

May 18, 2021 PNA Virtual National Convention
May 21, 2021 PNA National Elections

Check CBC Pensioners' website for details
<https://www.cbcpensioners.ca/>



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

Ontario Region

Livewire

May, 2021

Our Pension is in good shape

*By Dan Oldfield
with a file from Alain Pineau*

The CBC Pension Plan has had an impressive year finishing 2020 with its best results in more than 20 years. It's total assets now sits at more than \$8 billion and reported a going concern surplus of \$3.3 billion and a solvency surplus of \$381 million.

The results of the annual valuation were verified at the March 29th meeting of the Pension Board of Trustees.

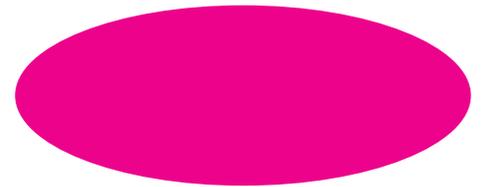
By way of background, the performance of the plan is measured in two ways – going concern and solvency. Both represent the difference between what assets the plan needs

to provide pensions and meet the promise made to existing employees against the assets of the plan. In simple terms, going concern is basically the book value of the assets. On that front the surplus represents 161% of assets against liabilities. The solvency calculation is theoretical and based on an assumption the plan is being wrapped up and existing assets are sold and long-term investment vehicles purchased. The current low interest rates will yield a lower return. However, in both cases the plan is reporting a surplus.

Why does this matter?

This latest report is important for a couple of

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reasons. First, it demonstrates the overall health of the plan. In this case the results demonstrate the plan is in solid financial shape due in large part to its competent plan management and the application of its long-term investment strategies.

Secondly, the results are important in terms of the Memorandum of Agreement signed between the Pensioners National Association, the Unions and the CBC on the sharing of pension surpluses. The agreement reached in 2009 provides for a sharing of surplus once the lower of the two calculations exceeds 105% of liabilities. We aren't quite there yet but in this case the lower of the two figures now sits and 104.6%.

A couple of notes of caution

While the current overall picture is positive there are a couple of things that need to be appreciated.

The CBC is attempting to renege on the deal it signed in 2009. The PNA and Unions have advised the Corporation that they intend to take the dispute to binding arbitration and the process of selecting an arbitrator has begun. We are confident the deal will survive the challenge.

One final note of caution comes from Alain Pineau, the PNA's representative on the Pension Board of Trustees who notes, "Markets continue to show a lot of volatility, and according to some, cannot continue to go up like they have over the past several months, especially if the current health crisis goes on. It is therefore totally possible that the year-end results for 2021 will not be so stellar, but one thing is sure: you can rest confident about you pension cheques coming in! All our thanks go to the Pension Plan staff who work in difficult circumstances because of Covid."

In other words, there is no guarantee the past will represent the future. We will keep you apprised on the status of the plan and with regards to progress on our dispute with the CBC over the surplus sharing agreement.

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

PENSION SURPLUS SHARING AGREEMENT UPDATE

*By Dan Oldfield,
PNA Representative to the CCSB
Reprinted from Durham Buzz*

A dispute with the CBC over the status of the Memorandum of Agreement regarding the sharing of any surplus in our pension plan is headed to arbitration. The parties are working on the appointment of an arbitrator acceptable to both sides.

The process of getting an arbitrator is taking considerably longer than anticipated but it is hoped that this issue will be resolved soon. In December of 2019, the CBC unilaterally declared the MOA was concluded and no longer in effect.

On a related matter, the CBC is refusing to provide an accounting of the funds held for the purpose of offsetting health care costs.

While the use of the funds is not directly relevant for the PNA, it is another major element of the MOA. At last report there is around \$40-million held in trust.

CHANGES COMING TO THE MANAGEMENT OF THE SPECIAL ASSISTANCE FUND

*By Dan Oldfield,
PNA Representative to the CCSB
Reprinted from Durham Buzz*

Last May, the CBC advised the Consultative Committee on Staff Benefits (the CCSB) that it would no longer handle the administration of the Special Assistance Fund. This unilateral decision has caused some havoc in ensuring that those seeking assistance are actually getting it.

The difficulties became obvious around the time of the scheduled September CCSB meeting. People who had applied, and ultimately been deemed eligible for payment from the fund, did not receive their cheques until December.

The PNA was facing a similar scenario this month but forced an ad-hoc special sub-committee meeting. Thanks to the efforts of Dianne St. Germain and Suzie Bougie in the PNA National office, most of the requests submitted for approval were ratified at the March meeting of the CCSB. The PNA will be watching to ensure cheques are sent in a timely fashion.

The main reason for the delays is the CBC's decision to stop handling SAF claims. The CBC wanted to hand the entire process over to Canada Life where it would be treated more as an insurance fund. But that was never the intent when the fund was created.

The PNA has offered to take over the administration of the fund and in December, the CCSB instructed the CBC and PNA to begin discussions on how that would work. A meeting involving the PNA, CBC and a co-chair of the CCSB was held on March 1st and the PNA committed to providing a detailed proposal for the take-over of the administration. A follow up meeting is scheduled for April 7th. It is hoped that a transfer of administrative duties will take place in time to deal with SAF requests at the June CCSB meeting.

Dialogue to end

CBC PNA Website

A one year pilot project allowing CBC retirees and employees to have access to virtual health services is coming to an end. Dialogue's aim was to provide virtual health care services to its users. Among the services it offered, were the filling and renewal of prescriptions, getting blood work done and or referral to a specialist.

With 75% of its funding coming from a special fund managed by the the Consultative Committee on Staff Benefits (CCSB) and only one percent of retirees signing up to use Dialogue, it was deemed not to be cost effective to continue running it.

President's Report

By Gerry Head

The National Board met on April 17th and spent two and a half hours discussing the issues raised by the article in the Golden Horseshoe Chapter's Newsletter. The end result was a motion stating that "The Board of Directors is on record as supporting the integrity and intentions of the Nominating Committee regarding the application of Article 8.1 (Bylaws) to the current election process. Additionally, the Board of Directors will undertake to review and resolve any ambiguity in Article 8.1 and any other election related articles. The Board of Directors further acknowledges the importance of the principle of gender equality and diversity within its governing structures and that it is the responsibility of every member to achieve

that objective".

What the last part of that motion is saying is that we wish to have more women and minorities participate in leadership roles at the Chapter, Regional and National level. A committee is currently working on a plan for gender equality and diversity. This report will be presented to the triennial convention in May. The Ontario Board supports this initiative and encourages everyone to consider becoming involved.

Covid has changed the way we function and destroyed the social aspect of our Association. This will pass. Social events will return giving us all a chance to interact with each other again.

Until that day returns keep in touch and stay safe.

OAS payments to increase

By Raj Narain

In this year's Budget, Ottawa is proposing a one-time payment of \$500 this August to OAS pensioners who will be 75 or older as of June, 2022. It will also introduce legislation to boost regular OAS payments for those 75 or older by 10 per cent beginning in 2022.

The Government figures the second measure would raise benefits for about 3.3 million seniors, with an added \$766 annually, going to full pensioners in the first year.

Killing time

By Raj Narain

A year later, spiders are now an endangered species in our house. Our big adventure is going to the grocery store (we live in Toronto), once a week. And we have graduated to minimalist living from decluttering.

In the midst of decluttering last fall, we came across an unopened jigsaw puzzle. Not having a table to work on it, it took over the dining table, after all, no one was coming for dinner. In one of those rear windows when you could go to a store, we went to Canadian Tire to get some batteries and saw a folding card table on sale.



"Aha, the perfect table for the jigsaw!"

"Where are we going to put it?"

It ended up in the living room, after all, no one is coming to visit, but the lighting there, was not very good for doing jigsaws. Out came an old table lamp whose broken shade we had vowed to fix years ago. In

Killing Time contd. on pg. 8

Talking to Plants

By Greg Carducci
(re-printed with permission from
"The Billboard")

Do you talk to your plants?

Well, you're not alone if you do. People have always talked to plants, both to curse them and to encourage them. It was once commonly believed that every plant had a spirit which had to be praised if the plants were to be put to good use. The old English custom of wassailing fruit orchards (offering songs and libations to ensure a good harvest) continues today.



Some people believe that talking to plants helps them grow because you exhale carbon dioxide (CO₂) as you speak. This provides the plant with an extra boost of something they require and they return the favour by giving back oxygen. If you talk regularly to your plants, you are far more likely to notice changes in their condition, for example whether they are growing well or poorly, or whether they need water or food. The American

horticulturist, Luther Burbank (1849-1926), believed in talking to plants. He bred a spineless cactus by continually reassuring his plants that they did not require their defensive thorns because he would protect them from harm.

The sensitive plant (*Mimosa pudica*), responds by closing its leaves when confronted by touch or very loud noise. The effect of vibration on most plants is usually less obvious, but if you believe that everything is made up of vibrations or electrical signals, then it makes sense that plants will respond in some way to the human voice.

Do plants talk to each other? Some plants have developed a way of alerting other plants to potential disease. For example, a virus-infected tobacco plant can release a chemical signal to increase its neighbours' resistance. The warning system involves transmitting 'methyl salicylate' or oil of wintergreen, a signalling chemical produced naturally in the plants' leaves. The warning chemical travels through the air in the form of a gas to the healthy leaf of a neighbouring plant. Here it is converted back to salicylic acid which, in turn, encourages the plant to build up anti-viral defenses.

Some people even believe that plants may talk to us! They claim they can hear trees screaming as they are felled, or plants crying as they are uprooted. If a person is sensitive to the frequency at which a plant vibrates, it may be possible for them to hear plants in some way. This would certainly bring new meaning to the age-old philosophical question: If a tree falls in the forest and no one hears it, does it make a sound?



I personally became aware of plants at the age of 26. Ever since I began caring for them, I've believed that they are living organisms with the extraordinary ability to communicate their needs and respond to ours.

Greg is the former owner of Bill's Garden Centre. His wife, Gail, has been a PNA member since 2017 and is currently one of the Toronto area Directors.

When is it time to ditch the big house?

By Leone Earls

The year I was turning 70, I had an epiphany...I was done. I lived in a three storey house and I had just spent pots of money on a new roof and a furnace, replacements done 3 times over the last 41 years.

I didn't want to spend another penny on replacing one more thing and, as I was living alone now, did not want to have my cats staring at me as I lay with a basket of dirty laundry around me, having missed a step as I went down from the third floor to the basement.

I was fortunate in knowing where I wanted to go. My sister lives in a condo, built in 1973, situated right around the corner from me. In other words, I knew what the building was about, that it was well managed and had large suites. I also knew that what I would be spending on condo fees was not out of line with what I had been spending on separate bills for gas, electricity, water, sewers and garbage + much reduced property taxes.

What I lost in being the master of my own 30 x 110 foot lot, I gained much by

the move.



Here's the top ten:

No more running out to the street in my pjs hauling garbage because I forgot to put it out the night before.

No more raking.

No more shovelling.

No more ice cold or steaming hot car.

No more fumbling for keys (concierge pushes a magic button to let you in).

No more trying to keep up with the "Jones" as I tended my garden and weeds.

No more fighting with the Post Office to deliver my mail, because my boy cat liked to play pawsies with the mailman (who was terrified of cats).

No more three storey trips to the basement to do laundry (see above).

No more folks at my door trying to sell me a new water heater or chocolate bars or just being weird (I do miss the Girl Guide cookies though).

No more hours of vacuuming and cleaning.

And, on and on.

And, here is what I had to get used to:

Renovations between 9-5 Monday to Friday only.

Major ensuite deliveries between 9-5 Mondays to Fridays only

No loud parties after 11:00 pm (not difficult to observe if you are 71).

Waiting for an elevator, especially in this time of Covid, when only three can get on at a time; this excludes dogs which my building is chock-a-block full of.

Living a little closer to neighbours (less so now during the scourge); there's always the question... will

they be offended if they see me trotting down the hallway in my pjs to dispose of a bag of kitty poop?

And so, here is my advice. Don't leave thinking about all of this until it is too late and others have to think for you. If you want to stay in the home you have always lived in, think about what help you think you might need, how you will find it and can you afford it.



If you are considering moving to a condo or a senior's residence or an apartment or a smaller house, start looking now for what might work for you. With a condo or small house, you can still come and go as you please despite Covid. If you live in a Senior's Residence, not so much.

For me, continuing to own my own abode was important. Being on one floor is perfect and the heavy lifting of looking after a property is no longer my responsibility. If I am lucky, I will be carried out feet first and I take comfort in knowing it won't be because I broke my neck on a flight of stairs!

RIP

AYRE, Bonnie – born in 1938, died on April 15, 2020. Bonnie was an actor and a member of the cast of "Nightcap".

TRACEY, Weldon – died on April 23, 2020 at the age of 88. He worked in Sales in CBC Montreal and Toronto.

PAUL, Erin – died on November 8, 2020 at the age of 49. Erin hosted "Marketplace" and "The Health Show" and was involved in the Olympic Games since 2008.

MORGAN, William (Bill) – died on November 16, 2020 at the age of 80. Bill held many senior positions at the CBC including TV Network Program Director, Director of News and Current Affairs and at the conclusion of his career Director of CBC London.

WILCOX, Victoria (Vickie) – died on November 24, 2020 at the age of 68. Victoria started in Audience Services and also worked on "Morningside" and "Ontario Morning".

KELLUM, John (Jack) – died on December 4, 2020 at the age of 77. Jack started at CBC TV in Toronto, scoring music, followed by a position at "This Country" before he left for CBC Newfoundland

and his wonderfully successful career there.

GAUTHIER, Roger – died on December 6, 2020 at the age of 77. Roger's CBC Toronto career started shooting and editing News and Public Affairs Programs. He eventually moved to radio where he ended his career as Executive Director of Network Radio Operations.

WHYTE, Robert (Bob) – died on December 21, 2020. Bob was a news cameraman and videographer.

WALTON, Robert (Bob) – died on December 31, 2020 at the age of 74. Bob was a technical producer, using his skills to launch the "Journal", followed by technical planning for TBC and ending his career with a series of planning and management roles.

GIBBONS, Robert (Bob) – died on January 3, 2021 at the age of 83. Bob produced and directed in the Schools and Youth Department in CBC Toronto, retiring as a producer/director in the Variety Department.

JANITCH, Pauline – died on January 10, 2021 at the age of 74. Pauline worked as a producer on "As It Happens" for 10 years.

RIP

Obituaries from pg. 7

OSAK, Karen – died on January 21, 20121 at the age of 57. Karen worked in Media Sales for almost 20 years.

HUSSEY, Barrie – died on February 7, 2021 at the age of 81. Barrie worked in CBC Regina, Ottawa and Toronto and was a producer on “As It Happens” for the last part of his career.

KAVANAGH, Thomas (Tom) – died on February 8, 2021 at the age of 82. Tom was a long-time Toronto television news producer.

GRANT, Violet – died February 2021. Violet worked for her full career as

a switchboard operator at CBC Toronto.

MURPHY, Sylvia – died on February 24, 2021 at the age of 89. Sylvia was a talented singer who performed on shows such as “Cross-Canada Hit Parade”, “The Jack Kane Show” and “The Wayne and Shuster Show”.

FERGUSON, Phyllis – died on March 21, 2021 at the age of 70. Phyllis was, for a short time, a Toronto Assistant Manager on “The Fifth Estate”.

ST. MARIE, James (Jim) – died on March 24, 2021 at the age of 91. Jim was a CBC Toronto floor producer and produced “The

Earl Cox Gardening Show” from 1967 to 1970 .

BRASSARD, Jean-Guy - died April 5, 2021 at the age of 84. Jean-Guy worked as a technician in CBC Windsor,

HINCH, Gordon – died on April 8, 2021 at the age of 90. Gordon joined the CBC in 1957, working first as a unit manager, then in network programming and finally as a drama producer.

FINDLAY, John – died on April 12, 2021 at the age of 64. John was a “National News” Toronto cameraman and retired as a CBC News Videographer.

Share a Memory

Oct. 10, 2002

Mary DePoe shaking hands with the Duke of Edinburgh on his visit to the Toronto Broadcast Centre marking the 50th anniversary of CBC-TV.

On her left is Michael Maclear and on her right, Harry Rasky.



Killing Time contd. from pg. 4

went the day light colour bulb and we were set. Supplied with puzzles from a company in Montreal, we made it through winter.

At Easter, with vaccines on their way and the weather getting warmer, we put away the the jigsaw table and started thinking about going outside. Nope, there is another lockdown. Out came the table and we started a new jigsaw.

The jigsaw table is now a permanent fixture in the living room, just have to be careful not to trip on the extension cord for the lamp.

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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

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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