



Bell Pensioners' Group

Together, Protecting our Pensions and Benefits since 1995

OTTAWA CHAPTER, INCLUDING ONTARIO EAST, NORTH & OUTAOUAIS

Fall 2026 Newsletter

Dear BPG Members,

It's wonderful to be back. Fall is around the corner and with it comes that familiar mix of cooler days and warmer reunions. I'm looking forward to seeing many of you again soon.

First, a heartfelt thank you to Claude Elliott, who so capably held the helm as Chapter Chair during my six-plus months away. While he was steering our chapter, I was doing some steering of my own — as part of the crew aboard one of 10 boats in the 2025/26 Clipper Round the World Sailing Race. It was the adventure of a lifetime, and for those curious about what it's really like to cross an ocean with twelve to twenty strangers-turned-shipmates, I'll be sharing stories (and probably a few cautionary tales) in a talk following our Fall Meeting at the Hellenic Centre on October 28. I hope you'll stay for it.

I also want to extend a sincere thank you to everyone who took the time to respond to our Strategic Survey. Your input matters, and it shows — the response was excellent. The team is now carefully reviewing the results, and we'll be putting that feedback to work as we shape the next chapter of BPG's offerings. More to come on that front in the months ahead.

Finally, I'd be remiss not to acknowledge what's on many of your minds; the growing trade tensions with the United States, the pivot to Europe and the broader economic uncertainty they've stirred up. It's a topic BPG is watching closely, particularly as it relates to the strength and stability of our pensions. Rest assured, safeguarding your financial security remains at the very heart of what we do.

There's a great deal to share with you in this issue, so let's get into it.

Ron Haag, Chair, BPG Ottawa, Ontario East, North and Outaouais Chapter

In this newsletter, you will find:

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Membership Renewal Tips & Contact Information

At the beginning of each newsletter, you will see your BPG membership number (5 digits) and the Membership Renewal Date (MRD) - year, month and day (8 digits). The MRD shown in this address field indicates you are a member in good standing until that date. The annual membership fee is \$20. Please renew your membership yearly (not several years at a time) to make the workload more manageable for our volunteers. To this end, we also encourage you to pay your membership fee by credit card (via the BPG website at [Renew Your BPG Membership - Bell Pensioners Group / Groupe Pensionnés Bell](#)) Sign into your account and click on the RENEW BPG button at the top of the Home Page.

If you are signing into your BPG account for the first time, **Username is your email address and your BPG Membership Number is the password.**

For those members who have already set up a recurring payment via credit card, if you changed/switched your credit card for any reason, please send an email to treasurer.ottawa@bpg-gpb.com to receive instructions on how to update credit information through the BPG website.

E-transfer payments remain an option and can be sent to treasurer.ottawa@bpg-gpb.com. Please include your BPG Membership Number and phone number in the comments section of the e-transfer.

You can also renew by cheque mailed to:

Bell Pensioners' Group, P.O. Box 91032,
Kanata RPO Signature Centre,
499 Terry Fox Drive,
Ottawa, Ontario K2T 0A3

Quick Tip: Having your membership number readily available makes it easier for you to enroll in the travel insurance program offered by Manulife.

Contact Information: We love our members and don't want to lose track of you. We want to make sure you get our newsletters and other important information. Please inform us at treasurer.ottawa@bpg-gpb.com if you change your email address, home address or phone number. General inquiries regarding our chapter can be sent to ottawa@bpg-gpb.com

Please note: When providing information to your financial institution regarding your Bell pension, please provide the following (and not contact information for the Bell Pensioners' Group):

Bell Benefits Administrator
1 Carrefour Alexander-Graham-Bell,
Local DB1-20
Verdun, Quebec, H3E 3B3

BPG Ottawa, Ontario East, North and Outaouais October 28th Meeting

You're invited to our next meeting on Wednesday, October 28th at the Hellenic Centre, 1315 Prince of Wales Drive Ottawa.

Agenda

- 8:30 Registration & Social Hour
- 9:30 Opening Remarks: Ron Haag, Chair, Ottawa, Ontario East, North and Outaouais Chapter
- 9:40 Bell & BCE Pension Update: Robert Marchessault, Director, Pension & Actuarial Services, Bell
- 10:15 The President's Report: Ronald Nicol, President, BPG
- 11:00 Break
- 11:20 Guest Speaker: Jennifer Moir, CEO, Age Well Solutions
- 12:00 Prize Draw and Meeting Close

If you haven't already done so, you can register [here](#) by October 8.

President's Message

Hello,

I hope you had a great summer despite the ups and downs of international politics. At BPG, we took advantage of this period to work on our new strategic plan for the next 5 years. A committee composed of members of our Board of Directors and members of the various BPG chapters met on several occasions.

We first reviewed the organization's mission and vision, considering the new context. In fact, the next few years will see **fewer Bell retirees with defined benefit pensions** than in recent decades. **While protecting our pensions is still a primary objective for BPG, the development of value-added services such as group travel insurance will become a priority for BPG in the coming years.** In fact, the member survey conducted at the beginning of the year clearly indicates that this is also **an important request from BPG members. We are currently exploring potential new health insurance offers for members who retired after 2012 and who are not covered by Bell's benefits. We will also continue our efforts to improve our organizational efficiency and thus help reduce the workload of our many volunteers.**

Final approval of the new strategic plan is expected to be made by our Board of Directors in the coming months, and we look forward to **sharing this plan with you and discussing the details with you in early 2027**. In the meantime, I hope that I will be able to meet with you in person at the fall regional meetings of your various chapters. See you soon.

Ronald Nicol, BPG President

2026 Nominations Committee

I would like to personally thank all those who have come forward and accepted positions with BPG. Your generosity will not go unnoticed by the membership. Over the first few months this year, we have received inquiries and interest from our membership and, as such, we have been active and successful in attracting new volunteers to join BPG.

BPG Needs Volunteers! All roles at both the National and at local Chapter levels within BPG are staffed only by member volunteers. By becoming involved, you help keep all roles fully covered by qualified volunteers and ensure that BPG can continue to fulfill our mandate to our members.

Why Volunteer? Taking on a volunteer role with BPG is a rewarding, worthwhile and interesting experience with opportunities for expanding your network, learning about pension related issues, meeting and working with like-minded people as well as having a chance to demonstrate valuable skills utilized during your career at Bell. Here are some of the good reasons why you should decide to be a volunteer as a BPG Board Members:

- Help ensure our pensions are being protected, and Bell continues to do their part;
- Ensure governments' rules and regulations will protect our pensions; in case they should ever need to be protected;
- Reconnect with peers met during careers at Bell;
- Give back to BPG and to the dedicated Board Members by also volunteering personal time; and
- Contribute to developing new ideas to recruit new members and to ensure BPG keeps existing members.

Here is your current BPG Board of Directors:

The BPG Board of Directors currently has 19 members (which include the seven Chapter Chairs representing members in Ontario, Québec and Aliant Atlantic).

BPG Board of Directors 2026:

Ronald Nicol - President

Antonio Lépine - Past President

Mike Feldstein - Vice President – Ontario/Aliant Atlantic

Marc Bouvier - Vice President - Québec

Tony Scandella - Secretary-1 year term

Terry Inder - Treasurer

Chapter Chairs 2026:

Ken Matthews - Aliant Atlantic

David Milne - Interim Chair - Ontario Central

Dan Zaluski - Southwestern Ontario

Kerry Arbour – Director At Large

New Ottawa, Ontario East, North & Outaouais Chapter members Welcome!

Corinne Barnes	Phil Richards
Charles Fall	Rodney Stead
Leslie Hayward	George Vardon
Terry Marcotte	Margaret Yantha
Gary McParlan	

The **Vice-Chair** position still needs to be filled and the **Communications** role is available if anyone wishes to step in. If you're interested, please contact **Claude Elliott**, Succession Planning, at claudio.elliott@outlook.com

Chair	Ron Haag	Communications	Susanna Cluff-Clyburne
Vice-Chair	Vacant	Meeting Planners	Liz Glover/Debbie Follis
Past-Chair	Claude Elliott	Records Management	Brian McClean
Succession Planning	Claude Elliott	Membership	George McDougall
Secretary	Sandy Holmes	Web Master	Peter de Gosztonyi/ Walter Arskey (back-up)
Co-Treasurers	Terri Cheeseman/ Doug Lawrence	GoDaddy™ Admin	Henry Starzynski
Member-at-Large	Harvey Hillier		

Key BPG Information

BPG is great at keeping its members informed of the latest news and provides articles of interest that we feel our members would appreciate. **Check out the BPG National website at:**

<https://www.groupepensionnesbell.ca> and our chapter web page at: Ottawa/East&North On Chapter - Bell Pensioners Group / Groupe Pensionnés Bell

Want some social interaction in these trying times? Be part of the BPG Facebook community where you can hear the latest and greatest and connect with old friends at:

<https://www.facebook.com/BellPensionersGroup>

In Touch

The latest issue of In Touch will come out in **November 2026** – bce.ca/intouch

Important Numbers

- Bell Benefits Administrator at 1-888-400-0661 or <https://www.benefits>
- Bell Employee Services at 1-888-391-0005 or employee.services@bell.ca
- The Personal Home or Auto Insurance, visit thepersonal.com/bell or call 1-888-476-8737
- Manulife Health and Benefits through Bell Canada, manulife.com/signin
- Manulife Group Travel Insurance, **exclusively available to BPG members only** at ManulifeGroupTravel@canamti.com or 1-888-332-3007

BCE News

Have You signed up for BCE News to keep informed about the latest news? If not, here is the link: [BCE News Signup](#)

Bell – MyPortal

<https://myportal.bell.ca/>

About 211 - United Way 211 National

211 is Canada's primary source of information for government and community-based, non-clinical health and social services. The free and confidential service can be accessed 24 hours a day, in more than 150 languages, by phone, chat, text and online. 211 helps connect people to the right information and services, making their pathway to care and resources a guided and trusted one.

211 is available by phone, chat, online at <https://211ontario.ca/> and text in different regions – dial [2-1-1](https://211ontario.ca/) to connect to community services.

Annual General Meetings (AGMs)

All of the AGMs are completed now.

See the following links for all the presentations on the members' portal: BPG President's Report, an update on the pension plan, BPG survey, BPG strategic plan and the videos of the AGMs in Toronto and Montreal at

<https://bellpensionersgroup.ca/presentations-and-articles/>

2027 BCE COLA Summary

BCE retirees are paid their COLA in the November timelines vs. Bell and Bell Aliant who are paid in January and Télébec in the April timelines. ***This is the COLA for BCE only.***

BPG anticipates that whether you are under or over age 65, a 3.0% CPI results as published by Stats Canada in September will result in a 2.0% pension increase effective on your November 2026 payout.

- BCE Pensioners Under 65: Receives 100% of CPI, capped at a maximum of 2.0%.
- BCE Pensioners 65 & Over: Receives the greater of 60% of CPI (1.80%) or the guaranteed inflation floor (2.0%).

If you retired partway through the tracking year, your first November increase is calculated based on the pro-rata number of months you collected a pension: Full 100% adjustments apply automatically every year after.

BCE Pensioners should receive confirmation from Bell in the coming weeks.

BPG Strategic Plan

The mandate of the Bell Pensioners' Group is to advocate for the protection of the Defined Benefit Pensions and post-retirement benefits of its members who are retirees or employees of Bell Canada and its affiliates. The current Strategic Plan (2021-2025) focused on four priorities:

- Protecting the pension promise
- Attracting and retaining members
- Evolving the mandate
- Improving operational effectiveness

BPG has accomplished these objectives in very meaningful ways. This includes working with Bell to ensure that the Pension obligations were met, growing the membership base to almost 12,000 members, expanding the mandate to include Defined Contribution Pension members with 15 years of service, offering a Travel Insurance Program with Manulife, and significant modernization of our website, bookkeeping and payment processes.

It was now time to review our Vision, Mission, and priorities to ensure that we are **addressing our members' goals for the next 5 years and know how to achieve them.** Towards that end, we formed a

Strategic Planning Committee that re-examined the elements of our current 5-year plan and prepared a proposal for the Board of what our next 5-year plan should be. This proposal will be presented to the Board in October for approval, following which it will be shared with the membership. **It will highlight where the focus of BPG should be for the next 5 years and the key drivers on how we can achieve them.**

BPG is now open to DC members

BPG is now open to Defined Contribution (DC) pensioners and employees with a minimum of 15 years of service. Encourage your friends and peers to join. [Join BGP - Bell Pensioners Group / Groupe Pensionnés Bell.](#)

Pension Update

Canadian pension plans continue to experience good returns and are overall in a surplus situation. Rather than use traditional stock and bonds investing, investments are diversified into buildings, infrastructure, transportation, toll roads etc. This model works well and ensures that risk is addressed through various avenues.

Despite concerns with United States geopolitical risk, Canadian plans continue to have investments in the U.S. that are generating decent returns.

Below are some highlights from recent Benefits and Pensions Monitor articles:

La Caisse, SMBC Aviation Capital expand aircraft leasing platform to US\$3 billion

The firms' joint platform deployed its initial US\$1.5-billion commitment ahead of schedule, with 21 aircraft now leased to 13 airlines across 10 markets. La Caisse has paid approximately \$1.76bn, for a 24 per cent stake in Altius Telecom Infrastructure Trust, an Indian platform that owns and operates more than 258,000 telecom towers and sites.

Defined Contribution plans have evolved over time but still face some challenges

A recent survey of more than 550 U.S. employers by Willis Towers Watson has exposed an uncomfortable truth at the centre of Defined Contribution plan governance: a large majority of plan sponsors have no formal definition of what retirement readiness means for their workforce. "You can't prove that your plan works if you haven't defined what working actually means," said Chris West, senior managing director and DC strategy leader at WTW. "Employers are facing a retirement readiness gap and that pressure is mounting for them to prove that their plan works," West added, underscoring the main theme from the survey.

The issue resonates north of the border for Canadian plan sponsors too. According to C.D. Howe research [earlier this year](#), 9.1 million Canadian employees do not have any workplace retirement plan. The authors of that report argue coverage is [at the heart of retirement readiness](#).

CPP Investments now holds a controlling stake of about 51 percent in Nordic data centre developer and operator at North, committing US\$1.3bn to a US\$4bn acquisition completed with Equinix on September 2.

Canadian registered pension plan membership reached nearly 7.4 million active members in 2024, according to new data released this week by Statistics Canada. That's a gain of 132,000 participants, or 1.8 per cent, from the year prior. The figures, drawn from Statistics Canada's Pension Plans in Canada program as of January 1, 2025, offer financial advisors and wealth planners a sharper picture of the retirement savings landscape their clients are navigating. The growth came even as the overall pension coverage rate slipped marginally — falling to 37.6 per cent of all paid workers in 2024, down from 37.7 per cent in 2023. While that figure continues a long-run downward trend that dates to 1977, it remains above the pre-pandemic level of 36.9 per cent recorded in 2019.

Women now hold the majority of pension plan membership

One of the more significant trends in the data is the continued feminisation of registered pension plan (RPP) membership.

Source: Benefits and Pensions Monitor

The Personal Auto Insurance Renewal – Changes as of July 1st, 2026, in Ontario

Effective July 1, 2026, a separate line item may appear on your auto insurance policy to provide coverage for income loss. It is important to review each item on your policy premium. If you do not require this coverage, contact The Personal to discuss removing it from your policy.

For further information, here is a link to their website explaining the new structure:

<https://www.thepersonal.com/on/en/blog/auto/ontario-auto-insurance-reform.html#>

The Personal Blog

<https://www.thepersonal.com/blog.html>

Did you know?

If you have an automobile policy with The Personal before you retire from Bell, let The Personal know that you have retired as your policy number will change and your rates may be cheaper.

Check out information from The Personal in the BPG portal. Reminder that you must log in to see this information.

[The Personal Insurance Inc | Bell Pensioners Group / Groupe Pensionnés Bell](#)

The Personal also has additional articles under their blog:

<https://www.thepersonal.com/on/en/blog.html#>

<https://www.thepersonal.com/on/en/blog/auto/steps-to-safer-driving-after-daylight-savings-ends.html>

<https://www.thepersonal.com/on/en/blog/auto/important-facts-winter-tires.html>

**Enter our
contest for your
chance to win!**



**We're giving away
two Apple gift cards
worth \$250 each**



Open exclusively to Bell Pensioners group

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**To enter the draw,
visit**

**[thepersonal.instantdraw.ca/
BPGFallContest2026](https://thepersonal.instantdraw.ca/BPGFallContest2026)**

and complete the contest form today.



Enter the contest at the following link: [BPG Fall Contest | Desjardins The Personal](https://thepersonal.instantdraw.ca/BPGFallContest2026)

The PersonalAuto insurance is not available in Manitoba, Saskatchewan, or British Columbia due to government-run insurance plans.

Exclusive rates with a group insurer that gets it...

Bell Pensioners' Group has partnered with The Personal to offer you many advantages on your home and auto insurance – including group rates not offered to the public, preferred service and more.

To get a quote or request more information, visit: [The Personal Insurance Inc - Bell Pensioners Group / Groupe Pensionnés Bell](#) or [Exclusive Rates on Home and Auto Insurance | The Personal](#) **or contact them at 1-888-476-8737.**



Travel Insurance - Exclusively for BPG members

Manulife 2026 travel insurance renewals

Please check your policy to ensure all details are correct. Despite the Manulife increase, the rates were still competitive as we had an 87% renewal rate.

New BPG members have ONLY 60 days to enroll after becoming a member.

If you and your spouse are both Bell employees and one retires but the other is still active, take advantage of the active employee travel insurance coverage and once that person retires, you would be eligible as a new BPG member for this travel insurance within 60 days of joining BPG.

All information including the enrollment form, FAQ and details about the plans are available on the Manulife portal at the following link:

<https://www.manulife.ca/campaigns/bpg-travel-insurance.html>

For more information, please contact: ManulifeGroupTravel@canamti.com

If you have any issues, call Manulife directly, not BPG.

The \$20 investment for your BPG membership provides access to extremely competitive travel insurance rates as well as keeping you well informed on your pension!

McMaster Aging Portal

Your source for healthy aging information you can trust. Check out the great articles available and webinars. Register as a retiree and you will have access to everything.

<https://www.mcmastervieillissementoptimal.org/>

[More than a card: What World Senior Citizens Day reminds us about connection](#)

[Micro-learning | McMaster Optimal Aging Portal](#)

[3 tips to support brain health](#)

[3 ways to support safer driving as we age](#)

[What does drawing clocks have to do with driving cars? Tests of cognitive skills that can flag older drivers who may be unsafe behind the wheel](#)

[Older adults increasingly targeted by fraud and scams](#)

AGE-WELL

AGE-WELL is Canada's technology and aging network. We have mobilized a vast community of researchers, partner organizations, older adults, caregivers, and future leaders to accelerate the delivery of technology-based solutions that make a meaningful difference in the lives of Canadians.

[AGE-WELL | Canada's technology and aging network](#)

Articles of Interest

Staying Active. Move every day: Small steps can make a big difference

Staying active is one of the best habits we can maintain throughout retirement. And the good news is that there is no need to run a marathon or spend hours at the gym! Moving a little, but doing it regularly, can help maintain mobility, strength, and independence.

As we get older, it is normal for muscle mass, strength, and flexibility to gradually decline. Physical activity can help slow this process. It also helps maintain balance and coordination — two important abilities that make it easier to continue performing everyday activities with confidence.

Find an activity you enjoy

Walking is probably one of the easiest and most accessible forms of exercise. It requires very little equipment and can easily become part of your daily routine: take a walk after a meal, run a few errands on foot, or enjoy a stroll around the neighbourhood with a friend.

Swimming and aqua fitness are also excellent choices, especially for those looking for a full-body activity that is gentle on the joints. Cycling, whether outdoors or on a stationary bike, is another enjoyable way to improve endurance.

And don't underestimate simple exercises that can be done at home. Stretching, standing up from a chair several times, practising balance, or doing a few strengthening exercises can all help maintain the abilities we rely on in our daily lives.

Consistency matters more than performance

The goal is not necessarily to exercise for long periods or at a high intensity. It is often more realistic to incorporate movement into everyday life: take the stairs when possible, work in the garden, walk to pick up the mail, play with the grandchildren, dance, or simply get up and move regularly if you spend a lot of time sitting.

For adults aged 65 and over, Canadian guidelines encourage a combination of aerobic activity, muscle strengthening, and balance exercises. Everyone, however, can progress according to their own abilities. If

you have not been very active, start slowly and gradually increase the amount or intensity of your activity.

Why not make it social?

Being active can also be a great opportunity to socialize. Going for a walk with friends, joining a community activity, or taking a dance or aqua fitness class combines physical activity with enjoyment. Having plans with someone else can also provide that little extra motivation to keep moving. Ultimately, the most important thing is to find a way of staying active that you enjoy enough to want to do it again. Even a few minutes here and there can make a difference. After all, staying active does not necessarily mean “working out”—it simply means continuing to keep your body moving. So why not start today with a short walk?

Courtesy of Laura Tomassini, Communications Director Montreal

Sept 21st marks World Alzheimer's Day

Dementia and Alzheimer's disease affect 750,000 Canadians, and in less than four years that number is expected to be one million. Early detection and lifestyle choices can make a real difference. In fact, simply by avoiding things like alcohol, air pollutants, smoking and social isolation, and managing conditions like weight, diabetes, hearing and vision loss, and cholesterol, you can greatly reduce your risk. While a cure is many years away, there was some hopeful news last week, when Health Canada approved a second disease-modifying drug for use at the early stages of the disease.

[Potential root cause of Alzheimer's may have just been discovered](#)

[World-Alzheimer-Report-2024.pdf](#)

[Most Canadians keep their savings in the wrong account — here's what \\$10,000 can earn in a year in a standard account versus a high-interest one](#)

[From timing rates to upstart lenders: How to get the most out of your next GIC](#)

[It was false after all: 10 health myths that sound true—but aren't](#)

[10 unwritten rules every Canadian follows that nobody ever officially taught them](#)

[Careful! These 12 words don't really mean what everybody thinks](#)

[The Oxford comma is a choice, not a rule \(and it is not about grammar\)](#)

[10 Of the Wackiest English Words That Are Totally Not Made Up](#)

[8 surprising things Canada actually does way better than Europe](#)

[18 countries that treat Canadian tourists like royalty](#)

[16 places where your Canadian dollar goes further than ever in 2026](#)

[You're not a true Canadian unless you've been to at least 7 of these 12 iconic landmarks](#)

[14 new travel habits Canadians may need before flying in 2026](#)

[10 things Canadian tourists do that annoy locals everywhere](#)

[The rudest cities for Canadian tourists are not the ones you'd expect](#)

[How to significantly increase your CPP pension](#)

[Protect yourself from fraud | Manulife Canada](#)

[9 ways technology is alienating you from your grandkids – Canadian Essence](#)

[Canada's one-time grocery payment went out recently but you might not have received money](#)

[Natural gas appliance safety—what to know | Enbridge Gas](#)

<https://www.ctvnews.ca/business/article/spike-in-elder-financial-abuse-renews-calls-to-designate-trusted-contact-person-dale-jackson/>

<https://www.ctvnews.ca/london/article/accorde-workers-secure-millions-in-pension-surplus-after-landmark-union-court-victory/>

[5 big things that disappear after you retire in Canada: Are you prepared?](#)

[12 common CPP mistakes that could cost you thousands](#)

[Tech Training | Kanata Seniors Council](#)

[OSSCO March Newsletter](#)

<https://www.teaandtoast.ca/>



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3.30%

Rates subject to change without notice

Rates available for new and renewal funds

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

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Member Support Centre at
1-800-209-7444

Hours of Operation:
9:00AM to 6:00PM
Monday to Friday

COMTECHFIRECU.COM