



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

DECEMBER 2025

RETIRED WORKERS' CHAPTER

NEWSLETTER



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PRESIDENT'S MESSAGE

Greetings to all our RWC members and a special welcome to our new members.

Our Executive conducted six membership meetings across the province this year. It was very nice to meet our members face to face. See the article on membership meetings for more information.

However, it goes without saying that we are facing tumultuous and challenging times. As many of you are aware, we have faced several issues this year regarding pension concerns, issues with extended health benefits. T1 income tax issues, communications etc.

One of the main concerns has been the ongoing difficulties contacting company staff to address concerns for our RWC members. Many of our employers have decided to contract out some, or all of pension services, benefit administration etc. We've experienced challenges reaching a live representative, with messages being left but not returned.

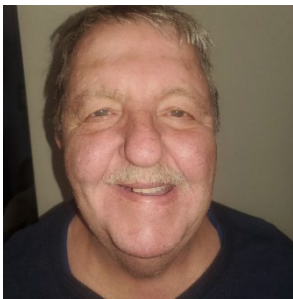
We are working alongside the PWU to attempt to resolve these issues.

Our affiliation with the National Pensioners Federation (NPF) and the Congress of Union Retirees of Canada (CURC) provides us with information that can and may affect our RWC members. This year, both organizations held conventions, where we sent two members to represent the RWC.

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 rwu@pwu.ca.

In Solidarity,



Rick Prudil

President

PWU Retired Workers' Chapter

OBITUARIES

Peter Frank Dornhoff

1962-2025

Peter passed away suddenly on Tuesday, August 19th, 2025, at the age of 63. Peter was a Hydro One Electrical Regional Maintainer for over 36 years. During his career, Peter took on many roles representing Members including Joint Health & Safety Representative, Chief Steward, and after retirement in 2018, he joined the PWU's Retired Workers' Chapter as a Board Member.

For more information see his full obituary by following the link below.

[Peter Dornhoff Obituary – Orangeville, ON](#)



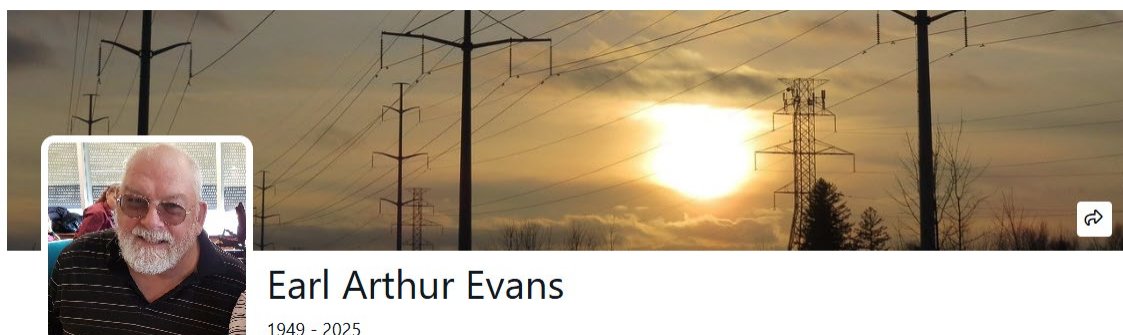
Earl Arthur Evans

1949 – 2025

Earl was a Lineman for Hydro One from 1969 until his retirement in 2000. He was heavily involved with the Power Workers' Union as both a Steward and Chief Steward. He served on the Union's Executive Board and was highly respected by its members. After retiring, he returned to work with the PWU Hiring Hall as a lineman for a period of time. Earl became involved with the PWU Retired Workers' Chapter. During this time, he progressed to Vice President representing Hydro One retirees and was also involved in the New Liskeard District Labour Council.

For more information see his full obituary at the link below:

[Earl Evans Obituary - New Liskeard, ON.](#)



MEMBERSHIP MEETINGS

This year's annual membership meetings were held in North Bay, Timmins, and Sudbury in late April. The fall meetings were conducted in Sarnia, London and Niagara Falls in mid-October.

We received good feedback from the attendees at our meetings. Our new Executive has improved and modernized our meeting format this year, which has made this year's meetings more productive and enjoyable.

Our 2026 meeting information will be posted on our website in the Spring of 2026.

Each year, our meetings are scheduled in different locations across Ontario, all of which members are encouraged to attend.

The annual meetings provide our Executive with the opportunity to update members on issues that may impact retirees, such as legislative changes, extended health benefit issues, pension updates, and various other retiree issues. The meetings are held from approximately 11:00 AM to 2:00 PM with lunch included. Spouses are also welcome. These meetings also provide members with the opportunity to ask questions, network with other RWC members, and provide us with input regarding issues affecting members.

We encourage you to attend and we always welcome new members.



SOCIAL MEDIA – THE PROS AND CONS

It goes without saying that as social media evolves, a lot of conversations are triggered which results in a mounting curiosity. Let's look at what it is and ask ourselves; is social media good or bad?

Social media as we know it today, began in the early 2000s, and can be defined as a form of digital communication where users can connect and share content such as texts, photos, opinions, videos, etc. Communications are conducted on what are referred to as platforms. Facebook is the most popular social media platform globally, with over three billion monthly active users. It is followed by YouTube, Instagram, WhatsApp, TikTok and others. Facebook is also the largest social media site for seniors.

As we all know, today most people spend hours each day on their phones engaged with social media. Most phones now provide users with a summary of the time spent each day on your phone. Statistics indicate that in 2023, Canadians spent approximately 5.65 hours per day on their mobile phones, with this number increasing.

Continued on the next page...

It's safe to say people are spending less time interacting with each other these days. What did we do in the past?

- **Face to Face Communication:** In-person conversations, social gatherings, and local community hubs like schools, churches, and neighbourhood fences served as central points for social interaction.
- **Traditional Media:** Newspapers, radio, and television were sources of shared information and topics of discussion.
- **Physical Mail and Landline Phones:** Letters and phone calls were the primary ways to maintain long-distance relationships in the past.
- **Email:** This form of communication began for most of us in the 1980s and is still in use today.

There are pros and cons to social media. The positives include enhanced connectivity with friends and family, broader access to information and global events, opportunities for self-expression, and creativity.

The negative side of social media includes a large reduction in face-to-face interaction, increased negative impacts on mental health (increased anxiety, depression, and loneliness), as well as addiction and poor sleep habits. It also facilitates the spread of misinformation, cyberbullying, and privacy violations, and can lead to distraction from real-world activities.

Cyberbullying is a form of bullying that happens online and through digital technology, and can occur on social gaming sites, email, texting, or social media. During core social developmental years, it's reported that [over 30% of teenagers](#) report having experienced cyberbullying at some point or another

Many people spend a large portion of their time on social media sites. Combine this with the fact that many adults prefer texting over making a phone call, and the takeaway is clear: social media, in many ways, is making us less social.

Misinformation on social media is rampant. Many people are quick to form opinions from unreliable social media posts, rather than researching reliable sources. This can result in many social issues with friends and others.

We are constantly hearing of people, especially seniors, getting scammed on social media. A good example is the grandparent scam where seniors receive a call, (usually AI generated) from someone claiming to be their grandchild and saying they're in trouble and ask you to send them money.

What Do We Need to Do?

Your online activities may expose excessive information about your identity, location, affiliations, and relationships, which leads to an increased risk of identity theft, targeted violence, and/or stalking. Educate yourself on the hazards of social media and how to act if you receive suspicious emails, texts, and phone calls. Have a discussion with your trusted friends and family members regarding social media.



David Shier
PWU/OPG Retiree

WHY SOCIAL MEDIA IS BAD – A 10 YEAR OLD'S POINT OF VIEW

These are the unedited notes from a 10-year-old making a speech to her school assembly.

I know many people love social media, but in my opinion, I think it's very bad. If you watch social media a lot, it can cause a lot of bad problems, like online bullying, addiction, and a waste of time. Do you agree with this idea? We'll see!

First, I think social media is bad because people use it for online bullying. Online bullying can affect you at school or even sports. For example, if someone says something like, "You're really bad at everything," it can be very disturbing or rude, and they might not want to see the person who said that. Online bullying is also bad because it can cause emotional and physical problems. It can affect you emotionally because you can be very nervous and worried. It can also affect you physically because if you're nervous or worried, you may have trouble sleeping because you can't stop thinking about the bad things the bully said. So that's why online bullying is so bad.

Second, social media is bad because you can become addicted. For example, TikTok, YouTube, and others are designed to be addictive because there are short videos of things you like that just keep playing over and over again. Also, if social media platforms have interesting videos, people will watch them all the time, and that will make it addictive, and when you're addicted to something, you don't want to stop. So, these are the reasons why being addicted to something is bad.

Third, social media is a waste of time. It's a waste of time because you won't learn anything. You'll waste time that could be spent on important activities like studying, reading, and socializing. You can also use other things to learn, like books and more. Finally, social media is a waste of time because you don't learn anything, and you can learn a lot of other things on the different websites. In conclusion, there are many reasons why I think social media is bad. For example, it can cause online bullying, you can become addicted, and it's a waste of time. Thank you for listening to my presentation. Do you think social media is bad?

*It is suggested that this opinion from a young person is very interesting and positive.
Adults can learn from this perspective.*



MULTI-GENERATIONAL HYDRO FAMILIES

Perhaps the first item of business is to recognize that for this article to be truly accurate it cannot be just Hydro Families. At this point retirees are coming from a large number of employers. Therefore, it is asked that the reader accept the title is best described as a euphemism for all those employers.

One aspect that resonated with me when I first started to work for Ontario Hydro in 1976 was the pride that so many people exuded when they talked about working for a utility that was known and respected worldwide. Of course, some people do not have that same feeling and it is perfectly understandable that not everyone's experience is identical. Nonetheless, including a few bumps along the way, for me and the nearly 50 years since that first day in the summer of '76 I still possess much of that feeling of belonging to something bigger than just me.

Hope, they say, is contagious and in my case, pride was also contagious. It hardly took until the end of my first day to feel that I had something to brag about when I told people about the work we did at the R.L. Hearn TGS or "The Hearn" as so many of us know it to be called. As an Ontario Hydro Electrical Inspector my father felt the same way. Without reservation, I will admit I was open to feeling good about my work as he always had pride in his almost three decades of work, for "The Hydro".

As time went by, I certainly experienced the ups and downs of working, but little changed in how I felt. As time passed on, I came to know more people that were part of multi-generational families working in the business.

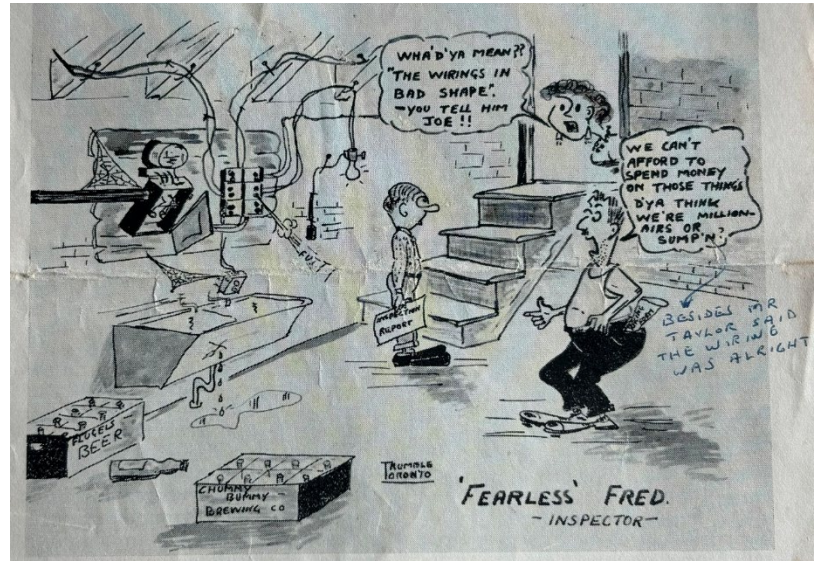
There is an argument to be made that because of a strong union providing first rate Collective Agreements over the decades, it was only natural for family already in the business to nurture and encourage family members to work in the same enterprise. I did the same for my children, but the idea of working in the business was not isolated to this aspect alone. I wanted them to experience some of the strong emotions I had come to have on my own and that my father held near and dear. Before we get too much further, there is no intention to paint work at Ontario Hydro or any of the current employers as some kind of paradise. That is never realistic, but multi-generational families working in the business is a pretty good endorsement of working life in this environment.

I finished my direct work in the utility world with Bruce Power. By no means is Bruce Power, Ontario Hydro, but the sense of pride and being part of something bigger than myself remained. Based on all the foregoing, encouraging a third generation of my family to work for the same employer was natural. I wanted my children to be proud and happy in their work while being secure that working conditions, benefits and compensation were made secure because of those Collective Agreements.

Something that contributes to a sense of pride and belonging is the ability to stretch beyond the immediate parameters of one's position in a company. For some reason people may not be given opportunities or may choose not to avail themselves of such opportunities, and that discussion may well deserve an examination on its own. However, seeing my father given a chance to contribute beyond his day-to-day work certainly prompted me to seek similar opportunities.

For me it was involvement in health and safety that led to deeper involvement in the PWU. Ontario Hydro, OPG, and Bruce Power all helped to support me in work with secondary school students in a variety of initiatives.

When I look back at my father, he was supported in industry initiatives beyond his day-to-day work. One item that stood out was the opportunity to use his artistic skill and contribute some humour.



The utility industry we came to know as our workplace is not unique in multi-generational family lines of work, but there is something about this industry that brings about more than one generation working in it for more than just a living. To some degree, everything I have written in this article is personal experience or observation. Pride of accomplishment and pride in our work and workplace can never be denied when we see the response to horrendous storms, wildfires, ice storms, or days like August 14th-16th, 2003 when vast portions of Canada and the northeastern United States went black.

I defy almost anyone to say they did not walk a little taller when the lights came back on after such events. Further, those coming after us, like our children, see that pride and decide that perhaps this is something they want to experience.

It just may be that the most obvious reason for pride is that many of us set an example that makes those coming after us aspire to do what we have done and to make a life in our industry.

Here is to a future where this pride can be sustained!



Dave Trumble
PWU/Bruce Power Retiree

THE HISTORY OF THE ROYAL CANADIAN LEGION (RCL)



We Will Remember Them - Honouring Canada's Veterans and Supporting Communities

The Royal Canadian Legion has a long history of proudly supporting veterans. When the First World War came to an end, numerous veterans' groups and regimental associations representing former service members were created. Despite their shared goals, efforts were fragmented and unsuccessful.

An appeal for unity was made by many groups and organizations representing veterans which led to the formation of the Dominion Veterans Alliance. In July of 1925, at a meeting in Winnipeg, the Legion was founded as "The Canadian Legion of the British Empire Service League." It was incorporated by a special Act of Parliament, and the Charter was issued in July 1926. On December 19th, 1960, Queen Elizabeth II gave her consent to use the prefix 'Royal', and the organization became known as 'The Royal Canadian Legion.' The Act of Incorporation was later amended in 1961 to make the change official.

This new veterans' organization quickly expanded across Canada, opening branches in major cities and small towns alike. The Legion's mission focused on advocacy for veterans, providing financial assistance, and fostering remembrance through annual commemorations, such as Remembrance Day. The iconic poppy campaign, first introduced in Canada in 1921, became an integral part of the Legion's efforts to honour the fallen and support veterans in need. This poppy campaign remains one of the largest fundraising efforts supporting veterans' programs across Canada.

Over the decades, the Legion has adapted to the changing needs of veterans, including those who served in the Second World War, the Korean War, peacekeeping missions, and other military operations. In 1960, the organization officially became known as the Royal Canadian Legion, reflecting its enduring connection to the Crown and its expanding mandate.

Today, the Legion remains Canada's largest veterans' organization, with hundreds of local branches stretching from coast to coast. Its work extends beyond veterans' advocacy to include community service, youth programs, and support for military families. The Legion also provides resources for mental health, homelessness prevention, and educational initiatives.

One of the Legion's most visible contributions is its leadership in Remembrance Day ceremonies across Canada. Every November 11th, communities gather at cenotaphs and memorials to pay tribute to those who made the ultimate sacrifice. The Legion ensures the legacy of Canada's veterans endures through educational outreach, commemorative events, and the preservation of military history.

November 8th is Indigenous Veterans Day. Our First Nations, Inuit, and Métis people of Canada have a long and proud tradition of military service to this country. If you look up "Remembrance Day" and "Veterans Week" on the Government of Canada website, you'll find lots of great resources about the history of Indigenous contributions to our military.

Legion branches also serve as community hubs, host local events, support local charities, and provide a welcoming space for veterans and civilians alike. Through volunteering and outreach, the Legion continues to strengthen the fabric of Canadian society. Anyone can now join, as you are no longer required to be a veteran or serving member of the Military to be a member of your local Royal Canadian Legion. The cost to join is small, but the impact on your local community is huge.

The Royal Canadian Legion supports a wide range of community programs focused on youth, seniors, and veterans, including youth sports and leadership programs, senior health and social activities, and assistance for homeless veterans. Legions also provide financial and facility support for local organizations, medical facilities, and disaster relief efforts.

- **Sports:** Sponsoring youth sports, including the national track and field competition for young athletes.
- **Leadership:** Supporting youth leadership programs like Cadets, Scouts, and Guides.
- **Remembrance:** Working with schools to educate the younger generation about the importance of Remembrance.
- **Social and health:** Offering social activities, health and education programs, and transportation assistance.
- **Housing and safety:** Providing support programs to help seniors remain active and independent, such as the "Home Away Initiative".
- **Peer support:** Running programs like the "Buddy Check Coffee" for veterans, peace officers, and emergency responders to connect with peers.
- **Homeless veterans:** Providing financial aid and connections to services for homeless and at-risk veterans through the "Leave the Streets Behind" program.
- **Serving members:** Supporting Canadian Armed Forces members and their families through events and fundraising for initiatives like Support Our Troops and Soldier On.
- **Operational stress injuries:** Offering peer support programs to veterans and their families.

- **Fundraising:** Raising funds for local and regional organizations, medical research, and disaster relief.
- **Facility use:** Offering their halls as meeting places for community events, from social gatherings to town meetings.
- **Local initiatives:** Donating and volunteering efforts towards local not-for-profit organizations, hospitals, and community clinics.

The Royal Canadian Legion's history is a testament to the resilience and generosity of Canada's veterans and their supporters. From its beginnings in the post-war era to its role in today's communities, the Legion remains committed to remembrance, advocacy, and service - ensuring that the sacrifices of Canada's military personnel are never forgotten.

As a proud 49-year, ordinary member of the Royal Canadian Legion, I cannot imagine losing this community institution. Look into joining your local Legion or at least look into the many programs and events that are available for you to take part in locally. From bingo and euchre to trivia, dancing and jam nights with local musicians, there is so much to enjoy.

The Royal Canadian Legion stands as a pillar of support for Canadian Veterans and the communities in which we live. 'Service The Story of the Canadian Legion' is a book by Clifford H. Bowering that will give you a greater in-depth history on this great Canadian institution.

Well, there you have it, another blather from your old pal Elvis. As a side note, I was recently at the Kincardine Legion Branch 183 in mid-October to attend a dance put on by the Kincardine Lighthouse Swing Band. My daughter, Nicole, sings with this band and my son-in-law, Alex, plays the trombone with the band so it was a bit of a family thing. Anyway, it was great to get out and fraternize with those who come from far and wide to swing their partners around the dance floor and enjoy some great music from the swing era. Our Legion Bartender for this event was a past PWU Chief Steward, Jake Hunter, and it was great to have the opportunity to catch up on some stories with him.

Stay healthy and keep your stick on the ice. The game's not over yet.

Yours in Solidarity,



Kevin (Elvis) McKay
PWU/Bruce Power Retiree

NATIONAL PENSIONERS FEDERATION

**National Pensioners
Federation**



**Fédération Nationale
des Retraités**

The RWC has been affiliated with the National Pensioners Federation (NPF) for many years. This year, the NPF celebrated its 75th anniversary. The mission of the Federation is to increase public awareness and interest in the welfare of ageing Canadians. It aims to advocate for seniors and retirees in securing a life of dignity, independence, and financial security.

The NPF conducts biannual conventions consisting of a membership meeting, which is mandated by law, as the NPF is a registered not for profit organization. It provides members with updates on the affairs of the organization gives them the opportunity to submit resolutions to direct the executive on actions to better support retirees across Canada. This year's convention was held in Vancouver, BC. As a national federation, the NPF is mandated to hold their biannual convention and membership meeting at different locations across Canada.



The convention agenda consisted of two full days of presentations of NPF Resolutions, special guests speaking on retiree issues, NPF activities such as financial reports, committee reports, constitutional amendments, and the election of officers as per the NPF Constitution.

This year, Dan Farrell, RWC Sector 3 Vice President and David Shier, RWC Sector 2 Vice President Attended on behalf of the RWC. Congratulations are in order as David Shier was elected as NPF 2nd Vice President.

We encourage RWC members to visit the NPF website for more information at:

[National Pensioners Federation](http://www.npf.ca)

CONGRESS OF UNION RETIREES OF CANADA



The PWU RWC is affiliated to the Congress of Union Retirees of Canada (CURC) and participates in some of its functions.

The CURC was founded in 1991 as an affiliate of the [Canadian Labour Congress](#) of Canada. CURC advocates and lobbies on issues relevant to retired union members and their spouses. Membership consists of Union Retiree Chapters across Canada.

The Congress operates via an elected Executive Board that keeps up to date on issues affecting retirees across Canada. They speak on behalf of more than half a million retired union members in Canada and keep in contact with retiree groups via bulletins, emails, and their website.

Every three years they hold a convention where they report on their work, conduct elections for their leadership, and seek information on issues from retirees via resolutions.

This year they held their convention in Toronto in May which was their 15th since they formed in 1991. This was the first in person convention in seven years, due to cancelling two because of COVID. The convention was held over two days and was well attended by retired union members from across Canada.

Various keynote speakers included Bea Bruske (President of CLC), Jim Stanford (The Canadian Economy via ZOOM), Charlie Angus (Elbows Up), Marc Andre Gagnon (Health Care), Barb Byers (UN Convention Rights of Older Persons), Troy Cochrane (CLC Economist), and Katherine Scott (Senior Researcher, Gender Equality).

The RWC sent two delegates at the convention: Fred Hansen, RWC Board Member and David Shier, RWC Vice President Sector 2 and Communications Coordinator.

For more information we encourage you to visit the CURC website at:

[Congress of Union Retirees of Canada](#)

PWU PROTECTION PLAN

Questions were raised at our recent membership meetings regarding RWC members' coverage under this plan.

RWC members are covered under this plan for identity theft only. It is recommended that RWC members register now with Cyberscout (the name of the current ID Theft provider) because once that's done, it reduces the possibility of delay in getting service if, and when, an ID theft issue does arise.

If you choose not to pre-register, you won't be penalized for not doing so. Cyberscout can be reached at 1-866-272-1223.

Information regarding this coverage is on the PWUPP Website:

[Power Workers' Union Protection Plan](#)

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 the following savings:



- 10% savings with the group plan
- 5% additional savings for CAA Members

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

Contact them at **MY GROUP 1 844 999 7687** and identify yourself as a PWU RWC Member to receive a quote and the discount.

CLARIFICATION ON BORDER PROCEDURES

Despite recent claims from United States authorities that fingerprinting and photographing Canadian travellers staying in the United States for 30 days or more is part of a new policy, our members have reported inconsistent experiences at various land border crossings. The application of this process appears to vary depending on the individual border officer and location.

At this time, the Canadian Snowbird Association (CSA) recommends that members continue to cross the border as they normally would. Upon arrival at their destination in the United States (such as Florida), travellers should verify whether an I-94 form has been issued. If it has, they can simply print the form for their records. If it has not, travellers should file Form G-325R with United States Citizenship and Immigration Services (USCIS) within 30 days of entry.

However, there have been instances where United States border officers require the I-94 form to be completed at the time of entry. In such cases, travellers may be directed to secondary inspection, where they may be fingerprinted and photographed, and charged a \$30 processing fee for the I-94.

The CSA advises all members to be prepared for this possibility when entering the United States.

Sincerely,

The Canadian Snowbird Association
The Voice of Travelling Canadians
www.snowbirds.org



FIRE SAFETY – DO YOU HAVE A PLAN?

It was another lovely fall day on the golf course - until it wasn't. As we were playing our last hole, we could hear sirens in the distance. We were packing up, and we could see smoke in the sky.

We decided to take the long-way home to Lakefield to snoop. As we got closer to our house, we realized the smoke was coming from downtown in the village.

The Home Hardware - one of the hub stores of the village - was on fire. The fire had started in 1 of the 5 apartments above the store. Flames and thick black smoke were pouring out of the historical building.

Several fire departments responded and the fire and smoke lasted two days.

Five families lost their homes. It happened so fast that there was no time to do anything but escape. Thankfully, everyone got out safely, but tragically, two pets perished.

I started to think about what I would do if a fire started in our home? Were my valuables stored safely in a fireproof box? Could I get out safely? Could I get visiting grandkids out safely? Did I have a fire extinguisher? Do I know how to use it? Is it out of date?

The community pulled together - all families were placed temporarily in other accommodations; a clothing drive was initiated; service clubs started cash and gift card initiatives for the families and all employees in the Home Hardware were placed locally in other Home Hardware stores.

The cause of the fire has not been determined to date, but there was so much damage. The entire building had to be torn down. The main street was closed for two weeks while Priestly Demolition took the building down to the basement.

Lives changed in a flash. Tragedy struck without warning. How prepared are you if a fire happened in your home? Do you have a safety plan?

Stay safe!



Dorothy Couvier
Retired PWU Staff Officer



Image sourced from globalnews.ca.

TRAVEL INSURANCE

We continue to hear of cases where retirees and others are denied out-of-country medical insurance claims. You will find information on our website regarding forms of travel insurance. We strongly urge members to acquire out-of-country medical insurance AND to be completely thorough and honest when communicating with the insurance company.

The following information is from the insurance industry regarding out of country insurance.

Failing to Disclose Pre-Existing Conditions:

For health, travel, and life insurance, failing to disclose pre-existing medical conditions is one of the **most common mistakes Canadians make**.

Even if the condition seems minor or well-managed, insurers require full transparency. If you file a claim later and medical records show you left out important details, coverage can be voided. Some people omit conditions to lower premiums, but this often leads to denied claims when it matters most.



Always be honest and thorough with medical history, as insurers will investigate, and withholding information can cost you your policy.

Not Reading the Fine Print: Another mistake Canadians often make is simply **not reading** their insurance policies carefully. Every policy comes with exclusions, conditions, and requirements that must be met.

Ignoring the fine print means you may unknowingly break the rules, leaving you without coverage when you need it. From small details, such as deductibles, to larger issues like exclusions for certain activities, insurers expect you to understand your policy. **Unfortunately, many only realize this after a claim has been denied. Take the time to read your policy.**

IT IS **YOUR** RESPONSIBILITY TO UNDERSTAND **YOUR** COVERAGE. IF **YOU** HAVE QUESTIONS, CALL YOUR INSURANCE PROVIDER.

THE PWU RETIRED WORKERS' CHAPTER NEWSLETTER

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