



Bell Pensioners' Group

Together, Protecting our Pensions and Benefits

OTTAWA CHAPTER, INCLUDING ONTARIO EAST, NORTH & OUTAOUAIS Spring 2022 Newsletter

Upcoming Meetings

May 25, 2022 – 8:30AM to 1:00PM

Hellenic Meeting & Reception Centre, 1315 Prince of Wales Dr., Ottawa, ON

MESSAGE FROM CHAPTER CHAIR

Dear BPG Members,

As I write the introduction to this newsletter in mid-March 2022, we are reminded that it has been two long years since the start of the Covid 19 Pandemic and the many restrictions it placed upon us. Now with vaccinations, and our good behavior in adhering to the pandemic measures, it seems that we may be in for a new normal type of spring and summer. As the pandemic measures are relaxed and / or eliminated, our Ottawa leadership team is looking forward to seeing you at our face-to-face Annual General Meeting on May 25th at the Hellenic Community Centre on Prince of Wales Drive, Ottawa. More details will follow in our next newsletter.

At our virtual AGM in June 2021 and in previous newsletters, we announced that BPG members in good standing (paid membership for 2021) will see their membership extended by one year, 2022 is a free year. Likewise, if you have paid for future years beyond 2022, your membership will be extended by

one additional year. If you are unsure about the status of your membership, please contact the Ottawa BPG treasurer at treasurerbpgottawa@gmail.com

In this newsletter you will find:

- The President's Report
- Update on Pension Protection Legislation
- BPG Board of Directors Nominations
- BPG membership Recruitment Contest
- Request for BPG Volunteers

On behalf of the Ottawa BPG Leadership team, I want to thank you for your support and look forward to seeing you and sharing a coffee and chatting at our face-to-face AGM on May 25th.

Regards,
Claude Elliott
Chair and your Ottawa BPG Chapter Leadership Team

MESSAGE FROM OUR PRESIDENT

Dear Bell Pensioners' Group (BPG) friends,

A lot has been said about the pandemic over the last two years, so for this newsletter, I will be very

brief about it. Suffice it to say that we are patiently moving to some normality while staying in a safe environment.

In this vein, we are currently planning our next bi-annual April Board of Directors' meeting in a face-to-face mode in Montreal, taking all the necessary precautions not to put any of our volunteers at risk with the virus still around. At the same time, we are also working with our Chapters in the organization of their Annual General Meeting (AGM) in the Spring, also planned to be in a "live" mode, until further notice. Everyone must be very flexible nowadays, but this return to normality has to start somewhere.

Now, as mentioned in our last newsletter, supported by a free membership in 2022 and a contest currently running, we are right in the middle of the recruitment of new members. As we are getting close to the deadline for the first draw in April, our indicators were showing us some 90 new members who have been referred by existing members, thus making them part of the draw. This is a positive step, but still very humble considering the unprecedented magnitude of the tools provided in this venture, as well as our base of 10,000+ members who we have challenged to be our preferred ambassadors.

Therefore, I am begging here for all our faithful members to continue helping us in this endeavour.

And finally, even with a solid membership in place, this organization cannot exist without a team of dedicated volunteers to support it. The coming weeks will bring another challenge to induce some of our active members to join that team and succeed some of these volunteers on whom we have been counting on for many years. So, please do not hesitate to respond to an invitation coming from one of your Chapter representatives. I can assure you that it will constitute quite an enriching experience to work for the benefit of your Bell pensioners community.

Best Regards
Denis Marquis
BPG President

Update on Pension Protection Legislation

BPG and its partners at CFP believe that **pension protection** needs improvement in Canada. Since 1982, more than 250,000 Canadian vulnerable seniors have suffered the loss of pension income for the rest of their lives due to corporate insolvency. There are still **over 4 million Canadians** counting on their defined benefit pensions.

There has been progress. In the last Parliament, thanks in part to the efforts of people like you, the Bloc's **pension protection bill** made it through committee before the election was called and it died on the order paper. This is much further than any similar bill in the past, one step away from being passed into law by the House of Commons.

During the last election, you may have been one of the people who participated in our **email campaign** to tell candidates that pensioners should receive 100% of the pension their employer committed to.

That 20 day campaign resulted in **40,000 emails** going to candidates in over 92% of ridings across Canada.

Somebody is listening; in this Parliament, both the NDP and CPC have submitted very similar bills. All four opposition parties (the GPC has supported these bills) now support pension protection. The **government** is the **hold out**.

The Canadian Federation of Pensioners has developed a **strategy** to pressure the government to act.

The **first action** is an **e-petition**. You can click on this link:

<https://petitions.ourcommons.ca/en/Petition/e-3893>

and "**sign**" the e-petition. It is a House of Commons e-petition, secure and safe.

This petition challenges the government to develop a solution to ensure pensioners receive 100% of their pension their employer committed to. It is sponsored by MP Ryan Turnbull: Liberal Whitby.

time, we will reach out to you to tell you how you can join the email campaign to demonstrate to MPs and Senators that there is support to protect vulnerable Canadian seniors.

The **second step** will come later so we will be back in touch with you. The CPC bill (MP Marylin Gladu's C-228) is scheduled for **second reading April 1**. It will likely come up for a vote before summer. At that

Participation by pensioners and other Canadians helped get the bill last year further than any similar bill in the past. We are hopeful that pension protection will get across the finish line this time.

COMTECH FIRE CREDIT UNION

1 YEAR TERM DEPOSIT	18 MONTH TERM DEPOSIT	5 YEAR TERM DEPOSIT
1.10%	1.15%	1.60%

Rates valid until April 30, 2022

Rates for new deposits only, renewals not included

Rates apply to regular terms, TFSA, RRSP and RRIF terms

Call our Member Support Center at 1-800-209-7444

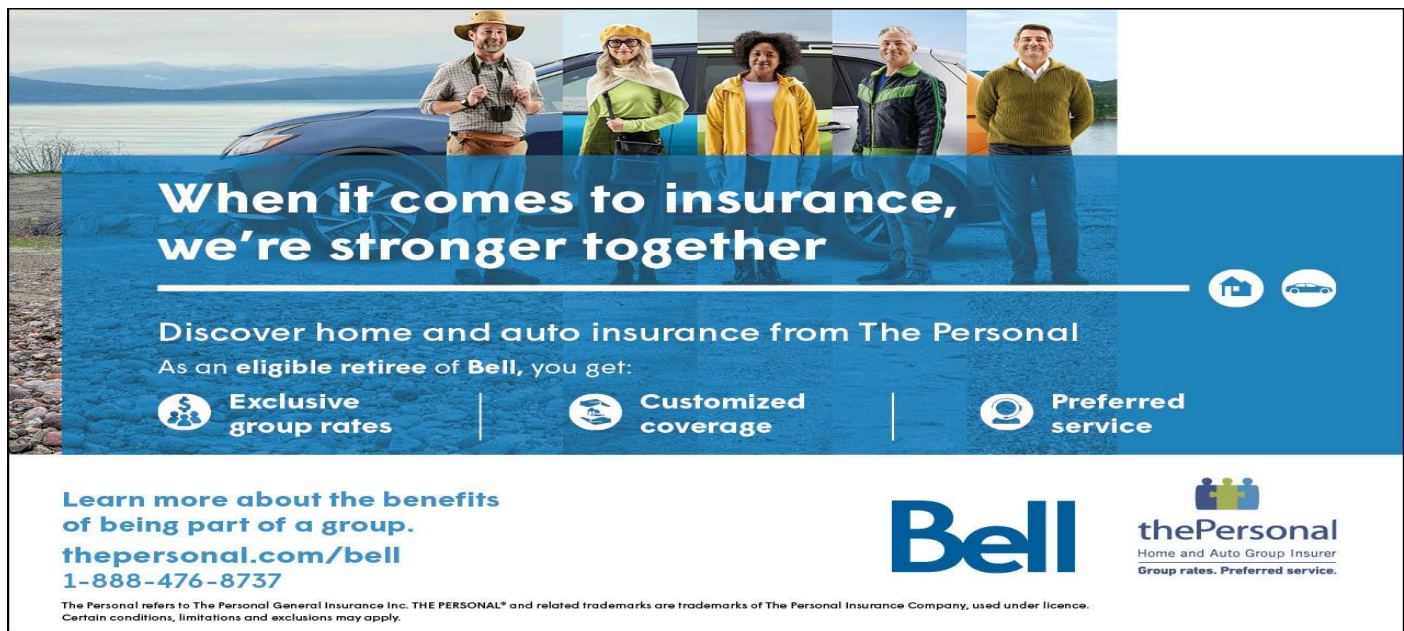
9:00 a.m. to 8:00 p.m.

Monday to Friday

WWW.COMTECHFIRECU.COM




Spring has finally arrived! Enjoy the longer days and warm sunshine!
 "Spring is when you feel like whistling even with a shoe full of slush"
 Doug Larson




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USEFUL BELL INFORMATION

Subscribe to In Touch newsletter at :

- On <https://www.encontact.bell.ca/web/intouch.html>
- By email - intouch@bell.ca
- By telephone at 1-877-666-7474
- Next issue of In Touch will come out in April 2022

For question related to your Pension or Benefits, contact Bell Employee Services:

- By email – employeeservices@bell.ca
- By Telephone – 1-888-400-0661
- By mail – 1 Carrefour Alexander-Graham Bell, DB1-20, Verdun, Quebec H3E 3B3
- On <https://www.benefits-avantages.hroffice.com/>

Welcome New Members

Don Bedard	Mike Best	Claude Brazeau	Fernanda Cabeceiras
Bernadette Dekleva	Darren Digby	Irma-Lee Dostaler	Daniel Dutrisac
Patricia Eason	Alexandra Fenton	Patrick Gallagher	Thomas Gilmour
Gordon Gillespie	Raymond Gionet	Keith Gowanlock	Marilyn Harris Mills
Ronald David Hayes	Monique Hawkins	Karen Hickey	Candy Hyatt
Kathleen Johnston	Sheila Johnston	Graham Kneen	Guy Leclerc
Blake Lefort	William (Bill) Little	Merryl-Jeanne Mason	Judy Matthews
Philip McGowan	Brenda Mullan	Nancy Neuman	Helen Reid
Bob Sabourin	Jouko Savioja	Catie Sims	Sue Skerkowski
Terry Stacey	Mike Stinson	Leonard Therrien	Fred Wharton
Peter Wilkie	Hubert Wilson		

Open Volunteer Positions – Ottawa Chapter

Volunteers Needed

The work of the Ottawa Chapter relies on the efforts of many volunteers. The entire BPG organization is staffed by volunteers.

We are seeking volunteers for the following areas and disciplines:

Vice Chair

- Substitute for Chapter Chair and shares responsibilities, as required
- Coordinate activities related to fulfillment of job positions on the Chapter Board, with assistance from the Chair, as needed
- Ultimately moves into the Chapter Chair position

Membership, Recruitment & Retention Leader

- Prepare and send Welcome Package (welcome letter, membership brochure and latest newsletter) to new members
- Work with team members to generate and develop ideas for retaining and growing membership
- Send all communications requiring email to members
- Liaise with recruiting teams in other Chapters to exchange information on recruitment and retention strategies
- Monitor and track all email campaigns and event registration of members who register for a BPG event
- Prepare, print and sort all Canada Post mailing labels for newsletter mailouts

Sustainability and Succession Leader

- Identify candidates for Chapter Board, by soliciting fellow Board members, following up on referrals or using personal network
- Conduct initial assessment of potential volunteers via a face to face meeting or conference call
- Capture commitments of existing Board volunteers (done semi-formally at year-end by recording expected plans in Board minutes)
- Represent the Chapter at Sustainability conference calls with the National team and representatives from all Chapters

Preferred commitment to these roles is a minimum of two years; however, we have many volunteers on our leadership team who choose to serve longer.

Did you know that your volunteer time for BPG also qualifies as volunteer time for the Bell Employee Giving Program? Any time that you earn with BPG Volunteer hours can be added to your other volunteer hours and donated to the Registered Charity of your choice.

Ottawa and North East Chapter Leadership Team

Chapter Chair	Claude Elliott	Meeting Planner	Sandra Freeman
Past Chair	Marlyn Easterbrook	Member at Large	Harvey Hillier
Secretary	Brian McClean	Member at Large	George McDougall
Co-Treasurer	Michelle Dupuis	Member at Large	Fred Owen
Co-Treasurer	Hana Ghadban	Member at Large	Sharon Teed
Webmaster	Terry Acker	Member at Large	Harold Reese
Newsletter	Kate Porter	Member at Large	Ernie Goldberg

BPG Board of Directors 2021-22 Nominations

This is to advise you that elections for the BPG Board of Directors will be held at the Chapters' Annual General Meetings, in Spring 2022.

The BPG by law requires a minimum of seven Directors and allows for a maximum of twenty. Board members are elected by the membership at large. Chapter Chairs are elected by the members of their own Chapter and are automatically appointed to the Board. There are seven Chapters, located in Montréal, Ontario Central, Ottawa, Québec, Southwestern Ontario, in T  l  bec's territory and one for Aliant Atlantic.

The terms of several current Directors will expire in early June 2022, and some may require replacement.

The nomination process is an important tool for recruiting new candidates to fill our Board positions. The issues of today for pensioners require strong leadership and energy, to ensure that BPG to address the needs of its members.

The main role of a BPG Board member is to help set strategy and manage the affairs of the organization. In addition to the commitment of few hours per month, Board members are expected to participate in monthly conference calls and attend two Board meetings per year in Montr  al.

Chapter Chairs have the additional responsibility for the Chapter administration, which includes recruitment, local meetings, and distribution of information to members. Other Directors may serve in officer positions or as the head of a standing committee.

Aside from the monthly conference calls, communication between members of the Board and between local Chapter committees is largely done through email. Hence computer network access is a necessity.

To ensure continuity within the organization, BPG members are invited to submit their names or the ones of interested parties, who have indicated their willingness to serve as a member of the board for a two-year term, beginning in June 2022. Both the nominated candidate and the nominator must be a member in good standing of BPG.

A nomination form is available below. All nominations must be received by April 30, 2022.

BPG 2022 Board of Directors Nomination Form:

This form should be used to submit a candidate for a position on the board.

One form is required for each candidate submitted. Both the nominator and the nominee must be members in good standing of BPG and the nominated candidate must have agreed to allow his or her name to stand for election. Please complete the requirements below and mail or email this information by March 31, 2022, to:

Tony Scandella or tony.scandella@sympatico.ca

Director BPG

3365 rue Viel

Montreal, Quebec

H3M1H8

CANDIDATE:

The following candidate has agreed to serve as a Board Member of Bell Pensioners' Group:

Name.....

Address..... City/Town.....

Province.....Postal Code.....

Telephone..... Email.....

NOMINATED BY (if applicable):

Name.....

Address.....

City/Town.....

Province.....

Postal Code.....

Telephone.....

Email.....

BPG Membership Recruitment Contest

Any existing BPG member who successfully recruits a new member to join in 2022, will be eligible to be entered into a draw within their Chapter.

Contest will start on December 1, 2021 and finish on June 30, 2022

New members joining during the contest period will be asked to identify the name of the person that referred them to join.

Please note: The person referring the new member must be a 2021 BPG member in good standing

Draws and Prizes:

April 2022 (participants up to end of March 2022) - **\$100 gift card**

July 2022 (all participants up to end of June 2022) - **\$250 gift card**

Thanks to everyone in advance for your participation!

Articles of Interest:

Retirement Is Expensive. Here's Why Pensions Can Help

<https://www.forbes.com/sites/dandoonan/2021/11/01/retirement-is-expensive-pensions-can-help/?sh=432cd8265b96>

Pension planning help: How to avoid the 'biggest mistake' which could sink your retirement

<https://timesnewsexpress.com/news/business/pension-planning-help-how-to-avoid-the-biggest-mistake-which-could-sink-your-retirement/>

Canadians Resilient and Optimistic About Retirement Despite Inflation and Pandemic

<https://finance.yahoo.com/news/canadians-resilient-optimistic-retirement-despite-140000712.html>

Canadian pensions weathering the coronavirus pandemic: report

<https://www.benefitscanada.com/pensions/retirement/canadian-pensions-weathering-the-coronavirus-pandemic-report/>

Canada's pension system gets top grades in new benchmark

<https://www.benefitscanada.com/pensions/governance-law/canadas-pension-system-gets-top-grades-in-new-benchmark/>

Expert panel: DB, DC pension predictions for 2022

https://www.benefitscanada.com/expertpanel_/gavin-benjamin/expert-panel-db-dc-pension-predictions-for-2022/

Having a 'roadmap' to ease retirement worries is key amid these uncertain times

<https://www.theglobeandmail.com/investing/globe-advisor/advisor-news/article-having-a-roadmap-to-ease-retirement-worries-is-key-amid-these/>

<https://financialpost.com/personal-finance/retirement/four-key-things-to-consider-if-you-are-planning-to-retire-this-year>

Preparing Your Taxes: Retirement Planning

<https://www.mondaq.com/canada/income-tax/1158842/preparing-your-taxes-retirement-planning>

Should Canadian Seniors Push Retirement Dates Past 65?

<https://www.fool.ca/2022/02/08/should-canadian-seniors-push-retirement-dates-past-65/>

OAS? CPP? GIS? Breaking down Canada's alphabet soup of retirement benefits

<https://financialpost.com/moneywise-pro/oas-cpp-gis-breaking-down-canadas-alphabet-soup-of-retirement-benefits>

MEMBERSHIP RENEWALS AND NEW APPLICATIONS

Remember that your dues are our only source of income. To become a member or renew your membership, please fill out this form and mail with your cheque to:

Bell Pensioners Group
PO Box 41132
Ottawa, ON
K1G 5K9

E-Transfer is also an option – treasurerbpgottawa@gmail.com (add pensioners' name in message)

You can also register online at <https://www.bellpensionersgroup.ca/index3.php?chapt=ottawa&lang=en§ion=39> where you can pay by credit card or Paypal (\$1 administration fee). **[Please make cheque payable to: BPG Ottawa Chapter]**. Membership fees apply from January 1 to December 31. **You can pay for up to 5 years (\$20/yr).**

I would like to pay for 1 yr___ 2 yrs___ 3 yrs___ 4 yrs___ 5 yrs___

(Print Please)

Family and Given Names: _____

Address: _____

City or Town: _____ Province: _____ Postal Code: _____

Telephone: _____ Email: _____

Note that BPG newsletters and timely information will be sent to you via email.

I am a member of a Defined Benefit pension plan, and: Retired _____ Active Employee _____

I retired from or employed by (e.g. Bell Canada, Expertech, etc.): _____

My pension is paid by (e.g. Bell, BCE, etc.): _____ Retirement (MM/YY): _____

How did you hear about BPG (circle 1): Facebook, Website, Member Referral, Bell Pension Checklist, Annual Pension Statement, Intouch, AGM/Member Meeting, BPG Information Table, Newsletter, Gift Membership, Other (specify)

Signature: _____ Date (DD/MM/YY): _____

This personal information will be protected by BPG, used only for BPG purposes and will not be shared with others. A copy of our Privacy Statement can be obtained from any Chapter Chair or viewed on our website at www.bellpensionersgroup.ca - Click on Membership tab, then Privacy Policy.

This newsletter is published by the Ottawa Chapter of the Bell Pensioners' Group (BPG).

www.bellpensionersgroup.ca

Please send any comments or suggestions to:

BPG Ottawa Chapter, P.O. Box 41132, Ottawa, ON K1G 5K9 or Email: ottawa@bellpensionersgroup.ca