



P.O.Box 5-Stn "D" Etobicoke ON M9A 4X1  
[www.bellpensionersgroup.ca/toronto](http://www.bellpensionersgroup.ca/toronto)

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## Newsletter #33

September 29<sup>th</sup>, 2005

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### **Item #1.....The Annual Fall Meeting**

The Annual Fall Meeting is scheduled as follows:

**Date.....**Thursday October 27<sup>th</sup>, 2005

**Time.....**Reunion.....Noon.....till.....1PM  
Meeting.....1PM.....till.....3PM

**Location.....**Pavillion Royale  
5165 Dixie Road  
Mississauga Ontario

**Agenda.....**The Presidents Message.....Linda Terrill Lumsden  
The PIC Report.....Jim Murray  
Income Splitting.....Dan Braniff

**Keynote Speaker:** At the request of many of our members we are pleased to announce that we have arranged to have a speaker on the subject of:

### **Out Of Country Travel Insurance.**

**Mr James Daw**, CFP, is a writer for the Toronto Star appearing in the Business Section regularly on Tuesday Thursday & Saturday. Mr Daw will give us an overview of The Out Of Country Travel Insurance industry and will be prepared to answer your questions as time permits. If possible, please submit your questions **in advance** to the chapter address shown at the top of this page.

### **Item #2 .....Membership Items**

As of this date, our chapter membership has grown to 2935 members. We have lost track of the following eight members. Can anyone out there put us in contact with:

Robert Birrell	Pauline Graham	Jean Lake	Jolynn Margolese
Eric Rochester	Brian Rosen	Tom Stewart	Jessie Blain

Please note..... Your BPG membership fees of \$20 a year are due annually. The 2006 fees will be collected **between October 27<sup>th</sup> 2005 and February 1<sup>st</sup> 2006**. We would appreciate it very much if you would bring your 2006 fees **CHEQUE** to the Annual Fall Meeting. If you don't plan to attend you can mail it to:

**BPG Inc.....P.O. Box #5.. Station "D".. Etobicoke ON..M9A 4X1**

**Notes** ....Several hundred of our members have paid their membership fees **in advance**.  
The above request for 2006 membership fees is **not** intended for those members.

It has come to our attention that many of our members have a spouse or significant other who are also Bell Pensioners. We would appreciate it very much if **BOTH** Bell Pensioners in your household would purchase BPG memberships. We are doing our very best to represent ALL pensioners in our quest to protect your Pensions & Benefits. We are also doing our very best to keep your annual membership fee at a reasonable price but we do have expenses. In 2006 we will spend upwards of \$60,000 to keep our chapter operating. All members of our committee are volunteers giving freely of their time. If there are two Bell pensioners in your household, please purchase two memberships so that both of you are **contributing** members of BPG!

We have had payment option suggestions from the membership which we have explored. One suggestion was to collect our fees using credit cards. Since our membership fees are so low and the size of our data base comparatively small, the various bank and electronic processing fees make this an unworkable proposition at this time. When all 30,000 Bell pensioners have joined BPG I am sure this option will be explored again.

We have also had it suggested to us that BPG is a lousy social club. Once again let us make it perfectly clear. BPG's mandate is to protect and if possible improve your Pensions & Benefits. If you are looking to BPG to provide social activities you are looking in the wrong place. May we suggest that you contact The Telco Community Volunteers at: <http://www.telcocommunityvolunteers.com/> , they do an outstanding job!

### **Item #3.... Responding to Government on Your Behalf**

Your Federal Government is attempting to strengthen the Legislative and Regulatory Framework for Defined Benefit Pension Plans registered under the Pension Benefits Standards Act of 1985. The following is a short description of the project as described on the WEB Site of the Financial Sector Division of The Department of Finance, calling for consultation papers. [http://www.fin.gc.ca/activity/consult/PPBnfts\\_1e.html](http://www.fin.gc.ca/activity/consult/PPBnfts_1e.html)

There is a broad range of challenges facing defined benefit pension plans in Canada. The Government of Canada is committed to regularly reviewing the legislative and regulatory framework for pension plans to ensure that it remains effective and responsive to changing market conditions.

The objective of this consultation paper is to seek the views of Canadians on how to strengthen the legislative and regulatory framework for defined benefit pension plans registered under the Pension Benefits Standards Act, 1985 (PBSA) in order to improve the security of pension plan benefits and ensure the viability of defined benefit pension plans. While the list of issues raised herein is not exhaustive, this paper identifies a number of key questions related to these goals and how to balance the interests and incentives of plan sponsors and plan members in advancing them.

Submissions should be received by September 15, 2005. Subject to the consent of submitting parties, comments received will be made available on the Department of Finance's Web site for greater transparency.

**We wish to advise you that BPG has submitted an excellent Position Paper on your behalf. Jim Murray will bring you up to date on BPG's efforts at the Annual Fall Meeting Oct 27th, 2005.**

#### **Item #4.....Benefits Survey coming....**

The Benefits committee is in the process of completing the documentation on a Benefits Survey they plan to conduct in cooperation with Bell. At our BPG Board meeting last April we had a tentative agreement that the Survey would be mailed out to BPG members sometime in the Fall 2005. We should have more details for you at the Oct 27<sup>th</sup> meeting.

#### **Item #5.....ICE.....In Case Of Emergency.....**

Paramedics will turn to a victim's cell phone for clues to that person's identity. You can make their job much easier with a simple idea that they are trying to get everyone to adopt: **ICE**.

**ICE** stands for **In Case of Emergency**. If you add an entry in the contacts list in your cell phone under ICE, with the name and phone number of the person that the emergency services should call on your behalf, you can save them a lot of time and have your loved ones contacted quickly. It only takes a few moments of your time to do. Paramedics know what **ICE** means and they look for it immediately. **ICE** your cell phone!

#### **Item #6.....Beneficiary Information.....**

Is **your** Beneficiary Information on record with Bell up to date? If you are not sure what Bell has, may we suggest that you call them at 1-888-391-0005 and check. Better safe than sorry.

## **Item #7.....Are You Aware?????.....**

**Are you aware** that having diabetes may mean you will experience greater difficulty obtaining some forms of travel insurance? Attend our BPG Annual Fall Meeting on Thursday Oct 27<sup>th</sup> 2005 and find out why.

**Are you aware** of this change? The cheap long-distance plan, which allows 1,000 minutes of calls anywhere in North America, was launched June (2004) as a way to encourage Bell customers to buy a bundle of services that includes high-speed Internet, wireless and satellite-television. The following is the latest update on the above Long Distance Plan. Since May 1st, (2005) the directive to Bell employees was to stop promoting this LD plan; only customers who were asking for it would receive it. Starting July 3rd, (2005) there was a further change and the plan will no longer be available anymore even if customers ask for it. **Currently customers who already have the plan will be able to keep it and benefit from it (grand-father clause). The Plan qualifies for inclusion as part of your 35% Employee Discount Plan (EDP) thus reducing the price to \$3.25 per month. That's a bargain no matter how you slice it!**

**Are you aware** that a pachymetry eye examination is covered by CME at a rate of **100%** which is \$25? Pachymetry is a test that measures the thickness of the cornea. It is useful in monitoring the progression of certain eye disorders that cause the cornea to become thickened (or filled with water), resulting in a loss of vision.

**Are you aware** that your will, power of attorney, and living will should be updated every 5 years? Laws occasionally change affecting these documents. Be sure your documents are current and properly reflect your wishes.

**Are you aware** that Bell's Vision and Dental Plans are in affect until you die? There is no lifetime maximum. This item intended for those who retired pre July 1<sup>st</sup> 2000.

**Are you aware** that when making any kind of Bell Benefits claim only original receipts are accepted? Copies, credit card receipts, and photocopies **are not** valid for claims.

Each receipt should indicate, as applicable:

- the attending physician's name
- the name of the person who has been treated
- the prescription number
- the drug name and identification number... often referred to as the DIN
- the date of purchase
- the nature of the treatment
- the price of each product

Receipts will not be returned unless specifically requested at the time of filing a claim, so you may wish to retain copies for your files. Failure to comply with the above could result in delays with the processing of your claim.

**Are you aware** that CME will reimburse (90%) emergency expenses incurred while traveling outside your province of residence or outside Canada? However, if you decide

to rely only on CME while traveling, you could wipe out your entire applicable lifetime maximum with just one claim. Don't be penny wise and dollar foolish, purchase Out Of Country Travel Insurance.

**Are you aware** of the signs of a stroke?

Doctors say a bystander can recognize a stroke by asking three simple questions:

\*Ask the individual to SMILE.

\*Ask him/her to RAISE BOTH ARMS.

\*Ask the person to SPEAK A SIMPLE SENTENCE coherently (ie. It is sunny out today)

If he/she has trouble with any of these tasks, call 9-1-1 immediately and describe the symptoms to the dispatcher.

**Are you aware** that pensioners who retired after July 2000 are not covered by CME? Instead their coverage is called **The Health Care Program**. To reflect cost increases, their premium was recently increased to \$17.50 a month for those who participate in Plan "B".

**Is your family aware** of how & what to report to Bell in the case of the death of a Bell Pensioner? Make sure your family has this information.

**Step#1**.... Call the Benefits Administrator at 1-888-391-0005

**Step#2**....Listen to the voice prompts and select "To Contact the Benefits Administrator"

**Step#3**....The following information must be provided:

- Name of Retiree
- Social Insurance Number
- Employee Number \*
- Cause of Death
- Date of Birth \*
- Date of Death
- Social Insurance Number of the Surviving Spouse
- Address where the deceased's package should be sent (spouse, executor etc.)

Note..... \*.....Recently added by Bell Canada (August 2005)

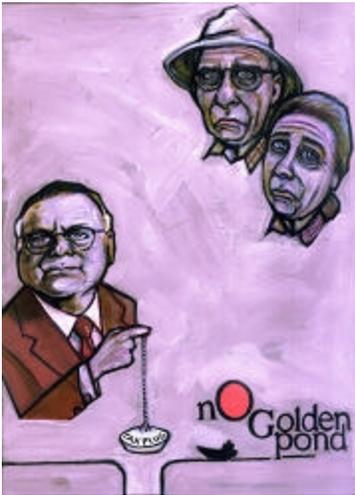
**Are you aware** that your Bell Mobility cell phone service plan will **eventually** enjoy the 35% discount of The Employee Discount Plan (EDP)? The best date available for implementation from Bell is **2006**. Please note....it is our understanding that the 35% discount will NOT apply to those subscribing to pre paid cards.

**Are you aware** that there is a new mandatory **Vehicle Booster Seat** law in affect in Ontario effective **September 1<sup>st</sup>, 2005**? If you are transporting a child **under the age of**

**8, under 80 pounds, and/or under 4-foot-9** in your automobile, he/she **MUST** be properly secured in a **Vehicle Booster Seat**. Failure to comply with this law will cost you a \$110 fine and the loss of 2 demerit points. The Province will be removing the PST on booster seats which range in price from \$30 to \$160. Be a responsible grandparent; get a booster seat immediately if your grandchildren are passengers in your car.

### **Item # 8 Splitting Pension Income -- A Fairness Issue....Dan Braniff**

Article By: Dan Braniff



Millions watch as ponds turned into quagmires! Income-splitting valves can save the Golden Ponds. But..... Will Tax Minister replace plugs pulled in 1988?

Income-tax legislation is out of sync with Canadian law and marriage customs. Fairness dictates that married (or equivalent) seniors should have the option of reducing their combined taxes by splitting all registered retirement income as if it were earned equally.

Under family law both partners have entitlements to household assets and incomes. Accordingly, our Canada Pension Plan (CPP) allows pension sharing even if one partner never entered the paid work force. Private-pension income sharing between spouses is permitted only if the marriage breaks down. The inconsistencies are discriminatory, unfair and clearly a violation of Section 15 of the Charter of Rights and Freedoms.

Other western countries incorporate sharing in taxing households. The USA allows married couples to file a joint return to accomplish splitting. Canada's tax laws offer only patches and fixes. Spousal OAS Supplements are denied and tax credit transfers from spouses are limited by total household income. For many of today's seniors the spousal RRSP was not an option, or came too little or too late in their working careers.

The Conservative Party advocated splitting pension income for seniors at its March 2005 Montreal Policy Convention. Most seniors were unaware that tax changes legislated back in 1988 would double the tax penalty for their households after retirement. Many still wonder what pulled the plug on their "Golden Pond". Politicians did not warn them and seniors' advocates were silent on the issue...until now.

CARP is no longer alone in lobbying the issue. Realizing that **75% or more** of their members are impacted, other pensioner groups\* are joining the effort. They too are demanding that pension, superannuation and RRIF income should be treated similarly to CPP.

Women's issue? Seniors formed their division of labour when "breadwinner" and "homemaker" were the norm. Hard to believe now but Woman's place was in the home

tending children and household duties. Low wages, limited careers and other discrimination were rampant. Some employers had an outright ban against retaining and hiring married women. Ironically, without sharing entitlements, the side effects of discrimination continue. Living longer than her mate means that she; the homemaker widow, will suffer longest. Her final legacy is to inherit an estate eroded by years of discriminating taxes. It's too late now to send grandma back into the paid work force but sharing the family pension could restore a modicum of self-respect and dignity that is long overdue.

Providing tax relief to seniors eventually impacts all taxpayers. Many "boomers" fret about mom and dad outliving their nest egg and losing financial independence. They also worry that their fate may be even worse, unless tax rules allow splitting of their pension income when their time comes.

Much of the government tax loss would be offset by savings in institutional care, OAS and other government supplements. It is time to restore fairness for a generation of seniors who, through no fault of their own, are victims of an unfair tax system that is lagging behind the times.

Tax laws need to be changed. Senior couples must have the tax-filing option to split registered retirement incomes in a manner that would equalize taxes assessed to each spouse. But will it happen? An election is imminent. Contact your candidate. Ask for his/her position, preferably in writing. Visit your MP and ask him/her to assist you in preparing a petition to Parliament.

Ref: <http://www.parl.gc.ca/information/about/process/house/petition/petition-e.htm> For more on Splitting Pension Income see [www.canada-incometax.net](http://www.canada-incometax.net) or contact dan.braniff@sympatico.ca, 519 363 2552

\*140,000 Federal Superannuates, 54,000 Retired Ontario Teachers and 30,000 Bell Pensioners

### **Item #9.....Thank You Comtech Credit Union...**

Once again, we would like to thank Comtech Credit Union for their very generous financial assistance in bring this newsletter to you.

### **Membership Has Its Privileges.**

**Comtech pensioners earn one of the highest possible rates of return on GICs in the Financial Services Industry. Earn \$247.50 more with a one year term deposit from Comtech.**

**Institutions Min \$15,000 1 year Rate of Return**

**Comtech 3.05%\* 457.50**

CIBC 1.15%\* 172.50

Royal Bank 1.40%\* 210.00

Bank of Montreal 1.40%\* 210.00

TD Canada Trust 1.40%\* 210.00

\*Rates as of Sep. 7, 2005 are subject to change without notice

**If you would like to take advantage of Comtech's outstanding GIC RATES, please contact Stephanie Gallant at 1-800-209-7444 ext. 240**

**Please note: BPG does not endorse Comtech but we do appreciate their support.**

**Item #10.....Change in Chapter Leadership....**

Bob English is returning to a full time position in the working world and does not feel that he will be able to devote sufficient time to the **Chairman's** position. Accordingly Jim McColl our current membership coordinator has agreed to assume the Chairman's role on an interim basis until elections are held again in May 2006. We would like to wish Bob all the best in his new position and to thank him for his contributions to our organization.

We would also like to welcome Jim to his new responsibilities and wish him all the best as he assumes his new role. We are fortunate to have a very experienced executive team in the GTA chapter and Jim will continue to benefit from their support and counsel.

Bob plans to stay involved with BPG and to continue to be involved with ongoing work in developing a new set of procedures for our Chapter.

**Item # 11..... Matching Employees Donations.....**

Matching of employee donations – Bell will match **employee** payroll contributions (from \$100 up to \$3,000 per year) to United Way or any eligible Canadian post-secondary educational institution. Payments to these organizations are made at year end, once the amount for the full year is known. **It is not a company policy to match retiree donations** to these organizations. BPG has asked Bell to consider including pensioners in this program. We are told that they are considering the impact of doing so and that no decision has been made yet. We will continue to press Bell on your behalf.

**Item # 12.....And Finally.....**

**THE SENILITY PRAYER**

God, please grant me the good fortune to run into the people I like, the senility to forget the people I never liked anyway, and the eyesight to tell the difference.

**Annual Fall Meeting**

**Thursday October 27<sup>th</sup>, 2005, 1PM**

**We are looking forward to seeing you there.**

