



POWER WORKERS' UNION

**RETIRED
WORKERS'
CHAPTER**

October 2019

NEWSLETTER



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Membership Meetings

Dear Members of the Chapter,

Hopefully you have enjoyed your summer. As usual the RWC Executive has been busy monitoring issues & events that may affect retirees and society in general.

We, our Executive, enjoyed meeting many of you at our membership meetings this year. The Executive Board at our last meeting decided to increase the number of meetings and in some locations hold annual meetings. We are also looking at having smaller meetings in remote locations. We will be informing you of meeting dates and locations in the Spring of 2020.

For those of you travelling outside of Ontario or Canada during the winter months, safe travels, but be sure to read the article in the newsletter regarding out of the province/ country medical insurance.

I would be remiss if I do not make some comments on the upcoming federal election. As I often mention retirees are a large demographic for voter turnout. As you know the PWU and the RWC do not endorse any specific party at election time. First of all we urge you to cast your ballot and encourage family members and friends to vote.

Many people are loyal to a specific party. We encourage you to look at the specifics as the parties have changed policies over the years. As indicated we as retirees are a big demographic and can have a major impact on the outcome of elections. We must look at the policies, platforms and promises being put forward by the parties and how they will affect us, our children, grandchildren and the general public. Our votes count and we must do our part to shape the Canada of the future.

Included in the newsletter is an article on how the Ontario Government cutbacks are affecting RWC members.

The RWC is moving forward and looking at means to provide better and more information to our members. We will have a new website on line in the near future. Please send us your ideas in regards to means that we can provide services to our members.

Peter Kelly
RWC President

PRESIDENT'S MESSAGE



By **Peter Kelly**
President
Retired Workers' Chapter

"We encourage you to look at the specifics as the parties have changed policies over the years."

NATIONAL PENSIONERS FEDERATION

The PWU RWC is affiliated with this organization.

The National Pensioners Federation (NPF) is a national, not for profit, nonpartisan, non-sectarian organization of 350 seniors chapters, clubs, groups, organizations and individual supporters across Canada with a collective membership of 1,000,000 seniors and retirees devoted entirely to the welfare and best interests of aging Canadians.

Their mission is to stimulate public interest in the welfare of aging Canadians. Their goal is to help seniors and retirees have a life of dignity, independence and financial security. They accomplish this through educating members and the general public on issues that are pertinent to retirees.

The RWC sent the following members of our Executive Board, Joanne Usher (Sector 1), Dave Bunnett (Sector 2), and Earl Evans (Sector 3) to the NPF Annual Convention this year which was held in Mississauga, Ontario on September 10 – 12.

Our delegates were updated and able to participate in the discussions on many topics including Pension Protection, Pharma Care, NPF Housing Issues, Senior's Health etc.



OUT OF PROVINCE/COUNTRY MEDICAL COVERAGE

Are you planning an out of province trip? Then this something you need to know. The Ontario Ministry of Health has amended the Health Insurance Act. For Ontarians this amendment has ended the OHIP (Ontario Health Insurance Program) coverage for emergency services arising while outside the country. This change was effective October 1, 2019.

Retirees who have extended benefits should check their plan to see what medical coverage they have for out of province travel. If your benefits are not adequate consider the purchase of additional medical insurance.

This change will possibly have an effect in future years on premiums for your travel insurance.

The two main problems encountered with out of country insurance are failure to follow the process and pre-diagnosed or pre-existing conditions.

We strongly encourage RWC members to check the terms of their insurance coverage in the event that they may have to utilize the plan.

How Can Chiropractic Care Benefit Seniors?



"The nervous system holds the key to the body's incredible potential to heal itself."

As our bodies age, it becomes more and more important to stay healthy and active. While bones and muscles may weaken, it is still possible to be out and about and doing the things we love. Many senior citizens face chronic pain or other issues related to the body deteriorating over

time. Fortunately, chiropractic care has been shown to have multiple benefits for the elderly, from increased mobility to decreased risk of falls and other injuries.

For seniors who are struggling with decreased mobility, chiropractic care helps restore all ranges of motion. Chiropractors work with people's individual needs to help them live healthier lives. Some seniors find themselves able to bend over again and play with grandchildren; others may enjoy gardening again. Some who enjoy golf may find the game easier with increased mobility and less pain. These improvements can lead to a large increase in overall quality of life for all patients.

Chiropractic Helps With:

Pain Relief — Pain may be caused by Spinal misalignments.

Increased Ranges of Motion — Chiropractors target spinal misalignments that hinder seniors from moving freely and enjoying daily activities without pain.

Increased Balance & Coordination — The stimulation of nerve endings in joints helps to increase overall body awareness.

Improved Health & Well Being — Removing joint misalignments and nerve interference helps the entire body work better, promoting overall health!

Decreased Incident of Falling — Many injuries due to falls happen because of decreased strength, flexibility, mobility, balance, and coordination. Keeping your spine properly aligned can help prevent falls and injuries.

Better Sleep — Reduced pain can help promote better, more productive sleep that lasts throughout the night.



PENSION INDEXING FOR 2020

Most RWC members will receive a cost of living increase on their pensions effective January 1, 2020. The increases will be as follows:

- Hydro successor companies - 2 %
- OMERS retirees - rate to be determined Nov. 2019.
- Canadian Nuclear Laboratories - rate to be determined.

The PWU can negotiate directly with most of the employer companies for pension improvements.

Spinal Nerve Function

Every Cell in Your Body Has a Nerve Component

VERTEBRAL LEVEL	NERVE ROOT	INNERVATION	POSSIBLE SYMPTOMS
C1	C1	Intracranial Blood Vessels	Headaches • Migraine Headaches
C2	C2	• Eyes • Lacrimal Gland	• Dizziness • Sinus Problems
C3	C3	• Parotid Gland • Scalp	• Allergies • Head Colds • Fatigue
C4	C4	• Base of Skull • Neck Muscles • Diaphragm	• Vision Problems • Runny Nose • Sore Throat • Stiff Neck
C5	C5	• Neck Muscles • Shoulders	• Cough • Croup • Arm Pain
C6	C6	• Elbows • Arms • Wrists	• Hand and Finger Numbness or Tingling • Asthma • Heart Conditions • High Blood Pressure
C7	C7	• Hands • Fingers • Esophagus • Heart • Lungs • Chest	
T1	T1	Arms • Esophagus	Wrist, Hand and Finger
T2	T2	• Heart • Lungs • Chest	Numbness or Pain • Middle Back Pain • Congestion • Difficulty Breathing • Asthma • High Blood Pressure • Heart Conditions
T3	T3	• Larynx • Trachea	• Bronchitis • Pneumonia
T4	T4		• Gallbladder Conditions
T5	T5	Gallbladder • Liver	• Jaundice • Liver Conditions
T6	T6	• Diaphragm • Stomach	• Stomach Problems • Ulcers
T7	T7	• Pancreas • Spleen	• Gastritis • Kidney Problems
T8	T8	• Kidneys • Small Intestine	
T9	T9	• Appendix • Adrenals	
T10	T10	Small Intestines • Colon • Uterus	
T11	T11		
T12	T12	Uterus • Colon • Buttocks	
L1	L1	Large Intestines	Constipation • Colitis • Diarrhea
L2	L2	• Buttocks • Groin	• Gas Pain • Irritable Bowel
L3	L3	• Reproductive Organs	• Bladder Problems • Menstrual Problems • Low Back Pain
L4	L4	• Colon • Thighs • Knees	• Pain or Numbness in Legs
L5	L5	• Legs • Feet	
S	S	Buttocks • Reproductive Organs • Bladder	Constipation • Diarrhea • Bladder Problems • Menstrual Problems
A	A	• Prostate Gland • Legs	• Lower Back Pain • Pain or Numbness in Legs
R	R		
A	A	• Ankles • Feet • Toes	
L	L		

OHIP CUTBACKS BY THE FORD GOVERNMENT

On October 1, OHIP for many services were eliminated for the people of Ontario. Many of these cuts affect retirees and their families.

For full details on the cuts check the OHIP web site.

Some of the changes include:

- De-listing imaging for most sinus problems
- Loop recorders used for the monitoring of heart disorders will no longer be covered as the physician-led group claims the devices are an outdated form of technology

•OHIP will continue to fund more effective testing to diagnose infertility, but post-coital testing of cervical mucous will no longer be covered

•Patients who ask their doctor to remove ear wax when it's not medically necessary may be required to pay

•Dipstick urine pregnancy tests performed in a physician's office will only be covered by OHIP when its imperative to determine pregnancy to prevent patient harm

•House calls will be only be covered for frail elderly individuals, those housebound, and palliative patients

HEALTHY AND ACTIVE LIVES FOR RETIREES

Personal health and active lives are a match and so many of our retirees live their lives with intensity. Not everyone is ready to take up running or spend time at the gym but being active is a key ingredient to a healthy and happy retirement. Every article about being well and sustaining of life encourages people to have an active lifestyle. This is perhaps most important in our retirement years.



For those of us who read the newsletters from various employers we read too often about former co-workers and friends leaving us too early because of illness. Illness that may have been prevented or at least delayed by making healthier choices and having a more active lifestyle. *Pictured above: Peter Richards, Bruce Power Retiree, successful Boston Marathon Participant (Peter was a Mechanical Mtce MTL, Member of the Bruce CISM team and EFAP Rep)*

An active lifestyle needs to be just that, a “lifestyle” and a choice that is pretty much relentless. Of course life does get in the way occasionally, but for every interruption there is a fresh start.

How do we approach being active? The picture accompanying this article represents a pretty intense way of staying of active. However, the recipe can be as simple as a walk. After all, Doctors say that people with dogs are some of their healthiest patients. Patients with dogs often walk for extended periods or a number of times each day with a healthy and tangible result. Taking a walk with a friend, a grandchild or a walking club are also great ways to commit to being active.

The list of activities for people, retired or not, is as long as you want to make it and each person can make the choice of what they want they do, how they want to make it work, and how often. This may seem ambiguous, but more importantly it says, be active but don't make it onerous or inconvenient. One piece of wisdom from some of our more active retirees goes as follows, “getting started is perhaps difficult if you have been inactive for a while, but once started activity can and will become a habit and it will be something you miss when you don't keep up with it”. One PWU retiree says of his almost daily visit to the gym that “it is his daily favour to himself”.

Mixed with physical activity there needs to be activities that leave us connected. Now, if our physical activity is as part of a group the feeling of being connected may be an intrinsic part of the activity. However, there are countless organizations that need our help. The magic is found in being physically active and helping out our communities by volunteering.

Speaking to PWU retirees we find that there are a lot of them that are extremely busy. How often do we hear, “I do not know how I had time to work”? An overriding sentiment that often accompanies success in sustaining a healthy lifestyle and volunteering is keeping busy and active, but recognizing the ability or skill to say no.

We all want to be healthy enough to enjoy our retirement years. Some active retirees will live long into retirement and some will not, but the chances of having your retirement cut short is directly connected to inactivity and choosing to adopt an unhealthy lifestyle. Lets get active.

By David Trumble
Retired PWU Staff Officer
& Bruce Power Retiree

CONGRESS OF UNION RETIREES OF CANADA (CURC)

The PWU RWC is affiliated to CURC.

More than half a million retired union members speak with one voice through the Congress of Union Retirees of Canada. Founded in 1991 as an affiliate of the Canadian Labour Congress, CURC advocates and lobbies on issues relevant to retired union members and their spouses.

The following bulletin was sent to the RWC for us to share with our members.

FEDERAL ELECTION 2019 : ÉLECTION FÉDÉRAL 2019 | FR: Bill Chedore, National President CURC

Sisters and Brothers,

By now I'm sure we are all aware that October will see Canadians head to the polls to elect our Federal Government. We cannot underestimate how important this election will be for the future of this country. Many of you will say, well they always say that, but with what has happened in New Brunswick, Quebec, Ontario and Alberta, we need to understand the future of this country really is at stake this time around.

I see people posting messages on social media calling for this that and the other thing and most of it is right wing propoganda that has seeped, oozed and slithered its way into our political narrative from the United States. It is filled with hate, racism and disgusting rhetoric that we cannot let go unchallenged.

In recent months, CURC has made it clear what our priorities are for our members and all seniors across Canada. We are pushing for legislated pension security so workers who contribute during their working lives to a pension will not see a company steal it through declaring bankruptcy.

We are pushing for an increase in Old Age Security (OAS) and Canada Pension Plan (CPP), full coverage Pharma-Care for all and we need to be pressing for full coverage for hearing, vision and dental care for seniors.

CURC has also adopted, over the years, policies that oppose the dangerous racist and discriminatory practices and policies that are being proposed by the Conservatives and the People's Party of Canada (PPC). This is not the United States and we cannot allow the Trump version of democracy to guide our future.

When voting this October, I ask that we vote "for something" and not just "against something". I ask that we promote the kind of Canada we helped build during our working years, a Canada that is fair, decent and equal for everyone. The kind of Canada being promoted by Scheer and Bernier will exclude so many that don't fit into their vision.

I had the great privilege to know Jack Layton and his quote contained in his last letter to Canadians, will always resonate with myself and thousands of Canadians. Most of us may remember, but it's worth repeating.

He Wrote;

"My friends, love is better than anger. Hope is better than fear. Optimism is better than despair. So, let us be loving, hopeful and optimistic. And we'll change the world."

I truly believe in Jack's profound words and we can make a difference if we live by them.

Let's show up at candidate debates and press for our issues. Let's be part of the solution, because we know there are enough people out there who are part of the problem.

From : Bill Chedore, Président National ASRC



MEMBERSHIP MEETINGS

The RWC conducted five membership meetings this year in the following locations: Renfrew, Barrie, Pickering, Bowmanville, & Kingston.

Turnouts were very good.

These meetings provide members a good opportunity to be updated on pension issues, benefit concerns and a host of other topics that affect retirees.

In 2020 we will be scheduling additional meetings and we strongly urge our RWC members to attend.

A bulletin will be sent in the spring of 2020 which will provide dates, locations, and the details of for the 2020 meetings.

RWC members at Membership Meeting in Pickering pictured below.



RWC members at breakfast meeting pictured from left to right: Bob Grondin, Adrian Zanchetta, James McKellar, Roger Ferguson, Dave Leach, Tim Burton, George Kreiger, Marty Burke, Gerry Haddad, Doug King, Henry Wiebenga, Frank Malat, Carl



RWC RETIREES BREAKFAST MEETINGS

Adrian Zanchetta, RWC Executive Board Member, has monthly breakfast meetings near Windsor with a group of retirees. Adrian provides an update on RWC activities to the group.

The conversations are rich and everyone has a good time.

The retirees are from Lambton GS, Chatham and Essex Area Offices, & Keith TS Office.



Executive Board meeting



RWC Members at Barrie Membership meeting

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