

Contact C Pensioners L'Association nationale

The CBC Pensioners National Association

Preserving our Future, Sharing our Past

April 2023



A Word from the Interim President

des retraités de la SRC

Assurer notre avenir, partager notre passé

A transition period. This aptly describes the situation we've been in for some time. In five years, we have had two national presidents and now we have an interim president.

In accepting this position, I hope to earn your confidence. My intention is to follow the example set by my predecessors and work to the best of my ability to fulfil my mandate.

In his resignation letter, former president Alain Pineau listed his accomplishments and follow-ups during his mandate. There are too many to list. I will take the opportunity to express my thanks and congratulations for his hard work and dedication.

For my part, I plan to listen and consult the members of the executive, the Board and its members during my short mandate. I don't intend to launch any major projects during this time. But I will have some easy and some more difficult decisions to make, and we won't always agree. To quote an old expression, I will need to learn to put water in my wine – as will every member of the Board of Directors. We need to work together as a team to respect the objectives and the expectations of all our members.

Thank you to all those who have sent me messages of congratulations and support.

COME JOIN US

for lunch on Wednesday, May 17, 2023

At the Inn at the Forks Hotel 75 Forks Market Road, Winnipeg, Manitoba R3C 0A2

and attend the

Annual General Meeting of the CBC Pensioners National Association

SPECIAL GUEST SPEAKER

Mr. Duncan Burrill Managing Director and CEO, CBC Pension Plan

Lunch is graciously offered by the PNA to members, spouses and partners and will be served at 13:00 (please arrive at 12:30). Confirm your attendance by leaving a message with Suzie Bougie at 1-877-361-9242 or by email at info@cbcpensioners.ca before April 30th.

The agenda for the Annual General Meeting is:

- Welcome and opening remarks by the President
- Approval of the minutes of the AGM of May 2022
- President's report on the activities of 2022/23
- Treasurer's report on the approved financial statements 2022/23
- Appointment of auditors for the 2023/24 fiscal year
- Adjournment

CBC Pension Plan Update

Duncan Burrill will provide an overview of our Pension Plan's structure and performance. Members will have an opportunity to ask questions about the plan.

(*Please consider this to be due notice of the 2023 Annual General Meeting in accordance with Article 10.3 of the PNA By-Laws.*)

Update from the Recruitment Standing Committee

By Phil Peck, Co-chair of the Standing Committee on Recruitment

I walked out of the building with a big smile on my face, and I did not look back. The CBC would keep sending me

money every month, but I never returned to work. Twelve years ago, I became a pensioner.

On March 8, I went back to the CBC plant for the first time since the start of the pandemic. I was one of many PNA volunteers participating in retirement seminars being presented to employees at CBC locations across Canada on "PNA Day."



Volunteers during PNA Day at the CBC in Toronto

I watched one employee make notes while he watched the seminar from his workstation. "Good information," he told me, but he still had questions, and we were able to offer guidance. In addition to talking about retirement, we talked about the CBC Pensioners National Association. We explained how the organization advocates on behalf of CBC pensioners, and offers opportunities to socialize with former colleagues. We reinforced the pitch made by PNA representative Raj Narain during the seminar and explained how to contact the local PNA representatives.

Employees approaching retirement told us they plan to join the Association. We now have their contact information and will get in touch with them. We also talked with other employees who are years from retiring and heard some of their workplace concerns. I have to say, some things haven't changed much.

Jon Soper and local PNA members had a similar experience in St. John's. According to Jon, "We got contact information from just about everyone who is close to retirement, and we are confident that we will gain some new members." It was an interesting day and time well spent. As I walked out of the building, I stopped to look back. I thought about all the people I worked with at CBC, who are now members of the PNA, and the

people who will join when their time comes. I hope to see them again, because they are the future of the Pensioners Association.

Update from the Standing Committee on Equity, Diversity and Inclusion (SCEDI)

by Ron Charles, SCEDI Co-chair

The Standing Committee welcomes a new co-chair, Linda Gillan Young, the committee representative for Prince Edward Island. Linda takes over from Rochelle Porter (Ontario region), who is stepping aside to focus more attention on a previous volunteer commitment. Rochelle will stay on as Ontario representative and still plans to shepherd a request for a federal grant from a fund created for organizations catering to older adults.

The committee is planning to soon launch what it hopes will be an enlightening, informative, and entertaining story-telling initiative to foster an appreciation for the PNA's growing diversity. Stay tuned!

Change of address

Please advise us of any change of address, telephone number or email as soon as possible. This will prevent delays in mailing or e-mailing you our newsletters and communiqués, and help keep our database current.

Notify us either by email *(@ info@cbcpensioners.ca* or,

call our toll free telephone number: 1-877-361-9242 - ext. 2



Can a Crook Steal your House? How to Prevent Title Fraud

by Sue Heddle, Golden Horseshoe Chapter - Ontario Region (*This story first appeared in the Golden Horseshoe Chapter UPDATE newsletter*)

The instance of title fraud across Canada is on the rise. Here's what you need to know.

Title fraud happens when criminals steal a legal homeowner's identity to impersonate them for the purpose of illegally selling their property or to remortgage it and make off with the funds.

As impossible as this may sound, it is a growing reality in Canada. For example, if a homeowner leaves the country for an extended period of time, they could return to discover strangers have taken possession of their home due to a fraudster swooping in and illegally selling it to them.

How to protect yourself

Industry and government experts say there are some key ways homeowners and buyers can protect themselves against title fraud.

Fraudsters seek easy targets, such as high-value, mortgage-free homes. When crooks search real estate titles they tend to shy away from properties with a mortgage, a lien or some other kind of debt. Even having a line of credit on the title may deter a fraudster, as they will not be able to see the amount outstanding, just that it looks like debt.

While the risk of title fraud increases when the title is unmortgaged, fraud happens most often when the property is vacant for some time, or has been rented out.

Rental properties are a favourite target as it shows that in most cases the owner is not physically present. This makes it easier for impersonators to gain entrance to the property, acting like appraisers or real estate agents. It is critical that landlords conduct background checks on tenants and build a solid relationship of trust so that renters feel more open to reporting potentially suspicious incidents.

Guard your identity

It's essential to prevent anyone from stealing your identity. Shred all personal and financial information before disposal, as fraudsters will and can dumpster dive to retrieve important information. Carry out routine credit checks. If your score is the same or rising, all good. If something changes, then request a free credit report from Equifax to find out why, and check for any fraudulent activity.

Make sure a real estate lawyer vets every property transaction, whether you are the buyer or seller, to ensure that all legal documents are verified for authenticity.

Consider title insurance

Finally, you should seriously consider buying title insurance. This insurance protects both homeowners and their lenders from financial loss if fraud artists target you and your home. As well, peace of mind suggests the cost for title insurance would be worthwhile.

Consult a real estate lawyer.

There are five title insurance companies operating in Canada right now: Stewart Title, First Canadian Title, Chicago Title, Travellers, and TitlePLUS. The only Canadian firm is TitlePLUS, operated by a subsidiary of the Law Society of Upper Canada. It currently quotes about \$1,400 for a \$1.5M home. And that's a one-time payment, by the way – no annual premiums.

SUE HEDDLE BIO



Is there life after CBC? Just ask Sue Heddle. She transitioned from working as a production switcher and video editor at CBC to huge success selling real estate with Century 21 for the past 15 years. She served a term as Director on the Executive Board of the Golden Horseshoe Chapter. To learn more about this story or if you have any other real estate questions feel free to call Sue at 416-906-7998 or email her at <u>sue.heddle@century21.ca</u>. Her website is <u>freehomestaging.ca</u>.

Have Pet, Will Travel!

by Catherine Schellenberg, CBC PNA Communications Coordinator

I'm an empty nester with two geriatric cats and a pandemic pup. I've used friends and paid neighbours' kids to come feed the cats and I've scoured offers on Facebook Marketplace. I interviewed a "professional" cat sitter who offers insurance, printed contracts and charges \$22 for a 15-minute visit. As for the dog, she goes to a kennel that costs \$60/day and is an hour's drive from my home. Any trip I take requires considerable coordination and cash.



Because I prefer that my pets remain in their home environment, I've started exploring house and pet sitting sites. Full disclosure, at time of writing I have not yet used the service but I do have active ads.

House or pet sitting is a mutually beneficial

value exchange, usually built on trust rather than money. Sitters live in the home for free in exchange for looking after the pets and the home. Pet owners save on boarding costs and get peace of mind knowing their pets are in the hands of experienced pet lovers.

Looking for a house or pet sitter?

Be clear in your expectations, the duties required, and what you are offering (do you have Wi-Fi? are you providing a vehicle for the sitters to use? Are you close to services? Do any of the pets have medical conditions?) Provide photos of the pets, and your home as well. When screening potential sitters, do your due diligence. Read the sitter's post, read the reviews, check references. You may prefer a mature couple over a young single person, or maybe it doesn't matter. You can suggest that the sitter arrive a few days before you leave so they can become familiar with your home and your pets and their needs (and quirks). Ask for daily updates while you are away and make sure the sitter has your vet info.

PNA member Doug Greason shares this experience. "We lived in B.C. and travelled frequently using a local pet sitting service to care for our

two Boston Terriers, a parrot and tropical fish. They charged \$80 per day for someone to stay overnight in our home. We read about a house sitting site, but were skeptical that for an annual fee of about \$135, people would actually stay in our home for free and take care of it as well as our precious pets. We paid the fee, posted an ad on the site and received responses from across Canada as well as the US and Europe."

After interviewing potential sitters, continues Doug, "We selected a young professional who could work from anywhere. The very first time she stayed in our home, we were in Mexico. Sofia, one of the Bostons, became severely ill. The sitter contacted us immediately and obtained our permission to have Sofia seen by our vet. Unfortunately, Sofia could not be saved, but the sitter stayed with her until the end. She is a regular sitter for us now and is also a very good friend." Though Doug's story took an unfortunate turn, he was grateful that someone was with Sofia. He highly recommends <u>TrustedHousesitters.com</u>.

Looking for a unique way to travel?

Offering your services as a house or pet sitter is an opportunity to stay in the comfort of a home at no cost. My daughter has friends who move from one house sit to another. With some glowing reviews under their belts, these digital nomads are in demand and can pick and choose their jobs, making this a full-time, rent-free way of life.

Scouring web sites, you'll find profiles of single people and couples of every age. Some young couples do it for the adventure, one young single woman is testing new cities to live in. Many retired couples are empty nesters who have time and freedom to visit new places, and some choose sits near their children's homes. I saw a trained carpenter who offers to help with various projects, and a chef who is happy to fill her host's freezer with meals. They share their time and skills in exchange for a place to stay.

Resources

There are Canadian house and pet sitting sites, and there are international sites. Some have annual subscription fees. What follows is by no means an exhaustive list! <u>TrustedHousesitters.com</u> is probably the largest and most well known of the international house and pet sitting sites. <u>Nomador</u> <u>HouseCarers</u> <u>HouseSitMatch</u> <u>MindMyHouse</u> <u>Canadian House Sits</u> House Sitters Canada

<u>House Sitting Magazine</u> is a free online publication and resource. There are articles about how to get started in house sitting and a recent comparative review of house sitting websites <u>17 Best House</u> <u>Sitting Websites Reviewed - Updated Nov 2022</u>.

PNA Member Spotlight: Peggy Oldfield B.C. & Yukon Region

by Rich Knowles, Communications Advisory Board member, Maritimes region



Peggy O'Neill joined the staff of CBC Vancouver on April 4, 1966, as Secretary to the TV Production Manager, Bill Inglis, and the various TV departmental managers. She was later reclassified to Departmental Assistant and then Administrative Assistant working with the Director of Television.

Peggy Oldfield

When the position of Director of Television was abolished, Peggy was assigned to work with the various Television Managers. It became apparent that more than one individual was needed, so the workload was split up. Peggy became the Admin Assistant to Rae Hull, Head of Program Development, and remained in that role until her retirement.

Her most memorable career moment came when Peggy served as Secretary to the highly successful National Task Force on Regional Television Programming Roles, led by Ron Devion in 1983-84. The group traveled from coast to coast, interviewing CBC colleagues and community leaders. It was an exhilarating experience, resulting in overwhelming confirmation of the importance of regional CBC TV to all Canadians. Peggy met CBC colleagues in every region, and many of them remain friends to this day.

Another bonus of working for the CBC was meeting her future husband Mike Oldfield, when he joined CBC Vancouver staff as a Film Sound Technician in 1972. They married the following year and eventually retired together from CBC on September 30, 1995. Sadly, shortly after they celebrated their 50th wedding anniversary, Mike passed away unexpectedly. "My CBC family was, and continues to be, a huge support in coping with this loss and moving forward," notes Peggy.

Since 1998, Peggy has remained happily connected with past and present colleagues through her work as Secretary of the CBC/SRC Association (originally the 20 Year Association), and as co-editor of the popular <u>Stationbreak.ca</u> website.

Retirement has not been too challenging, Peggy explains. "Mike and I retired from CBC Vancouver simultaneously, the first CBC married couple known to do so. Since we had always done almost everything together anyway, there were no adjustments to make. But there isn't enough time for everything! Keeping in touch with family and friends, working with the CBC/SRC Association and <u>Stationbreak.ca</u>, and conversing CBC PNA members and other CBC colleagues keeps me busy every day. If I could find or make the time, I'd do more reading, get a backlog of photos into albums, research family genealogy, and try various needlework crafts. Not to mention clearing out clutter which has been on the "to do" list for years!"

Clearly not one to sit idle, Peggy has had several proud moments since retiring. "In 2012, I was awarded the CBC PNA Lifetime Membership at the Pensioners National Association Convention. In the Spring of 2013, I received Honourary Lifetime Membership in the BC and Yukon Region Southern Interior Chapter. And in 2016, I became the very first recipient of the Donald J. Waterston Exceptional Service Award from the BC and Yukon Region," she explains.

From 2000 to 2007, Peggy was Secretary of the CBC Pensioners' National Association (B.C. and Yukon Region). Although no longer officially a Board member, Peggy continues to be closely involved, and keeps in touch with the members via email. Peggy's long-time involvement with the CBC PNA has provided her with this perspective on the value of joining the organization. "I have often heard staffers and retirees comment that they will receive any retirement benefits due whether they join or not, so why bother? The statement is correct, but what people need to understand is that, without the PNA, current and future retirees won't have an advocate to work for improved benefits and additional compensation such as a share of any pension surplus," she explains.

"The PNA also is a wonderful way of keeping us all connected. I'm proud to be a member and to support the work of the PNA in any small way I can," she concludes.

Are you aware of the Special Assistance Fund (SAF)?

The SAF can be accessed by any employee or retiree or their dependents to assist with unusual health or medical expenses that **are either not covered or not completely covered** by any other source such as provincial health care, workers' compensation, supplementary health care plans, etc.

The most common forms of assistance include hearing aids, and electric wheelchairs and scooters.

Applications for assistance must be made within fifteen months of the actual expenditure and there is a lifetime maximum for all claims of \$12,500.

If you have eligible expenses, you must complete the <u>SAF request</u> form that you can find on our website or call the National Office at 1-877-361-9242. You will submit it along with all the required medical documentation, your medical physician's referral and your original receipts to Canada Life. When you send a request to Canada Life, please send us a copy by email or by post so we are aware of all the requests that will be reviewed and so we can help if there is an issue.

Opportunity at the PNA National Office

After a 34-year career at Radio-Canada and 22 years with the CBC Pensioners National Association (PNA), Dianne St-Germain is leaving her position as Administrative Coordinator in the PNA National Office.

We are looking for someone who would enjoy helping people navigate retirement as well as the benefits of being a PNA member.

The Administrative Coordinator is responsible for the daily operations of the PNA National Office. This includes responding to members' requests for information and delegating them as needed for followup, coordinating the organization of AGMs, conventions and other board meetings, and many other duties. This paid part-time position requires a presence in the PNA National Office in Ottawa, three days/ week for a total of 15 hours but some of the work can be done remotely.

The ideal candidate has experience in office administration (even better if this experience is with HR/benefits at the CBC), as well as experience in event organization, is fluently bilingual, organized and possesses great customer service skills. Knowledge of the PNA is an asset but not a requirement.

If you are interested in this opportunity, please submit a letter of interest along with your resume to <u>info@cbcpensioners.ca.</u>

We look forward to discussing how you can contribute to the organization.

EAP - Employee Assistance Program

HELP FOR PENSIONERS 1 866 838-2025

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 <u>www.cbcpensioners.ca</u> to view the details of all the services offered by EAP.

