

Ontario AGM DEC. 9, 2020 at 11 am Details on page 6



The CBC Pensioners
National Association
Preserving our Future, Sharing our Past

Ontario Region

Livewire

November, 2020

Check your 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

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than only one quarter of that amount, \$25.

Drugs: some words to the wise

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.

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 she connected with a G-WL manager who sorted out things. A cheque arrived just before Thanksgiving and we assumed it had just been a "one off."

Wrong!

When my wife bought the drug last month 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 spoke to two agents who were unfamiliar with the relevant details of our CBC SHCP. Once more, Dianne took up our cause and connected me with a Canada Life Pay Direct Drug Specialist. We spoke first by phone and then in a series of E-mail exchanges.

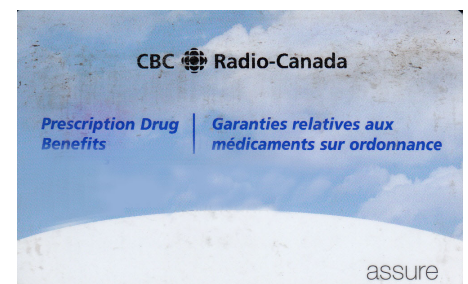
His investigation found that

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 erred again 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.

**"If anything doesn't look correct...call us"
1-877-340-9082**

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 said he would resolve. 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 Specialists you spoke to initially, for coaching regarding missing the maintenance vs non-maintenance information." He went on to say: "The claim system does have safeguards in place to prevent this type of problem, if 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

Drug Receipts from pg. 2

that for all claims, not just drug expenses), and if anything doesn't look correct to call us."He had one final tip, one he uses himself. 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.



Looking for a bit of nostalgia in these surreal times, well, the CBC Archives maybe the place for you.

They are publishing a bi-weekly newsletter with pieces from the archives.

Recently there were pieces on Alex Trebek hosting the many shows on CBC, Alan Maitland's piece on Northern Dancer being put down and Bare Naked Ladies stumping the panel on Front Page Challenge. So check it out.

Website:

<https://www.cbc.ca/archives>

To signup for the newsletter

https://subscriptions.cbc.ca/listmanagement/forms/flashback?cmp=newsletter_Flashback_1882_102047

PENSION MEMORANDUM OF AGREEMENT (MOA) HEADING TO ARBITRATION

By Dan Oldfield

You may recall that an agreement reached in 2009 regarding pension surplus was up for review last year. The PNA, the Unions, and the CBC last met in December 2019 to conclude the review.

Unfortunately, the CBC took the position that the deal had expired and no longer exists. We, the PNA and the Unions, have rejected that position based on the clear wording of the agreement. We have advised the Corporation that we intend to arbitrate the issue as per the terms of the agreement.

The CBC, for reasons not fully understood, has been reluctant to agree on a neutral third party. The Memorandum of Agreement was reached after several years of litigation and grievances. In order to reach the agreement, the PNA withdrew a class action lawsuit and the Unions withdrew more than 20 grievances. There is nothing in the terms of the agreement that allows any party to cancel or amend the MOA without the agreement of all parties.

The PNA intends to protect our rights under the terms of the agreement. We'll keep you posted.

SHCP RATES INCREASING IN THE NEW YEAR

The CBC has advised the PNA of new rates coming into effect next year for our supplementary health care plan (SHCP).

The increased costs mean an increase in premiums. However, thanks to discussions with the PNA executive, the Corporation has agreed to offset the cost of the increases by using close to \$500,000 in surplus funds.

Watch for a notice from the CBC later this month with details of the changes. And if you have questions, please wait till you've received that notice before contacting the PAC or Canada Life.

The PNA closely monitors the SCHP in consultation with the CBC and our advisors to ensure the greatest benefits while ensuring the plan remains affordable.

RIP

FRANCE, Richard (Dick) - died on October 30, 2019 at the age of 89. Dick worked in Toronto as a Film Sound Technician.

MCKAY, Brian - died on February 6, 2020 at the age of 69. An actor, Brian's voice was a staple on CBC Television over the decades.

GARDNER, Dr. David - died on February 8, 2020 at the age of 91. David directed and produced 75 dramas for CBC TV and created "Quentin Durgens MP" TV series.

HARPER, Dennis - died on February 29, 2020 at the age of 71. Dennis worked as a journalist at the CBC.

BLACKWOOD, Robert - died on March 7, 2020 at the age of 75. Robert worked in English language Radio Services at both the local and national level.

HENDY, Jack - died on March 9, 2020 at the age of 87. Jack worked as a TV Technician in CBC Toronto.

HALL, Susan - died on March 19, 2020 in her 56th year. Susan was the main Associate Director of Air Farce and also did a brief stint as supervisor of Ads.

CARDINAL, Susan - died on March 24, 2020 at the age of 65. Susan worked as a host, producer and

reporter with many CBC local and national shows.

SINCLAIR, John - died on March 27, 2020 at the age of 83. John worked in post-production and designed and executed the network broadcast facility for the Atlanta and Vancouver Olympics as well as The Broadcast Centre in Toronto.

BUDGELL, David - born in 1951, David died on April 6, 2020. David worked in Toronto for a short time as a Camera Operator before moving to BC.

PYEFINCH, Don - died on April 7 2020 at the age of 87. Don worked in Admin services in Toronto.

DUTHIE, Dian - died on April 14, 2020 at the age of 68. Dian had been a reporter for CBC TV.

DAVIDSON-SUSSKIND, Joyce - died on May 7, 2020 at the age of 89. Joyce hosted several shows on CBC including "Tabloid" "The Joyce Davidson Show" and "Authors".

MACPHERSON, Cyril - Cyril died on May 18, 2020 at the age of 70. He worked in CBC Toronto as a VTR Editor and Technician for 30 years.

BRADSHAW, Gerard (Gerry) - died on May 26,

2020 at the age of 65. Gerry worked as a Stage Hand in Toronto.

PETRI, Bernadette - died on May 25, 2020. Bernadette worked in Film Services.

STOUT, Lawrence (Larry) - died on June 27, 2020 at the age of 80. Larry worked as a reporter and host for CBC Television.

DYBA, Ken - died on July 6, 2020 at the age of 68. Ken worked in Radio Archives for several years.

MOORE, Linda - died on July 29, 2020 at the age of 66. Linda worked in TV Sports Production.

GOTTSELIG, Joan - died on August 11, 2020 at the age of 86. Joan began her journalism career with CBC Toronto and became the senior editor responsible for national radio programs such as The World at Six, The World at 8 and Sunday Magazine.

THOMSON, Lorraine - died on August 13, 2020 at the age of 89. Lorraine worked in the entertainment industry for 5 decades, first as a dancer and then later as a television and radio host, interviewer and producer.

WARDLE, Doug – died on August 15, 2020 at the age of 96. Doug was a CBC pioneer, working in Special Effects, for his working career.

MCFADYEN, David – died on August 16, 2020 at the age of 91. David worked in Design.

STRAZOVEC, Valerian (Val) – died on August 17, 2020 at the age of 87. Val was a Production Designer.

STOS, Robert – died on August 18, 2020. Robert was a Lighting Technician.

MOCKLER, Paul – died on September 18, 2020 at the age of 76. Paul was a cinematographer who helped develop "The New Wave" and worked as an underwater cinematographer on "Land and Sea", "Nature of Things", "Danger Bay" and "The Beach Combers".

ROBITAILLE, Dorothy – died on September 28, 2020 in her 90th year. Dorothy worked for CBC TV Toronto from 1954 to 1968.

POWELL, Glenn – died on September 29, 2020 at the age of 79. Glenn began his career as a farm commentator and became a national reporter for CBC Radio News.

MCAULIFFE, Gerald (Gerry) – died on October 28, 2020 at the age of 81. Gerry was an investigative journalist for CBC Radio and Television.

MILNE, Mark – died on October 30, 2020 at the age of 64. Mark worked as a Cameraman at CBC.

LAUK, Len – died on October 30, 2020 at the age of 87. Among his many roles at the CBC, he was Toronto Director of English Language Radio.

HANDLEY, Harvey – died on November 6, 2020 at the age of 95. Harvey was a technical operator and ended his career as a Senior Technical Producer for TV.

Staying Connected: You, Me, Us and Them

As we head into the fall and winter of 2020 and continuing uncertainty in the world around us, it's a good time to remind ourselves to stay safe through physical distancing, frequent handwashing and the use of face masks to help prevent the spread of COVID-19. But, it is equally important to stay connected with our friends, loved ones, family and former colleagues. These can be very lonely and difficult times for some and taking a few moments to talk to a friend can make a big difference to your well-being as well as theirs.

With today's technology, keeping in touch has never been easier...Facetime, Skype, WhatsApp, Zoom and so on. And don't forget the good old telephone. If there is a former CBC colleague who you'd like to get in touch with but don't have the contact details, please contact the PNA (see page 12) as we may be able to help.

So, take a moment to reach out and say "hello"; it might make your day as well as someone else's.

Pension Administration Centre

Have a question about your pension?

Need to make changes to your pension payments?

Need to sort out survivor benefits and estate settlements?

Get in touch

www.pensionadmin-cbc-src.ca

1-888-604-9258

Ontario Annual General Meeting a Virtual one

This year's AGM on **Dec. 9th, 2020, at 11 am** will certainly be different. With not being able to meet in person, The Ontario Board had to come up with a different way to hold the meeting - Zoom.

To make this happen, those of you who would like to attend will need to sign up. You can join either by video or phone.

If you have a smart phone, a computer or tablet with camera and microphone and you have Internet or

have downloaded the free ZOOM app you can connect by clicking on the link below. You can also join by computer even if you do not have a camera so long as you have audio and a microphone.

You will likely be asked to enter the Meeting ID and Passcode below:

<https://zoom.us/j/99959384170?pwd=WVdxVXJpcXVQNDgwR3pPbUd2UHpWZz09>

Meeting ID: 999 5938 4170

Passcode: 720716

If you have only a basic phone, you can join in using audio only by dialing one of the numbers below (long-distance charges may apply):

1 647 558 0588 Canada

1 647 374 4685 Canada

You can dial either number.

Meeting ID: 999 5938 4170

Passcode: 720716

Agenda

Ontario Region Annual General Meeting Agenda December 9, 2020 - 11 am

- 1) Welcome
- 2) Memorial Moment
- 3) Acceptance of Agenda
- 4) Minutes of October 30, 2019 meeting
- 5) President's Report
- 6) Vice-President's Report
- 7) Treasurer's Report 2019-2020
(September 1, 2019 to August 31, 2020)
- 8) Budget for 2020-2021 (September 1 to August 31)
- 9) Approval of Ontario Region By-laws
- 10) EAP report
- 10) Livewire Report
- 11) New Business
- 12) Adjournment

CBC Pensioners National Association Ontario Region AGM Meeting October 30, 2019 DRAFT

President Gerald Head called the meeting to order at 11:00 am. He welcomed all in attendance and then asked for a moment of reflection.

In attendance were:

President-Gerald Head,
Vice-President-John Dixon,
and Treasurer-Ben Daube.
(Gino Piazza as Temporary Secretary)

Chapter Presidents:
SouthWestern Ontario -
Gino Piazza, Golden
Horseshoe – VP Bob Waller,
North Central - Paul
Hoffman, Trent - Barrie
Burhoe and Toronto Area
Rep - Raj Narain.

Also: Nancy Flynn-20yr
Association and Leone
Earls-Past President

Total members in
attendance: 45

Regrets: David Knapp,
Barbara Saxberg, David
Hauraney, Mary Depoe,
Irene Robinson and Pat
Kellogg

Agenda

A) **Review and Approval of AGM Agenda**

M-Gerald Head
2nd-John Dixon

AIF

B) **Review and Approval of AGM Minutes 2018:**

M-Gino Piazza
2nd-Raj Narain
AIF

C) **President's Report** (Gerald Head): Gerald Head reported briefly on the National meeting and the upcoming plans for the National AGM on May 20 & 21-2020.

D) **Vice-President & Chapter Liaison Report** (John Dixon):
WELCOME EVERYONE.
These are some of the highlights from the PNA National Board Meeting, which was held in Gatineau, Quebec, on October 22 and 23, 2019.

LOGO

We have a new Logo that we had a chance to see which I will show. Preserving our future/sharing our past. This is what the PNA is all about. The new brochures will be available soon.

CONTACT

In the past, CONTACT has been sent to all retirees. Last year, the cost to the PNA was approximately \$17,000. From this expense, we might only get 2 or 3 new members. They will look at possibly sending this out via email.

GEM

The PNA are looking to see if our members could get GEM at a reduced cost.

NATIONAL BOARD MEETING 2020

The PNA NATIONAL BOARD will be holding its Meeting and AGM in Toronto in May 2020.

Meetings will be held May 20 and 21 with the AGM in the afternoon of the 21st. There will be more details nearer the date.

RRIFs

Dan Oldfield in his remarks will talk about the push to change the mandatory withdrawals rules.

ADVERTISING OUR PNA Ball Caps/T shirts/Aprons/Pens, etc. all with our Logo and good quality. Possibly to be given out to new Members.

QUEBEC REGION

They are to hold a super event to commemorate their 50 years as a Retiree Group, along with 20 years with the PNA. This will be held in 2020 and more details will be available later on.

PENSION PLAN - GOOD NEWS

Our PENSION PLAN is doing very well. No need to worry. Starting on January 01, 2020, you will see an increase of 1.93%. SHCP Nearly every Province will get a reduction in their monthly fees. This means that Ontario will see a reduction.

CONTACT

Will be out early in December. Please read this as it will contain a lot of helpful material and bring everyone up to date on what your PNA National Board has been doing for all members.

CHAPTER LIAISON

I was able to attend many of our Chapter functions and, as always, it was a pleasant outing catching up with old friends and colleagues. Most of the 5 Chapters are going along just fine. A couple having

trouble getting people to take over the reins. One of our Chapters teamed up with a local Probus Club this year. This helped the Chapter with the overall costs. It worked out very well and will be continued next year. We are trying to get more Inter-Chapter visitations, which so far has been a success. We just need more.

As the Region and Chapter Christmas Events are fast approaching, keep an eye out for the next edition of LIVEWIRE and plan to attend some. It is always a great time meeting up with people you sometimes see just once a year. Don't forget your tickets for our Ontario Region Christmas Lunch at the Duke of Devon on Saturday, December 07. There is a slight increase this year. We have kept it low for the past several years but it is still a bargain as \$20.00 for Members and \$25.00 for Non-Members. There is also free parking, which is another bonus. The tickets will be on sale after the meeting. All the very best for your Christmas and New Year.

**Ontario Chapter CBC National Pensioners Association
Financial Statements**

Sept 1, 2018 to Aug 31, 2019

Sept 1, 2019 to Aug 31, 2020

Income	Actual	Budget
Chequing Acct	\$6,122.70	\$7,107.64
Membership Dues	\$24,196.04	\$27,000.00
Recruitment Bonus	\$4,000.00	\$4,000.00
AGM		\$600.00
Xmas Lunch tickets	\$1,485.00	\$1,400.00
Other tickets		\$1,150.00
Term Dep + int	\$4,499.44	\$4,499.44
Total Income	\$41,288.12	\$45,757.08

Income	Budget
Chequing Acct	\$5,000.00
Membership Dues	\$25,140.00
Recruitment Bonus	\$4,000.00
Xmas Lunch tickets	\$800.00
Other tickets	\$0.00
Term Dep + int	\$12,500.00
Total Income	\$47,440.00

Expenses

AGM	\$2,539.08	\$2,000.00
Board meetings	\$782.68	\$250.00
Livewire	\$10,313.70	\$15,000.00
Supplies, Serv Chgs	\$142.67	\$300.00

Travel and Subsidies

Exec travel (pres)	\$1,737.10	\$3,000.00
Other travel	\$4,718.68	\$7,500.00
Durham	\$3,510.00	\$1,800.00
Golden Horseshoe	\$1,770.00	\$3,000.00
North-Central	\$1,337.84	\$800.00
South West	\$2,111.92	\$3,000.00
Trent	\$430.00	\$500.00
Toronto events	\$2,120.44	\$3,000.00
Xmas Lunch Torontc		\$3,500.00
Membership, Honor:		\$1,000.00
Membership Recovery		\$2,000.00
Total Expenses	\$31,514.11	\$44,650.00

Expenses

AGM	\$2,000.00
Board meetings	\$1,300.00
Livewire	\$13,500.00
Supplies, Serv Chgs	\$600.00

Travel and Subsidies

Exec travel (pres)	\$4,500.00
Other travel	\$2,100.00
Durham	\$2,000.00
Golden Horseshoe	\$1,850.00
North-Central	\$750.00
South West	\$3,000.00
Trent	\$450.00
Toronto events	\$4,400.00
Xmas Lunch Toronto	\$5,000.00
Membership, Honorari	\$500.00
Membership Recovery	\$2,000.00
Total Expenses	\$41,950.00

Ben Daube, Treasurer, Wed Oct 30th 2019

E. Treasurer's Report (Ben Daube):
Motion to Approve the Financial Report: Sept. 1 2018 – Sept.1 2019:
M-Ben Daube
2nd-Raj Narain
AIF

Motion to Approve the Budget Report: Sept. 1 2019 – Sept.1 2020:
M-Ben Daube
2nd-Gino Piazza
AIF

F) **Chapter Reports:**

1-**Durham** (Barbara Saxberg-Email Report): This past year has been a busy one for the Durham Chapter. A new Executive took office at the beginning of January including President Barbara Saxberg and VP Bruce Rogers. Bob Ross began the year as Secretary-Treasurer but had to step down in the spring and was replaced by Glenn Gray as interim Secretary-Treasurer. An election for this position will be held at the Chapter's December AGM. The Chapter also added four Directors at Large to the Executive: Maureen Brosnahan, Dan Karpenchuk, Bette Laderoute Sampson, and Mac Skelton. The team has been working hard to revitalize the Chapter.

MEMBERSHIP SURVEY
In January, we launched a membership survey and

the response was excellent. 37 members completed the survey. That's 49% of our total membership at the time of the survey, a very respectable response rate. Here are the key findings:

The issues and/or services that were identified as most important are pension status & surplus sharing information with 32 responses followed by survivor pension benefits updates & supplementary health care plan benefits, each with 20 responses. Discounted services and Bill C27 updates each had 14 responses.

The types of events our members expressed interest in attending are information sessions (snack & learn) and luncheons, each with 17 responses, followed by coffee gatherings with 10 responses. Spouse or life partner events and workshops on a wellness topic had 6 responses.

The responses to our question about supporting other community organizations focused primarily on supporting local food banks or soup kitchens, followed by homeless and women's shelters, and Habitat for Humanity. Clearly there is a desire to find opportunities to support those who are less fortunate in our communities and we are working on that.

EVENTS

We have held two luncheons, one in the spring and one in the summer. Both were well attended and our guest speakers well received. We also held a wine and cheese gathering aimed at spouses and life partners of Chapter members, something we hope to repeat in 2020. We attempted a Coffee & Conversation gathering in early June but unfortunately it didn't generate enough interest and we had to cancel it. We are hopeful our next effort planned for November 8th with author Ted Barris will be successful. Our Holiday Luncheon is planned for December 6th and all are welcome. Details can be found in our next newsletter, due out in early November or on our Facebook page (CBC PNA Durham Chapter) or on the PNA website.

COMMUNICATION

We have expanded our newsletter, "Buzz". It features a new banner, a more contemporary and accessible style, and more news items relevant to all PNA members as well as health items, short stories and tales from the CBC archives. The newsletter is also available on our Facebook page and the PNA website. If you wish to have a copy emailed to you, let us know and we

can add you to the email list. We are now publishing the newsletter six times a year to keep members better informed on issues and events and we encourage sharing with non-members as well. As mentioned, we have also established a Facebook page which anyone is welcome to access. And we re-instituted birthday and holiday cards for members. Thanks to Debbie Ross for taking on the task of sending out birthday cards.

FINANCES

We began the year in a rather dismal financial position with little left in the bank. However, thanks to the support of the Ontario Region which provided a grant of \$2000.00, combined with the quarterly dues from the National Office of the PNA, we have been able to get back on our feet and are fairly well-positioned for the coming year. We have requested that the National Board consider a small increase to the dues payment. We are hopeful that will be forthcoming sometime in the New Year.

MEMBERSHIP

We began the year with a total membership of 78. We have added nine members and lost six so our current membership now stands at 81. We reviewed our membership list in the first

half of the year, contacting as many of our members as we could reach. We updated their contact information, and engaged them in conversation about issues of concern, how they're spending their time in retirement and answering any questions they might have about specific aspects of the PNA. If you know any non-members, please share our newsletters and invite them to contact any member of the Chapter Executive for more information. You can also point them to the PNA website for information about the benefits of membership.

2-Trent (Barrie Burhoe): The report of the Trent Chapter is very short. We held our July Liftlock Cruise and it was extremely successful and with the comments received it was very much enjoyed. Our Christmas Lunch will be on Thursday, November 28 at 12 noon at Baxter Creek Golf Club and we are once again expecting a good crowd.

3-North Central (Paul Hoffman: In addition to our President's notes of the picnic of the North Central Ontario Chapter on August 22, 2019, I want to mention that the music this year was provided by Edward de Silva who played classical as well as modern pieces on his guitar, which gave a pleasant background

to the event.

For lunch we had croissants with a choice of ham and cheese, or roastbeef, potato salad, coleslaw, corn on the cob, fruit and cheesecake. For those who wanted to be more active, Geoff Smith, President of the Probus Club of Orillia, entertained the attending group with games of varying kinds. All together we had a good day with sunshine. Don't forget to come next year as in the past, it will be in August. The day still to be decided.

4-Golden Horseshoe

(David Knapp): Good morning. I'm Bob Waller, Vice President of the Golden Horseshoe Chapter filling in today for David Knapp, our president, who is unable to be with us today and sends his regrets. David asked me to deliver his remarks. The past twelve months have been good for the Golden Horseshoe Chapter. We are one of the larger chapters with a membership now totaling 177 in number. For those of you attending your first Ontario Region meeting today, our chapter extends from Brampton, and Mississauga all the way to Stratford. We also serve members living in Oakville, Burlington, around the lake to Hamilton/Brantford and down to the Niagara area. We run special events twice a year with our signature celebration, "the must attend" event to kick off the

Christmas season.
More about that in a moment.

This past June we saluted all members interested in gardening with a return by popular demand appearance of Paul Zamitt of CBC Radio fame and also the Toronto Botanical Garden. More than sixty guests turned out to learn about gardening and to tour the Royal Botanical Gardens in Burlington.

And now a few words about our upcoming Christmas luncheon. WEDNESDAY DECEMBER 4th at the Royal Canadian Legion in Burlington starting at 11:00AM. It's an event not to be missed. All pensioners, spouses, partners, wherever you live, are invited. Tickets are just \$20 each, and must be secured by November 25th. You can get yours here today from our Secretary -Treasurer John Bainbridge. John, please stand up so folks know where you are.

Our Christmas feast is roast Turkey and all the trimmings—not your restaurant prepared lunch, but one created by the Ladies Auxiliary of the Legion. You'll also be served a salad, dessert, coffee, and a glass of red or white wine...all for only \$20. On top of that, door prizes. Many of our regular supporters are back, including two CBC pensioners who have

businesses of their own. Sue Heddle is in the real estate business in Oakville and is again donating two dining certificates at the Keg. Jay Mowat who is now our resident farmer in Erin, is donating bottles of the best maple syrup around. If you are into theatre, you'll want to win tickets to either Stratford or The Shaw. And the list goes on.

Doors open at 11 with a cash bar.

Once again this year there will be live music by JUST US combo, including our very own Mark Punga. Lunch will be served starting at noon. Our Annual General Meeting will follow lunch and will feature the election of a new executive to bring us into the next decade. If you are a member of our chapter and if you can't attend, please send the proxy you received to George Duffield. Should you have any questions, or wish to run for office, see John or myself here this morning. The final event of the day will be our new fifty /fifty draw with tickets being available for purchase on arrival at the legion. Remember, our luncheon is open to all pensioners, spouses, and partners. And Burlington is just a short, relaxing GO Train ride from Toronto. Hope to see you on December 4th.

6-Southwestern Ontario (Gino Piazza): Our annual BBQ was once again a huge

success and we could not have asked for a better day! GOOD DAY SUNSHINE, just like the song we all know. About 45 attended the event and we once again became reacquainted with old colleagues.

Unfortunately our annual county wine tour needed to be cancelled due to the timing of the event, no problems as we will enjoy ourselves more next year. Our end of the year event, The Christmas Party, will be held on Saturday, December 7 at the Giovanni Caboto Club.

Doors open at 4:30PM and will close when the last individual leaves the bar! This year is a very special one since it is also the 25th Anniversary of the Windsor Experiment that re-opened CBET-TV. New equipment, new work methods, a new Union-Management operating agreement and additional jobs...some for previously laid-off employees and some new hires. An invitation was sent out to this group and many will be attending our party where we will use the event as a membership drive. Many are coming in from out-of-town for this event: Anthony (Tony) Manera, Dan Oldfield, Randy Bernard, David Kyle and Carole MacNeil to name a few. They all played an important role in the experiment. It looks like it is turning out to be quite the gathering.

Our Christmas dinner is second to none: antipasto Italiano & bruschetta, penne with meat or blush sauce, Caboto's famous roast chicken, roasted potatoes, mixed vegetables, tossed salad with radicchio in a bread bowl, bread rolls, Italian pastry, coffee and tea. Free to Chapter Members and their guest, \$25 for all others. Note, if a special menu is required, please do not hesitate to notify us. Once again Santa will arrive with a bag full of door prizes, a 50/50 raffle and YES, the surprise \$5.00 door prize. The last three (3) year surprises were, 4 nights in Las Vegas, 4 nights in a Florida 4 star hotel and last year a weekend in Niagara with wine tours. Our party is open to all members and their better half of the CBCPNA.

7-Toronto Area

Representative Report (Raj Narain): 2018 -2019 has seen CBC Toronto Retirees make great strides forward, connecting with retirees in the Toronto area with our events.

We are also increasing awareness of the Pensioners' Assn. among present CBC employees through the Pre-retirement seminars we do at the Broadcast Centre with the Guild.

Over the year, attendance of our Pub

Afternoons is growing and the Chowder Club continues to have its lunches in the north Toronto area. The next Pub Afternoon will be on Nov. 27th at the usual haunt – Factory Girl. For more details, check out the CBC Toronto Retirees electronic newsletter. If you are not on the newsletter's mailing list, please touch base with Iris at desk and give her your name and email.

As we grow we are looking to increase the number of events in Toronto. Our budget for 2019 – 2020, is looking to fund 6 events in the Toronto area. All of our events are open to present CBC employees as well. This connection between present and past employees gives the present employee an idea of what is going on in Toronto and a chance to meet some of the retirees and become more familiar with the PNA. Another massive stride has been the addition of 3 Toronto Directors to the Ontario Board, better reflecting the number of retirees in the area. The Directors will be elected and have a voice on the Ontario Board.

Last but not least, I would like to thank all of you for your tremendous support in helping CBC Toronto Retirees to grow and in spreading the word on our activities in Toronto.

G. **EAP** (Pat Kellogg): No Report

H. **Livewire** (Leone Earls): For the Assn's fiscal year, September 2018-August 2019, four Livewires were published. The newsletter is one of the major expenditures to the Ontario Region. Its costs include the printer, Herald Press of Windsor, and mailing costs to those without emails. Of our 1100 plus members there are still just over 400 who receive their Livewire by Canada Post...depending on the size of the newsletter at least \$400.00 per issue. Once this AGM is over I will be looking in earnest for a new Livewire editor. The November issue will be my last.

I) **New Business:**

1: VP-John Dixon asked if all would stay to get a group photo by our soundman Tom.

2: Bob Waller asked that we reconsider returning to four (4) editions of the Livewire. It was pointed out that this decision was already made and to return to the four editions.

J. **Election of Officers:**

Leone Earls, Chair of the election, opened up the election process. The first item was the discussion of the electronic votes, seeing that there was some concern over the process. Bob Waller informed the assembly that his name was

being submitted as a candidate for the Vice-President's position. With this nomination the issue of the electronic votes was put to bed. They would not be counted. With that item out of the way the election process began with the following results:
President: Gerald Head was acclaimed.
Vice-President three candidates John Dixon, Raj Narain and Bob Waller. Raj Narain was the successful candidate.
Secretary: Gino Piazza was acclaimed.
Treasurer: Ben Daube was acclaimed.
Three (3) Toronto Reps: Mary Depoe, Steve Athey and Gail Carducci were acclaimed.
The election was completed and a motion to destroy the ballots was made
M-Bob Waller
2nd-Gail Carducci
AIF

K. Adjournment:
12:50PM – M-Gerald Head

L. Guest Speaker:
Dan Oldfield (CCSB Representative, CBCPNA) spoke on the following topics and then accepted questions from the floor.

PNA
work of the national board
- importance of recruitment
- when answering the big question of what's in it for me it's good to talk about

loyalty programs and social events but equally important to make advocacy a key part of the pitch. We are the official voice of retirees with the CBC, we are signatories to the MOA on pension surplus sharing and we help people who have questions about benefits and pensions and assist those accessing the Special Assistance Fund.

PENSION PLAN
It is in good shape with more than 7 billion dollars in assets, well in excess of what we need to meet the obligations of the plan.

MOA
The review of the MOA, which sets out how future plan surpluses will be shared in continuing with meetings are scheduled for November 6,7 and 11,12. At this point the parties are sharing information.

SHCP
Retirees in Ontario will see a modest reduction in their premiums next year. The

Plan is in a surplus position.

SPECIAL ASSISTANCE FUND (SAF)
Continues to provide significant benefits to retirees (more than a million dollars over the past decade). People who want to access the fund for such things as hearing aids and mobile devices should contact the PNA office in Ottawa for assistance.

RRIFs
Official position on mandatory withdrawal of RRIFs – the PNA executive has formally adopted a position of calling on the federal government to stop the forced withdrawal from RRIF accounts.

C27: Status – the bill is dead and unlikely the minority Liberal government will re-introduce it.

M. President Gerald Head thanked Dan Oldfield and all that attended the AGM.

Lunch was then served.

President's Report

Gerry Head

"Spring is coming. Yes, it really is. Our Chapters are busy planning their spring/summer events." That is the way I began the spring edition of my report for Livewire last March. Suddenly everything came to a grinding halt. Covid changed everyone's lives overnight. The Ontario Region of the Pensioners Association has continued to work for you. We have met, not in person, but by telephone and Zoom meetings.

The Ontario Board has set its budget for this fiscal year and the emphasis is on serving the membership. We are always grateful for your input and comments, because we are here to serve you. The membership will need to approve the budget for this fiscal year. We are including it in this edition of Livewire for your consideration.

The Ontario Board has reviewed and updated our By-laws. We will email a copy to anyone requesting to see them. They must be approved at the AGM on December 9th. Please see the notice about this meeting in this edition of Livewire.

There is an update on the Memorandum of Agreement review that began last fall. Please do not readily accept any rumours or stories that you may hear about this review. Only accept credible facts that are forwarded by the ad-hoc committee and our CBC Pensioners National Board President Denis Collette. If you have concerns, please contact our National Office or myself.

The CBC Pensioners National Board meeting in Toronto on May 20 and 21 was cancelled due to covid. A virtual meeting was held in October and the next

edition of Contact will fill you in on the matters dealt with at that meeting. The Ontario Region Board is looking for someone to edit our Newsletter "Livewire". It is not an onerous job. It is a rewarding job knowing that you are helping to keep our membership informed. The job is assembling the material sent to you by our various Chapters and others, putting it together and sending it to our printer. If someone wants to be totally creative and put it together using a computer program we would love to hear from you. You do not have to print, stuff envelopes, stamp and mail the newsletter. Leone would love to explain the job to you.

Please stay safe. As always, I appreciate your comments and suggestions.

Gerry

Vice-President's Report

Raj Narain

I hope this note finds everyone well and coping with the changing regulations.

As the new VP and Chapter Liaison, my goal was to get out and meet as many fellow retirees as I could. I was able to visit most of the Chapters with the exception of Windsor (apologies). It was great

to meet some of my old work colleagues and get to know some of the Chapters' members.

Then came 2020, and the world stopped in March. As we adjusted to staying put and learning to live in a new environment, we began to look inwards, which is only natural. We learned to cope with not seeing our dear ones and

friends in person and have had to miss some important events. We've had to find new ways to stay in touch and in the process have lost touch with others. With the end of the year approaching and we're facing further restrictions, let's give a thought to others.

Let's start by reconnecting with those we haven't been

V-P's Report contd. on pg. 15

in touch with for a long time. Send an email, make a phone call, set up a Zoom or Skype call. Yes, you could spend most of the conversation talking about COVID – 19, but it will be with someone different. They would love to hear from you and it will put a smile on your face and likely theirs too.

Outside of our world, let's give a thought to those in need and those who are helping to keep us safe. If you can, help the food banks, shelters and causes that are near and dear to you.

Help us support ourselves and each other. It is a long road ahead but together we will get through this.

Treasurer's Report

Financial Summary Sept 1, 2019 to Aug 31, 2020

Income	YTD	(Budgeted)	Budget
Chequing Acct	\$24,135.79	\$5,000.00	\$5,000.00
Membership Dues	\$24,619.71	\$25,140.00	\$24,700.00
Recruitment Bonus	\$3,500.00	\$4,000.00	\$3,500.00
Short-term Loan	\$5,500.00		
Xmas Lunch tickets	\$1,905.00	\$800.00	
Other tickets			
Term Dep + int	\$13,014.89	\$12,500.00	
Total Income	\$54,072.30	\$47,440.00	\$33,200.00

Expenses			
AGM		\$2,000.00	\$1,000.00
Board meetings	\$437.08	\$1,300.00	\$500.00
Livewire	\$6,253.17	\$13,500.00	\$6,000.00
Supplies, Serv Chgs	\$492.55	\$600.00	\$600.00
Repay overdraft	\$5,512.50	\$5,500.00	
Travel and Subsidies			
Exec travel (pres)	\$807.29	\$4,500.00	\$1,000.00
Other travel	\$1,915.06	\$2,100.00	
Durham		\$2,000.00	\$500.00
Golden Horseshoe	\$1,100.00	\$1,850.00	\$500.00
North-Central		\$750.00	\$300.00
South West	\$1,180.00	\$3,000.00	\$500.00
Trent	\$200.00	\$450.00	\$200.00
Toronto events	\$960.04	\$4,400.00	\$7,500.00
Xmas Lunch Toronto	\$44.39	\$5,000.00	
Membership, Honoraria	\$425.45	\$500.00	\$500.00
Membership Recovery		\$2,000.00	
Total Expenses	\$19,327.53	\$49,450.00	\$19,100.00

Access to a Virtual Health Network

CBC pensioners and employees now have access to a virtual health network. The Pensioners National Association along with the CBC and its Unions have agreed to provide the confidential service free of charge. The one-year pilot project comes at a time when it's often difficult to make a doctor's appointment, fill prescriptions, get referrals to specialists or ask those personal medical questions.

The virtual health network called Dialogue is a service administered through Canada Life. It can be accessed through an app installed on a smartphone or through other mobile devices. It operates 24/7 in both French and English.

Dialogue gives you access to healthcare professionals via a mobile or web app. You will be able to chat – or consult via a secure video – with a nurse for any questions related to your health, or a doctor if a diagnosis or prescription is required. All of this with complete confidentiality. You can also consult other health professionals that may be covered by our Supplementary Health Care Plan (SHCP).



About 70% of typical walk-in clinic cases can be addressed via Dialogue, including:

- Receive or renew prescriptions;
- Request blood work or a referral to a specialist;
- Consult for minor conditions (allergies, UTI, infections, etc.);
- Ask questions related to your children's health;
- Consult the medical team for any questions related to stress, insomnia and anxiety.

You can use Dialogue if you are physically located in Canada. The service is available 24/7, but the medical scope of practice will exclude some services outside of regular hours (for example, you will not be able to refill a prescription at 2:00 a.m.).

The regular hours of the Dialogue clinic in all Canadian time zones, local time, are: Monday to Friday, 8 a.m. to 8 p.m. Saturday and Sunday, 10 a.m. to 4 p.m.

To signup go to

<https://www.dialogue.co/canada-life-cbc>

with Google Chrome, Safari or Firefox. You can also download the app Dialogue Health on your smartphone.

Click on 'Create Account'.

Click on 'Get Started'.

Enter your first name, last name and date of birth.

Follow the instructions to create your account (you will need to provide your CBC/Radio-Canada ID number and the plan number/code 177815 as the Canada Life Policy ID)

Dialogue is also up to date on the latest information about COVID-19. For any questions, you can reach their team at canada-life-support@dialogue.co.

Your local Representatives

Durham Email: CBC-PNA-Durham@outlook.com

President: Barbara Saxberg Email: bsaxberg@outlook.com Ph: 807 356-0802	Vice-President: Bruce Rogers Email: barogers@sympatico.ca Ph: 705 328-0240	Secretary: Glenn Gray Email: glenn.gray@rogers.com Ph: 414 200-1625
	Treasurer: Dan Oldfield Email: dan_oldfield@hotmail.com Phone: 807 356 5027	

Golden Horseshoe

President: Bob Waller Email: bobbywaller@hotmail.com Ph: 905-278-1267	Vice-President: Marie Clark-Davies Email: marie.clark.davies@gmail.com Ph:416 529-8294	Secretary/Treasurer: John Bainbridge Email: john.bainbridge2015@gmail.com Ph:905 522-9873
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North Central

President: David Hauraney Email: shdh@rogers.com Ph:705 326-0693	Vice-President: Paul Hoffmann Email: paulshoffmann@gmail.com Ph: 705 422-1167	Secretary/Treasurer: Rolf Rummeda Email: rhrrummeda@gmail.com Ph:705 429-1984
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Toronto

Director: Gail Carducci Email: gail.carducci@gmail.com Ph: 416-333-8556	Director: Mary Depoe Email: mdepoe@hotmail.com Ph: 416 924-6113	Director: Steve Athey Email: nextunion@hotmail.com Ph: 416 699-1568
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Trent

President: Barrie Burhoe Email: barrie.burhoe@gmail.com Ph:705 874-0480		
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Southwestern Ontario

President: Gino Piazza Email ginojohnpiazza@gmail.com Ph:226-260-4110	Vice-President: Sandy Tymczak Email: sandytymczak@hotmail.com Ph:519-948-4436	Secretary/Treasurer: Jackie Kervoelen-Chelsea Email: Jkervoelen2@gmail.com Ph: 519-979-8147
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Your Ontario Executive

President: Gerald Head Email: gercarhead@gmail.com Ph: 519 250-8516	Immediate Past Pres.: Leone Earls Email: learls@rogers.com Ph: 416 463-0314	VP/Chapter Liaison: Raj Narain Email: raj.narain@gmx.com Ph: 647 926-2994
Treasurer: Ben Daube Email: ben@greatvideo.com Ph: 416 481-1522	Secretary: Gino Piazza Email: ginojohnpiazza@gmail.com Ph: 226 260-4110	
Directors		
Durham: Barbara Saxberg Email: bsaxberg@outlook.com Ph: 905 404-1334	Golden Horseshoe: Bob Waller Email: bobbywaller@hotmail.com Ph: 905 278-1267	North Central Ontario: David Hauraney Email: shdh@rogers.com Ph: 705 326-0693
Toronto: Gail Carducci Email: gail.carducci@gmail.com Ph: 416 465-5184	Toronto: Mary Depoe Email: mdepoe@hotmail.com Ph: 416 924-6113	Toronto: Steve Athey Email: nextunion@hotmail.com Ph: 416 699-1568
Trent: Barrie Burhoe Email: barrie.burhoe@gmail.com Ph: 705 874-0480	Southwestern Ontario: Gino Piazza Email: ginojohnpiazza@gmail.com Ph: 226 260-4110	Livewire Editor: Leone Earls Email: learls@rogers.com Ph: 416 463-0314
20 Year Association Liaison: Nancy Flynn (non-voting) Email: n.flynn@sympatico.ca Ph: 416 481-6504	EAP Representative: Pat Kellogg (non-voting) Email: bph_pak@rogers.com Ph: 416 465-5727	

SPECIAL ASSISTANCE FUND

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

For more information contact the CBC PNA Office

Email: info@cbcpensioners.ca

Phone: 1-877-361-9242

CBC PNA National Office

Contact info:

Post:
290 Picton Avenue
Ottawa, ON K1Z 8P8

Email:
info@cbcpensioners.ca

Phone:
1-613-724-3003
Toll free (US/CAN):
1-877-361-9242

EAP

Did you know EAP is available to CBC pensioners and their spouses. You can have up to 5 hours of counseling. They are available 24 hours a day, 7 days a week.

Contact info:
Phone: 1-866-838-2025

Using IO:
username: pension-iO
password: services0