

# **HOLIDAY LUNCHEON & AGM**

**Wednesday, Nov. 27**  
**10:30 am - 2:30 pm**

**Burlington Convention  
Centre**

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

*Accessible - lots of free parking*

**Tickets \$25 each**



**Dan Oldfield** will be our guest speaker. Elected as PNA national president earlier this year, Dan will talk about the next stages of the pension surplus-sharing deal and his priorities in office. He's also looking forward to your questions.



There's a mountain of door prizes, topped this year by a big one from Chapter member **Peter Mansbridge**: a pair of platinum Leafs tickets for the Dec. 12 game against the Anaheim Ducks (value \$690).



**The Burlington** 2  
**Convention Centre**  
**is on Burloak Drive**  
**just north of the**  
**QEW. We're in the**  
**Rosewood Room.**

Open to every PNA member and one guest regardless of Chapter.  
The \$25 lunch tickets must be bought **in advance** by the member.

You can also prepay for your **50/50** raffle tickets:

1 ticket for \$2 -- 3 tickets for \$5 -- 7 tickets for \$10.

Pick up **all** your prepaid tickets when you arrive at Registration.

**Cut-off date: Wed., Nov. 13.**

**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**)

Advise Cindy of your choice of protein (**turkey or beef** - the **default** is turkey) - or if you would prefer **vegetarian**. Also advise her of the name of your guest (for name tags) as well as their meal choice.

**10:30 am** Reception: coffee, tea, juices, free drink ticket

**11:30 am** Seasonal plated luncheon, cash bar

**12:30 pm** First draw for door prizes

**12:50 pm** PNA national president **Dan Oldfield**  
speech with Q&A

**1:25 pm** Chapter Annual General Meeting

**1:35 pm** Second draw for door prizes

**1:55 pm** 50/50 raffle draw

# ***So what's for lunch?***

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## ***Winter Wedge Salad***

assorted greens, red grapevine tomatoes, julienne of carrots, balsamic vinaigrette

## ***Entree Selection***

**Specify one of the 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; seasonal roasted root vegetables and roast potatoes

**- or -**

**6oz Slow Roasted Strip Loin of Beef** with grainy Dijon mustard & spices, wild mushroom sauce; seasonal roasted root vegetables and roast potatoes

**- or -**

**Grilled Vegetable Tower** portobello mushroom, red pepper, eggplant & chickpeas on seasoned quinoa (vegan, gluten & lactose free)

## ***Dessert - Berry Crisp***

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

## ***Beverages***

Freshly 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.





## ***Two free tickets to the theatre***

The Stratford Festival describes itself as North America's largest classical repertory theatre company.

Each season, it presents a dozen or more productions in four distinctive venues. It produces classics, contemporary dramas and musicals, with special emphasis on the plays of Shakespeare.

The festival's stated goal is to present Shakespearean productions that inspire, captivate and engage audiences of all ages.

It has also been a faithful supporter of the CBC PNA Golden Horseshoe Chapter. Every year it provides a pair of free tickets to be drawn as door prizes at our annual Holiday Luncheon. This year is no exception.

The Stratford Festival is providing a voucher for two tickets to an eligible performance in the 2025 season (Value: \$175). The season features *As You Like It*, *Annie*, *Sense and Sensibility*, *Dangerous Liaisons*, *Macbeth*, *Dirty Rotten Scoundrels*, *Anne of Green Gables*, *The Winter's Tale*, *Forgiveness*, *Ransacking Troy*, and *The Art of War*, plus 150 events in the Meighen Forum.

# Champagne Floral Designs



**Carolyn Simpson (above left holding a bouquet made for a young dancer) and her business partner Charlene Durant are once more donating a floral arrangement as a door prize. Wanda Punga won the prize last year (above right with Chapter Secretary Bridget O'Toole). Carolyn and Charlene are again donating a gift certificate this year.**

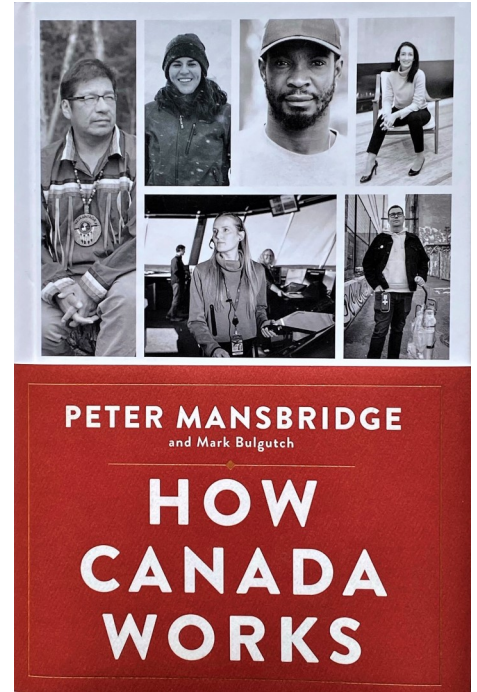
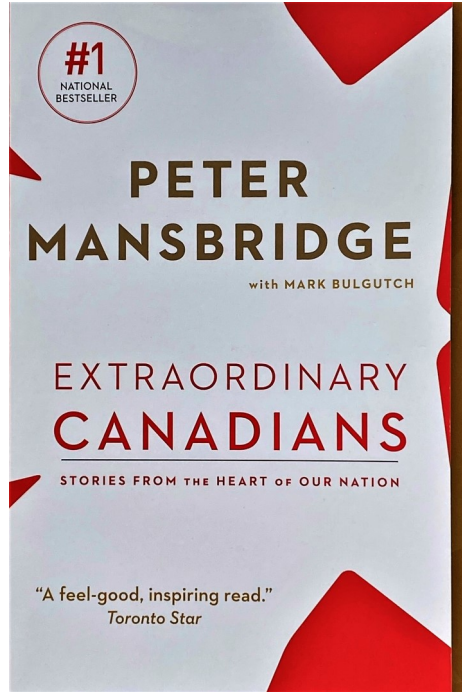
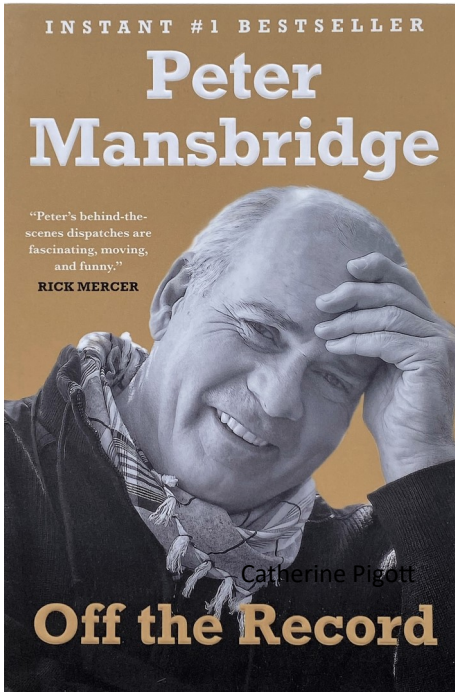
**Both are graduates of the Canadian Institute of Floral Design. They operate a fair-market-price floral studio out of Carolyn's home, and pride themselves on creating the perfect arrangement for any occasion.**

**Most people order on line through the website: [champagnefloraldesigns.ca](http://champagnefloraldesigns.ca) or you can phone in an order to 416-570-1735.**

**You can pick up from Carolyn's home. They also deliver. Their studio serves Mississauga and surrounding areas. Please call the studio directly for orders outside Mississauga, as additional delivery charges do apply.**



# More door prizes from Peter 6



## *Maple syrup from Jay and Clare*



Catherine Pigott was a happy past winner



## **A gift card and tape measure from Toni Tosti**





**And then there's this impressive door prize from a donor who prefers to remain anonymous: a 1.75 litre bottle of Grey Goose Vodka!**

**The LCBO describes it this way: *“Made in France, Grey Goose is renowned for its smooth and silky character. Expect subtle aromas of sweet citrus and white flowers; the palate is soft with a gentle and subtle sweetness that envelops your mouth; warm and spicy on the finish. Perfect in a classic martini.”* (Value \$113.95)**





## No Home Equity Tax: A Call to protect Canadian Seniors

### Reprinted with the permission of CARP

As President of the Canadian Association of Retired Persons, CARP, I represent a constituency that has invested decades building this country, raising families, paying tuition, and contributing to the economy. One of the most troubling proposals that we face today is the idea of taxing the income from the sale of a primary residence. The *Globe & Mail's* contributor, Dr. Paul Kershaw, regularly raises the prospect in his *Generation Squeeze* columns. Dr. Kershaw's recent meeting with Prime Minister Trudeau elevates the notion that the burden of providing "generational fairness" should be hoisted onto the shoulders of the boomer generation.

For many seniors, their home is more than just a place to live—it is a financial safety net. Introducing a tax on home equity would be a devastating blow to their financial security and well-being as they age out of the workforce and increasingly depend on fixed pension incomes. Generations of Canadians have worked tirelessly to pay off their mortgages. They have done so with after-tax dol-

lars and during periods of extremely high interest rates. They have sacrificed luxuries and deferred vacations to ensure they have a stable home. These homes are more than just buildings; they represent a lifetime of hard work, perseverance, and financial discipline. Taxing the gains on the sale of primary residences would undermine this achievement and penalize those who have been prudent and responsible.

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**For many seniors, home equity is a primary source of retirement funding. This equity is often relied upon to cover ever-increasing living expenses, unexpected healthcare and for exorbitant long-term care costs. In an era where pensions and savings are diminished by inflation home equity is a crucial component of financial planning for seniors.**

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The encouragement by academics such as Dr. Kershaw to tax home equity fails to consider the unique challenges faced when Canadians reach the retirement years. Many are on fixed incomes with no private pensions.



**CARP from Page 8:**

They must rely on Old Age Security and Canada Pension Plan payments if they contributed during their working lives. A tax on home equity would have the unintended consequence of discouraging downsizing to smaller accommodations to curb expenses and maintain a reasonable quality of life.

CARP stands firmly against any government or political party that seeks to impose a tax on the sale of primary residences. It is a matter of fairness and respect for the contributions seniors have made to building our communities. CARP members and older

adults across the country have earned the right to financial security in their retirement years.

**Help us with this fight against home equity taxes and encourage a friend to join CARP!**



Rudy Buttignol,  
C.M. President,  
Canadian Association of Retired Persons, CARP

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# Special Assistance Fund

While there have been some administrative changes, CBC pensioners and employees continue to have access the Special Assistance Fund (SAF) which was established to help cover costs of medical services and devices not covered by group health plans.

Although the amounts and guidelines for the SAF will remain the same the administration of the plan has undergone some **IMPORTANT CHANGES** you should note.

The administrator of the Fund is now Canada Life. It

will review all submitted requests to determine eligibility under the guidelines and will ultimately issue payments.

The form used to make a request for benefits under SAF has changed. You may note, among other things, that the form indicates the CBC Supplementary Health Care Plan number. **YOU DO NOT NEED TO BE A MEMBER OF THE SHCP TO APPLY FOR AN SAF BENEFIT.** The number is used merely to identify someone as a CBC employee or retiree.

While all applications,

with original receipts, must be **MAILED** to Canada Life, we encourage PNA members to also submit a copy to the national office by email or mail, so that they can keep track of all applications submitted to Canada Life.

In order for payment of an application to be approved, the application and receipts must **BE AT THE CANADA LIFE OFFICE NO LATER THAN 3 WEEKS BEFORE THE CCSB MEETING (MARCH, JUNE, SEPTEMBER AND DECEMBER).**

**—> Forms Pages 10-11**



**SPECIAL ASSISTANCE FUND (SAF)  
Request form**



**Important Information**

Expenses are eligible for reimbursement under the **Special Assistance Fund (SAF)** if they meet the following criteria\*:

- expenses qualify under the *Income Tax Act* (Canada) for the purpose of calculating the medical expense credit; and
- the request is for extraordinary health related expenses

Expenses are not eligible for reimbursement under the **SAF**:

- if government coverage is available; or
- if benefits are payable under any health plan (including 051089), even if you have reached the maximum; or
- a grant payment is available from any source

\*For more information on eligible expenses reimbursed under the SAF, please refer to the SAF guidelines available on iO.

**Instructions for Claim Submission**

Please:

*Complete this form in full.*

1. Keep a photocopy of this form and your receipts.
2. Staple together and submit:
  - this original form; and
  - all supporting receipts and invoices; and
  - medical documentation supporting necessity

**Note: The plan member must sign this form.**

**Part 1: Plan Member Information**

Group Plan Number 051089 CBC/Radio-Canada ID Number M \_\_\_\_\_

Plan Member Name \_\_\_\_\_

Address: Number and Street \_\_\_\_\_ Town \_\_\_\_\_ Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Affiliation:  APS  AR  STTRC  CMG  Unaffiliated  Retiree

**I certify that the information given on this claim form is true, correct and complete to the best of my knowledge. I certify that all goods and services being claimed have been received by me, my spouse and/or my dependents; and that my spouse and/or dependents are eligible under the terms of my plan.**

**I certify that I am claiming expenses that were incurred by myself or a person(s) for whom I am entitled to claim a medical expense credit under the Income Tax Act (Canada).**

**The submission of fraudulent claims is a criminal offence. Canada Life takes the submission of fraudulent claims seriously. Suspected fraudulent claims may be reported to your employer or plan sponsor and to the appropriate law enforcement agency.**

*At Canada Life, we recognize and respect the importance of privacy. Personal information that we collect will be used for the purposes of assessing your claim and administering the group benefits plan. I authorize Canada Life, any healthcare or dentalcare provider, my plan administrator, other insurance or reinsurance companies, administrators of government benefits or other benefits programs, other organizations or service providers working with Canada Life located within or outside Canada, to exchange personal information when necessary for these purposes. I understand that personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.*

*I also consent to the use of my personal information for Canada Life and its affiliates' internal data management and analytics purposes.*

*For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Canada Life's Chief Compliance Officer or refer to [www.canadalife.com](http://www.canadalife.com).*

Plan Member Signature \_\_\_\_\_ Date \_\_\_\_\_





If you know of a CBC pensioner who is not a member of the PNA please encourage them to join and give them a copy of the enrolment form. Dues are 0.32% of a member's gross pension payment. For every \$1,000 of monthly pension, a member would contribute \$3.20.



**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)
<b>Civil Status</b> <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		
<b>Preferred language</b> <input type="radio"/> English <input type="radio"/> French	Date of retirement (dd/mm/yyyy)	

**Spousal information**

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





**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 - SURVIVING SPOUSE

I, \_\_\_\_\_ hereby authorize the CBC Pensioners National Association to have the CBC deduct monthly membership dues from my pension cheque and remit them to the Association. I also authorize CBC to provide the Association with personal information relating to me that the Association may require in relation to the payment of dues and other purposes related to the welfare of pensioners.

I understand that the monthly membership dues might be modified from time to time by a resolution of the National Convention of the Association.

**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.**

Please Print

Name		CBC ID (See Notification of deposit)	
Address:		City:	
Province:	Postal Code:	Telephone	
Date of Birth (dd/mm/yyyy)	Email	Gender (optional)	
Language <input type="checkbox"/> English <input type="checkbox"/> French		Preferred medium of communication <input type="checkbox"/> Post <input type="checkbox"/> E-Mail	

### Information on Deceased Pensioner

Name	
CBC ID Number	Date of Death (dd/mm/yyyy)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

This form to be mailed to: The CBC  
Pensioners National Association P.O. Box  
8570 Ottawa, ON K1G 3H9 or scan and  
email to: [info@cbcpensioners.ca](mailto:info@cbcpensioners.ca)

# Golden Horseshoe Chapter Executive



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**(289) 213-8547**

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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 phone number.***