



HYDRO PENSIONERS ASSOCIATION OF ONTARIO
Toronto District



[HTTPS://HYDROPENSIONERSTORONTO.CA/](https://hydropensionerstoronto.ca/)



HYDROPENSIONERSTORONTO@GMAIL.COM;

THE PRESIDENT'S MESSAGE



It is my pleasure to serve as President of HPAO Toronto district for 2024. Over the years, I have enjoyed the various events held and have been thrilled to see so many Hydro pensioners coming together as a family. The two luncheons held each year have given us opportunities to renew friendships that span years. It is my hope that supported by our enthusiastic volunteer committee that we can build on the tradition set by Seppo Peuhkurinen and other volunteers.

In addition to the May 28 and November 21 luncheons, we have planned three theater trips and a boat cruise throughout the summer months. We are still finalizing the arrangements for our annual golf tournament in September.

I hope to meet many of you to discuss other possible activities to keep our pensioners involved and entertained. We welcome your ideas on how best to meet your needs now and in the future.

Please visit our excellent website for further details of our plans and to keep in touch with us.

<http://www.hydropensionerstoronto.ca>

May we all stay happy, healthy and prosperous in 2024.

Julia Lindsay

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OUR APPRECIATION TO SEppo PEUHKURINEN



Seppo was President of the HPAO Toronto district for the past 15 years and was a Board member for over 20 years. We all recognize the effort required in dealing with financial matters and providing for social activities for the Association. Seppo certainly met these challenges head on and let us not forget his able partner, Linda, who also was involved with our Associations activities. Seppo and Linda have decided to continue serving as volunteers of the Association. We are sure you will see them at our events.

*We raise a toast to Seppo and Linda
Thank You for all you have done*

JOIN THE TEAM



We would certainly welcome more volunteers to join our Board to plan out a course for Hydro Pensioners Association of Ontario.

Drop us a note at hydropensionerstoronto@gmail.com

There is immense satisfaction experiencing the enjoyment of fellow pensioners as a result of your volunteer efforts.

Welcome our new volunteers.



Julia Lindsay

CLUB EVENTS



Our club - the Hydro Pensioners Association of Ontario (HPOA) TORONTO DISTRICT - is one of ten pensioner clubs or districts across the Province. It is rooted in the pensioners of the former Ontario Hydro and its successor companies. The Toronto district falls under the umbrella of an organization named HPOA Provincial, which is responsible for sharing resources, advice and risk management to the districts.

Over the last few years, the districts have been increasingly self-sufficient, relying on revenues from its members. Some districts have introduced minimal annual membership fees to cover administrative expenses. None of the volunteers who operate the local districts are paid, although some districts cover travelling expenses, etc. The activities vary across the districts with some holding only an annual luncheon, while others are more active offering theatre trips, golf tournaments, etc.

With the ageing membership base and declining enrollments, the districts are having to reassess their futures. In our case, the Toronto district expects to offer programs for some five more years. In addition to running social programs, our volunteers help pensioners to better understand their benefits packages and to expedite and resolve medical claims and pension issues. We have developed a website to keep our members informed more efficiently, as well issue a quarterly newsletter to members.

We encourage all members to renew their membership before April 1, 2024, to take advantage of the discounted membership rate. New members are welcome and will definitely enjoy belonging to our club. We welcome any ideas and suggestions for keeping our district viable and relevant or if you would like to write an article about your Hydro days or current events, please email us at Hydro Pensioners Toronto: hydropensionerstoronto@gmail.com.

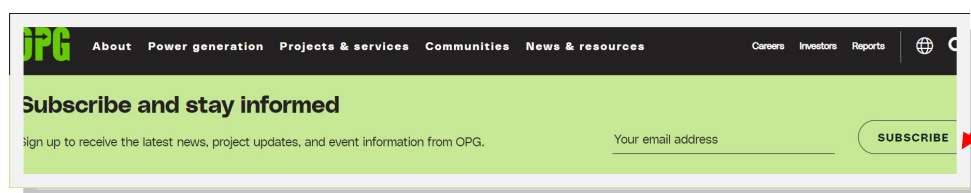
Stay active and healthy.

QUARTERLY NEWS FROM OPG



If you would like to get an email quarterly from OPG with latest news updates scroll to the bottom of this link and subscribe is located.

<https://www.opg.com/news-resources/newsroom/e-newsletter/>



WELCOMING OUR NEW VOLUNTEERS

I am pleased to introduce the new volunteers who have accepted various roles with the HPAO Toronto district. I asked them to provide some background on their work areas and the areas that they would like to assist us. - *Julia Lindsay*



My name is Ed Kurak. I started my career with Ontario Hydro as a Mathematical Programmer in the Math and Engineering Department of Computing Services. It was the Power Systems Operations and specifically the Data Acquisition Control System (DACS) project where I was able to link two of my favorite pursuits : Computing and the Power Systems. I spent 15 years in this division and left the Clarkson Control Center in October of 2001 for retirement, taking with me many good memories. I joined Hydro Pensioners in 2003 and became a volunteer in 2023. My interests in the volunteer work

are largely in the area of maintaining the web site and working with the team to produce informative newsletters.



My name is Nazma Premji. I was born in Uganda and my family was expelled from the country in 1972. My family went to Australia and stayed in a refugee camp for 8 months, before coming to Canada in 1973. I started working for Ontario Hydro on July 21, 1979. I worked for 8 years in the Printing department, 21 years in Treasury/Finance, 6 years in the Pension department and 5 years in records. I was involved in the Hydro Club where we sold tickets for shows, took care of Christmas parties and it was subsidized by Ontario Hydro. I had the opportunity to work for the United Way as a sponsor program of OPG where I was a speaker as well as going to different companies to raise money. I retired on April 30, 2020.



Marion Wright started her career with Ontario Hydro in 1990 on the Graduate Trainee program in the Information Services Division. I held various roles in the Application Services, Network Computing, Infrastructure, Operations & Communications, Engineering, and Application Management departments. I had the opportunity to work for OPG, Hydro One, and Inergi LP/Capgemini with many talented colleagues and on a multitude of very rewarding projects. I was the lead of the Enterprise Data Warehousing and SAP BI/BW teams, providing support services to Hydro One. After 31+ years, I took an early retirement in 2021 and joined the HPAO Toronto district in 2023. I decided to become a HPAO volunteer this year, 2024, after seeing the camaraderie and friendships, to connect with former colleagues and meet new ones.

EVENTS OF 2023

LITTLE SHOP OF HORRORS – PORT HOPE TUESDAY, AUGUST 15, 2023



Our Bus Driver Wilbur (Wib) and good traffic had us ahead of schedule in Port Hope. We had a bonus half-hour walk-about of the pretty downtown before visiting the Railside Restaurant.



We had ample time for sight seeing in Port Hope.

The lunch was at the Railside Restaurant. We had a nice leisurely lunch before attending the play. Little Shop of Horrors is a crazy, campy, musical comedy. The performances were great; enthusiastic and engaged, and the audience gave a standing ovation.



**GYPSY— SHAW FESTIVAL
THURSDAY, SEPTEMBER 7 , 2023**



Some 40 members enjoyed a beautiful trip to Niagara on the Lake. We had a delicious meal at Betty's restaurant in Niagara Falls where we celebrated the birthdays of three of our members. After lunch we were entertained by the musical Gypsy, which everyone enjoyed.

AN ENJOYABLE MEAL AT BETTY'S



ROLLING HILLS GOLF COURSE
THURSDAY, SEPTEMBER 07, 2023



It was certainly just a perfect weather day for our “Golf Tournament” or should we just call it a fun day at a golf course. - it is best ball after all. Hydro Pensioners, spouses and friends were joined by Meridian staff who sponsored the event.



From these pictures, we can see that participants enjoyed the day.

We welcome all levels of golfers or those who would like to give golf a try for the first time.

CHRISTMAS LUNCHEON CHELSEA HOTEL
TUESDAY, NOVEMBER 28 2023



The Christmas Luncheon was well attended with 130 present for this popular event.

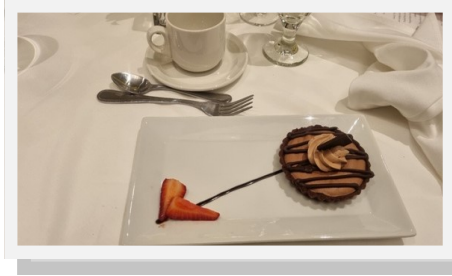


Our Event Committee ensured that there was a large number of prizes.



An opportunity to renew acquaintances & mingle.

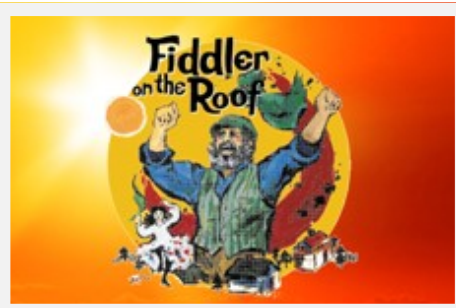
OVERVIEW OF 2024 EVENTS



SPRING LUNCHEON

May 28 2024

Chelsea Hotel, Toronto



FIDDLER ON THE ROOF

June 19 2024

Huron Country Playhouse

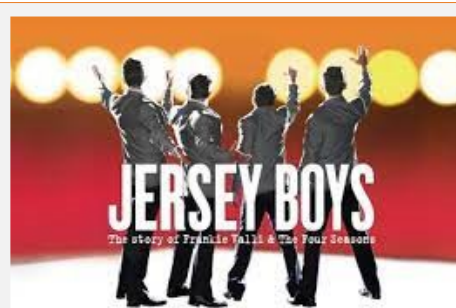
With its universal themes of hope, love, and acceptance, Fiddler on the Roof is a testament to the triumph of the human spirit over adversity.



FIDDLE SHOW AND BOAT CRUISE WITH LUNCH

July 16 2024

Board the fully accessible cruise boat in Caledonia for 2-1/2 hour cruise on the Grand River. Refer to the next page for further details on this “ unique excursion”.



JERSEY BOYS

August 13 2024

King's Wharf Theatre

Jersey Boys. The Story of Frankie Valli and The Four Seasons

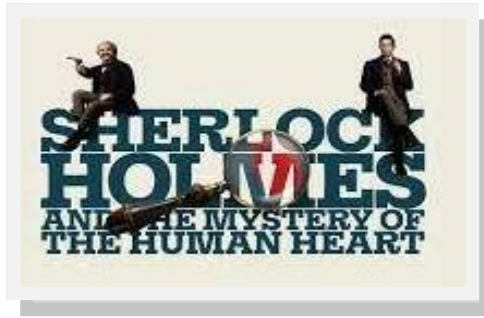
OVERVIEW OF 2024 EVENTS



FUN 9-HOLE GOLF DAY

September 14, 2024

Springcreek Golf Club, north of Ajax



SHERLOCK HOMES AND THE MYSTERY OF THE HUMAN HEART

September 18 2024

The Shaw Festival presents The Mystery of the Human Heart. Sherlock Holmes has never met a villain so clever, so compelling and so lethal. Has Holmes finally met his match?



CHRISTMAS LUNCHEON

November 21 2024

Chelsea Hotel, Toronto

For further details refer to our 2024 Event Calendar

[2024-Event-Calendar-REV08-20240122 \(hydropensionerstoronto.ca\)](https://www.hydro-pensioners.com/2024-Event-Calendar-REV08-20240122)

HYDRO PENSIONERS ASSOCIATION OF ONTARIO 2024 Event Calendar					
Description	Event	Date	Cost	Venue/ Restaurant	
Zoom Seminar	Zoom Meeting Aging in Place	Monday March 18	Free	Zoom Meeting	
Spring Luncheon	Luncheon	Tuesday May 28	\$95	Chelsea Hotel, Toronto	
Huron Country Playhouse	Fiddler on the Roof	Wednesday June 10	\$124	Marlborough Restaurant, west of Grand Bend	
Grand River Cruise	Lunch Cruise and Fiddle show	Tuesday July 23	\$118	Calabria	
King's Wharf Theatre	Jersey Boys	Tuesday August 13	\$128	Brookline Golf & Country Club, Midland	
Shaw Festival Theatre	Sherlock Holmes and the Mystery of the Human Heart	Wednesday Sep 18	\$127	Betty's Restaurant, Niagara Falls	

BACKGROUND ON THE EVENT WAIVER



HPAO Toronto District is a volunteer operated organization established to provide recreational services and support to our fellow pensioners. The volunteers running the programs donate their time and talents for the benefits of our members.

In offering theater trips, golf tournaments and luncheons etc., we use reliable and professional external service providers such as the Chelsea Hotel and Mary Morton tours. Each of our providers are insured to provide protection to our members.

While we take all necessary precautions to protect our members, accidents could still possibly occur . In discussion with our partners we have decided to have members sign waiver forms recognizing that there are risks involved in any outing and freeing HPAO of any possible related liability. As such we want to alert our members of these risks and to have our members acknowledge their acceptance of these possibilities.

Each event registration form will now require signing a waiver for possible personal injury and loss of property.

Let's be aware of the risks while enjoying the outing.

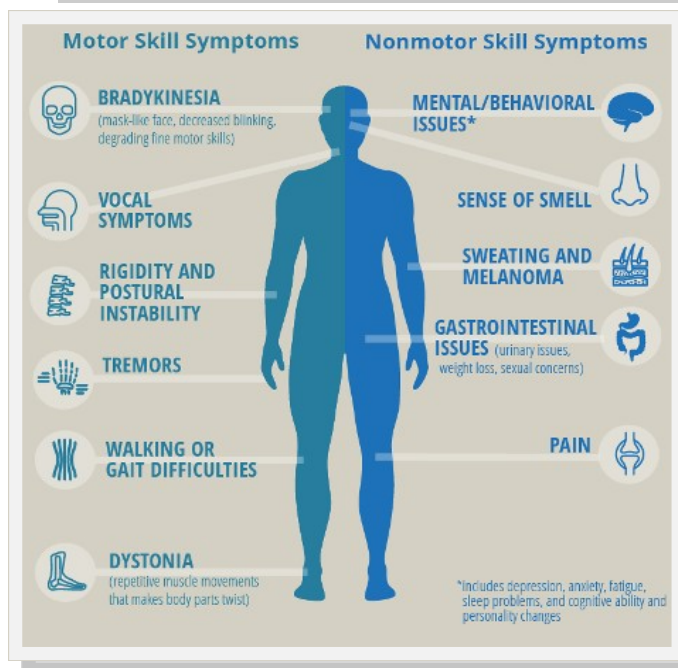
HPAO EVENT WAIVER

By RSVP'ing and paying the event fee, you are confirming that you have read, understand, and accept the following:

1. The Hydro Pensioners Association of Ontario (HPAO) is a private group. Attending events is voluntary by you as a member. Participation in any activity with us is at your own risk.
2. By joining this event as a member, you agree to indemnify and hold harmless its organizers, co-organizers, assistant organizers, event hosts, and other members from all claims and liability of any type (including court costs and legal fees) for injury or death to any person or damage to property, loss of personal property, or any other wrongful act arising out of or relating to your participation as a member. This agreement applies to you and to other persons (as your guests) who may accompany you in these endeavors.
3. You also agree to hold the organizers and other group members harmless. By participating voluntarily in the group, you expressly waive any and all such claims against each and every other member in the group, including without limitation any and all claims against the group organizer, co-organizers, assistant organizers, and event hosts.

HEALTH AND SAFETY

DISCUSSION—PARKINSON'S DISEASE



Too many of our friends are being diagnosed with Parkinson's Disease . We know that some famous people were affected by it including Michael J Fox, Pierre Trudeau, Muhammad Ali, George Bush, Pope John Paul II, Linda Ronstadt, Neil Diamond and others. It can affect people from all races, professions and walks of life.

What is Parkinson's Disease ?

Parkinson's Disease (PD) was first diagnosed some 175 years ago as the palsy in England by Dr Parkinson. It is a serious neurological disease that can worsen, become debilitating over time and for which there is no cure at this time.

The symptoms include motor problems such as tremor and rigidity in the hands and legs. It can impart the ability to move or react in a timely manner. It also is associated with

a host of non-motor symptoms such as inability to smell odours, memory loss, digestive issues, weight loss and dementia.

While the causes are not definitely known, some suspects include pollution in our food or water, exposure to dangerous household chemicals and in some cases genetic. Estimates show that some 2% of the population has PD. It affects men more than women. While it appears mainly in seniors, younger people can suffer from it in early onset cases.

With PD the cells in the brain start to malfunction and cannot produce dopamine - the chemical needed to pass signals to the muscles. This imparted transmission results in tremor, rigidity and other problems.

The best medication to address this deficiency is called Sinemet (levodopa/carbidopa) which is taken in pill form over the day as prescribed by a neurologist. Over time the accumulation of Sinemet in the body can result in involuntary movement or dyskinesia. The challenge is to optimize the amount of drugs needed to facilitate movement and to avoid freezing versus avoiding the involuntary movement of muscle etc.

Most neurologists can treat people with early stages of PD; more complex cases are referred to a movement disorder specialist who has specialized in PD and other motor diseases. In addition to neurologists, a PD patient will require a host of services from a variety of medical professionals including pharmacists, physiotherapists, psychologists, nurses, surgeons, dieticians, geriatricians, occupational therapists, personal support workers and home care assistants.

Over the last 25 years intrusive medical procedures have been developed to slow down the progression of the

DISCUSSION—PARKINSON'S DISEASE CONTINUED

disease including deep brain stimulation (DBS), and dual dopa operations. With deep brain stimulation, electronic sensors are implanted into the brain to stimulate the cells to produce dopamine. Dual dopa involves the insertion of a tube into the gut to facilitate the delivery of the required medicine right into the body avoiding the digestive system so that more meds can be set directly into the brain.

This disease affects us all - the patient, the immediate family and the medical system. The patient will eventually require full time care both from the caregiver and the medical systems including doctors, hospitals and long term care facilities. It is an expensive disease which will place a growing burden on the health care system as the baby boomers age over the next decade.

Compounding these challenges are the inherent inefficiencies of the current health care system which lacks integration and is in fact quite fragmented. The lack of a systemic approach is the main cause of the inefficiencies. As a result valuable resources are wasted and sick people are being shuffled around and left to muddle through the system. A more multi-disciplinary and integrated approach is required.

If you have a disease such as Parkinson's, seek out support groups and specialists in the area. Take your medications on time and as prescribed, especially regarding foods that can interfere with the meds.

Reference Material

A Guide to the non-motor symptoms of Parkinson Disease by Ronald Postuma and Christos Galatas Provided by Parkinson Canada

Parkinson's Disease An introductory Guide by Ronald Postuma and Julius Anang. Provided by Parkinson Canada and the Davis Phinney Foundation.

The author has had ten years experience as the lead of the Mississauga Parkinson Support Group and has seen first-hand the struggles of patients living with the disease and the medical system's inability to react in a timely and efficient manner.

LIFESTYLE



Since the mid sixties, Canadians have enjoyed universal and free health care regardless of social status. At that time the population was much younger and costs were reasonable. Most of us did not think twice about its existence. However much has changed since then.

Mainly given the effects of the ageing baby boomers more of us are older and then suffer from age related diseases. Some of our youth are depending on drugs to deal with the problems in their life. I know the baby boomers had their cigarettes. Compounding these demographic challenges the cost of living has increased significantly. As a result our health care system is under tremendous stress. We are now experiencing long wait times to see doctors, in some cases up to 18 months to see specialists, lack of family doctors and doctor burnout. Given these systemic issues, there is no easy fix or magic bullet

But each of us can do our part to help ease the burden on our medical system. Here are some suggestions:

A real example of this situation is ambulances and paramedics having to sit in the hospital waiting to hand patients over to hospital staff. This would not be tolerated in any other business. Valuable resources such as vehicles and people should not be sitting around when they are required elsewhere by people in distress. The solution in this case is simple and a holistic model would have nurse practitioners admitting the patients so that the ambulance could return to service where they are needed.

While we are spending billions on health care and related research, we need to help the system better meet the challenges. Doctors and medical administrators cannot do it alone as the issues are complex and require a significant paradigm shift. More dollars alone will not solve the problem.

Each of us can do our part to help ease the burden on our medical system. Here are some suggestions including adopting a healthy lifestyle by staying active and eating wisely. Keep a diary of minutes exercised, foods consumed and record medical symptoms as they occur. Also be prepared when you see your doctor with detailed notes based on observations.

SHRINKFLATION - DOES CPI ACCOUNT FOR THIS?



We certainly have noted a decrease in the size of coffee jars, boxes of cereals and of course less sheets on a roll of toilet paper. The question arises whether Stats Canada captures these somewhat hidden cost increase in the CPI .



Statistics Canada has provided the following response to the question as to whether the CPI does capture such price increases (smaller packaging).

To ensure an accurate CPI, prices are measured for the same items over time to reflect constant quality and quantity.. This in turn, ensures, that the CPI measures pure price change. When the quantity or size of a product is reduced, but the price remains the same, consumers are paying more. To account for this in the CPI, the prices collected are adjusted upward to reflect the change in quantity, and the resulting price increase is reflected in the CPI as a pure price change.

This capture of a price increase may not make us feel more comfortable on first read; however, as the price increase is reflected in the CPI, pensions which are tied to the CPI will increase accordingly and that is positive.

OPG: INFORMATION FOR DEATH NOTIFICATION AND PENSION



This information may be of interest to pensioners of OPG: General Contact Information for Death Notification and Pension

As we have received several inquiries on these topics over the years we wanted to let you know the process to follow upon the death of a pensioner or their beneficiary.

The first point of contact at OPG is the Human Resources Service Centre. Their email address is hrsc@opg.com.

Death Notification

If a pensioner (or their beneficiary) passes away, call HR at 416-592-3700 and select Option 3 to speak to the HR advisor. OPG HR will relay the information to other parties such as TELUS Health (formerly LifeWorks, formerly Morneau Shepell) the pension administrator and Sun Life the benefits carrier.

If the spouse of a pensioner who has passed away is also a pensioner, be sure to provide the HR Advisor with both the surviving pensioner's ID number and that of the late pensioner.

PWU RWC NOTICE REGARDING ANNUAL RECEIPTS

We have recently been advised that RWC Annual Membership Dues are not deductible for tax purposes as they do not meet the criteria to be properly categorized as annual union, professional or like dues. On that basis we will no longer be issuing annual receipts in respect of same. If paying online you will receive proof of payment at the time the payment is processed, or if dues are deducted from your pension, proof of payment will be shown on your pension statement. If you have any questions regarding this matter, please do not hesitate to email me at rwc@pwu.ca.

Peter Kelly
President
PWU Retired Workers Chapter

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Don Price

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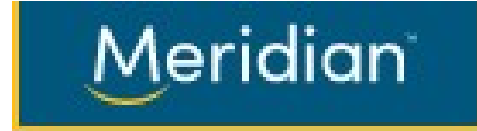
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For your financial needs, view Meridians web site for a wide range of financial products and to determine a location near you.

[HTTPS://WWW.MERIDIANCU.CA/PERSONAL](https://www.meridiancu.ca/personal)

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