

WHAT'S INSIDE:



*How
will
my
garden
grow?*

By Marie Clarke-Davies Page 5



A letter of thanks

**From: Fred Walker, Golden Horseshoe Chapter
To: Dan Oldfield, CBC PNA**

Thank you for your involvement in the SAF. I've been retired for more than 25 years now and after learning about the SAF at a pensioners Christmas luncheon, both my wife and I have benefited from the fund in the purchase of hearing aids.

Fred



The Special Assistance Fund to the rescue



**By Dan Oldfield
CBC PNA Representative
Consultative Committee on
Staff Benefits**

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.

The creation of the Special Assistance Fund (SAF) is an interesting story. Its benefits come from a pool of money that has paid out millions in benefits for CBC retirees and

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employees for nearly 20 years.

The creation of the SAF is a story that demonstrates the power of co-operation between groups of employees and retirees and what a relatively small amount of money can do when managed well and creatively used.

At the CBC, a committee made up of retirees and employees meets regularly as the Consultative Committee on Staff Benefits (CCSB). The job is to oversee the various benefit plans and to make recommendations or approve changes.

Over the years a variety of staff benefit plans have come and gone or been replaced by newer or different benefits. The insurance industry has also gone through many changes.

Through all these changes, small pots of money primarily from returns on monies held in trust or premiums were created. Over time the sources of those monies were lost to memory and the complexity and cost of doing any sort of refund became impossible.

The money that later created the source for the Special Assistance Fund existed in a

variety of these almost forgotten trust accounts held by a variety of insurance companies.

For example, more than a million dollars was held by Confederation Life from a plan once managed by Mutual Life that had been discontinued in 1977. It had resulted from a surplus created during the life of that insurance plan. In total more than \$3.5 million sat in various trust accounts.

From time to time those on the CCSB who were aware of the existence of these various pots of money would bring individual hardship cases to the meetings of the CCSB to seek approval to financially assist those in need.

The approach was an arbitrary and ad hoc approach. In the late '90s, as a representative for the Guild, I wrote a discussion paper proposing the creation of the SAF. The proposal would bring together the various pots of money into a single fund that would be used to assist employees and retirees with costs for medical type expenditures not covered by employer or government insurance plans. The CCSB, after seeking a legal opinion confirming its ability to disburse money and after seeking financial advice

in investing the money, unanimously approved the creation of the fund.

The CCSB resolved to use interest earned to provide to create the SAF. The other key part of the proposal was to publicize the existence of the fund. Use of the money was also expanded to include national and local wellness initiatives.

Since its inception hundreds of retirees and employees have received assistance.

And even though millions have been spent for benefits and wellness projects the fund now has a value of nearly \$6-million.

The Special Assistance Fund is a success story. Retirees, employees and their beneficiaries can qualify for up to a life time limit of \$12,500 in assistance.

To qualify the expense must be one recognized by the Canada Revenue Agency as a legitimate medical expense. The application form and the guidelines are available on the PNA website at www.cbcpensioners.ca. Contact the CBC PNA staff in Ottawa for eligibility requirements and help in applying.

SAF Application Form

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Special Assistance Fund (SAF) Request Form

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This document is intended as a guide to be used when presenting a request for the Special Assistance Fund. A completed copy with related documents can be scanned and sent via email at info@cbcpensioners.ca or mailed to the **CBC Pensioners National Association, P.O. Box 8570, Ottawa, ON K1G 3H9**. The Committee will not consider claims of less than \$200. The employee or retiree must sign this request, or a signed authorization from the employee must accompany this request, in order for the claim to be assessed and discussed.

The original receipts must also accompany this request if sent by mail.

Applicant's name			
ID Number			
Representative	CBC Pensioners National Association		
Affiliation	N/A		
Is this a first request?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Please indicate the amount that is being requested.			
Please provide details on the service or supply that is considered for reimbursement*:			
Date(s) of purchase:			
Do you subscribe to Canada Life (GWL)?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
Has this been submitted to Canada Life (GWL) under policy 51089?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If answered 'yes', please indicate the amount that was reimbursed.			
Is the applicant entitled to benefits under another insurance or government plan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	
If answered 'yes', has the claim been submitted to the other plan? Please indicate the amount that has been reimbursed.			
Is it expected that the claimant will submit other claims for this service or supply?	Yes <input type="checkbox"/>	No <input type="checkbox"/>	Unknown <input type="checkbox"/>

Employee/Retiree Authorization

I, _____ authorize the SAF Committee to review my request
(Print Name)
 and certify that the information is true, correct and complete to the best of my knowledge. I also understand that my medical information will have to be shared and reviewed by the SAF Committee in order to assess my request.

Signature: _____

Date: _____

For use by the SAF Committee only.

- ☐ The SAF Committee recommends that 100% of the claims presented be paid.
- ☐ The SAF Committee does not recommend reimbursement of these claims.
- ☐ Other: _____

Total amount disbursed to date (including this claim): \$ _____

* Please attach a separate page if additional space is needed.

To: Regional/Chapter Presidents & Directors

Re: Executive Officer Nominations – 2021 CBC/PNA Triennial Convention

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In the December, 2020, issue of *Contact* we reminded the membership that the Triennial Convention was approaching and, with it, elections for the Association's four executive positions – the president, the Anglophone and Francophone vice-presidents and the treasurer. We asked that members interested in serving in any of these capacities let us know. Since then, we've identified a few possibilities but we do not yet have a full slate of nominees.

Because of the continuing pandemic and uncertainties about the roll-out of vaccines, the date of the 2021 Convention also remains uncertain. But, sooner or later, it *will* take place and, in anticipation of that, the search for qualified executive officer candidates continues. This note is to ask that you, as the leaders in your respective communities, help the process along by assessing your regional and chapter talent banks for likely candidates.

The Association's bylaws declare that the PNA's presidency should alternate between the two official language groups every two terms. So, inasmuch as the current president will have served only one term, our preference is for francophone presidential candidates. However, the bylaws also allow us to set aside the prescribed alternation if no suitable candidate appears, so please bear that in mind when considering possible nominees.

Also, as you all know, the PNA is committed to doing all it can to reflect the diverse nature of our membership – another factor in considering possibilities, especially given that both our national and regional leadership has long tended to favour "aging white males" (not to put too fine a point on it).

So we're asking that the aspirations we all uphold in principle be taken just as seriously in practice. Our members expect to be capably represented by their association and its national leadership. We will all benefit from the new ideas and energy a fresh slate of candidates can bring.

If you're unclear about any aspect of our electoral process, check Section 8 of the Bylaws (they're online at <https://www.cbcpensioners.ca/governance/>) and, once you have a nice, long list of possibilities, get in touch with Dianne St-Germain at the National Office at: dst.germain@on.aibn.com

Sincerely...

Convention 2021 Nominating Committee



Suzanne Aubin



Denis Collette



Jim Nelson



Paul Gaffney (Chair)

How will my garden grow?



By Marie Clarke-Davies

As we all hunker down at home trying to do our part to stop the spread of coronavirus, this winter feels longer than usual.

But the days are also getting longer. Spring is approaching. Temperatures are starting to climb. And that means it's time to plan for the gardening season ahead.

With that in mind, I turned to Claudette Sims for some gardening advice. Claudette is a friend (I came to know her when I was active as a Member of Halton Master Gardeners) who has bushels of horticultural wisdom. Not only is she past-president of the Master Gardeners of Ontario, she's a regular on-line contrib-

utor to Ontario Today's weekly gardening phone-in with Ed Lawrence. That show, of course, airs on CBC Radio throughout the province on Mondays from 12:30 to 1 p.m. Claudette and her team provide advice during the growing season.

Her first words of wisdom: work with plants that fit your garden space, or spaces. "You have to think of your soil conditions. Do you have clay, do you have sand, do you have loam? You have to think of your moisture conditions. Is it a very dry garden, a very wet garden? You have to consider sun conditions, shade, sun, dappled shade?" she advises, adding you also need to consider the size of your space.

While this sounds like stating the obvious, even she admits to buying plants on impulse in the past. "Even though I knew about 'right plant, right place,' I would think: I can make this work. But if you do that, you're setting yourself and the plant up for failure. I'm more inclined now to do the research ahead of time." So ask yourself if you have plants that have been struggling in their current location. Are your hostas in a place that is too hot and sunny? Is there somewhere you could move them that would be more hospitable? Has the canopy of nearby trees spread so that a formerly sunny spot is now shady?

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Garden from Page 5

If you take your specific micro-climates into consideration, you'll find gardening less frustrating. This may mean looking for drought-tolerant plants for dry areas; plants that are more shade-tolerant plants for other spots, or even plants that can flourish in dry shade under trees.

Claudette's second key piece of advice is to understand where native plants might fit in your garden. Native plants have already adapted to local conditions, so relying more on native plants may help reduce your gardening frustration. Many nurseries are starting to offer a wider selection of native plants; there are also an increasing number of nurseries specializing in native plants that can be found on-line.

Some of her favorite native plants? *Echinacea pallida* comes to mind, a pale, pinkish coneflower. She adds: "While most people are familiar with purple coneflower, it can be transient in the garden. But this variety puts down deep roots and is a stunning plant. In full bloom, it looks like a ballet of dancing flowers."

When it comes to coneflowers, Claudette has one other piece of advice: stay away

from hybrids. "Again too often we do that emotional buying. We go to the nursery and see Echinacea hybrids that don't have an ecological purpose. None of the pollinators can access the nutrients in those double and triple blooms. If you are aware, you can make different choices."

Other native plants she's embracing? "I'm gaining a real appreciation for goldenrod and asters. They're 'super-food' plants that support diverse pollinators and especially our native bees. I didn't realize how many different kinds of goldenrod there are; there is a goldenrod for shady conditions, for sunny conditions and everything in be-



***E. pallida* (pink coneflower)**
tween. I think we have to become aware of the diversity of plants that support pollinators."



Zigzag goldenrod

That brings us to the subject of butterflies. "When people want to support butterflies too often what people think about are big flower gardens. They're very beautiful, but unless you have a larval host plant, you won't have butterflies."

Butterfly host plants are very specific. Most of us now understand the importance of milkweed to Monarchs. But then there's a native plant called Pearly Everlasting, which is the host plant to the American Painted Lady

Garden from Page 6

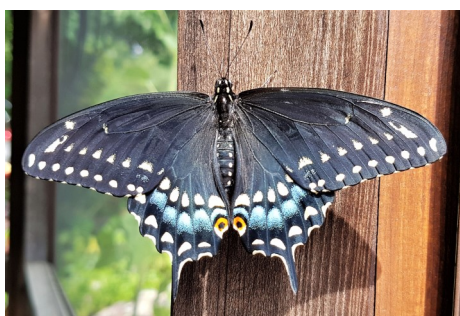
Butterfly. New Jersey Tea is a native short shrub and host plant for Spring and Summer Azure and Eastern Tailed Blue butterflies. Claudette says it's a lovely plant that has white flowers and aromatic leaves



Pearly Everlasting

Then there's parsley. Plants in the carrot family, including parsley & dill, are host plants for Swallowtail butterflies.

"A neighbour once called me to ask what these black and green caterpillars were on her parsley. Once I explained that they would grow into Swallowtail butterflies, she was thrilled, whereas before people might have been inclined to squish them."



Black Swallowtail

The neighbour left them on

the plant and had more than enough parsley for herself and the caterpillars.

Her final key piece of advice is NOT to overdo your garden cleanup...or even better avoid it altogether.

"That's a huge movement lately. The idea of not tidying up your garden. Leave leaves in your garden. Think of forests. You don't see leaves in the forest by the time summer rolls around. They've all been turned into soil. When people are throwing away leaves, they're throwing away soil."

Another important factor to consider is that many species of beneficial insects that overwinter in leaf litter and dormant plant stems. Not only do seed heads provide feed for birds throughout the winter, hollow stems provide habitat for cavity dwelling native bees. "People can become obsessed with cutting down stalks in their garden," says Claudette. "But even if you never cut them down, by the time the coneflowers start growing, Mother Nature has taken care of the old stems."

If you feel that you absolutely must clean up your garden, wait for a week of temperatures that are 10 C or higher. If you must trim back old stems, loosely pile those stems at the edge of the garden to allow

another generation of other beneficial insects to begin their life cycle.



Claudette Sims

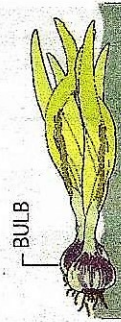
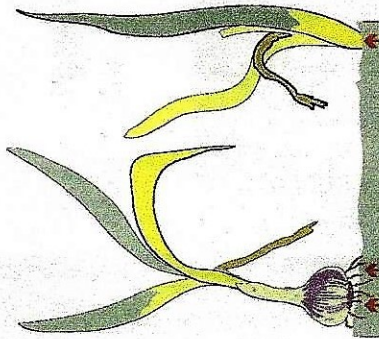
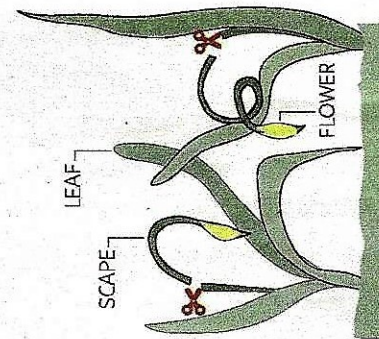
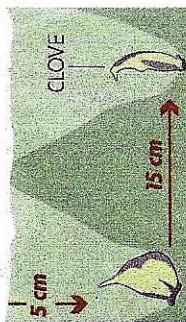
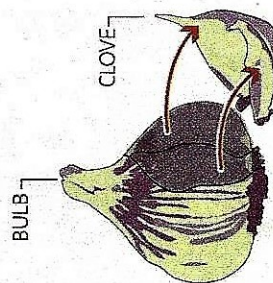
One final piece of advice: wherever you live in the Golden Horseshoe, Master Gardeners are always available to answer gardening questions. You can click on HaltonMasterGardeners.com to find their contact page. There are also Master Gardeners in Niagara and Mississauga. You can go to MGOI.com to look for those and other chapters.



Monarch and milkweed

VEGETABLE GARDENING

Buying garlic that's not from China can be a challenge. Our domestic garlic industry has never recovered to its pre-1997 state, before the Canadian International Trade Tribunal found China was dumping its cheaper garlic in Canada. These days, domestic garlic production has become a "cottage industry," says Jim Brandle, chief executive of the non-profit Vineland Research and Innovation Centre near St. Catharines, Ont. And in spite of increasing consumer demand for locally grown produce, farmers are still reluctant to ramp up the supply. That may explain why your local farmers' market is constantly running out of the stuff. But don't despair. Gardening expert Mark Macdonald of the organic gardening store West Coast Seeds in Ladner, B.C., explains how to grow your own



SELECTING

There are two types of garlic: soft-neck garlic, the shipping-friendly kind typically found in grocery stores, and hard-neck garlic, that's commonly sold at farmers' markets, since it thrives in colder climates. It's possible to grow both types, but you may find hard-neck varieties more reliable.

Mr. Macdonald recommends a hard-neck variety called Red Russian, which, he says, is tasty and easy to grow. "It's got more heat to it," he says. It may be possible to plant cloves from the organic garlic you buy at a farmers' market. But the stuff from the supermarket may not sprout, as some growers give their garlic a blast of radiation or other treatment to extend its shelf life, rendering it infertile. For best results, buy bulbs at gardening stores specifically meant for planting.

PLANTING

Now is the best time of year to start planting. In B.C. and the maritime provinces, where the weather is milder, it's possible to leave this as late as November. As a rule, though, plant before the first frost.

Separate your bulb into cloves, but don't remove the papery skin. Each clove will eventually become a bulb. Plant them with pointed ends up, about 5 cm deep and 15 cm apart, in soil that has been mixed with some organic matter, such as compost or well-rotted mushroom manure.

Find a sunny spot. If you have a low, wet garden, consider building a raised bed. The cloves will need some moisture over the fall and winter, but they risk rotting in wet soil.

GROWING

The next step is to wait. "You really don't have to do very much," Mr. Macdonald says. Just keep the area free from weeds.

It's not necessary to fertilize garlic, but if you want to give your crop a boost, add fertilizer in the spring, once it begins to sprout. Mr. Macdonald suggests using an organic, balanced fertilizer, or fertilizer that contains equal amounts of basic nutrients. (You can tell a fertilizer is balanced by its rating on the label. Mr. Macdonald says to look for one with an equal ratio, like "4-4-4.")

By around June, hard-neck garlic will begin to bloom, sending up "scapes," or flower stalks. Soft-neck varieties do not produce scapes. Cut these off to encourage the plant to focus its energy on its roots. Don't discard them, though. Scares are delicious in pesto, salads and stir-fries.

HARVESTING

Wait until about two-thirds of the plant has withered and yellowed before harvesting. In the Vancouver area, this generally happens around the end of July, but the best gauge of when they're ready is to ensure the plant is well withered. When the lower portion of the plant has dried up, it's a good sign the papery layers around the bulb have adequately formed, ensuring it will last in storage. If the weather is warm and dry, simply lay the uprooted plants on their side in the garden. Otherwise, bring them inside and lay them on a rack, out of direct sunlight in a well-ventilated area. Dry them for at least two weeks, making sure the entire plant is completely dehydrated and you see no signs of green.

Gently pull up the plants.

CURING

Curing ensures the protective skin around the bulbs doesn't get mouldy. Using a dry brush, clean off the dirt. If you've grown soft-neck garlic, you can braid the stems and hang it up to store. For hard-neck garlic, trim the stems down to about 10 cm. Cured properly and stored in a dry, well-ventilated place, garlic can keep for around six months.

Or you can just eat it fresh out of the ground.

But save a few of the fattest bulbs for planting. "You don't want to eat the best-looking ones," Mr. Macdonald says. "That's going to ensure the best genetic traits for next year."

WHYTE, Robert (Bob) John. It is with great sadness we announce the passing of Robert (Bob) John Whyte on December 21st, at Hum-ber River Hospital in Toronto. Bob is survived by son, Rob (Kyoungmi), daughter Sherry and grandchildren Jennifer (Travis), Zachary (Shelley) and Genieve. A dear brother to Sylvia Moreau, Bob Uptigrove and the late Ken Whyte. Born to Margaret (Lewis) and George Whyte on November 15, 1940, in Kelvington, Sask. Bob spent his early childhood in Cookstown, Ont. before embarking on a decades-long career as a news cameraman and photographer. Starting out at then CKVR-TV in Barrie, Ont., his gift for documenting the world through images eventually landed Bob a dream job at the CBC that fulfilled his curiosity and thirst for travel. Bob looked back at his time with the "Corp," as he called it, fondly, often regaling tales of adventure for his loved ones that spanned his time living in England and Hong Kong to assignments covering former Canadian Prime Ministers such as John Diefenbaker and Pierre Trudeau to documenting events in Vietnam, the Americas, the Middle East, the Arctic and Africa. He was proud of his work and spent many days after retirement with a camera strapped around his neck. Bob will always be remembered for his sense of humour, warmth, straight talk and passion for history, politics and the arts. He may have been drawn to the excitement of new places, but it was people that endlessly fascinated him. He will be greatly missed. **A private service will be held when restrictions permit.** Bob was a member of the Golden Horseshoe Chapter of the CBC PNA

Robert (Bob) John WHYTE 1940-2020



I worked with Bob in the London Bureau, He was a breath or fresh air, a great storyteller, a great great cameraman and a kind loving colleague who warmed the hearts of us all. Rest in peace Bob, love Valma xx. **Valma Glenn, Co-worker**

To Bobby's family: Irene, as you know, Bob was a great professional, and a warm caring man. He spoke often of you and his family with pride and affection. He was the real deal, and it was a privilege to know and work with him. Sincerely, **Mike Duffy, Friend**

He was a legend. He was kind, generous and a great cameraman with a keen eye. There will never be another Bobby.

Jerry Weedon, Co-worker

I had a lot of great adventures with Bobby. We had a memorable three years working together at Newsmagazine. Some great stories like the 1976 American election campaign with Jimmy Carter, several trips to the Middle East, a month on the road with Rene Levesque and much more. He taught me a lot. What a privilege. Rest in peace, Bobby.

Alister Bell, Co-worker

All of us who worked with Bob will agree he was an outstanding shooter. Importantly, he was also a fine man. A kind, thoughtful, patient person with no airs. So rare. So welcome. So missed.

Paul Hunter. Co-worker

Greatest news cameraman I ever worked with and a lovely, sweet man. Rest in peace, Bobby. **Paul Adams, Co-worker**

As my cameraman in London for several years, Bob had an amazing talent for capturing original shots. He was also a great traveling companion who will long be remembered. **David Halton, Friend**

Bobby made my life easier when I was National Assignment Editor from 1983-87. He was technically gifted. He had the sensitivity of an artist. He engaged people regardless of their station in life. He was the perfect chronicler of the human condition. **Bob Waller, Colleague**

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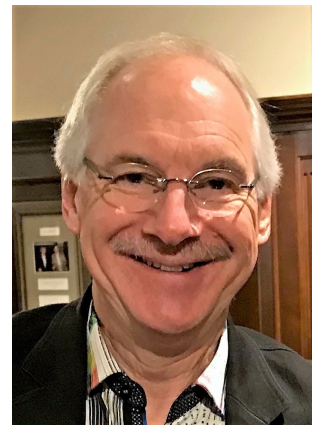


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**Have you changed your E-mail address recently or perhaps set up an E-mail account for the first time?
If so, please let us know**