditor for the current financial year

Update of the CBC Pension Plan Duncan Burrill, Managing Director & CEO

Pre-registration is required to attend. Click on the link below to register:

<https://live.webcastcanada.ca/webcast/registration/66563e91-5764-4452-808a-73d8bd91b9f7>





Ontario Region CBC PNA

Annual General Meeting via ZOOM

11 am, Wed., Dec. 9, 2020

More details to come in the next Livewire newsletter

Gerry Head



canada  life

Check your prescription drug receipts

By Bob Waller

CBC pensioners in Ontario who subscribe to the Supplementary Health Care Plan should be checking their prescription drug receipts very carefully to make sure they are not being improperly charged.

Here is the problem - there were several changes when the plan was revised in 2018. The big ones affecting pensioners in Ontario were reported in the April 2019 Livewire following complaints from the membership.

"With the new plan the co-pay (\$4.11) was put into the cost of the prescription as well as the \$100.00 annual deductible for the ODB (Ontario Drug Benefit)."

"Essentially, the \$100 provincial deductible is the same as for the per prescription dispensing fee ... the retiree will share in the total drug cost so the \$100 retiree-paid deductible will be reimbursed by GWL at the reimbursement level of 75% (so 25% of it is paid by the retiree, just like the per prescription dispensing fee)."

"In effect, Great-West Life is picking up

75% of the cost of the drug as well as 75% of the provincial deductible and the prescription fee. (In other words, you will no longer be responsible for the whole payment of the \$100.00 provincial deductible – only 25% of it). And once it is met, that will no longer show up on your invoice."

That was the plan but the implementation of it has not been without mistakes. I know because our household - my wife in particular - has been plagued by them for the past 2 1/2 years.

We discovered the SNAFU a year ago, in August 2019, when she was prescribed an expensive drug (\$400+) to be taken every six months. When she picked it up at our local Shoppers Drug Mart, she was charged the \$100 ODB deductible rather than only one-quarter of that amount, \$25.

When I questioned the pharmacy about the charge, they said they could not do anything to rectify the situation and that I would have to take it up directly with Great-West Life.

Drugs: some words to the wise

I spoke with the G-WL call centre twice, but the agents were not well-versed in how our plan deals with the ODB deductible. I called Dianne St-Germain at the PNA office in Ottawa and connected with a G-WL manager who sorted things. An adjustment cheque arrived just before Thanksgiving and we made the mistake of assuming it was a "one off."

Wrong!

SHOPPERS DRUG MART	
DRUGS LTD MISSISSAUGA, ON	Store # [REDACTED] Tel: 905-[REDACTED]
OFFICIAL PRESCRIPTION RECEIPT	
SANDRA STEWART MISSISSAUGA, ON	Pharmacist: [REDACTED] Lic: [REDACTED]
Rx: 9863228 Refills: 1 Tx: 11668816 Drug: PROLIA PRE-FILLED SYR 60 MG/ML Qty: 1 SYR Days: 100 Mfr: AMG DIN: 02343541	PRICING: ODB BCE Cost: 419.89 Fee: 8.83 Total: 428.72 Cumulative Total(s): ODB \$ 100.00
DR. [REDACTED] Lic: [REDACTED]	Patient Pays: \$100.00 Date: Aug 06 2020

Sandra consented to publishing this receipt

When my wife bought the drug last August at the same Shoppers Drug Mart, she was again charged the full \$100 ODB deductible rather than \$25. I phoned the call centre, now running under the Canada Life flag, but it was a repeat of the previous year. I again spoke to two agents who were unfamiliar with the relevant details of our CBC SHCP.

Once again, Dianne took up our cause and connected me with a helpful Canada Life manager. We spoke first by phone and then

in a series of E-mail exchanges.

His investigation found that the pharmacy had made an error in how it entered the drug information, classifying it as a maintenance drug when it was not. That triggered the wrong ODB deductible in both August 2019 and 2020. August, by the way, is the start of the ODB fiscal year. He also discovered that the pharmacy had also erred when my wife bought the same drug at the six-month interval in January of this year and incorrectly charged her a dispensing fee of \$4.11.

He said that Canada Life is looking into having an exception set up on my drug card so that if the pharmacy continues to submit the expense incorrectly, the SHCP will reimburse us. He also said Canada Life had put a cheque in the mail.

I followed up by sending him the balance of my wife's 2020 drug receipts to date and he found problems there which he was rectifying.

He also took two other important actions: "We have reached out to our pharmacy benefits management team who will call the pharmacy to explain how this claim should be submitted in future and I have reached out to both of the Customer Relationship Specialist you spoke to initially, for coaching regarding missing the maintenance

“If anything doesn’t look correct...call us”

1-877-340-9082

vs non-maintenance information."

He went on to say: "The claim system does have safeguards in place to prevent this type of problem, and when the pharmacy enters something incorrectly, they get an error message warning them of a problem, the explanations of benefits that are produced (both paper and electronic) also include notes on any issues, and this information shows up in our GroupNet for plan members claim details."

(Unfortunately, Canada Life does not have any specific data on errors like the ones we encountered but I told him that I know of a few colleagues who have run into similar problems.)

He also had some good advice for CBC pensioners who are part of the SHCP: "I would give your members the same advice we give all our clients, review your receipts

and the claim documentation you get when a claim is processed (and I would recommend that for all claims, not just drug expenses) if anything doesn't look correct to call us."

He had one final tip. Whenever he orders a prescription drug, he offers his drug card to the pharmacist. That allows them to check and make sure that your information on file with the pharmacy remains accurate and up-to-date.



Special Assistance Fund – Help for CBC Pensioners

The Special Assistance Fund (SAF) helps CBC retirees, their spouses and dependents with health care expenses not covered by OHIP or the SHCP. There are some restrictions.

All CBC retiree sand employees and their dependants are eligible for assistance up to a lifetime limit of \$12,500. To be eligible, expenses must meet federal tax guidelines for a tax-deductible medical expense. For many retirees, the fund has reimbursed for things such as hearing aids and mobility devices. Requests under the fund are reviewed quar-

terly by the Consultative Committee on Staff Benefits which includes representatives from the PNA, the CBC's four unions and CBC management.

If you're a member of the CBC Pensioners National Association you can access an application form through the Association website: www.cbcpensioners.ca or you can call the national office at 613-724-3003, Toll free (US/CAN): 1-877-361-9242. By fax: 613-724-5951. PNA staff are always happy to assist members in preparing the application and making sure it gets into the right hands.

A summer like no other in Niagara-on-the-Lake

By Don Reynolds

All the attractions that draw tourists and amuse locals in Niagara-on-the-Lake were slammed shut with Covid closures this Spring.

Theatre tickets for The Shaw Festival sat unused and coveted tickets for live concerts at Jackson-Triggs Winery never even went on sale. Restaurants and wineries were shuttered.

On the silver lining side of the ledger, streets were free from crowds, restaurants offered fantastic takeout at great prices and gardens became more gorgeous than ever as residents focused their attention - and free time - on them.

Also, golf courses were open, and busier than ever, with golfers carefully instructed to stay the length of two golf clubs apart.



The Niagara-on-the-Lake Golf Club with a view across Lake Ontario to the skyline of Toronto. It is the oldest surviving golf course in North America dating back to the 1870s.

But things changed as summer arrived and restrictions were eased. Tourists returned with a vengeance and locals learned once again to avoid going “downtown” on weekends, avoiding both the crowds and zealous anti horse-drawn carriage protests.

As COVID restrictions were lifted the tourists came flooding back and so did the protestors



People protesting against the horse-drawn carriage business and counter-protestors filled the streets of NOTL on a Sunday in late August. The two sides estimated they each had about 120 supporters on hand.

Restaurants opened up patios and the hot dry weather made for seating outside.

Wineries offered tastings again but only by reservation.

The Shaw Festival is making good use of the pandemic insurance that CEO Tim Jennings bought in 2017. Certainly a stroke of luck for the company this year as Jennings purchased the insurance in case "10 or 15 members of the cast got sick with the flu or something."

Now as the second wave of the Pandemic arrives, The Shaw Festival is pushing ahead with its 2021 Season, slated to begin on May 1.

The Festival Theatre will feature Gypsy, The Devil's Disciple and Sherlock Holmes and The Raven's Curse.

The Royal George will have Charley's Aunt and Flush while the Jackie Maxwell Studio Theatre will offer Desire Under The Elms and Trouble In Mind.

Face masks versus COVIDiots in Bronte Village



It was late August when two seniors, on different days, took separate walks in Bronte Village which borders Lake Ontario.

The first, in her sixties, was close to a playground when she heard bleating sounds, the cries of sheep...Baa, Baa, Baa.

She turned around to leave and the sounds stopped.

On instinct she turned back and the sounds resumed.

Two boys about 14 had squeezed into swing seats designed for younger children. Neither was wearing a mask.

As she approached and asked if they were OK, they grew visibly uncomfortable.

"So, what's up with the sheep sounds," she asked?

"Nuthin'," they said.

"You were making sounds for me? Why?"

"Just effin' animal sounds," they said.

"But those were *sheep* sounds!" she said.

"Barnyard animals," one boy snarled.

"Why sheep?" she asked.

No reply.

She asked: "Do you know anyone with COVID-19, or anyone who has died of it?"

"Nope," they said.

"Well, I do," she said, "so show some respect."

The next week, a second senior, this one older, in her eighties but fit and a daily walker, heard yelling directed at her from inside a Jeep.

"Take that damn mask off! You're poisoning yourself," the voice screamed.

The middle-aged female blonde driver then sped away, presumably to spread her anti-mask message somewhere else.

Both seniors have husbands in failing health. Both women wear masks to protect themselves, others and to help keep the COVID-19 from their door. Neither proselytizes mask-virtue. And while both incidents shook them, they did not deter them. Just more ticks in the COVID-19 wars in southwest Oakville this past summer.

On many hot weekends, tiny Bronte Beach looked as crowded as Wasaga Beach



All season long, throngs of “tourists” flocked to the harbour or tiny Bronte beach, looking to picnic in the grass, loll on the beach or dine at the patio restaurants open for the first time in months. On many hot weekends, it looked as crowded as Wasaga Beach.

The parking lots were often filled by noon so many of the visitors roamed the streets throughout the neighbourhood, looking for spaces, legitimate or not. And when they could not find space, some blocked private driveways while they waited for a spot to open. When one resident asked a driver to move on, he asked “Why? Do you want out? If not, I’m staying!” After a few choice words from the irate resident, the driver sped off.

In a more affluent area near the beach area, owners of multi-million-dollar homes got the city of Oakville to erect tow-away signs. As Bob Dylan once said “Money doesn’t speak. It swears!” In our more modest neighbourhood, we were out of luck, left to fend for ourselves.

Bad behaviour, whether in nasty taunts or tossed ice caps, sure bared its teeth this past summer. People in our neighbourhood are not averse to sharing the views and trails. We know we live in a designated tourist area where we are used to passing more strangers than neighbours when we go for a walk.

But during the summer of COVID that became a problem.

We love summer, but not this year, not during COVID. Now that it is Fall with cooler weather, people are wearing jackets and the solo dog walkers rule the sidewalk. There’s coughing from some passers-by. Smokers... or people experiencing the first sniffles of Autumn?

In the meantime, as Winter approaches, we relish the prospect of cocooning in our homes and neighbourhood with others who know the true worth of Bronte Beach: the quiet cold beauty of the off-season.

So the masked ladies are staying. And while the winter wind off the lake can be bitterly cold, we prepared. We will supplement our face masks with a scarf or even a balaclava.

The CBC Pension Plan is in good shape



By Dan Oldfield

2020 has been a challenging year. Investors, pension plans and RRSPs have not been spared the effects of the vagaries of the stock market. However, the CBC plan has done better than

most in riding out these challenging times.

The market dipped to its lowest point in late March but has since rebounded a fair bit. The CBC plan felt the effects but is still showing strong performance.

The value of the plan and its ability to provide the promised benefits is measured in two ways.

The first is called a “going concern” calculation which shows the current real market value of all assets. On that score, the plan is showing it has 157% of assets against liabilities. That means the plan has 57% more value than it requires to meet the promised benefits.

The other measure is called the “solvency” calculation. In basic terms, this value is calculated by assuming the plan is being wound up and the assets are all sold in order to purchase long term (20, 30, 40 year) annuities. On that value, the number is 98%, which means the plan is slightly underfunded for the amount it would need to meet all its obligations. This minor difference is not considered to be a serious concern.

The CBC plan is particularly well-managed and has consistently met or exceeded its benchmark targets and is performing in the top 10% of all plans in the country.

EAP – A friend indeed if you’re in need

We know that the COVID-19 lockdown is disrupting your lives and wreaking havoc on your daily routine. Some of you may be feeling vulnerable and anxious during this time of uncertainty, while for others, the isolation and loneliness may be taking a heavy toll.

We just want to remind you that CBC/Radio-Canada’s Employee Assis-

tance Program (EAP) is here to support you throughout the pandemic. Free psychological counselling services are available to you and your spouse by calling 1-866-838-2025.

What’s more, the EAP recently launched the LifeSpeak wellness platform (link and password below). It features animated videos presented by renowned experts

on a wide range of topics, such as stress management, loneliness, resilience, sleep, and more. Be sure to check it out – it contains a wealth of exceptionally high-quality information!

<https://cbcrc.lifespeak.com/learn#/Categories/landing>
‘Access through group account’ - Password: EAP-PAE

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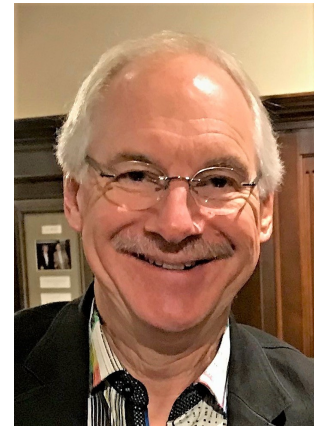
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