

The waiting game

*When will **OUR** share of the CBC pension surplus money start flowing ?*

By Dan Oldfield

**PNA Rep to Consultative
Cmte. on Staff Benefits**

In a meeting on September 7 with CBC Vice President Marco Dube, the corporation assured the Pensioners National Association that the CBC pension administration is pressing to complete the necessary to work to generate surplus sharing before year's end for eligible retirees and employees (IE., those who are pension plan members).

Unfortunately, at this time the CBC says it is unable to provide a firm date for the payout.

As we noted earlier, the math is complicated and involves calculations for more than 20,000 individual contributors for two separate years: 2021 and 2022. Additionally, we are awaiting approval of the process from the Office of the Superintendent of Financial Institutions.

Pensioners, employees, surviving spouses and deferred pensioners are eligible for a payout of the pension surplus



for both 2021 and 2022. Individual amounts received will be based on a percentage of your total contributions with interest.

Eligible surviving spouses will receive 60% of a retiree's contributions. Determining the actual percentage is part of the calculations currently being made.

There has been a variety of questions concerning taxes. What we do know is that those with access to RRSP room will be able to direct funds to their individual RRSP accounts. Those with no room, or those older than 71, will not have access to RRSPs and will have payments made directly to them. For those who do not have access to an RRSP or other tax deferral options, the Memorandum of



Agreement requires the withholding of minimum taxes. Currently those amounts are:

- 10% (5% for Quebec) on amounts up to and including \$5,000;
- 20% (10% for Quebec) on amounts over \$5,000 up to and including \$15,000;
- 30% (15% for Quebec) on amounts over \$15,000.

We would recommend those with specific tax questions consult a financial adviser.

As well, the payout will likely come in two separate pieces, one for 2021 and another for 2022. Not ideal, but it will spend the same way and likely would reduce the minimum tax hit for those without a shelter (RRSP, etc.)

We anticipate meeting with CBC officials over the coming weeks, and will provide further details as they become available.



Wednesday, Nov. 29

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11 am - 2 pm

**Burlington Convention
Centre**

**1120 Burloak Drive,
Burlington, Ont.
L7L 6P8**

HOLIDAY LUNCHEON & AGM

Tickets \$25 each

Open to all CBC PNA members and their guests, regardless of Chapter.

Tickets must be bought **in advance** by a CBC PNA member.

Pick up your prepaid tickets when you arrive at Registration.

Cut-off date: Wed., Nov. 16.

Easy pay - e-transfer to payghchapter@gmail.com

Mail - Cindy Beatty, 2716 Birch Cres., Mississauga, Ont. L5J 4H1 (Make cheques out to **Golden Horseshoe Chapter CBC PNA**)

Please advise Cindy of your choice of protein (turkey or beef) or if you would prefer a **vegetarian** meal. Also please advise her of the names of guests (for name tags) as well as their protein preference.

11 am Doors open. Reception: coffee, tea, cash bar.

12 noon Seasonal plated luncheon, free drink ticket, dessert.

DOOR PRIZES GALORE / 50/50 RAFFLE

Accessible. Lots of free parking.

The Golden Horseshoe Holiday Luncheon

So what's on the menu?



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We'll be in the Rosewood Room. The BCC is on Burloak Drive just north of the QEW.

Winter Wedge Salad

assorted wedge greens, red grapevine tomatoes, julienne of carrots drizzled with Balsamic vinaigrette

Entree Selection

(Please specify one of the two options below when you buy your ticket. Your choice will be pre-printed on a table place card you'll receive at Registration. If no choice is made the default will be turkey.)

6oz Roasted Christmas Turkey Breast
with herb stuffing, gravy, cranberry sauce

- or -

6oz Slow Roasted Strip Loin of Beef
with grainy Dijon mustard and spices, served with wild mushroom sauce

All entrees are served with **seasonal roasted root vegetables and roasted potatoes**

Dessert - Berry Crisp

Fresh berries topped with oats and cinnamon, then baked to golden, and served with vanilla ice cream

Beverages

Fresh-brewed Colombian coffee, decaffeinated coffee, tea, juices

Every guest receives one alcoholic drink ticket (domestic wine or beer); at Registration; there will also be a cash bar.

Let's do the right thing! 4

As most PNA members know, the Ontario Board has significantly updated the Region's bylaws. These bylaws guide the way we work in the Association and members were sent the new version on Aug. 24.

Members will need to approve the bylaws at the upcoming Annual General Meeting which will be held virtually (by ZOOM) on **Wednesday , Oct. 11 at 11am**. A two-thirds majority of those voting will be required in order for them to be adopted.

The Ontario Region board of directors has already approved these bylaws. Once approved at the AGM, they will be sub-



Gail Carducci
Ontario Region President

mitted to the national PNA board of directors for final approval. The process is especially important as the previous bylaws were incomplete and out-of-date.

The AGM will be virtual on Zoom and **advance registra-**

tion will be necessary for you to receive the link to attend. You can participate by using a computer (ideally equipped with a camera), a smartphone or a tablet. Make sure you have downloaded the free ZOOM application beforehand. Please be sure to register by sending an email to ontario@cbcpensioners.ca before Oct. 6.

Although members can call into the ZOOM meeting using a landline phone or a flip phone, there is no process for those members to vote on motions. So, if you intend to join by those means, please note that on your registration.

Summary of proposed Ontario Region bylaw changes

The new proposed bylaws for the Ontario Region differ significantly from the current version. Following our scope and mandate to clarify and simplify wherever possible, it became clear that while many of the proposed changes would be considered house-keeping, an entirely new document was needed.

We agreed to separate items that are currently labelled Region/Chapter and create separate sections for each. You will



Barbara Saxberg
Ontario Region VP

see that articles 3-12 all deal with the running of the Region while article 13 addresses the running of Chapters.

We created a new section for finances, and pulled together relevant clauses that existed in a variety of places into one place for ease of use.

We created a new section governing the filling of officer vacancies on the Region Board.

Bylaw changes - Page 5 >

Bylaw changes from Page 4:

We created a new section to address bylaw amendments.

We put back a section on delegates to the convention, but are proposing amendments to the old language.

We expanded the election process for Region officers and Toronto Directors, and are proposing future elections be held electronically. Proxy voting will no longer be allowed. Chapters would have the choice of holding their elections electronically or at an AGM or an alternative process.

Changes are highlighted.

Details:

Introduction – we created an introduction outlining the purpose of the Region.

Definitions

- “Regional” has been changed to “Region” throughout
- Director amended to reflect four Toronto Directors
- Motion and resolution clarified under Robert’s Rules

Region Directors

- adds York Region to Toronto
- acknowledges that Chapter term of office may or may not coincide with the Region

- clarifies who may temporarily replace a Chapter President on the Board

Proceedings of the Region Board

- increases the minimum number of board meetings annually, and the number of days’ notice for a board meeting
- encourages consensus before voting
- clarifies votes on decisions and the role of the Chair

Finances (new section)

- clarifies requests for additional funding by Chapters or Toronto, and requires a detailed proposal
- clarifies the circumstances for hiring of outside expertise and allows for honorarium for members doing work outside the scope of volunteer work

Officer Vacancies on the Region Board (new)

- creates a process for filling vacancies with timeframes

Proceedings of Meetings of Members

- increases the time for an AGM to be held after the end of the fiscal year from 60 days to 90 days to allow for an electronic voting process
- notice of meeting for an AGM increased to 30 days; clarifies notification process

- AGM agenda includes specific items, but allows for others and is permissive

- defines resolutions and restrictions on resolutions, the voting process, and Board’s obligations

- bylaw amendments

- new section

- clarifies when Board can temporarily change a bylaw, consistent with the National bylaws

- any member may propose a bylaw amendment

- must have a 2/3 majority vote by members present to pass

- Special meetings – language basically a clean up

- AGM minutes sent electronically; hard copy available on request

Election of Region Officers and Toronto Directors

- Elections to be complete at least a week in advance of the AGM in an election year

- New process using electronic voting

- Proxy votes not allowed

- Creates a nomination period which closes before voting begins

- Candidates require two seconds

- Establishes creation of an

Bylaw changes Page 6 ->

Bylaw changes from Page 5:

elections committee to run the election, to ensure information is communicated to all members and to address any complaints

Delegates to the Triennial convention

- Bound by the national formula (currently allows Ontario five delegates)

- Requires written expressions of interest from members who want to attend

- Gives responsibility to the Board for delegate and alternate selection, giving preference to Board members

Ontario Region Chapters

- New sections outlining the structure and management of the Chapters; mostly house-keeping

- Includes requirement to provide financial statements to the Region

- Clarifies Chapter representation on the Region Board

- Clarifies Chapter membership and where a member may vote

- Chapters would have the choice of holding their elections electronically or at an AGM or an alternative process.

A plea to the CBC PNA National Board

By Talin Vartanian

Transparency, accountability, and integrity are three of the stated values of the PNA. This wording is from the Association's website:

- Transparency – governance, policies and elected executive
- Accountability – responsible to the membership for our actions
- Integrity – openness and honesty

On October 31st, directors of the National Board will vote on a question that will endorse or reject those values. Will they permit PNA members to attend their meetings as observers?

At the National Board meeting in the fall of 2022, Past President Alain Pineau

sparked a heated argument when he objected to my presence. My interest in being there was two-fold: I was new to the PNA, and curious to see the National Board in action; and, as a journalist, I thought something newsworthy might happen. It did.

As reported in this newsletter at the time (*Golden Horseshoe Update*, October 17, 2022, page 5), Pineau asserted that, "You're a member of this organization, in my book, or you're a journalist. You can't be both at the same time."

In response, the Board appointed a subcommittee to explore the idea of an observer policy. The members were Gail Carducci, President, Ontario Region; Dan Oldfield, PNA Rep on the CBC Consulta-

tive Committee on Staff Benefits; Marc-Philippe Laurin, PNA Observer on the CBC Consultative Committee on Staff Benefits; and Geoffrey Turnbull, President, Maritimes Region. That group finally will present its recommendation next month. In the meantime, the current National Executive of the PNA rejected my request to be present to hear this conversation, and report on it.

The result of the Board's vote will send an important message to us all: that transparency, accountability, and integrity are meaningful principles in the PNA or empty words.

Observers will be watching from a distance...with interest.

Final wishes: *making arrangements* ⁷

By Marie Clarke-Davies

The subject came up while we were driving through the hills of West Virginia in early May. My husband, Charles Davies, and I were heading to visit a friend who lives in North Carolina. John had lost his wife, Anne, a few months previously. He was just one of a number of our friends whose partners had died over the winter.

So it wasn't surprising that Chuck and I began to discuss our final wishes. Death has certainly seemed much less remote in recent years. We agreed that we wanted to spare our family from having to make difficult decisions at a moment of crisis. My parents had set out their plans well in advance, and we appreciated how much easier that made things.

Now, Chuck and I had updated our wills the year before, in anticipation of the birth of a grandson. My husband has two children from a previous marriage, and I have nieces



Charles, Marie and their dog, Porter

and a nephew who I also wanted to acknowledge somehow. But it was the imminent arrival of my stepdaughter's first child that crystallized our decisions on the eventual distribution of our estate.

First off, everything would go to the other spouse in the event of death. Then, we agreed that, after the passing of the remaining spouse, we made a provision for pet care for our dog Porter and our two cats. Beyond that, one half of our estate would be divided among Chuck's adult children. The other half of the

estate would be split equally between the offspring of my stepchildren, my nieces and my nephew. I liked the thought of my share of the estate going to the next generation.

Our lawyer at the time raised the option of a spousal trust to further protect Chuck's children, should he die first; we dismissed the idea because of the experience of another close friend following the death of her husband. She felt that the spousal trust reduced her financial flexibility in ways she hadn't anticipated. She also hadn't realized that she would have to file an annual tax return for the trust, as well as pay an annual trustee fee.

So my husband and I opted for a different kind of document. In it, we promised to respect the wishes of each other as outlined in our wills. After signing, we shared that document with family. While not offering the full legal protection of a spousal trust, we

Final Page 8 —>

Final from Page 7:

felt confident that it would secure our intentions.

Then, after agreeing on our powers of attorney and executors (our advice here is to make sure you thoroughly discuss the full responsibilities of the role before you assign a name), it was time to move on to final arrangements.

The decisions on that front didn't come as quickly. The options seemed endless. Would we go with a traditional full-casket burial or opt for a natural or "green" interment? If we chose cremation, would it be the traditional form or a new kind of water-based cremation process called alkaline hydrolysis? And would we like our cremated remains scattered or placed in a marked grave?

If we preferred a grave, where would that be? We both had access to family plots. My husband's family has plots in both Mount Pleasant Cemetery and St. James in Toronto, where several of his family members are interred. My parents are in a family plot in St. Mary's Cemetery in



Forest of Remembrance Mount Pleasant Cemetery

Campbellford, Ontario, a small town southeast of Peterborough. Both sets of my grandparents, a great-grandfather and several aunts, uncles and cousins are there.

Would I be content to go with Chuck's family, or he with mine? Or would we go somewhere completely different near our home in Burlington? We couldn't decide.

In the end, it was remembering our visit to Anne's gravesite in a tree-filled churchyard in Hillsborough, North Carolina, that helped tilt the balance in the favour of Mount Pleasant. It's home to beautiful gardens and some of the oldest and rarest trees in Canada. As a plant lover, I

was sold.

But even with that decision made, we still had work ahead of us. We had to arrange for ownership of the plot in Mount Pleasant to be transferred to my husband's name. It had originally been purchased by his grandfather in the 1930s. Upon his passing, the rights ended up in the hands of Chuck's cousin.

In the end, the cousin was happy to transfer the rights over to Chuck; it turns out he had no intention of using it. So it was a simple matter of paperwork. But it's a reminder that if you're considering a family plot, make sure you have rights to be interred there. Don't make assumptions, and don't wait until the last minute.

Chuck and I still have more to consider. While we have chosen cremation, we haven't decided which kind. What kind of service we'd opt for and where it would happen is still up in the air. But for now, those decisions can wait.

We want to get back to living.

Jon Soper appointed to the CBC Pension Board 9

The CBC Board of Directors has appointed Jon Soper, PNA president for the Newfoundland and Labrador Region, as the retiree representative on the CBC Pension Board of Trustees.

He replaces former national PNA Alain Pineau, effective immediately.

Jon has considerable experience in the role, having previ-



Jon Soper (Norah Lee photo)

ously served for 16 years as the Pension Board's representative for CBC English employees.

Jon also brings broad knowledge of employee and retiree issues from his 24 years on the Consultative Committee on Staff Benefits.

The PNA and the Pension Board are lucky to have him.

Back by popular demand, a pub gathering in Toronto

The PNA is organizing another get-together at Noonan's Irish Pub at 141 Danforth Ave., Toronto.

The event will be on Wed., Oct. 4 at 1:00 p.m.

Snacks will be provided but attendees will run their own bar tabs. RSVP gail.carducci@gmail.com



North Central Ontario Chapter celebrates summer

About 20 CBC pensioners and guests gathered for a picnic alongside Lake Couchiching on Wednesday, August 23. Among them: (L to R) Brian Dawes, David Field, George and Rose Young. The weather was sunny and warm. The food was delicious. There were generous door prizes and good music. **Chilling Page 10 ->**



Photos by Gail Carducci and Talin Vartanian

Chilling out on the shores of Lake Couchiching



Musical guests : "Barb and Clark"



The host: Bob Burt



V-P Archie Reid
sitting easy



Brian, Talin Vartanian, David
radio buddies



Treasurer Paul Hoffman
(sunglasses)

Put on your game face and ***HurryHard!***

Young or old, curling is a sport for all

By Bridget O'Toole

Curling is a sport where two teams of four players compete. Each player throws two stones over an ice surface toward a target circle, in an attempt to place them nearest the centre. Each team throws the same coloured stones, and the team with the most stones closest to the center wins points for the end. In recreation curling, there are eight ends in a game, and in competitive curling there are ten ends. The rocks are made of dense polished granite weighing 42 pounds. The bottom of the stone is concave so that only the outside ring is in contact with the ice. The granite for the stones comes from two locations, Ailsa Craig, a Scottish island off the coast of Ayrshire, and the Trefor Granite Quarry in Wales.

The four team members are called the lead, second, third and skip. The skip throws last and is responsible for the strategy of the game. When a curler throws the rock, the other two curlers sweep the ice in front of the rock to help the stone travel farther and straighter. Sweeping reduces friction and helps the curlers



2022 Dixie Christmas Bonspiel Champions. Clockwise from top left: Bridget O'Toole, Janice Papineau, Pat Jenkins, Shauna Petrie (Skip).

control the amount of curl the stone undergoes. Effective sweeping is what we see on TV when we watch competitive curling. Sliding up and down the ice in an 8-end game is equivalent to walking about two miles. An ice sheet is 146 feet long by 15 feet wide, about the length of a hockey rink with some room to spare.

Curling can be played by all ages. You don't need a lot of expensive equipment. Shoes are about \$130 a pair and a broom is about \$75. They will last you for years. When you start, your club will lend you equipment. Club membership usually runs between \$500 to 800 dollars. You would be curling from October to the end of April. Usually you curl several times a week for that fee. I curl on a four-person team Tuesday and Friday afternoons and play doubles on Thursday afternoon. I also curl in two different leagues about 15 times in the season, on Mondays at noon and Wednesday mornings. These two leagues play at four clubs in the west end of Toronto and Mississauga.

I started curling when I first joined the CBC. At that time, I was working in local sports on Parliament Street in Toronto. George Duffield, the afternoon sportscaster, encouraged me to join the Royal Canadian Curling Club mainly in order to get to know the game, as in those days curling was a large part of our winter coverage. I played for about

***HurryHard* Page 12 ->**

Hurry/Hard from Page 9:

15 years, then stopped curling for about 20 years as it was too difficult to balance work and family. The times I played were either 7 or 9pm. Getting home at midnight did not work. I returned to the game following my retirement six years ago and had to completely relearn the mechanics of the game.

When I first curled, we would slide alongside the rocks as we swept. I had to learn to walk fast, wearing two grippers. This was changed in order to keep people from falling. How you deliver a rock or throw a rock is also done in a way now to put less pressure on your hips and knees. I could not slide like I used to and had to learn to use a stabilizer. It took me a full curling season to get comfortable on the ice. Everyone is now encouraged to wear a curling helmet. Certainly you won't see that on TV or in competitive games, but at my level of curling in the Dixie Day Women's section it is more the norm. The Covid-19 pandemic impacted curling clubs from delayed openings to total shut-downs for two years. When curlers got back on the ice, many had lost a lot of curling muscle memory.

People had not been exercising, they had stopped practising their lunges to deliver a



Bridget O'Toole

rock. Curlers were falling, suffering concussions. A few wrists were broken.

It was a very difficult time for the clubs in the first year following Covid-19. I believe all the clubs are now back to normal, but certainly not back in the same numbers before the pandemic. Several of the clubs in Toronto are closing for various reasons. Some of the country clubs that offered golf and curling are closing their curling rinks. Sue Baird is the past chair of Dixie Curling Club and the present Education Chair at Dixie. She also coaches the Women's curling team at U of T. She curls around the country and reports that in many smaller communities, the cost of electricity is a game changer. Some clubs are shutting

down in February. They can't afford to keep open for the entire winter season.

Curling is great exercise, but for me, the best part of the sport is the social aspect. The friendships, and camaraderie of the game is what makes this sport unique. You socialize with players before the game and after the game in Ontario, both teams sit together and the winning team buys the losing team drinks. Not only do you play in club games, but every league has bonspiels that you can play in on weekends or during the week. Every club arranges these themed spiels and invites teams from all clubs to sign up and come out to play. After a year of curling you will have met many new friends. Last year I played in a bonspiel in Quebec City that was opened up to women curlers for the first time in its 108-year history. There were curling teams from all over North America and Europe. I ended up playing on a Scottish team. This winter I will travel to Scotland to play in the "Highlander" bonspiel in Inverness.

I highly recommend you come out and try the game. It is the one sport where you can yell and scream at players to "Sweep" or "Hurry Hard" and no one gets upset!



**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

ENROLMENT FORM – RETIREE

Please print

Name			
Street	City	Prov.	Postal Code
Telephone	Email		

I wish to join now (please fill in the remaining sections of this form).

I am uncertain about joining at this time. I understand that, with the information given above, a representative of Association may contact me and, upon request, provide assistance with the enrolment process.

I, _____, wish to join the CBC Pensioners National Association and hereby authorize the CBC to deduct monthly membership dues from my pension cheque and remit them to the Association. I also authorize the CBC to provide the Association with such personal information relating to me as the Association may require to facilitate the administration of dues and other services related to the welfare of pensioners.

All personal information provided to the Association by you or by the CBC is held in strict confidence.

Membership dues are 0.32% of a member's gross pension payment. For every \$1,000 of monthly pension, a member would contribute \$3.20.

CBC ID (See Notification of deposit, above your name)	Date of birth (dd/mm/yyyy)	Gender (optional)
Civil Status <input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Widow/er <input type="radio"/> Divorced <input type="radio"/> Separated <input type="radio"/> Common-Law		
Preferred language <input type="radio"/> English <input type="radio"/> French	Date of retirement (dd/mm/yyyy)	

Spousal information

Name			
Date of birth (dd/mm/yyyy)	Gender	CBC Employee <input type="radio"/> Yes <input type="radio"/> No	CBC Retiree <input type="radio"/> Yes <input type="radio"/> No

Signature Required

Date

This form can be mailed to:
The CBC Pensioners National Association
 P.O. Box 8570
 Ottawa, ON K1G 3H9

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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. The same goes if you've changed your home address or telephone number.