

CBC Pensioners' Association Meeting

National Capital and Nunavut Region

(was to be the AGM but lack of a quorum turned it into an information meeting)

December 8, 2020 - 10 am

Via Zoom

Present

Regional Board of Directors

Kerry Adams - President

Suzanne Cunningham – Vice-President

Ann Vachon – Treasurer

Denise Genge

Edith Cody-Rice

Ellen Chassé

Marie Jutras

Yvonne Lavallée

Members at Large

Dan Oldfield

Debra Alves

Dianne St-Germain

Elizabeth-Anne Ward (Betty)

Fran Cutler

John (Jack) Gemmill

Helen Freda

Laurie Braden

Lorraine Gravelle

Lorretta Fitzpatrick

Marc Wilson

Marie-Reine Fournier

Michelle Bachand
Patricia St-Germain
Paul Gaffney
Paul Morissette
Paul Pieriard
Peter Foisy
Shelley Dunlop
Simon Gardner
Suzie Bougie
Tim Cairns
Tony Manera

Agenda

1. Call to order – 10:00 AM
 2. Welcome remarks and intro of Board Members
 3. Observation of moment of silence to honour members who have passed away since our last meeting.
 4. Approval of the agenda for today's meeting
 5. Approval of the minutes from our last meeting
- October 16th, 2019
6. President's Report
 7. Approved By-Laws
 8. Treasurer's Report
 9. Membership Survey Results
 10. New Board Members
 11. Benefits, Special Fund, Talks with CBC – Guest Speaker Dan Oldfield
 12. Date for next year's meeting
 13. Adjournment

Minutes of Meeting

President Kerry Adams

- Called the meeting to order
- Welcomed members and indicated that as there is no quorum, this will be an informational meeting rather than a legally binding AGM.
- Introduced current board of directors
- Led a moment of silence in honour of members who have passed away in the last year.

Paul Gaffney thanked Peter Foisy for keeping list of those who have passed away going.

President's report – Kerry Adams

- The year started off well with last AGM and the Christmas luncheon
- The BOD set out a plan
- Once Covid-19 hit, the BOD met by zoom but there was continual postponement of member get togethers
- The BOD
 - hosted a let's chat zoom with good attendance.
 - Completed a member survey.
 - completed new bylaws
 - started planning joint ventures with other pensioners' associations.
- We have lost 4 members of BOD and we need new board members to help
- Recruitment is most daunting task. The national president met with the CBC CEO Catherine Tait but progress is slow.
- The BOD would like to get unions to join us to put on seminars
- Suzanne Cunningham sent out a survey to all regional members
- Regional members were invited to join Durham region for a presentation by Dr. Brian Goldman.
- Kerry thanked each member of BOD and members.

Bylaw

Kerry presented a new bylaw for discussion and invited questions. There were no questions.

Treasurer's Report – Ann Vachon

- The report is unaudited as our Audit Committee has been unable to meet in person to review the Annual Financial Report and also was not approved as there can be no votes without a quorum.
- Ann read out highlights of the treasurer's report which was circulated with the agenda. At the end of the September 2020 the region had a healthy bank balance of \$10,450.17
- The BOD does not intend to make a short-term investment with this cash.
- We may reduce the charge for luncheons.
- The BOD would like to reach out to members who can never make it to a luncheon or one of our events.
- Kerry stated that 20% of membership lies outside the Ottawa area. The BOD is looking at outreach to some of this membership.

- Right now, most of the money is going into translation of documents.
- Ann has requested a refund of the deposit of \$500 for the anticipated AGM at the RA Centre.

Membership survey results – Suzanne Cunningham

Suzanne thanked Suzie Bougie for translations

- 23% responded to survey
- Sent out 130 paper form of survey with return envelopes.
- The survey took less than 5 minutes to complete
- Purpose was to find out what members wanted.
- The survey had four main areas. A first part of the survey addressed getting involved. The BOD is all volunteer and we appreciate involvement.
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 - A first part of the survey addressed getting involved. The BOD is all volunteer and we appreciate involvement
 - The second part was about communication: when and what do you want to hear from us and how.
 - The third part was about what do you want us to and events you want us to organize.
 - The last part was about asking you what you think is the best way to attract new members.
- The question about birthday calls indicated some people love them, others would rather not have them or would rather receive an email than a telephone call.
- A question about where folks get information revealed most get information from the Communiqué, after that Q and A sessions with the BOD. Members would like most Information concerning pension, pension issues and benefits
- 20% of our membership live over 75 km from Ottawa. ‘There are probably about two dozen members in the Kingston area. They indicated they would like information sessions. We had hoped to go forward with a session for our members in the Kingston area, but those plans were sidelined due to Covid.
- Survey results indicated that a number of people would like trip to Kingston. We are therefore looking at sessions in Kingston, and would like to include the Durham region members who live close to Kingston who might be interested.
- The survey separated events into learning and social events. The biggest topic of interest is “wellness”; the most popular social occasion was pizza meal.
- The portion of the survey which addressed outreach to non-members brought the response that we should continue to invite them to events. Social media is also valuable in reaching out.
- We welcome email contacts from members.

Discussion

Simon Gardner asked whether we still facing a crisis of recruitment?

Suzanne stated recruitment is a priority and a problem. Some of this is caused by limited access to CBC and union reps.

Simon stated he has tried to reach out to other CBC personnel in Ottawa area.

Suzie said that she sent out the most recent national Contact to all pensioners and got about 100 new members through that.

Suzanne indicated that the best recommendation from our own survey is to continue to invite non members to events.

Tony Manera stated that he discovered there is a Facebook group of CBC employees. Could it be used to make CBC employees aware of association and why they should join it?

Kerry said he has been a member of that page since he retired. It is mostly based out of Toronto. They did not know about PNA and there were at first a number of questions but interest died off after initial questions. If you send them something about any other location, they will post it. We do have some outreach to them. This Facebook page is a closed group.

Friends of the CBC is another Facebook page. It is not a closed group. There is nothing to prevent us creating a National Capital group.

Suzanne stated that we know that there are social and other groups of former employees that meet that we wish to meet with to speak to them about the PNA.

Tony said that for the purpose of joining the PNA, it does not matter if group is centred in one area.

Fran Cutler asked whether we have members in Nunavut. She noted that the Minister of Health in Nunavut is a former CBC employee

Ann said that we have two active members in Nunavut.

Suzie stated that the Association in Quebec has started a Facebook page and you have to be a PNA member to join. They have attracted a number of new members.

Tony stated that if one of the objects of the group is to try and recruit new members, it is counterproductive to exclude non members from a Facebook group.

Kerry noted that although this is great idea, we need local members to be active. Currently we don't have capacity to handle social media outreach.

Suzanne said that there are three groups that we look to for membership:

- already retired (49%) non members
- 2000 deferred retirees coming up
- Future retirees

Kerry invited people to join the BOD although we cannot hold elections as we do not have a quorum.

Gift Card Draw – Ann Vachon

Gift cards are \$25 value – Farm Boy, Ultimate Restaurants and LCBO

Winners:

- Suzie Bougie

- Debra Alves
- Marc Wilson
- Patricia St-Germain
- Tim Cairns
- Paul Morrisette
- Laurie Braden
- Helen Ward
- Shelley Dunlop
- Fran Cutler

General Membership

- Claire Couture
- Helen McKenzie (Ellen)
- Ken Ross
- Roger Rousseau
- Patricia Hull
- Susan Toccalino
- Janet Evans Wright
- Charles Dussault
- Paul Letellier
- Denis Ricard

Guest Speaker: - Dan Oldfield

Dan addressed three distinct issues:

- PNA supplementary health care plan
- Special assistance fund
- Memorandum with PNA, CBC – sharing of surpluses

Health Care plan

- Paid for 100% by retirees. It underwent serious review a couple of years ago because of crisis in the plan. The goal to achieve a comprehensive plan at affordable cost was met.
- Premiums are based on money spent to provide benefits.
- We provide basically 7 different plans as benefits vary from place to place.
- We will see an increase in premiums.
- With the revisions, we created a surplus in original plan and were able to apply that surplus to premium costs for next year.
- We are moving to a national premium rate which is the norm. The current arrangement is particularly unfair to smaller regions where a one or two catastrophic claims can raise premiums substantially.
- While we will experience increase cost of premiums, no one will be out of pocket in the coming year.

- Goal is the best possible plan for best possible rate.

Special Assistance Fund (SAF)

- The SAF is a separate entity and carved out of a group of funds known as funds on deposit. It was assembled about 20 years ago from pots of money held by various insurance companies. They were gathered into fund which has about 6 million dollars
- Provides the SAF and wellness project.
- SAF exists to assist with medical expenses recognized as legitimate by CRA but not covered by the pensioners' medical plan.
- It is not available to persons who have no supplementary health care plan.
- The SAF has provided over 1 million dollars for member hearing aids.
- Every pensioner is eligible to receive a lifetime maximum of \$12,500
- Recently CBC decided to discard the process for assessing and qualifying claims and sought to transfer this responsibility to Canada Life. As currently administered the SAF allows some flexibility on compassionate grounds. We wish to preserve that.
- This is not CBC money it is employee and retiree money.
- The changes CBC sought to make would eliminate CBC oversight. CBC said it did not want to dedicate staff time or resources to administration.
- At the last meeting of CCSB, it was agreed to begin discussions among CBC, insurance company and Pensioners' Association to have the Pensioners' Association take over administration of the plan.
- The SAF is ongoing but there are delays because of this administration concern.

Discussion

Suzie noted that funds cannot be advanced before a purchase. The rule is that item has to be purchased ahead of time and receipts provided.

Dan said for most part requests are handled consistent with the guidelines.

Simon Gardner asked Is there any preapproval?

Dan stated that there is no preapproval

Suzie said that the limit for hearing aids is \$2,200 per ear once every 5 years.

Laurie Braden stated that one must apply within 15 months of purchase to qualify.

Pension Plan

- Our pension plan is currently well administered
- It protects pensions against inflation to 2.7% per year.
- The CBC plan is a mature plan meaning that most of benefits paid out of investments, not out of contributions
- We now have 9,000 retirees, more retirees than employees
- Our investments provide greater returns than benchmarks set.
- About 10 years ago in 2009 CBC and the unions and PNA reached an agreement.

- One part has to do with establishing a fund to offset future health care premiums
- The second part has to do with surplus sharing. A surplus is deemed sharable only after plan surplus is over 105% of liabilities.
- There are two calculations for determining surplus:
 - going concern book value 150%
 - solvency – now at 98%, with a small deficit.
- After that there is a 50/50 sharing
- Now CBC is taking the position that agreement reached in good faith no longer exists. This will go to arbitration.

Future Meeting

Kerry suggested that we set up an AGM meeting November 15-19 of 2021.

Adjournment:

Moved by Kerry Adams

Meeting adjourned at 12:24 pm.