



Contact

**The CBC Pensioners
National Association**

Preserving our Future, Sharing our Past

**L'Association nationale
des retraités de la SRC**

Assurer notre avenir, partager notre passé

Newsletter

January 2023

A Word from the President



Alain Pineau

I will start this message with my best wishes for 2023! The best thing I can wish you is good health, by far the most important condition for enjoying retirement!

A renewed Contact

With the New Year, Contact is branching out, offering new content from a variety of contributors and sources. This issue is dedicated in large part to the Pensioners National Association's (PNA) top priority: recruitment!

Recruitment

CBC recognizes us as the voice of all pensioners if our membership stays above 50% for of all CBC retirees. We currently represent 52% of all retirees across the country, a slight increase over the recent past.

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Notice to Readers

This issue of CONTACT is sent to all CBC pensioners by the CBC Pensioners National Association (PNA). This annual distribution is in accordance with the Memorandum of Understanding (MOU) between the PNA and CBC. The MOU recognizes the PNA as the organized voice of CBC pensioners.

In keeping with the terms of the MOU, the names and addresses of non-members have not been provided by CBC to the PNA but were provided directly to the printer for mailing.

The CBC did not approve the content of the communication. The PNA is solely responsible for the contents of this communication. All production and distribution costs of the newsletter are paid by the Association.

We lose an average of 211 members every year. The first 200 new members we recruit each year just make up for that loss. We need to recruit more if we intend to increase our membership significantly. Last year, we recruited 356 new members. On behalf of us all, welcome! And my warmest thanks to all those who work so hard to recruit new members.

Every effort to get new members counts, and it is mostly at the regional/chapter level that it happens. I am sure you all know a retiree who has not yet joined the PNA.

An important tool for recruitment is the pre-retirement sessions. I am happy to announce that further to an agreement with the CBC English Networks, pan-Canadian sessions will take place in the week of March 6. Coordinated by CBC HR, those sessions will take place on Google Meets in partnership with the Guild and the CBC.

Towards a new surplus of the pension plan?

It seems more than probable that a new surplus will be registered as of December 31, 2022! This means that the CBC will be forced by law to take another contribution holiday (of approximately \$43M), so we might have the equivalent of \$86M to share among pensioners and employees (\$43M for the 2021 confirmed surplus and another \$43M for the expected 2022 surplus) if we win the arbitration process about the validity of the 2009 MOA (see the update by Dan Oldfield).

This would be good for a great number of pensioners in these days of high inflation when the pension indexation is capped at 2.7%. But don't hold your breath yet: even if we win the arbitration and the 2009 MOA is declared valid, the cheques are not yet in the mail!

Next AGM in Winnipeg

For the first time in the history of the CBC Pensioners National Association, the next face-to-face meeting of our National Board, as well as our AGM, will be held in Winnipeg on May 16-17. I thank the Manitoba Regional Board for inviting us, and special thanks to our former PNA President, Denis Collette, who was instrumental in this

invitation.

I would also welcome Frank Machovec, the new Manitoba regional president. Frank replaces Ernie Nairn, who was president since the creation of the PNA and has sat on the National Board until he had to resign for health reasons. On behalf of the PNA, I extend my best wishes to him and thanks for his many years of service to our association.

Another departure

Finally, let me bid farewell to Gerry Head, from Windsor, who resigned from the presidency of the Ontario Region after six years of service, because of health issues. All told, Gerry served the Association for more than ten years in different capacities. It is through the generous commitment of people like Ernie and Gerry that the PNA can be at the service of CBC pensioners and surviving spouses. Be assured that the PNA will continue to advocate for your rights and well-being.

Memorandum of Agreement Update



Dan Oldfield

Final arguments are scheduled to be heard on February 23 in an arbitration that will determine whether CBC retirees and employees are entitled to share the declared 2021 pension plan surplus and the one likely to be declared for 2022.

Hearings conducted by former Chief Justice Dennis O'Connor have been going on since early last year, when CBC management unilaterally declared that the Memorandum of Agreement (MOA), which guaranteed an equal share in any future surplus, was no longer valid.

Background

The MOA came into effect in 2009, putting an end to nearly a decade of arbitrations and court battles. The agreement between the CBC,

the PNA and CBC's unions establishes the conditions and process for distribution of any pension plan surpluses. Under the terms of the agreement, the parties are required to review its terms "every ten years, beginning in 2019." That review took place between June and December of 2019. However, rather than reviewing the terms of the agreement, the CBC sought significant changes, which the PNA and the unions rejected. The CBC then unilaterally declared the agreement terminated. It has no legal right to do so and the PNA and unions referred the matter to binding arbitration.

In the meantime, at the end of 2021, a significant pension surplus was declared. When this happens, the law forces the CBC to take a contribution holiday which, in this case, amounts to about \$43 million. According to the 2009 MOA, an equal amount taken from the surplus should have been distributed to pensioners and employees. CBC has refused to live up to its end of the agreement.

What's next?

Once the arguments have been heard, Justice O'Connor will render his decision. There is no timeline for the delivery of that decision, but we expect it will come fairly soon after the conclusion of the hearings.

Should the PNA and the unions win, which we believe will be the case, the MOA will be declared valid. This means the CBC will be required to abide by the conditions of the agreement, that is, to ensure the distribution of \$43M to pensioners and employees. That amount represents the equivalent of any contribution holiday it was obliged to take and was in fact a windfall in its budget.

There is the possibility of an appeal that would further delay the enforcement of the Agreement.

We will continue to keep PNA members informed as events unfold.

2023 Cost of Living Increase

One of the most frequently asked questions these days by CBC pensioners is why our pension is indexed at only 2.7% for 2023, when the cost of living has increased by almost 7%. The answer, while not particularly satisfying, is fairly simple.

Indexing costs money. Every percent increase in the cost-of-living benefit costs tens of millions of dollars. The 2.7% being added to our pensions this year is the maximum benefit guaranteed under the pension rules. Increasing the amount of indexing increases the liabilities of the plan and would have to be funded, which means somebody would have to pay for it. Currently, the plan pays out a little more than \$300 million every year to about 10,000 pensioners. In the past, incremental increases in indexing have been paid for by relatively small surpluses generated by the plan.

Some plans provide greater increases and other plans have none. It comes down to how much employers and employees are prepared to contribute. In the current environment, CBC is not willing to increase its pension liabilities.

Change of address

Please make sure that you advise us of any change of address, telephone or email as soon as possible. This will avoid delays in receiving our newsletters or communiqués, mailed or emailed to you by the Association, as well as keeping our database updated.

You can notify us either by email  info@cbcpensioners.ca or

by toll free telephone number: **1-877-361-9242 - ext. 23**



Supplementary Health Care Plan (SHCP)



Jean-Paul Rouillard

We will remember December 2022 for the not so good news it has brought us, notably about the indexation of our CBC pension and our SHCP monthly premium increase. As of January 1, 2023, all subscribers saw their monthly premium rise anywhere from 2.4% to 12.5%, which represents \$3 to \$30 per month depending on coverage and province.

All members are grouchy and mad at Canada Life, rightly or wrongly: it's for you to decide!

Self-insured plan and administrative services only

Our supplementary health care plan is not an insured plan, but rather a *self-insured* plan. This means that, on an annual basis, the premiums and taxes collected must cover the amount of claims paid, the expenses associated with its administration and the taxes remitted to the different provinces by Canada Life. The administration of this plan is entrusted to [Canada Life](#) (formerly Great-West Life) and its annual financial assessment to HUB.

Obviously, no improvement can be made to a plan of this type without increasing costs, and therefore premiums. And contrary to what many seem to think, any surplus of the Pension Plan cannot be applied to improvements to the SHCP. Those are two completely distinct businesses!



EAP - Employee Assistance Program

HELP FOR PENSIONERS 1 866 838-2025 

Problems? - As a CBC pensioner, you are entitled to five hours of free professional counselling through the Employee Assistance Program.

This service is available seven days a week, 24 hours a day. It is simple, fast and effective.

Please visit our website www.cbcpensioners.ca to view the details of all the services offered by EAP.

Structure, premiums and subscribers

Premiums are established by considering plan experience, provincial and territorial health care plans in Canada and age groups, under 65 and 65 and over.

The following, among other things, are considered when establishing future monthly premiums:

- Past experience.
- Provincial and territorial health care coverage.
- Annual health care trend factor. These past years, the trend factor used to set premiums has varied between 5% and 10%. For 2023, a trend factor of 5 % was used.

According to where they live, members are grouped in eight “regions” and two age groups to which “individual” and “family” coverage are added to form a matrix of 32 different premiums, which participants recently received.

Declining number of SHCP subscribers

Since the supplementary health care plan premiums are increasingly costly, many participants are waiving supplementary protection. We can see this with the SHCP participation rate of retirees in the last ten years: from 52.1% in 2012 to 46.8% in 2022, a decrease of more than 5%.

The table below illustrates the breakdown of subscribers in 2022 according to age group and plan chosen.

<u>Subscribers as of August 1 2022</u>			
<i>Age group</i>	<i>Individual plan</i>	<i>Family plan</i>	<i>All plans</i>
Under 65	458	355	813
Over 65	2561	1410	3971
All ages	3019	1765	4784

Surplus, deficits, and reserves

It is the nature of any self-insured plan to generate surpluses or deficits, and therefore to maintain a reserve. For this reason, our plan is assessed annually.

Indeed, one of the objectives of the plan (on which CBC and the PNA agree) is to maintain a minimal reserve corresponding to 10% of its annual revenues. This reserve:

- Allows the plan to build a cushion like what would be required for an insured plan.
- Is important insofar as subscribers can cancel their protection at any time¹, leaving the responsibility to absorb any deficit to the remaining participants.

There is a surplus when revenues exceed paid claims plus expenses. Our plan has been in surplus since fiscal year 2001-02. In 12 instances over the last 27 years, these surpluses have reduced premium increases by a few dollars per month.

PNA recommendation for 2023

The SHCP experience report produced by HUB for the period of January 1st to August 31, 2022, was the object of discussions between CBC representatives, those of HUB and our Association's Board members during a virtual meeting at the beginning of November 2022.

The renewal of the premiums for the coming year was also discussed. A premium matrix starting January 1, 2023, was proposed by HUB, using part of the surplus and, after examination of an alternative, was recommended by the PNA.

But, because the SHCP reserve was diminishing and the expense trend was increasing, the Board concluded that it was probably the last year that part of the surplus could be used to reduce the annual premium increase. If this trend continues, we can expect higher premium increases next year.

¹ Except for members over 65 in Quebec

In conclusion:

- Our plan is self-insured, and CBC is the plan sponsor.
- Premiums must cover paid claims and expenses.
- Canada Life is the administrator.
- HUB assesses the financial situation of the plan each year and makes recommendations to CBC and the Pensioner's Association.
- During the fall meeting of the PNA Board of Directors, HUB and CBC discuss with the Association the recommendations to be adopted in everyone's best interests.

Our Team is our Strength



Catherine Schellenberg

Every fall, mornings are punctuated by the honking of geese flying overhead as they prepare for the journey south. This annual ritual is a reminder that geese are brilliant team players. Their iconic V formation helps them fly farther with less effort. They know there is strength in numbers, and in being part of a team.

If you are a member of the CBC Pensioners National Association (PNA), you already know that the organization works hard on your behalf, negotiating and protecting the pension surplus sharing agreement, monitoring our pension plan or creating healthcare benefits, just to name a few.

If you are not a member, why should this matter to you?

- The CBC recognizes the PNA as the official voice and representative for all CBC pensioners, an advocate, and a defender of pensioners' rights.
- Many volunteer representatives work tremendously hard on your behalf. Support their efforts by becoming a member.

- Recruitment is one of the PNA's strategic objectives and our Recruitment Standing Committee helps to ensure that we establish a valid and strong representative body of CBC retirees.
- The bigger the membership, the bigger our voice and the more persuasive we can be in advocating for our rights and well-being, individually and collectively.

The official voice and representative for CBC pensioners

Because the PNA is required to represent at least 50% of the corporation's pensioners, CBC/SRC considers us an important stakeholder. We operate independently, but we strive to maintain cordial relations with the Corporation.

The PNA deals with issues of concern to pensioners, including:

- Arbitration about the validity of the 2009 agreement signed by the CBC, the PNA and the unions. This is crucial to ensure we receive our share of the 2021 pension surplus, especially since we seem to be heading towards another surplus this year;
- Advocating for better survivor benefits and for extending them to post-retirement spouses/partners;
- Providing information and advice about health care benefits, the Special Assistance Fund and more;
- Offering home and travel insurance, and a health club discount.

Our national and regional newsletters keep members up to date. For those who want to keep in touch with former colleagues, regional groups hold social events throughout the year.

The PNA is your voice at the table

"Anyone who receives a CBC pension, or is a pre-retirement surviving spouse of a pensioner, can and should become a member of the Association", explains PNA President Alain Pineau." The PNA is your voice at the table. We sit on the Consultative Committee on Staff

Benefits and on the Pension Plan Board of Trustees, alongside CBC and union representatives. We also give advice on the Supplementary Health Care Program and the Special Assistance Fund, a fund to assist with out of the ordinary medical expenses not covered by any another sources.

The PNA is funded by low monthly membership dues, deducted at source. The current rate is 0.32% of your gross pension or \$3.20 for every thousand dollars you receive in pension.

“Adding the voice of future CBC retirees will help fund our activities and increase our clout as an advocacy group,” concludes Alain Pineau.

Quebec sets the recruitment bar high

Many PNA members are hard at work recruiting new members, with pre-retirement sessions as the cornerstone of our efforts.

Our colleagues in Quebec have done an impressive job, recruiting 502 new members from 2018-2022. Micheline Provost is the Vice-President of the Association québécoise des retraités (AQR) de Radio-Canada and a driving force for recruitment in the province. According to Micheline, “The PNA does everything a union would do for its members, except labour relations. Retirees benefit from our support and we keep in touch with members about issues that concern them.”

When the pandemic struck, they moved information sessions to a virtual format, and opened them to francophones in other provinces. From November 2020 to December 2022, AQR President Jean-Claude Labrecque and Micheline held 30 information sessions, reaching more than 550 participants in lunch hour sessions that last just over an hour. They stay in touch with the participants until they retire.

New initiative for English networks

Inspired by Quebec’s initiative and the excellent relationship with the French network, the PNA has been working with the English networks to present similar information sessions.

Raj Narain, former interim president of Ontario Region, was closely involved. He explains “These sessions are where we make first contact with a potential member. In some cases, it’s where the employee first hears about the PNA.” The corporation has agreed there is no one better to offer these sessions than someone who has worked at the CBC and is now a retiree. Raj happily reports, “The PNA will be represented at pre-retirement information sessions to all CBC employees in English Services starting in March 2023.”

Interested in Joining?

Go to the national PNA Web site www.cbcpensioners.ca and click on “[Join Us](#)” at the top right of the page. You will find instructions on how to open or download the enrolment form at the bottom of the page.

The CBC Pension Plan’s Responsible Investing Journey



Duncan Burrill, CEO

The CBC Pension Plan is committed to ensuring that our members can count on a secure pension benefit. We deliver on this commitment through strong investment management capabilities, which we built over many years. In this way, we enable the Plan to achieve solid long-term investment returns.

To maintain a high-performing investment operation, we need to constantly assess our existing processes, and evaluate new and evolving investment approaches. We need to ensure these approaches are relevant and appropriate for our pension plan, given our unique characteristics.

Some new investment approaches come with high costs, have undisclosed risks, or promise advantages that don’t actually occur very often. Fortunately, other new investing approaches show they can add significant value and help us achieve our purpose of delivering a secure pension benefit to members.

Responsible investing

Making a deeper assessment of the environmental, social, and governance (ESG) aspects of an investment is an approach that has been around for a while but has evolved significantly over the past few years. It is commonly referred to as “ESG investing” or “Responsible Investing” and represents a broader assessment of the risks and opportunities of different investments. It takes a more holistic approach to investing by looking at both the traditional economic and fundamental aspects, as well as the environmental, social, and governance aspects of the investment.

By assessing ESG factors, investors have the potential to enhance investment returns or lower risk, as well as contribute positively to society. ESG investing can significantly reduce the regulatory risk of an investment, such as the risk that future government regulations will impact the returns of an investment.

ESG integration

There are several ways of implementing an ESG investment approach. These range from screening out investments with poor ESG characteristics, to the creation of allocations dedicated to active ESG investing. Like many of our Canadian pension plan peers, we have adopted an approach that integrates the assessment of ESG issues into our existing investment selection and monitoring processes. This simply means that the Plan is using an ESG assessment for most of our investments. In addition, the Plan is able to use its ownership of the company’s shares to ensure the company is responding appropriately to ESG issues.

A good example of ESG integration is the Plan’s real estate portfolio. We have multiple investments with managers who buy older buildings and renovate them to improve their energy, carbon intensity, and water efficiency. This generally makes a building more attractive to a wider range of tenants and enhances building occupancy and our investment returns. This is directly aligned with our purpose: strong investment returns and a secure pension for our members.

Conclusion

While the CBC Pension Plan is well into its journey of implementing ESG investing, it is a long road and takes years to fully achieve. We formally began our responsible investing journey back in 2014, when we adopted a requirement that we would assess ESG issues within our investment due diligence process.

In 2017, we began to track and monitor the carbon exposures within our portfolios. In 2019, we implemented a new ESG exposure assessment system allowing us to assess a broader range of ESG exposures. In 2021, we developed ESG-related investment beliefs and a new responsible investment policy, and our focus in 2022 is on implementing that policy within our investment processes.

We are excited about the opportunity ESG investing has brought to the CBC Pension Plan, and we will continue to enhance our capabilities in this area. We will also continue to update members on our ESG investing plans and progress through the annual report.

Our Commitment to Equity, Diversity and Inclusion Benefits All Retirees



Ron Charles

Equity, diversity, and inclusion have become corporate catchwords. Employers, including the CBC, have made efforts to excise anything from policies and culture that discriminates against or inhibits workers in underrepresented groups from participating and advancing. In some instances, it means ensuring that people from these groups are given the tools and opportunities they need to advance to senior levels.

I had a recent discussion with a Canadian Coast Guard (CCG) officer about the organization's efforts to increase recruitment from Indigenous communities. The officer explained that at first glance, there is nothing obvious in the CCG's policies or culture to hinder young people in these communities from applying. After consultations with Indigenous communities, however, the Coast Guard discovered that something as simple as requiring applicants to

possess a driver's license was an obstacle to hiring people from communities where having a license may not be a priority. The Coast Guard dropped this policy and added drivers' education to orientation and training for new recruits.

What does this have to do with an organization like the PNA?

Last year, a small group of members proposed creating a standing committee on diversity and inclusion. Aside from suggesting ways to make PNA leadership more diverse, the committee's mandate would include helping the PNA prepare for the diverse CBC workforce that is now retiring.

The newly created Standing Committee on Diversity and Inclusion set an ambitious agenda that included:

- finding out how diverse the PNA's membership is;
- creating a diversity and inclusion policy;
- creating a guidebook on diversity and inclusion; and
- providing professional diversity awareness training to PNA leaders.

The founding Committee members handed over the newly-struck committee to the current members, who decided to add "Equity" to the name.

Striving for sustainable diversity awareness

The committee is focused on delivering the last of the original agenda items, delivering diversity awareness training. This is one of our priorities for the coming year.

The original recommendation was to offer diversity awareness and unconscious bias training that is popular in workplaces looking for tangible ways to express a commitment to equity, diversity, and inclusion. There is little evidence that this type of training actually works, and it is a costly undertaking that needs to be repeated as new boards are elected.

We decided diversity awareness training needs to take on a more sustainable form. We're exploring the possibility of a story-telling series involving PNA members or outsiders sharing their lived experiences.

The PNA's commitment to diversity and inclusion is necessary for its survival, and it makes us a leader among volunteer organizations. Retiring CBC employees choose whether or not to belong to the PNA. An organization with a diverse leadership is a more enticing choice for a diverse group of retiring workers and a benefit to all retirees.

PNA Member Spotlight:

by Rich Knowles, Communications Advisory Board member



John McKay
Maritimes Region

John McKay has been a member of the CBC Pensioners National Association since its inception. Prior to that, John was involved with a Maritimes pensioners group that folded into the current PNA when it formed in Montreal in 2000. John retired from his TV producer role in Halifax in 1999 after some 40 years of service. He served as president of the local PNA Maritimes chapter for 18 years, playing important roles in organizing the Moncton and Charlottetown chapters. He attended the founding of the Moncton Chapter of the CBC Pensioners National Association, which took place at the Moncton Press Club in May 2000.

Along with his busy life doing work with the PNA, John has served on a number of boards. Last year he was a member of the Board of the Royal United Services Institute (RUSI), the world's oldest, and the UK's leading defense and security think tank. An honour indeed!

John is an active participant in assisting in deterring global warming. He has owned hybrid vehicles for several years and considers their maintenance an important hobby.

According to John, "The biggest challenge in retirement is adapting to the new reality of rising inflation and changing costs of living. This is something we are all facing, and the PNA is there to assist us through these changing times."

John's experience has made him very aware that without an active group of pensioners, the PNA wouldn't exist. "For the future, it is important to support the organization as the benefits are broad," explains John. "An important and underused one is the Employees Assistance Program (EAP). The people in the EAP do a great job of helping you out. The benefit is available 24/7 and provides up to five hours of initial support at no cost. I've used them with great success to locate organizations and individuals to provide home care, an important service to seniors."

"The PNA also represents pensioners in negotiations with CBC, an important activity to ensure the pensioners get their fair share of financial gains such as pension surpluses. Pensioners need to have a voice at the table during discussions about other important fiscal and administrative matters that may affect them. I encourage all pensioners to join the PNA and participate in membership activities," he concludes.



Choice Hotels program discontinued

Choice Hotels Canada has informed us that effective January 21, 2023 they are terminating the CBC Pensioners National Association discount program.

I Miss Just One Thing..."



Talin Vartanian

After snipping the apron strings of the Mother Corp, the most common lament of former CBCers is, "I miss just one thing, my colleagues."

We forged strong ties because teamwork was central to our lives, and because we shared an important bond: our dedication to the importance of public broadcasting. This was true not just for those of us on the editorial side, but for maintenance workers, bookkeepers, and engineers. We all cared about the joint, and we cared about each other.

Flash forward to life after the CBC. Some workplace friendships endured, but it became easy to lose touch with many of the good people we saw at work every day.

There's an easy way to revive that lost sense of collegiality. As a PNA member and volunteer, I've not only reconnected with former colleagues but have forged new friendships with smart, dedicated, caring people I'd never met in the Broadcasting Centre. There are many solitudes at the CBC—Radio and TV, French and English, administration, and production—but not at the PNA. I've met amazing people who used to work just one or two floors away, yet our paths had never crossed.

At the same time, after joining our Association, I quickly realized it has its flaws. In some ways, the PNA reflects the failings of an older incarnation of the Corporation. There aren't enough women in leadership positions (did you know we've never had a female president?) The PNA is a mostly white organization (as was the CBC decades ago, but that's changing.) And there are control issues at the top (sound familiar?) Complaining and lamenting does nothing to help, which is why some of us are committed to bringing about change.

The PNA offers us many benefits, such as reduced rates on insurance and health club memberships. Much more important is its advocacy role. Without the Association, who would be fighting for our fair share of the CBC pension surplus, millions of dollars that the Corporation tidily would scoop into its owner coffers?

A recent survey showed that the vast majority of PNA members are very happy with the Association and believe it's doing a good job. While that's heartening, kudos won't sustain us. We need more members, desperately. We're precipitously close to the number that gives the PNA a seat at the table : a minimum of 50 per cent of all CBC retirees.

It would be simple to fix this. If each one of us recruits just one person this month, we would double our membership. You're not sure whether a former colleague has joined the PNA? Calling to ask is a handy excuse to get back in touch.

One of the scourges of old age is loneliness. After we leave the workplace, social isolation can set in. Volunteering for the PNA is a way to feel part of a community. Getting involved might be as simple as offering to make calls to update membership lists, as challenging as running for office, and everything in between.

It's a truism that many hands make light work. The PNA needs more hands. As we enter the new year, please think about helping out. You'll be doing it not just for the Association, but for yourself, and for all the colleagues you valued at the CBC.

At the very least, if each one of us sets a goal to recruit at least one new member this month, we'll be doing ourselves an enormous favour. Doubling our membership would give the PNA a much stronger voice, and that would benefit us all.



CBC Pensioners National Association Board of Directors

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