

SPRING THING

Thursday, May 22, 2025

Luncheon & guest speaker

11 am - 2 pm <> RBG Centre

680 Plains Rd. W., Burlington, Ont.

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SPRING THING ²



**Thurs., May 22, 2025 <> 11 am - 2 pm <> Royal Botanical Gardens
Centre - Rooms 1-2, 680 Plains Rd. W., Burlington, Ont. L7T 4K7
Accessible. Lots of free parking**

Tickets \$25 each

**Open to all CBC PNA members and a guest, regardless of Chapter.
Admission tickets must be bought in advance by a PNA member.**

You can also buy 50/50 raffle tickets at the same time:

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

Collect *all* your tickets when you arrive at Registration.

>—————> **Cut-off date: Wed., May 7 <—————<**

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 the name of your guest (for name tags).

11 am Reception: coffee, tea, pop, juices

11:30 am Cash Bar

12 noon Buffet Lunch:

Chef's Soup of the Day

Garden Salad with Balsamic Dressing

Grilled Vegetable and Pasta Salad

Deli Sandwiches (turkey, beef, ham, veg wraps)

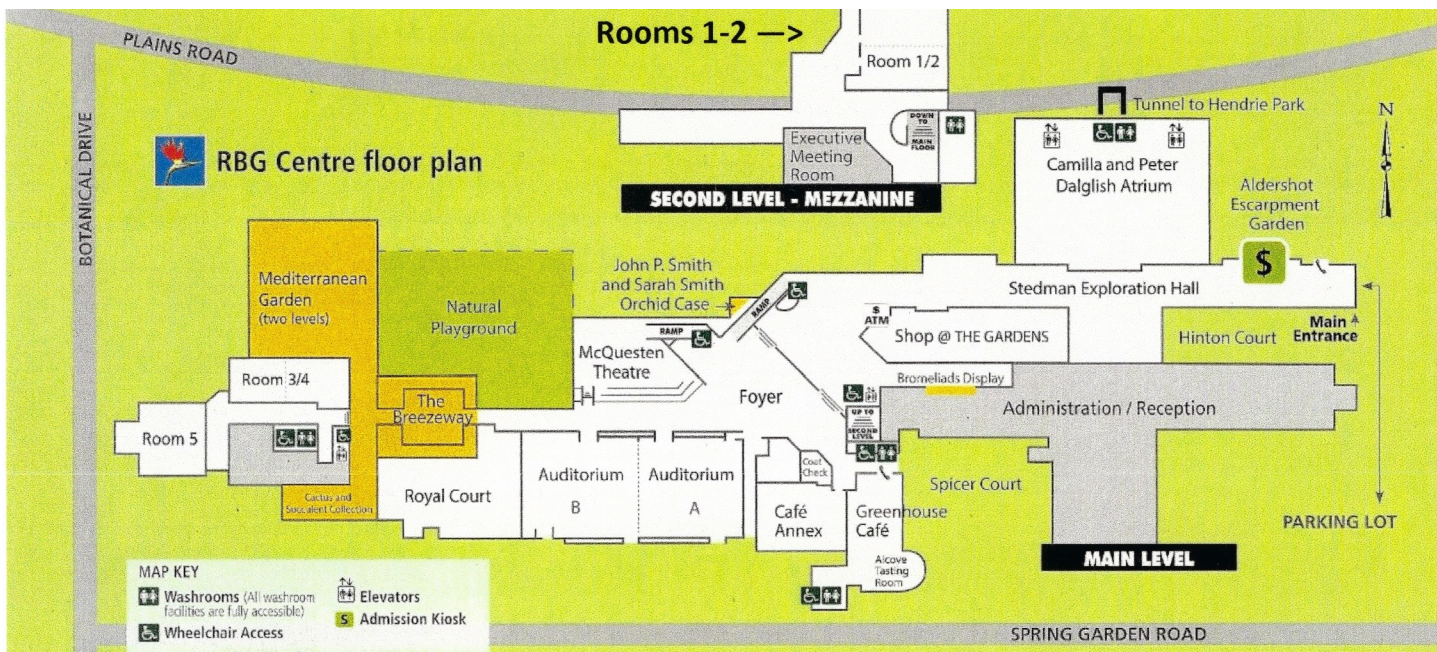
Assorted Dessert Squares

12:55 pm door prizes

1 pm guest speaker: Cyber Security Tips For Seniors (See Pages 4-5)

1:50 pm 50/50 Raffle draw

2 pm event ends



DRIVING DIRECTIONS:

From Toronto and East - QEW to Highway 403 West (Hamilton). Exit at Waterdown Rd. Travel 800 metres south along to Plains Road West. Turn right onto Plains Road West and travel 2km. Turn left into the RBG Centre parking lot. *Toronto 70 km.*

From Kitchener-Waterloo and West - Hwy 401 East to Hwy 6 South. Follow Hwy 6 South for about 25 km. Exit onto York Rd, make a left and then a right on the new Plains Rd. and drive south crossing over the 403. Turn left at the lights to continue on Plains Rd. West for about 1 km, passing the glass building. Turn right into the RBG parking lot. *Kitchener-Waterloo 60 km.; London 125 km.*

From the Niagara Region - Queen Elizabeth Way to Highway 403 West (Hamilton). Exit at Waterdown Road. Travel 800 metres south along Waterdown Road to Plains Road West. Turn right onto Plains Road West and travel 2km. Turn left into the RBG parking lot. *Niagara Falls 75 km.*



FIGHTING FRAUD

How seniors can protect themselves from being scammed, hacked and duped

By Marie Clarke-Davies

We've all seen the stories: a man duped out of thousands by someone claiming to be from the Canada Revenue Agency; the worried grandparents who sent emergency money to help a grandchild, apparently in trouble, only to discover it was all a con; the people tricked into sending money overseas by romance scammers. And then there are the stories we never hear about, involving people too embarrassed to admit they had fallen into a financial trap

According to the Canadian Anti-Fraud Centre, Canadians lost \$638 million to fraudsters last year. That's up from \$578 million in 2023.

And unfortunately, a growing number of older Canadians are falling victim to this kind of crime; in fact, fraud is the most common criminal threat seniors face today.

Part of the appeal for scammers is the retirement nest eggs that many seniors have accumulated. Depending on their health, they may be more isolated and therefore more vulnerable. Also, some older Canadians lack technology skills, making them more prone to fall for scams.



**Diana Barbosa
Cybersecurity Expert**

It's no surprise then that attendees at our November Holiday Luncheon chose staying safe online as the favoured topic for our upcoming spring event.

We quickly reached out to the KnowledgeFlow Cyber-

Safety Foundation, a non-profit organization that teaches digital safety. As KnowledgeFlow points out, protecting yourself on-line is "as important as locking your doors or safeguarding your wallet."

Our KnowledgeFlow speaker will be Diana Barbosa, a cybersecurity expert who spends her off hours as an improv theatre performer and stand-up comedy enthusiast. So, this promises to be an entertaining event. Her topic will be "How to be #UnHackable — CyberSafety Awareness for Older Adults."

She'll outline tips for spotting online fraud: from scam emails and texts to fake websites; from the grandparent scam to the romance scam; from fake computer virus warnings to bogus calls from the CRA or your bank.

There will be plenty of time for questions.

Cyber Security Tips for Seniors



Cyber security is the set of practices that you have in place to protect your devices and personal and financial information. Cyber criminals target individuals to gain information that they can exploit to steal money from you.

1 Create unique, strong passphrases and passwords

- Use a passphrase, a series of at least four words and 15 characters in length
- Or use complex passwords with:
 - at least 12 characters
 - upper and lower case letters, numbers and symbols
- Use a different password for every account



2 Limit sharing of sensitive personal information online

Be careful what personal data you share online. Don't provide your birthdate, PIN or any personal or financial information.



4 Enable multi factor authentication (MFA)

MFA uses two or more different ways of verifying that you are who you say you are to add an extra layer of protection for your accounts and devices.

3 Install software updates and patches

Install software updates as soon as they're available for all of your connected devices.

5 Protect your devices

Install anti-virus and anti-malware software on all your connected devices and keep this software up to date.



6 Phishing. Don't take the Bait

Phishing is one of the most common tactics that cyber criminals use to steal your information. Phishing messages are often sent as emails, text messages (known as smishing) or phone calls.

Breathe. Phishing messages often pressure or threaten you to respond quickly.

Links: Don't open any link or attachment you're unsure of.

Delete any messages that seem too good to be true, like winning a contest you didn't enter.



Elder Abuse
Prevention
Ontario

For more information
Elder Abuse Prevention Ontario
416-916-6728 | eapon.ca
admin@eapon.ca | @EAPreventionON

RESOURCES
Canadian Anti-Fraud Centre
www.antifraudcentre-centreantifraude.ca
Government of Canada
www.cyber.gc.ca



One more thing 6

The gift shop at RBG Centre is one of the best around. It is chock-a-block with interesting high-quality items.

We will be drawing for **twelve \$25 gift cards**. That's just one more reason to attend Spring Thing on Thursday, May 22.



We're in the money...**AGAIN!**

The vote to approve the distribution of the 2023 pension surplus has successfully reached the required two-thirds support. In fact, as of this writing, more than 9,000 yes votes have been received.

It was a long march, slowed in large part by the postal strike before Christmas. Nevertheless, we persisted, and the process is now moving on to the next required steps.

So, what *is* happening now?

The CBC has formally notified the Office of the Superintendent of Financial Institutions (OSFI) that we have exceeded the two-thirds threshold. Once OSFI gives its approval for the payment, an additional 40-day waiting period will begin.

The CBC Pension Administration (PAC) will send a letter to all contributors informing them of the OSFI ap-



proval. It will take perhaps 7-8 business days to print and prepare the mailings. Three days after the envelopes are picked up by Canada Post, an email will be sent to members for whom we have an email address.

That will; mark the beginning of what is referred to as the "Second Notice Period." During this time, plan contributors will have the opportunity to raise any questions or concerns they may have. At the conclusion of the 40-day period, and assuming there are no outstanding issues, PAC will be permitted to process the payments to all pen-

sion plan members.

The payments will include the surplus generated during 2023, plus interest, estimated in total to be around \$60 million. At this time, we cannot yet confirm the exact date when the payments will be

issued, but we will keep you informed as more details become available.

On a related matter - the 2024 surplus - given that the amount of that year's surplus should be confirmed sometime this month, and that there is no vote required, the notice periods could start sometime in late April/early May and be concluded by the end of June/early July. Consequently, PNA President Dan Oldfield believes it is reasonable to expect to have the payment issued around October 1st, the date established in the Memorandum of Agreement. Stay tuned.

Is our pension plan safe?

By Dan Oldfield

PNA National President

I have received a number of questions about the future of our CBC Pension Plan in the event the Conservatives are elected and follow through with defunding the CBC. It is a difficult question to answer given that we really don't know what "defund" practically means. There are various versions of the future of CBC – from maintaining French services, to possibly including those in remote communities and perhaps even English radio. Until we know exactly what the plan is, gauging its impact on our pension is challenging.

Nevertheless, I will focus on the main question. Is our plan safe? In other words can we expect to receive our promised pensions?

The simple answer to the question is that the CBC is liable for the obligations / liabilities of the pension. As well, CBC is a crown corporation that is considered an "agent of His Majesty" and as such the debts and liabilities of CBC are considered an obligation of the Govern-



ment of Canada. It should be noted that not all crown corporations are "agents of His Majesty" (so some don't have their debts backed by the government). The government of Canada has a Triple-AAA credit rating, so the strength of this backing is pretty much as good as it gets. That means if the gov-



ernment shut CBC down entirely, it would still be on the hook for all obligations of the Corporation until they are full extinguished.

It should also be noted there are multiple layers of member benefit protection that exist long before the above guarantee would need to be accessed. First of all, there are the assets in the Plan that are conservatively invested and widely diversified across multiple asset classes. They are managed by a highly qualified team that has had a long-term track record of earning the target rate of return.

Second of all, there are large funding surpluses in the plan (over \$1 billion on the solvency funding ratio and over \$2.5 billion on a going concern basis) that provide another layer of protection. Third, under the Pension Benefits Standards Act (PBSA), the CBC would be required to fund any shortfall in the plan.

So, while there are no absolute guarantees in life, it's fair to say that members objectively have a very high degree of benefit security.

CBC Pensioners National Association welcomes Heritage Minister’s proposals to revitalize the public broadcaster

By Dan Oldfield

PNA National President

The CBC Pensioners National Association (PNA), which represents all CBC pensioners, fully supports the proposal by Heritage Minister Pascale St-Onge to guarantee a strong independent public broadcaster. The proposal, which addresses the key issues of funding, mandate and governance, is a plan long overdue and one that - if fulfilled - would establish the framework to keep CBC/Radio-Canada relevant and vital.

The PNA membership consists of thousands of people who have spent most of their working lives serving the needs of their fellow citizens, telling our stories, being there to celebrate the wins, suffer the losses, and play the important role of connecting our communities.

“Over the past several years CBC/Radio-Canada has become a political football. Its existence should



never have been subject to the whims of changing Parliaments. Long-term funding set in legislation, and a role and mandate established in law, is the best guarantee that CBC/Radio-Canada will serve Canada’s citizens,” says PNA President Dan Oldfield. “For too long, political parties have used the power of the national budget to intimidate and undermine our national broadcaster,” says Oldfield.



Long-term stable funding at levels appropriate to serve its far-reaching mandate is a critical necessity. The removal of advertising on television, along with the dropping of all other fees and subscriptions will serve the public well.

With the overwhelming flood of online, unchecked, false and socially dangerous comment, the role of CBC/Radio-Canada is more important than it has ever been. As a provider of fact-based, professional journalism, a major supporter of Canada’s cultural industry, and a reliable part of communities big and small across the country, the need for CBC/Radio Canada cannot be overstated.

Unfortunately, the St-Onge proposals come very late in the current government’s term of office. It is our hope that any newly elected Parliament will act quickly to implement these important and necessary changes.

On January 25, 2025, PNA Halifax member Judi Milne received this written response from Conservative MP Rick Perkins, member for South Shore-St. Margarets, Nova Scotia. Judi had written asking for his party's position on the CBC. The Conservatives have been clear in their intentions to defund the crown corporation. Judi shared Perkins' letter with the PNA, and National President Dan Oldfield has responded with this point-by-point rebuttal.



FIGHTING WORDS

← Conservative MP
Rick Perkins

CBC PNA President →
Dan Oldfield



Rick Perkins: The CBC receives almost a billion and a half dollars each year in funding from this Liberal government and produces content and news in direct competition to private broadcasters, both in the traditional media space and online. In fact, the CBC operates the largest online news organization in Canada in direct competition with private news organizations including the Toronto Star, the Globe and Mail and dozens of other print newspapers. The online news space is where most Canadians go now and where private news organizations must charge for their work to survive. Yet the CBC gives it away, because of excessive taxpayer support not available to private companies, harming the ability for private news to exist.

Dan Oldfield: This first paragraph tells you pretty much what this is all about. The rationale to defund the CBC is politically, as opposed to financially, motivated. Mr. Perkins

claims the CBC is receiving funding from the "Liberal government," implying that the CBC is doing the Liberal's business. But the appropriation provided to the CBC does not come from a political party. Rather, it comes from Parliament, as it has since 1936 when it was created by a Conservative government. It is the same type of payment provided to all government departments and other agents of the Crown to provide a mandated service to Canadians. It is not a subsidy. The CBC is not in competition with private news organizations. Those have existed side-by-side with the CBC since its creation. Furthermore, CBC is not just a news organization. The services CBC provides, which includes arts and cultural programming, is available to all Canadians. It is not a product that is "given away" but paid for by all Canadian taxpayers to be used by all Canadians. Mr. Perkins refers to the amount provided by

Words from Page 10:

by Parliament as “excessive” and (later on) “massive.” Yet, to carry out an extensive government mandate, the CBC represents 0.12% of public spending. CBC/Radio-Canada offers programming in English, French, and eight indigenous languages on its domestic radio service. It is the sole provider of services in several communities. Its funding amounts to roughly \$32 a year per capita which ranks it 18th out of 20 western nations. No other public broadcaster must deal with the geographical and linguistic complexities the CBC faces.

Perkins: In addition, they are harming local Canadian communities where the CBC is unfairly putting local media out of business by competing against them while being continually subsidized and not having to maintain a profit to keep their lights on. **Oldfield:** Mr. Perkins does not provide any evidence that the CBC is putting local media out of business. He entirely ignores the increasing concentration of private ownership and the massive technological changes the industry has seen. Private media has existed side by side with the CBC since its inception. Privately owned newspapers, radio and television operations have been bought up by large organizations which have shut down portions of their operations to maximize profits. CBC does not exist to make money; it exists to provide a public service. Private media exists to make money. By describing the CBC as competition, Mr. Perkins appears to object to anything that stands in the way of private enterprises making money. **Perkins:** Its mandate, as laid out in the Broadcasting Act, is to provide services that “informs, enlightens, and entertains”. It is my view that the private sector, online sources, and local outlets with funding tailored for their needs, can do this just as successfully, if not better, without the

immense weight of government gatekeepers and bureaucracy that the CBC must have as a crown corporation.

Oldfield: Mr. Perkins’ view, simply put, is that private media can do what the CBC is doing just as successfully if not better. One has to ask: if that were the case, why aren’t they doing it now? He also seems to be suggesting that funding will be provided to private media businesses to do what the CBC is doing but without any of that nasty government oversight, which he refers to as “government gatekeepers and bureaucracy.”

Perkins: The funding and role the government plays to support Canadian artists and musicians can and should continue, but it just no longer makes sense to use the CBC as the vehicle to do so. There are various other pathways which don't contribute to the downfall of local media and continue to be a money pit that is stuck in the same position it was in 20 years ago.

Oldfield: CBC is by far the biggest financial supporter of the Canadian cultural industry. To suggest removing the CBC from the picture and that so-called and unnamed “other pathways” will fill the void is naïve. If that’s the case, then why isn’t it already happening? Certainly, we’ve seen private media aggressively grab up content they believe will make them more profitable – professional sports, for example.

Perkins: The merits for keeping the CBC as it exists today, with a massive government subsidy, when faced with this reality are not clear for Canadian taxpayers or for the need to reduce our out-of-control deficit by stopping spending. Our position is to defund the CBC by removing the taxpayer subsidy.

Words from Page 11:

Oldfield: Again, the use of the word subsidy. That may be what Mr. Perkins is proposing for private media businesses but it's not what the CBC gets. What he also fails to note is that for every dollar provided to the CBC, there's a two-to-one return (source Deloitte). Most businesses would consider that a good re-

turn on their investment. Perkins: Conservatives are committed to bringing home a strong, Canadian media landscape no matter where Canadians are. By redirecting the billions spent each year on news and programming that is no more Canadian than what our local and private broadcasters are making, our arts and culture can have more attention and more direction to be successful.

Perkins: The merits for keeping the CBC as it exists today, with a massive government subsidy, when faced with this reality are not clear for Canadian taxpayers or for the need to reduce our out-of-control deficit by stopping spending. Our position is to defund the CBC by removing the taxpayer subsidy .

Oldfield: As Mr. Perkin's argument gets weaker, the amount he suggests is spent on the CBC gets bigger: it's now "billions spent each year." As to programming on the CBC being no different than the privates, it becomes clearer that Mr. Perkins is either not watching or listening to CBC. Privates (both CTV and Global) air entirely re-broadcasts of US programming in prime time. CBC airs only Canadian. CBC Radio/Radio Canada's programming is completely different than that of private radio;



most notably, there is no advertising on CBC/SRC radio.

Perkins: Defunding the CBC will never involve an end to our support for rural outlets such as those on the South Shore nor to the operations of Radio-Canada, which still plays an important role in our French communities in Canada.

Oldfield: It's hard to imagine how someone be-

lieves they could cut a billion dollars out of the CBC/SRC budget and maintain French services and/or services to smaller communities. There's a clear failure to understand how CBC's funding works and how the interdependence of French and English services functions. Currently French services use approximately 40% of the annual budget. This doesn't fully include the cost of shared infrastructure (buildings, technical facilities, personal, human resources, etc. Were this an actual attempt to reduce deficits, the CBC would not be a target. The CBC returns to the economy and the communities it serves more than it receives. A couple of things become clear in this response. The campaign to defund the CBC is a political quest. The Conservative government's primary concern is making private businesses more profitable at the expense of a public service. Going after the CBC, which has been charged with keeping watch on government actions and decisions (both Conservative and Liberal), is nothing more than a poorly disguised attempt to avoid government oversight and criticism, both of which are essential for preserving our democracy.



**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"/> Widower <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 (optional)	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 8670
 Ottawa, ON K1G 3H9
 or press the submit button to send via
 email to info@cbcpensioners.ca

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