



POWER WORKERS' UNION
**RETIRED
WORKERS'
CHAPTER**

MAY 2025

RETIRED WORKERS' CHAPTER

NEWSLETTER

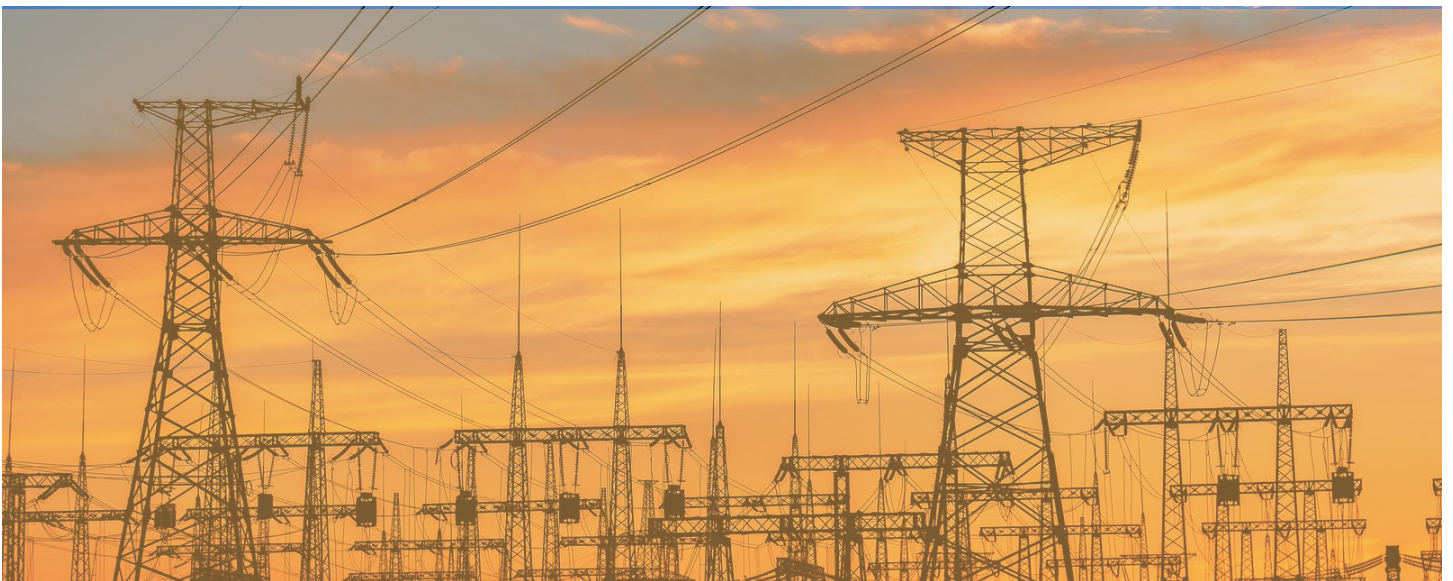


TABLE OF CONTENTS

Table Of Contents	2
President's Message	3
Passion And Love	4
Old Age Security (OAS) Payment Increase	5
Shedding Some Light On A Touchy Subject	6
What The Heck Was I Thinking?	8
The Canadian Dental Care Plan (CSCP) March 2025	10
Are You Actually Buying A Canadian Product?	11
National Pensioners Federation	12
Obituary Notices	13
Tourist Travel For 2025	14
Travel Discount For RWC Members	16
Discount Home & Auto Insurance Prices For PWU RWC Members	16



PRESIDENT'S MESSAGE

Greetings to all our RWC members and a special welcome to our new 2025 members. It goes without saying that we are facing tumultuous and challenging times.

Most of our snowbird members have returned home from the warm climates. To them, welcome home. To those of you who stayed home, welcome to spring.

In April, the RWC conducted very successful membership meetings in North Bay and Timmins, and then in Sudbury on May 1st. Meetings are currently being scheduled in October for Sarnia, London and Niagara Falls. A bulletin will be sent out indicating all dates, details and registration information.

Our new Executive has improved and modernized our meeting format this year in an attempt to make our meetings more productive and enjoyable. I encourage you to attend one of these meetings. Spouses and significant others are also invited to attend.

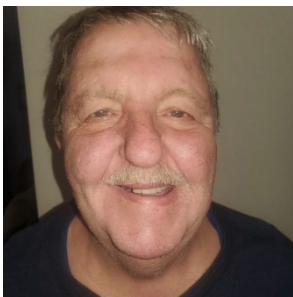
These membership meetings provide the RWC Executive with the opportunity to update members regarding current issues that affect or may affect retirees. This is especially true with respect to benefit packages and pensions. These meetings are also ideal forums for members to raise their concerns and questions and to also provide us with their input on issues that they think we should be looking into on their behalf. The meetings also provide a social aspect for members to meet up with their past colleagues.

Our affiliation with the National Pensioners Federation (NPF) and the Congress of Union Retirees (CURC) provides us with information that can/may affect our RWC members. We have input from these organizations and support most of their causes. We will update you on these forums during our meetings.

We hope that you enjoy this edition of our newsletter.

We welcome your comments, negative or positive, regarding this newsletter or the RWC in general, please contact us by phone [1 800 958 8798] or by email at rwca@pwu.ca

In Solidarity,



Rick Prudil

President

PWU Retired Workers' Chapter

PASSION AND LOVE

Television, literature, and movies, often portray falling in love again with a past love. It happened to me. It took about three years to admit that this had actually happened, but in the end I am beyond pleased that it took place.

In telling the story, there will be many readers that may just be able to say the same thing. Like many Canadians all across our country, I grew up on the original six teams of the NHL. In my house, we lived and died with the Toronto Maple Leafs. My age did permit the privilege of seeing more than one Leafs team hoisting the Stanley Cup.

Along came the beginning of the fast deteriorating Maple Leafs of the late sixties and early seventies and falling out of love. Frustrations, paused only momentarily, over the next decade, led me away from the Leafs and hockey and then life happened. Marriage, children and work, to point out the obvious, quickly filled the days, months and years. Glorious and busy days, and the time for the game all but vanished. My children did other sports and all that childhood time watching hockey and playing hockey all but disappeared for me for many years. The exception is, for those once in lifetime moments, like Team Canada winning, but hockey and skating became an afterthought.

How did this past love, love of the game, creep back into my life? Like the stories told in television shows, literature, and movies it was unexpected. We all remember COVID for a lot of difficult times. Due to travel restrictions, the NHL had to respond. They did so by establishing a Northern Division of just Canadian teams. For the first time in decades that old feeling I had about hockey all those years ago slipped back into my psyche. I got back into the game and found a new team, the Winnipeg Jets (no laughing please).

The passion of an old flame was not yet fulfilled; but hockey was on my mind, a lot. Like many of the RWC members, life brought about grandchildren. These grandchildren all wanted to play hockey and that quickly became a place for an active grandparent. There was one small problem, my ice time for many years was not much at all, almost nothing. The last thing I wanted to do was be a helper on the ice who could barely stand up on his skates.



In previous articles, I have written about being active in retirement. Active is defined in numerous ways, but keeping physically active is a crucial aspect of remaining active and vibrant. My hometown has a daily public skate at 11:30 AM and it is in this, that the final piece of falling in love with this long-ago passion was found. I started with new skates and small personal goals. All I wanted to do initially was to find some of the skills I had those many years ago. Once this was accomplished, and it took a fair while, I set modest goals of improvement that thankfully allowed me to look like I belonged on the ice with five- and six-year-olds.

The final chapter to this rekindling of lost love happened when the coaches on record on one grandchild's team asked for an extra hand for the season. I jumped at this and found myself doing the same drills as the children and picking up pucks and any job that needed doing as long as I was on skates. The circle had been completed and that love of my childhood had re-entered my life with great enthusiasm. I find myself keeping my skates and stick by the door, just like those decades ago. I am no hockey star, but I am often a better skater than I was the day or week before. This is not about hockey or skating for that matter, but this article is about the need for passion and activity in our retirement years so that we can enjoy as many of those retirement years as possible.

Best wishes with your passion. May the passion of your choosing do, as this has done for me, kept me active and engaged while letting me embrace the memory of those outdoor rinks of childhood and the memories of my parents and friends.



Dave Trumble

PWU/Bruce Power Retiree

OLD AGE SECURITY (OAS) PAYMENT INCREASE

Payments are normally increased quarterly to keep up with inflation. The current amount (April 2025) has been increased to \$727.67 for those aged between 65 and 74. For those 75 and over the maximum amount is now \$800.44.



SHEDDING SOME LIGHT ON A TOUCHY SUBJECT

Just like we plan for retirement, we need to plan for our end-of-life arrangements.

Much, like making other important life decisions, planning your funeral in advance helps ensure that your wishes are known and honored. By taking the time to organize these details ahead of time, you can spare your loved ones the burden of making difficult decisions during an already challenging time.

According to The Funeral Service Association of Canada, it's estimated that only about one-third of Canadians pre-plan their funerals.

The reasons are varied and can be influenced by several factors. There could be a lack of understanding about what pre-planning involves, and how it can integrate into overall estate planning as one example.

So why is pre-planning a good idea? It gives you a say in planning your own arrangements and helping ensure your wishes are followed. It gives you time to assess and compare your options. For example, prepaying, (if you elect to do so as it is not required), may reduce or eliminate the financial burden on your family.

By pre-planning, you help spare your family from the emotional trauma and possible arguments of figuring out what you would have wanted during a difficult time. Cremation or casket burial? Vault or niche? Visitation or not? Type of service - church, chapel? Gravesite? Where do you want your remains stored? Who do you want to provide the service? Etc.

If you are a traveller, you may have thought, just cremate me there and send me back home in a plastic bag or just put me in the car and get me back home, if only it were that easy. Did you know that FedEx, UPS, and others cannot carry cremated remains? If transporting back on a plane, or by those licensed, the costs can be significant and complex because of government regulations here and abroad. For example, the requirement for coroner's certificate, autopsies, or need for a special casket requirement, etc., may all be required.

There are insurance plans that cover repatriation, should you enjoy travelling, and who look after all those requirements. This can take the stress out of arranging transport and navigating legal issues at a relatively low cost. Note - this is different than out-of-country medical insurance which generally do not look after death issues.

So, if this information has piqued your curiosity, there is a lot more to know than what was covered here.

Remember, under the *Funeral, Burial and Cremation Services Act*, you have certain rights when planning a funeral, burial, cremation, alkaline hydrolysis or scattering. It also identifies the minimum requirements required.



By law, funeral establishments, cemeteries, crematoriums, alternative dispositions, and transfer service operators must be licensed.

To learn more about your rights, and benefits of pre-planning, there are many guides out there to assist or go to the Funeral Home of your choice who will assist to answer your questions. Bereavement Authority of Ontario is also a good beginning source <https://thebao.ca/>.

I also think it is important and goes hand in hand with pre-planning your funeral to ensure you have up-to-date Wills and Power of Attorney. It's important to understand the limits of coverage on your insurance policies. Finally, make sure bank accounts and people listed as joint holders are up to date.

In closing, I would encourage you to have a conversation with your family about your wishes to help them navigate their grief. This could include their thoughts on a final resting place.

I hope this information is helpful.



Fred Hansen

OPG Retiree/RWC Sector Representative

WHAT THE HECK WAS I THINKING?

I'm sure you'll all remember an article I wrote for the PWU Retired Workers' Newsletter back in April of 2022 entitled "Getting Back on the Horse". No? Well, let me remind you. I started that article off by saying:

After the last couple of years of restrictions, closures, cancellations, and now, just when we may be seeing our way through this pandemic, we are hit with higher prices at the pumps, higher costs for groceries, and rising household bills, and a looming war in Europe.

What could be next? Haha! Seriously!



Well, how about a war in the Middle East to go along with the continuing war in Ukraine? How about the election of Donald J. Trump (a convicted felon) as the President of the United States?

How about the attack on our Canadian Sovereignty from our closest ally, the USA? How about the looming effects of tariffs being applied around the world along with retaliatory tariffs being applied everywhere? For the love of God, what is going on here? I want to go back to the good old COVID days when I could be locked in my house with NETFLIX on the television and a bowl of snacks with hopes of better things to come!

Just when you think things can't get any worse, now here we are waiting to have more tariffs being added on April 02. A Federal Election on the 28th of April and a US President who continually shows contempt for our sovereignty. It's almost too much to take in along with everything else our communities are facing with education, healthcare, inflation and taxes, etc. Nothing but doom and gloom... but wait just a minute. We have one ace in the hole... "We are CANADIAN".

This world upheaval has caused a great resurgence of pride and ownership amongst Canadians. Moves are being taken to remove provincial trade barriers. We see a new working relationship between Premiers and the Federal Government taking place. There are efforts to broaden our trade relations with our European and United Kingdom friends. Our ability to pull together as Canadians and use our buying power for the betterment of Canadian companies, and travel within our own country instead of going to the US, is invigorating. Our local Sobeys grocery store is making P.A. announcements about Canadian products available in the store followed by a little taste of Oh Canada...nice touch.

It not only makes me proud to be Canadian, but it also makes me proud to be a Union member. The Power Workers' Union bargaining power has allotted us a pretty great retirement and the COLA agreements have kept us above the curve as it were! We, in the trade union movement, have been spreading the "Buy Union, Buy Canadian" products and services for years and now with a little push from our little friend in Washington, it seems the idea is finally catching on. I, like many of you, will do whatever I can to support Canada and Canadian businesses during this disgraceful time in US history. I'm feeling hopeful that all of us as Canadians will come out of these historic times better and stronger as a country.

Stay well everybody and use your buying power to help make your communities stronger during these difficult times. Don't forget that voting is the one thing that keeps our democracy strong. May God bless the Union and may God bless Canada. "ELBOWS UP" everyone!

Yours in Solidarity,



Kevin (Elvis) McKay
PWU/Bruce Power Retiree



THE CANADIAN DENTAL CARE PLAN (CDCP) MARCH 2025

The Government of Canada has begun its annual reassessment of the eligibility of individuals currently covered under the plan to confirm that they continue to [meet all eligibility requirements](#).

Canadians currently covered under the plan will need to [renew their coverage](#) and will be able to do so once they have completed their 2024 tax return and received their Notice of Assessment issued by the Canada Revenue Agency. They will also receive a personalized letter from the Government of Canada informing them that they must renew, with instructions on how.

To avoid a potential gap in coverage, **renewals must be done by the CDCP member (or a delegate) prior to June 1, 2025**. CDCP members who miss the renewal deadline will still be able to renew but may face a gap in coverage; retroactive coverage will not be possible.

Upon successful renewal, CDCP members who continue to be eligible for the CDCP will receive a confirmation letter outlining their eligibility along with their new coverage start date and any changes to their co-payment (if applicable), as their co-payment level will now be based on their 2024 adjusted family net income.

Those who are no longer eligible for the CDCP or do not renew will have their CDCP coverage **end on June 30, 2025**. Letters informing them of the end of their coverage will be sent by the Government of Canada.



ARE YOU ACTUALLY BUYING A CANADIAN PRODUCT?

I am hoping you are all looking at the labels of the products you are buying in a national effort to buy Canadian where possible; and to boycott U.S. products.

I try to support local small businesses and I am reading labels on everything I buy. I have downloaded an APP called **Shop Canadian** (Beaver holding a Canadian Flag). You just scan the bar code of the product and it will tell you if it is Canadian.



There is also a difference between Product of Canada and Made in Canada. Product of Canada means virtually all ingredients (at least 98%) and processing are Canadian while Made in Canada means the final transformation occurred in Canada, potentially with imported ingredients, but with a qualifying statement, (at least 51% of production costs were incurred in Canada, but may include imported ingredients).

When shopping at Foodland in Lakefield and Sobeys in Peterborough, I noticed they were placing Maple Leaf labels on the shelves to identify Canadian products. However, a number of their Compliments brands were labelled Canadian while Canadian products adjacent to them were not labelled (case in point – Compliments canned tomatoes had the maple leaf sticker on the shelf while Unico canned tomatoes – which are also Canadian – were not labelled).

Furthermore, some Compliments brands were labelled Canadian when they are imported (e.g. Compliments Popping Corn comes from the United States). Also, Compliments Zesty Italian Dressing was labelled Canadian on the shelf when the label on the product clearly says imported.

I emailed Sobeys but received no response. Shame on Sobeys and Foodland for deceitful marketing tactics. Let's label all Canadian products on your shelves – not just your own brand. Stop labelling some of your Compliments products as Canadian when they are imported – especially from the United States.

Campbell's Soup has not produced any product in Canada since 2018; the soups are made in the U.S.; however, they are now putting the maple leaf symbol on their labels. Another misleading marketing play. Sprague Soups are Canadian and are made in Belleville, Ontario.

What is your grocery store doing? Have you checked their labelling practices? I know this is happening in B.C. (Superstore in B.C. labelled broccoli as a Product of Canada when the packaging clearly stated the product was from the United States). Please read the labels on the products – just because there is a maple leaf on the shelf or on the product does not mean it is Canadian.



Dorothy Couvier

Retired PWU Staff Officer

**Let's support Canada –
ELBOWS UP EH!!**

NATIONAL PENSIONERS FEDERATION



National Pensioners Federation is a national, not for profit, nonpartisan, non-sectarian organization. We are comprised of national & provincial affiliate organizations, Labour Union's Retiree Organizations, senior's clubs and individual supporters across Canada with a collective reach of nearly 1 million.

As members are aware the RWC is affiliated with the NPF. We encourage you to visit the NPF website where you will find up-to-date information on issues the organization is involved with on behalf of retirees. **CLICK BELOW.**

[Home - National Pensioners Federation](#)

DISCOUNTED AFFINITY PROGRAMS

Say HELLO to exclusive savings on car and/or home insurance bought through Belair Direct and Travel Insurance through Johnson Travel Insurance.

More information is available on the NPF website or here:

BELAIR DIRECT

Get your quote today with group ID code: **NPSCF** Visit belairdirect.com/savings or call 1-833-887-4626

JOHNSON TRAVEL INSURANCE

Give Johnson a call at 1-866-606-3362 or visit Johnson.ca/MEDOC to get a quote and finalize your coverage.

If you explore these options, please provide us with some feedback on the value of these offers via email to rwu@pwu.ca

OBITUARY NOTICES

Some of our former employers, most recently OPG, have decided they will no longer post obituary notices of retirees.

The RWC has posted some obituary notices in the past. These have normally been for past PWU elected representatives. Also on occasion, we have received a request from a deceased member's family to post a notice.

Our Executive Board has discussed posting obituaries for RWC members. We have received the following information and have therefore decided not to post obituaries without having authorization from the deceased family members.

Legal experts indicate that we could be sued for posting an obituary without the explicit written consent of the deceased's family.

Using an obituary listing (*e.g. cut & paste*) without permission could also lead to copyright infringement.

For personal reasons, some families may not want to have their loved one's obituary shared in any way, and doing so would be counter to our shared goal of respecting their right to privacy.

We do live in different times and, unfortunately, legal & privacy concerns are a factor that we need to be fully cognizant of.

If RWC members wish us to post obituaries, in our newsletter, for their fellow members, we can do so if they forward us written permission from their families.



TOURIST TRAVEL FOR 2025

Many RWC Members have or will be planning on travelling this year. As you are no doubt aware, tourism has changed. Hopefully, this information will be helpful for you with your vacation planning.

The Canadian tourism industry is predicting that many more Canadians will be opting for staycations this year. As well, the Trump administration's recent policies are prompting international travellers to cancel or avoid trips to the US, dealing a heavy blow to the US tourism industry, as per the report in The New York Times. This will prompt more visitors to Canada. So it is advisable to book your Canadian vacation early.

The following issues will be expanded on:

- Passports
- Travel Insurance
- Travel Advisories
- Travelling to USA
- USA Border Issues
- Cell phone, laptop, or other electronic device inspections at US border
- Other US Hazards

Passports - If planning outside Canada be sure that your passport is not due to expire within six months of your return date.

Travel Insurance - Also seriously consider having travel insurance. See the RWC Information Bulletins on RWC Bulletin Board website at <https://www.pwu-rwc.ca/>

Canada Travel Advisories – The Government of Canada's official source of travel information and advice, the Travel Advice and Advisories helps you to make informed decisions and travel safely while you are outside Canada. Check the page for your destination often, because safety and security conditions may change. <https://travel.gc.ca/travelling/advisories>

For the few of you who may be planning trips to the USA you need to consider the following.

From new tariffs and travel bans to high-profile border detentions, many foreign tourists now feel **unsafe or unwelcome** in the United States.

Entry to the USA is becoming more complicated. Returning snowbirds have indicated that even Canadian Border Service have also become stricter.

Electronic Devices - Trump's administration is now barring international visitors from entering the United States for merely criticizing Trump in private conversations, according to news reports.

This means that they can check your phones, laptops, etc. This has always been the case but appears to be becoming more frequent.

The following is an excerpt from the CBP which covers this situation.

All travellers crossing the United States border are subject to CBP inspection. On rare occasions, CBP officers may search a traveller's mobile phone, computer, camera, or other electronic devices during the inspection process.



**U.S. Customs and
Border Protection**

Furthermore, border searches of electronic devices are often integral to determining an individual's intentions upon entry to the United States and thus provide additional information relevant to the admissibility of foreign nationals under US immigration laws.

These searches have been used to identify and combat terrorist activity, child pornography, drug smuggling, human smuggling, bulk cash smuggling, human trafficking, export control violations, intellectual property rights violations, and visa fraud, among other violations.

One example of device inspections is:

The French newspaper Le Monde reported recently that an unnamed space researcher attending a conference in the Houston, Texas area earlier this month was abruptly sent home after a random security check by customs officials. Philippe Baptiste, who is the French Minister of Higher Education and Research, said that when US authorities searched the scientist's phone, they discovered "exchanges with colleagues and friends in which he expressed a personal opinion on the Trump administration's research policy." He was then "denied entry to the United States before being expelled."

On a personal note several years ago I was travelling to the USA on business and I had my laptop checked by the CBSA prior to being allowed entry.

New Requirement: Registration for 30+ Day Stays

As of April 11, 2025, Canadians and other foreign nationals staying in the US for **more than 30-days** are **required to register** with US immigration authorities.

Do not confuse the 30-day rule with the 180-day visitor rule. The 30-day rule applies to continuous stays, while the 180-day rule is about total days in a year.

We strongly suggest that you become aware of this new rule as well as the other issues highlighted in this article and your right, prior to departing for the USA.

HAPPY AND SAFE TRAVELS!!



TRAVEL DISCOUNT FOR RWC MEMBERS

The RWC has arranged with **STAFFORD TRAVEL AGENCY** for RWC members to receive a discount when booking vacation packages and flights.

Discounts will be as follows – 4% on vacation packages and a flat service charge of \$25.00 for flights.

To receive a discount contact John Stafford at 416 481 5106 or staffordtravel@sympatico.ca and identify yourself as an RWC Member.

Stafford Travel has served the travel needs of the POWER WORKERS' UNION for over 60 years.



DISCOUNT HOME & AUTO INSURANCE PRICES FOR PWU RWC MEMBERS

The broker we have arranged this program with will provide Group Rates to RWC Members.

In the past this was Vachon Insurance which has now changed to:



Identify yourself as a RWC member and contact:

- Marcella at 5468 Dundas St. W. Toronto, ON M9B 6E3
- Office: (416) 239-3373 | Toll-Free: 1 844 999 7687 Ext 3001

THE PWU RETIRED WORKERS' CHAPTER NEWSLETTER

is published twice yearly with assistance from the
PWU COMMUNICATIONS DEPARTMENT

Publisher: Rick Prudil

Editor: David Shier



FRONT ROW L- R:

Bert Mitchell, Garril Lampman, Fred Hansen,
David Shier, Robert Taylor, Dan Farrell

SECOND ROW L- R:

Terry Pigeau, Nick Allan, Rick Prudil, Peter Kelly,
Adrian Zanchetta

BACK ROW L-R:

Norm Eady, Peter Dornhoff, Joanne Usher,
Maureen Skopeleanos

ABSENT:

Peter Falconer, Stacey Wark

QUESTIONS? SUGGESTIONS? CONTACT US:

Visit our website: <https://pwu-rwc.ca>

Email: rwc@pwu.ca

Mail: Retired Workers' Chapter
244 Eglinton Ave E.
Toronto, ON
M4P 1K2