

BELL PENSIONER'S GROUP (BPG) INC.
Bulletin No. 6 November 14,1996

Past President's Message:

The following letter was addressed to the Board of Directors.

Daniel A. Braniff
Box 3031 RR#3 Collingwood ON L9Y 3Z2

Board of Directors BPG

Monday October 21, 1996

Dear Directors:

Many BPG members have personally written to me expressing profound thanks for the accomplishments of our organization over the past two years. I more than anyone know it was a team effort. I was one of the many volunteers who rolled up their sleeves and put shoulders to the wheel. As members of the Board you did that and more. It took courage to stick your necks out and serve officially. Without your tremendous volunteer effort and personal sacrifices the Bell Enhancement Agreement would not have happened. In particular I admired your intestinal fortitude to take on a task that many said was impossible. Without your faith and commitment to the mission our financial security would continue to be in jeopardy.

Participating in our collective victory is one of my most satisfying achievements. I want to thank you for guiding and supporting me during my term as founding president. I wish you luck as you continue on as BPG must do to safeguard the Agreement with all its complexities, especially during the next critical five years. I also thank my successor whomever he or she may be for taking on the important task of leading the fledgling organization through the next phase of its destiny.

As a tangible vote of confidence I wish to forfeit my refund of the 0.2% assessment to be used as general funds for BPG at the sole discretion of the Board. I for one do not wish to see future funding hamper or distract BPG for its guardian mission. I will urge other members, who can afford it, to follow suite as a gesture of appreciation and confidence.

Thanks again and bon voyage.

(Signed) Dan Braniff

Refunds and Fees:

We plan to start issuing refund cheques for the 0.2 percent legal fund contributions before year end. If you have recently moved and did not advise us please pass along your new address to BPG Treasurer at BPG, PO Box 33089, Ottawa, K2C 3Y9. The 1997 membership fee will be \$20.00

A full report on finances will be provided at the April General Meeting.

Bell Enhancement Agreement:

Voting Results: Results of the July / August Ratification Agreement vote held amongst the members were as follows:

In Favour / Against

Toronto/London: 455 / 0

Ottawa: 221 / 0

Montreal/Quebec: 319 / 2

Total: 995 / 2

Court Rulings:

Canada: On September 20, 1996, KPMG, Inc., the agent for the liquidator of Confederation Life was granted approval for the release of funds starting at the end of October 1996. Monthly payments are expected to start at the end of October 1996. On September 30, 1996 the courts approved the agreement between Bell, KPMG, and BPG.

U.S.A.: If Michigan's court renders a favourable release KPMG feel that by the end of the year the funds could be released at the rate of 80%.

Documentation:

Most of you by this time should have received a package from Bell and a separate package from the liquidator's agent (KPMG Inc.). The Bell package contains a letter from Harold Giles along with two attachments to sign and return and a statement of your account as of August 1994. This also shows your portion of the \$15,000,000. Top-Up from Bell. The other package from Peate Marwick Thorne, now known as KPMG Inc. contains your Confederation Life statement dated June 1996 and a six page document explaining the payout procedures. There have been some delays in receipt of these packages from Bell and/or the liquidator's agent. If you haven't received both of these packages please call the appropriate number as follows to notify them. For Bell call 514-870-8820. For KPMG call 1-800-661-6135.

As of the end of October KPMG has started issuing cheques to the various financial institutions be it Canada Life or other as designated by you. If you have questions you should contact the institution receiving the funds.

Organization Changes:

Since our last meetings we have had some changes to the organization as follows:

Dan Braniff resigned as President of the organization after having brought negotiations and ratification to its conclusion. Dan as you read in the last bulletin was a very important key to the resolution that we have reached with Bell and his untiring efforts over the past two years are greatly appreciated. He will be a tough act to follow.

Ed Beaty has also offered his resignation. Ed's dedication over the past two years was evident in the financial calculations and gyrations that were performed in order to bring us a settlement. Both of these gentlemen deserve a great deal of thanks not only from the members of BPG but all of the other people who were adversely affected by the Confed. Fiasco. Both deserve a rest and a chance to get their lives back to normal.

Rheal Proulx is acting as interim president. **Don Beauchamp** is taking over as Vice President replacing Ed Beaty. Don will also serve as a Director. **Jean Marc Hébert** will serve as a Director and has also assumed the Chair of the Quebec Division replacing Rheal Proulx. Jean Marc can be reached at 514-667-8711. Welcome aboard.

Director's Meeting Oct 17, 1996:

The director's meeting of Oct 17th produced some new directors along with the resignation of **Al Smith**. Al has been very active and will continue being an active member of the group although not in a directorship role. **Claire Collis, Neil Burgess, Gaston Perreault** and **Herb Whittick** were approached and have accepted directorships. Claire is the corporate treasurer for our group and agreed to become a director and we look forward to her added participation. Neil Burgess is our London chapter chair and a dedicated member of the group. Gaston Perreault our Quebec City Chair has been very active with that group since the beginning. We also welcome Herb Whittick to the board and look forward to the new challenges ahead.

The plusses and minuses brings us a total of 10 directors and Jacqueline Boileau (Director Emeritus). These are as follows:

Don Beauchamp (Stouffville Ontario) Ron Buckner (Toronto Ontario) Neil Burgess (London Ontario) Claire Collis (Ottawa Ontario) Jean Marc Hébert (Laval Quebec) Bob McLachlan (Wakefield, Quebec) Gaston Perreault (Quebec, Quebec) Rheel Proulx (Hudson Quebec) Bill Spratt (Midhurst Ontario) Herb Whittick (Burlington Ontario)

The Future of BPG:

BPG must continue to be a viable, representative involved organization for at least the next five years. The Bell Enhancement Agreement is very complex, not readily understood and will almost certainly require consultation / clarification among the three parties over the five year life of the contract. This Agreement is with BPG Inc. - not with Bell pensioners et al and so the validity of the contract is dependent upon the existence of a viable BPG Inc. The primary thrust of BPG Inc. must be the monitoring of the Bell Enhancement Agreement.

With this organization in place, BPG can readily focus on Bell related Issues that may affect pensioners' current benefits or rights and also work with other "pensioner" organizations on government policies or actions affecting pensioners.

The Board agreed that the future focus of the organization should be:

1. Monitor the five year Bell Enhancement Agreement.
2. Focus on Bell related issues affecting pensioners current rights.
3. Work with other organizations concerning government policies affecting pensioners.

Under the foregoing some of the specific issues requiring attention are:

Existing Pensions:

Our pension plan is integrated with the CPP/QPP, Government is already tinkering with adjustments such that the CPP/QPP may not be available until a later date for recent retirees, and may be clawed back from others.

Changes in the age to collapse RRSPs:

Our political contacts inform us that the recent changes requiring the mandatory collapse of RRSPs from age 71 to age 69 was a "trial balloon" to collect taxes earlier. Since there were no serious objections, further age reductions and the resultant "Tax Grabs" may be contemplated. Is a reduction to age 65 a possibility? We have to at least arrest this trend.

Changes to our Benefits:

An Opening up to Opportunity bulletin from Bell dated 1996 10 17 says a great deal about the fact that we really need to become more of a voice for all **Bell Pensioners**. Are our benefits, which we have over the past many years worked towards, being put into jeopardy? This is evident in the Dental Plan which as you see will remain at the 1988 rates with the suggestion that we negotiate with our dentists.

Surcharges to the "Personal Insurance Co." Car insurance premiums when driving in the U.S.A. longer than a period of 6 weeks.

This item has already been tackled by Bill Spratt who has re-negotiated the surcharges with

The Personal Insurance and Bell. (See attached)

We have started to work on some of the above. For instance, **André Legault** in Montreal, has recently sent letters to The Minister of Health and Human Resources in the Federal Cabinet regarding our concerns over the OAS, CPP/QPP as well as to the Minister of Health and Social Services for Quebec regarding our concerns over the changes being made to the Medicare system and drug costs changes that have recently been introduced. **Jim MacKay** in Ottawa has a sub-committee established regarding the OAS/ CPP issues to focus attention on the younger retirees with integrated pensions (see attachment). This has become a very important issue now that the

Federal and Provincial governments are considering reductions in the benefits of the Old Age Security (OAS) payment via the new Seniors Benefit (SB) and the Canada Pension Plan CPP. We have also written Bell on this issue.

As a strong and extremely effective lobby group we can influence governments and corporations to consider and modify their actions with respect to our concerns. In order to do this we need as many members on board as possible. Remember the old political saw, "**The more constituents the louder the voice**". We need a very loud voice if the politicians are to sit up and take notice. It's up to each and every member to seek out and discuss the problems with their fellow Bell pensioners and encourage them to join with us in order to make our voice heard loud and clear.

Membership:

We must be vigilant and the only way for this to happen is to increase our membership in BPG. *The Bell Pensioner's Group*, needs to become a voice of all Bell pensioners and from the above activities you can see that we are in the process of taking up other causes that directly affect all of us.

This cannot be done without help. We are all volunteers and we must pull together if we are to succeed. The load has been carried by a number of dedicated people up to this point and you all know who they are. What we do need now more than ever are: more members, more workers, more doers(for instance, we could use immediate help for our telephone calling committees and typing support). We need to recruit from Bell pensioners but this can't be done by a few dedicated people. We, Bell people, are a very talented group of individuals and have many skills we have used in the past and can still use in the future. The issues above as well as many others are going to affect us. This is why it is imperative that we get this message out very clearly to one and all.? The days of relying on corporations to look after us are over. We have experienced that first-hand. **If we don't take care of ourselves, who will.**

Encourage your fellow Bell pensioners / employees to get involved. For membership information please refer to the following resource personnel:

BPG Resources

AREA CODE	CONTACT NAME	TELEPHONE	FAX
416 East	Jack Fitzgerald	416-438-7803	None
416 West	Bob Allen	416-243-1994	None
905 West	Elmer Throop	905-849-1499	905-849-4726
905 Hamilton	Ken Beach	905-304-1576	None
905 Oshawa	Alex Robinson	905-579-1011	None
*613,705 & 807	Pete Wall	613-824-7476	None
613 Ottawa Area	Carl Strahlendorf	613-727-5369	613-727-5055
*514	John Beattie	514-636-4018	None
514	Barrie Wilson	514-934-0892	None

*819	Raymond Chagnon	819-823-5488	None
*418	Gaston Perreault	418-688-9223	None
519	Neil Burgess	519-657-7454	519-641-3758

*Bilingual French/English

Any ideas you may have for our Bulletin would be welcome. You can reach me as follows:

John Beattie,
440 Strathmore Blvd. Dorval, Quebec, H9S 2J4
Tel: 514-636-4018
E-Mail j_beattie@internauts.ca

Attachment #1

**TO ALL BELL CANADA PENSIONERS WHO WERE
AGE 59 OR YOUNGER BY THE END OF 1995**

Do you realize the Federal Government is in the process of lightening your wallet by \$9500.00 per year (for you and your spouse)?

Under present government intentions you are in a group of pensioners that may be denied access to the Old Age Security (OAS) payment when you reach the age of 65. If your total annual family income (yours plus your spouse's) exceeds \$78,000, neither you nor your spouse will receive the government's replacement for your OAS payment, called the Seniors Benefit (SB). If your incomes are less, you may only receive partial payment.

If you are concerned about this situation, BPG Inc. has a sub-committee that would like to hear from you. Also, if you know any other Bell Canada pensioner(s) age 59 or younger in 1995, and not currently a BPG member, please pass this bulletin item on.

For information, call any one of the following BPG members:

Ontario: Quebec:

Jim MacKay 613-721-0410 André Legault 514-382-4499
Dave Forrester 613-226-3209
Ron Begbie 613-829-7655
Bob Hauver 613-829-1959

NEW SURCHARGE RATES TO DRIVE IN

THE U.S.A. FOR LONGER THAT 6 WEEKS

Based on Existing Conditions of 100% Surcharge - Example:

Leave Canada - November 9, 1996; Return - March 30, 1997 = 142 days

Annual Premium in Canada = \$647.76

Daily Premium in Canada = 647.76 = \$1.775 / day

365

Surcharge at 100% for 142 days = $1.775 \times 2 \times 142 = \504.10

Therefore total annual premium = $\$1.775 \times 223 \text{ days} + \$504.10 = \$899.92$

% Increase in

= $\frac{899.92 - 647.76}{647.76} = 39\%$

yearly premium 647.76 Revised is 19.5%

Notes:

After intervention new rates were reviewed with Bell and accepted by Bell.

These new rates have to be filed with the Ontario Insurance Commission.

There is also new auto-insurance legislation as of Nov. / 96.

The following new rates will be available for those heading south by mid November 1996:

DAY IN U.S.A. SURCHARGE AS QUOTED REVISED

47 10-20% 0

48 - 67 25% 10%

68 - 96 50% 15%

97 - 126 50% 25%

127 - 180 (max.) 100% 50%

The Negotiators of the above were: Janis Durocher, Personal Insurance, 1-800-268-2620 Ext. 3909

and Aaron Dresner, Assoc. Dir. Benefits Bell, 514-870-5044