



BPG Ontario Central 2016 Annual General Meeting—Tuesday, May 17th

Our May 17, 2016 Annual General Meeting will again be held at the Willowdale Baptist Church (please be advised that we have taken steps to avoid the audio visual problems we encountered at our 2015 AGM).

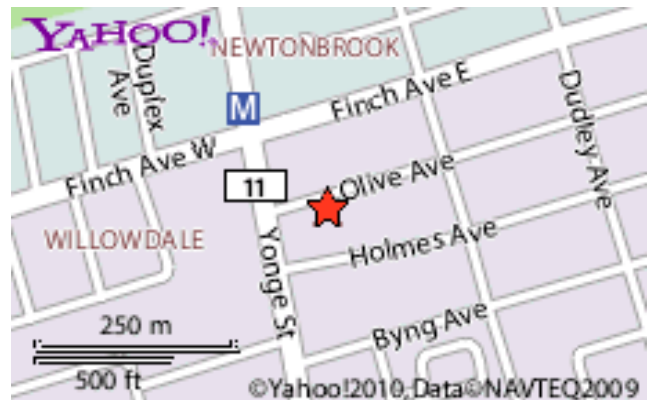
We will also be returning to Barrie on June 1st as outlined below and in the Fall, to **Oshawa on October 24th 2016 at the UNIFOR Union Hall and Mississauga at the Burnhamthorpe Community Centre on October 27th 2016.** Hopefully there is sufficient geographic spread to accommodate the majority of our members. For those who are not able to attend, we will continue to have the President's message videotaped and placed on our website and we will summarize all presentations in our next newsletter.

All locations have handicapped access for those who require special access. In addition some members have identified that they can become ill when exposed to various scents so we ask our members to be mindful of this and the use of scents so we can accommodate everyone.

At this time our 2015 financial Audit has been completed and will be approved by the BPG Corporate Board at their April 28th Board meeting. At that time it will be posted on our website and we'll summarize the highlights at the AGM and in the next newsletter.

Directions to the AGM

The front entrance to the Church is actually on Holmes Avenue. We encourage those with access to the TTC to use Public Transit in order to preserve the available parking for those from out of town. Please note that if you use a GPS or Google Maps to find the location ensure you pick **Olive Avenue in North York not Olive Ave in Toronto.**



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AGM Meeting Agenda

Reunion, Registration and Refreshments:	11:00 am to 12:00 pm
Chair's Opening Remarks and Election of Corporate Directors:	12:00 pm to 12:15 pm
Treasurer's and Auditor's Report - Glen Simpson:	12:15 pm to 12:45 pm
COMTECH CEO - John Mack:	12:45 pm to 13:15 pm
Bell VP Customer Service - Kerry Arbour:	13:15 pm to 13:45 pm
BPG President's Report – Patte Seaton:	13:45 pm to 14:15 pm
General Q&A- Submitted Members Questions:	14:15 pm to 14:30 pm

We learned at the COMTECH AGM of their planned amalgamation with other credit unions in Ontario. They have also upgraded their website and introduced new online service offerings such as cheque image deposits and also now offer security investments via Q-trade enhancing their traditional Credit Union offerings. We felt our members would benefit in learning more about these changes and we have invited their CEO, **John Mack**, to tell us more, given that so many of our members use COMTECH and they have been a good partner promoting BPG on their website and publications over the years.

As VP-Customer Services, **Kerry Arbour**, leads the Executive Care team which deals with customer complaints. He recognizes that Bell pensioners are great ambassadors for Bell. Since he attended our 2014 AGM he has helped to resolve a number of member issues that could not be resolved through the normal escalation process.

BPG Ontario Central General Meeting - Barrie Ontario, Wednesday, June 1st

To accommodate our members in central Ontario a General Meeting will be held in the Edgehill Banquet Facility at 295 Edgehill Dr., Barrie, ON L4N 9X5. If coming from Highway 400, exit at Dunlop St., West. Proceed west on Dunlop St., West to Ferndale Dr., turn right at Ferndale and proceed to Edgehill Dr., turn left and proceed to 295 Edgehill Dr.

Barrie General Meeting Agenda

Reunion, Registration and Refreshments:	11:00 am to 12:00 pm
Chapter Chair opening Remarks:	12:00 pm to 12:15 pm
Treasurer's and Auditor's Report - Glen Simpson:	12:15 pm to 12:45 pm
BPG President's Report - Patte Seaton:	12:45 pm to 13:15 pm
Jeremy Bertrand Tax Specialist – Ontario Ministry of Finance:	13:15 pm to 14:15pm
General Q&A – Submitted Members Questions:	14:15 pm to 14:30 pm

Jeremy Bertrand from the Province of Ontario Ministry of Finance will be our guest speaker. Jeremy's presentations at our meetings in Oshawa and Mississauga in 2015 were very well received and were both informative and entertaining. He will provide a highly interactive presentation focussing on all of the Ontario tax credits and benefits you may be entitled to, the importance of filing your tax return each year – even if you don't owe any tax, how to qualify for many credits, benefits, and programs available to you and the identification of additional government programs and resources that help all Ontarians, including seniors, parents, and people with disabilities. In summary - how to ensure you get what you are entitled to receive. So this session should not be missed.

President's Report - Dan McDonald

Hi everyone,

As you will likely recall, 2015 was a busy and challenging year for BPG, especially with respect to the government's target benefit pension plan proposal, and we believe this year will offer more of the same. I encourage you to read the article entitled "*Update on Target Benefit Pension Plans*" in this newsletter for information about the significant inroads we made last year and the work we now have underway to protect the security of our defined benefit pensions.

Last month, Bell advised us that the solvency deficits for the Bell, BCE, and Telebec pension plans remain at about 90%. Notably, this is higher than the average solvency deficit across Canadian pension plans. In addition, as part of its 2015 Q4 and full-year results announcement, Bell reported it had made a voluntary contribution of \$250M to the Bell Pension Plan in December 2015. This is good news for us. (BCE also made special contributions to the BCE, Bell Aliant Regional Company (BARC) and Telebec pension plans in 2014.)

I would like to take this opportunity to thank all of you who took the time to contact the CRTC in support of Bell's position in the proceeding to re-define basic telecom service and determine how it should be regulated. Let's not lose sight of the fact that a financially healthy sponsor usually translates into a healthy pension plan!

We are currently putting the final touches on the report and related action plan developed to address the results of last year's membership survey. We will be reviewing that action plan at the upcoming spring Annual General Meetings where Patte Seaton, Denis Marquis, and I look forward to seeing you.

Best regards, Dan

Update on Target Benefit Pension Plans

When we last updated you on the status of federal legislation related to Target Benefit Pensions (TBPs), we reported that the Minister of State for Finance had committed to ensuring that the federal legislation would reflect the key principle that BPG had been advocating: that an individual's Defined Benefit Pension could not be converted to a TBP without the explicit consent of that individual.

Since that time, the federal election was held, resulting in a change in government. At this point, it is unclear as to the priority that the new government is giving to work on TBPs or other pension-related initiatives, although the recent federal budget stated that "The government is committed to advancing measures that will foster conditions that allow federally regulated financial institutions and pension funds to build on their current strengths and adapt to a changing world, while ensuring risks and vulnerabilities are monitored closely and addressed effectively."

In the coming weeks, BPG representatives will be meeting with key players in the government to ensure that they understand our positions and concerns on TBPs and other pension issues that could affect BPG members, and to gain insights as to the nature and timing of any government actions. We will keep you posted as more information becomes available.

Meanwhile, the Province of Ontario has indicated in its 2016 budget that it will press forward with pension-related initiatives which could negatively affect members of Defined Benefit plans that are regulated

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in Ontario (although the Bell Canada pension plan is federally regulated, the BCE pension plan is subject to Ontario's jurisdiction). BPG will support the work of the Canadian Federation of Pensioners to ensure that pensioner concerns are understood and actively considered by the province as it pursues those initiatives.

BPG continues to closely monitor pension-related developments across Canada, with the goal of protecting your Defined Benefit Pension.

Chapter Chair Report - Titus Ramkhalawansingh

2016: YEAR OF RECRUITMENT!

It's been a busy winter for the Ontario Chapter leadership team with an emphasis on recruiting. You have seen our notices announcing a recruitment contest which runs to the end of April. So far the results have been underwhelming. While members have nominated about 21 potential members only a handful of these have actually sent in their registration form.

On the positive side we attended Pioneer/ Telco Volunteer meetings in Oakville, Brampton and Etobicoke as well as the COMTECH AGM and we were able to recruit members and provide information about BPG. However most of the folks at these meetings were already members so while these opportunities provided visibility it yielded only about a dozen new members.

In the coming months we will be taking advantage of similar opportunities including attending the UNIFOR Communication Council Meeting in Niagara Falls. If anyone is aware of events in their area where there is a significant number of Bell retirees please help us to get invited or we can provide our brochures for attendees to those who are willing to distribute them.

Since 2009, our Chapter's membership has declined by 500 members, or 14% ... and we're looking to reverse that trend! There are over 10,000 eligible pensioners in our area and another 1,500 active employees over 55 who are in the Defined Benefit pension plan ... so given the current level of 3,250 BPG members, there's A HUGE OPPORTUNITY for membership growth.

THAT'S WHERE **YOU** COME IN!!!

You, our members, are the best recruiters we have ... word of mouth has been shown to be our most successful recruiting tool. All of us know former colleagues, whom we may see from time to time on a social basis at ex-Bell gatherings, or just keep in touch with via mail, e-mail, Facebook, or good old-fashioned telephone. So, don't be shy – **spread the word about BPG, and encourage non-members to join!** REMEMBER, THE LARGER OUR MEMBERSHIP, THE MORE LEVERAGE WE HAVE WITH BELL AND GOVERNMENT IN PROTECTING OUR PENSIONS!

To kick the year off, we're spicing things up with our **GO FOR GROWTH CONTEST!** The challenge is to share the value of BPG with your ex-Bell colleagues, and try to convince them to join BPG. For every new member you refer, fill out an on-line entry (click on the link below) – if the person you refer joins BPG before **April 30th**, your name will be entered into a prize draw, where **you'll have the opportunity to win 1 of 5 - \$50 "thank you" prizes.** Winners' names will be drawn at the BPG Ontario Central Annual General Meeting on May 17th. That said, we'd like to call this an "everyone wins" contest, because

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we will all benefit from a bigger, stronger BPG.

To report your new recruits and get entered to the prize draw, you will find a link to an online contest entry form on the Ontario Central Chapter website, or you can call us (BPG) at 905-695-9230 (or toll free at 1-855-691-2073), and leave a message with **Your Name, Your Membership Number, the Name of the New Member** you have recruited. Those with internet access can use the following form to report.

<https://docs.google.com/forms/d/1XkymZ5xA6EksjEaDIBkp9TloJkYIryMHCrpe-gtAf6g/viewform>

The challenge is on! Please be part of it – recruit your former Bell colleagues!

BPG Recommendation for 2016-2017 Board of Directors

Further to the adoption of the most recent by-laws governing the operation of not-for-profit organizations, the Board may consist of between 7 and to 20 members; as in the past, we aim to reflect, as much as possible, a proportional representation of our membership, which was about 56% from Ontario and 44% from Québec, as of December 31st, 2015. The proposed Board has 20 members, representing a 60/40% regional split. Board members may serve up to three consecutive terms of two years.

Six seats are reserved for directors elected by each chapter (three in Ontario and three in Québec) as their Chapter Chairs. The remaining seats are filled by recommendations by our Nominating Committee which have been presented to the Board. The Board now presents this Slate of Directors to our members.

BPG continues the meaningful work of protecting our pensions and we are always looking for retiree volunteers on our Board, our Committees, in some leadership roles, and even for some project work at both the National and Chapter levels. If you are interested in volunteering for BPG and leveraging your talent, we need you! Please do not hesitate to contact Louise Touchette at louchette22@gmail.com

We are actively seeking replacement for two key leadership roles – the Chapter Chair for Ontario Central and the Chapter Chair for Ottawa/East and North Ontario. These Chapter Chairs will remain in their position up to the time that they will find a successor. Please let Louise know if you are interested in learning more about these roles.

You will find below the list of candidates recommended for the 2016-2017 Board of Directors. We are providing a brief biography for each of these new candidates that have been identified with an asterisk (*).

BPG members will be asked to approve, by a show of hands, the election of these dedicated volunteers at the upcoming 2016 Chapters' Annual General Meetings.

The 2016-2017 Slate of Directors

Please note that Carol Lacroix has accepted the Communication Director position on a temporary basis until September 2016.

Ontario	Term
Patte Seaton	2016-2018
Diane Holgate *	2016-2018
Gayle Duchene	2015-2017
Michelle Pilon *	2016-2018
Sue Dawes	2015-2017
Marg Eades	2016-2018
Dave Palmer	2015-2017
Peter Dilworth	2015-2017
Denis Henry*	2016-2018

Quebec	Term
Dan McDonald	2016-2018
Denis Marquis *	2016-2018
Carol Lacroix *	2016-2018
Raynald Wilson *	2016-2018
Helene D. Lefebvre *	2016-2018

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Chapter Chairs (elected by the members of their respective Chapters)

Ontario	Chapter	Term
Marlyn Easterbrook	Ottawa/East and North Ontario	2016-2018
Titus Ramkhalawansingh	Ontario Central	2016-2018
Don Graham	Southwestern Ontario	2016-2018
Québec		
Jean-Luc Taschereau	Montréal	2015-2017
Claude Vachon	Télébec	2015-2017
Marjolaine Gilbert Poulin*	Québec	2016-2018

New Candidates Recommended For Nomination to The Board:

Diane Holgate

Diane retired as VP Operations at Expertech in 2007. With almost 30 years of service, she held numerous positions across Bell, mostly in Operations.

Diane will join the BPG Board on June 1st, 2016 and she will be recommended as a BPG Director at Large at the upcoming 2016 Chapters' Annual General Meetings.

Michelle Pilon

Michelle Pilon's time at Bell spanned a 30 year career. Michelle retired in 1995, as Manager Right of Way, Outside Plant ,Ontario, North.

Michelle will join the BPG Board in May 2016 and she will be recommended as a BPG Director at Large at the upcoming 2016 Chapters' Annual General Meetings.

Denis Henry

Denis is a lawyer who retired as Vice-President, Regulatory and Public Law at Bell Aliant at the end of 2014, having spent 39 years in the Bell family.

Denis joined the BPG Board as a Director at Large and a member of the Pension Committee in June 2015 and represents the BPG Board on the Canadian Federation of Pensioners' Board. He will be recommended as a BPG Director at Large at the upcoming 2016 Chapters' Annual General Meetings.

Denis Marquis

Denis is a professional engineer and retired as General Manager – NP Support at Bell in 2003, after some 30 years of service.

Denis has joined the BPG Board in October 2015 and is a member of the Governance and the Pension Committees. He will be recommended as a BPG Director at Large at the upcoming 2016 Chapters' Annual General Meetings.

Carol Lacroix

Carol retired from Bell in December 1997 after 30 years of service where she held numerous positions in both Consumer and Business Office. She then held management positions in the Business Office and retired within its Support and Methods Services.

Carol joined the BPG Board in January 2016 as a Director at Large and Chair of the Communications Committee up to September 2016, following our call for help to backfill this position. Her nomination will be presented at the upcoming 2016 Chapters' Annual General Meetings.

Raynald Wilson

Raynald retired from Bell in 2011 as Director of Human Resources (Operations) with over 32 years of service.

Raynald will join the Board in May 2016 and will be recommended as a BPG Director at Large at the upcoming 2016 Chapters' Annual General Meetings.

Hélène D. Lefebvre

Hélène retired from Bell in 2004, as General Manager of Operator Services Québec and Ontario, after 32 years of service.

Hélène joined the BPG Board in September 2015, as a Director at Large and member of the Nominations Committee. Her nomination will be presented at the upcoming 2016 Chapters' Annual General Meetings.

Marjolaine Gilbert Poulin

Marjolaine retired from Bell, as Regional Sales Manager - Gateways in September 1997, after 28 years of service.

Marjolaine is currently Vice-President of the BPG Québec Chapter and will be recommended as the Chapter's Chair at the June 2016 Québec Chapter Annual General Meeting to be approved by the BPG Québec Chapter members.

Please Welcome The Following New Members of BPG Ontario Central Chapter

G	Morrison	OSHAWA	D E	Gill	MISSISSAUGA
M	Baxter	WOODBRIIDGE	D A	Armstrong	MT ALBERT
P G	Spinney	FREELTON	D	Rand	STOUFFVILLE
M G	Watts	NAUGHTON	T	Kwok	MARKHAM
V	Jermolow	ALLISTON	R	Angeles	RICHMOND HILL
J B	Fisher	ORILLIA	B	Martin	BUCKHORN
L B S	Robbins	AJAX	B	Amabile	TORONTO
J M	Steward	MISSISSAUGA	N L	McNicol	TORONTO
L	Parent	OSHAWA	G	Weatherill	DON MILLS
D	Petro	TORONTO	E	Cole	MILLBROOK
M	Pattison	WEST HILL	C	Melancon	OSHAWA
D	Granata	MISSISSAUGA	E	Leckey	TORONTO
C	Larocque	BRAMPTON	F	Bilewicz	TORONTO
M	Bertrand	ETOBICOKE	G	Janca	NESTLETON STATION
M	Capobianco	TORONTO	R	Cox	BRAMPTON
B L	Tsotsos	ETOBICOKE	J	Zinkie	BURLINGTON
U	Hercules	BRAMPTON	H	Rivet	OSHAWA
A	Richetto	MISSISSAUGA	A L	Dookwah	BRAMPTON
C	Mak	TORONTO			
P	Faria	AJAX			
M M	Mota	BRAMPTON			
W	Bourgeois	BOWMANVILLE			
K	Vankooten	DUNSFORD			
B	Minicucci	MAPLE			
S	Kuenzig	MISSISSAUGA			
M-E	Taylor	MISSISSAUGA			
B J	Schwarze	BRAMPTON			
M M	Whalen	BRAMPTON			
F	Campaner	ETOBICOKE			
N	Thornley	BURLINGTON			
B	Hicks	MILTON			



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9:00 a.m. to 8:00 p.m. Monday to Friday
9:00 a.m. to 2:00 p.m. Saturday

Special rates for Bell Pensioners, their friends and family members
* Rates subject to change. Term Deposit rates apply to regular deposits, TFSAs, RRSPs and RRFIs.

Ontario Central BPG Membership Application Form for New Members



Bell Pensioners' Group

Together, Protecting our Pensions and Benefits

I am a current or future (Defined Benefit) pensioner from the Bell Canada group of companies and would like to become a member of the Bell Pensioners' Group (BPG) Inc.

Given Name:	Family Name:	
Initials:	Telephone:	
Address:		
City or Town:	Province:	Postal Code:
Retired or Retiring From (check one): Bell Canada ___ Bell Mobility ___ Expertech ___ BIMS ___		
Bell ExpressVu ___ BICTOS (Connexim) ___ BCE ___ Aliant ___ Other (specify) _____		
Year Retired/Left Bell (yyyy)		I will retire/Leave Bell (yyyy)
I would like to receive my newsletters (<i>which may include commercial content</i>) by		
(check one):		
Email _____		Mail _____
Email Address:		
Payment Amount enclosed:		
Signature:		Date: (yy/mm/dd)

The Annual Fee covers the period from January 1 to December 31

There are two options for paying your yearly BPG membership fee:

1. **Paying by personal cheque** - Please complete this form and return it with your payment of \$20.00, payable to "Bell Pensioners' Group", or to "Bell Pensioners' Group (BPG) Inc.", P.O. Box 5, Stn. "D", Etobicoke, ON M9A 4X1. (*Please do not send post-dated cheques*)
2. **Paying by credit card using our online application form** – To access the online application form just enter the following link into your web browser:
<https://bellpensionersgroup.ca/membership.php?lang=en&chapt=OntarioCentral>

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Please send your comments or suggestions to: ontcentral@bellpensionersgroup.ca or call (905) 695-9230, (toll free call, 1+ (855) 691-2073) or write to; Bell Pensioners' Group (BPG) Inc., P.O. Box 5, Stn. D, Etobicoke, ON M9A 4X1.
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