

# NEWSLETTER

WINTER 2025

HYDRO PENSIONERS Association of ONTARIO  
TORONTO DISTRICT



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Hydro Pensioners Toronto YouTube

## PRESIDENT'S MESSAGE



Hello, I'm Nazma Premji, and have had the honour of being the President of the HPAO Toronto District, since October 2025.

I am fortunate to have a wonderful team of volunteers who support our organization and who work tirelessly to ensure we offer our members a truly great variety of social programs. Let me introduce them:

**Bruno Bellissimo** - Treasurer

**Ed Kurak** - Web Master

**Gillian Salter** - Member Registrar

**Donna Jutras** - Newsletter

**Colin Erwin** - Luncheon Events and  
Tech Support

**Marion Wright, Cam Smith & myself -**  
Events

We wrapped up our 2025 Events this past November at our Annual Holiday Luncheon at the Chelsea Hotel in Toronto.

This year, our members took advantage of many in-person events that brought us to the theatre, experienced a river boat cruise, played a round of golf and enjoyed a lunch or two with our retired colleagues.

We also offered a number of Zoom events on various health and wellness topics, that were easily viewed from the comforts of your own home.

Our members enjoy our offerings and expressed interest in continuing in the future. The new year will bring many challenges to our organization and with your help we are hoping to continue holding events in the coming years.

**Our Annual membership fee for 2026 will be**

**January 1, 2026 - March 31, 2026 - \$15 per pensioner or \$30 per pensioner + 1 guest**

**After March 31, 2026 - \$20 per pensioner or \$40 per pensioner + 1 guest**

Please take the time now to submit your 2026 membership fee by e-transfer to [hydropensionerstoronto@gmail.com](mailto:hydropensionerstoronto@gmail.com) . If you prefer, you may mail a cheque to: **Membership Registrar, HPAO Toronto District**, 1267 Ingledene Drive, Oakville, ON, L6H 2J1. More information is available at [our Membership webpage](#)."

From all of us at the **HPAO - Toronto District**, we wish you the very best this holiday season and look forward to seeing you in 2026!

# HOLIDAY LUNCH - NOVEMBER 20, 2025



## HOLIDAY LUNCHEON

Our annual Holiday Luncheon was held on Thursday, November 20, 2025 at The Chelsea Hotel in downtown Toronto. We had over 125 members attend and were especially pleased to welcome many first-time attendees, who were able to join us as a result of the OPG and Hydro One retirement packages this past summer.

### Some highlights from this Luncheon:

- ⌘ **The Cross-Stitch Guessing Game** - Where attendees made their best guess of the time in months to create a beautiful cross-stitch wall hanging that was kindly donated by Sandra Griffith.
- ⌘ **The First Couples Game** - A modern-day take on the Newlywed Game, where three brave couples volunteered to be up on the stage, and answer questions about their family life. It was interesting to see where the husband and wives agreed or disagreed!
- ⌘ **Our Prize Pool** - Most of our prizes were distributed in a Prize Pool, to allow door prize winners the opportunity to select a prize that is a best fit or most beneficial to them.
- ⌘ **Guest Speaker Anthony Pin** - President of the Society Pensioners Chapter, spoke about the importance of the Society's work advocating for Pensioners Rights.
- ⌘ **Guest Speaker Khatiza Bi Bi** - A Registered Psychotherapist, spoke about how therapy can help struggling individuals lead a healthier and happier life. Khatiza will be our Guest Presenter at an upcoming Zoom event about ADHD in the new year.
- ⌘ **The Chelsea Hotel** - graciously donated an overnight stay for two which was won by Howie Hosick.

**Nazma Premji**, our new President, presided over the events and judging by the conversation volume during the reception, attendees were very engaged and happy to connect with fellow retirees.

We wish our Pensioners and their Families all the best for a healthy and happy holiday season!

- Colin Erwin -

## HOLIDAY LUNCH - NOVEMBER 20, 2025



## HOLIDAY LUNCH - NOVEMBER 20, 2025



## HOLIDAY LUNCH - NOVEMBER 20, 2025



# COMING IN 2026

## IN PERSON EVENTS

Details Coming in the New Year!

See [Event Details - HPAO - Toronto District](#)

## ZOOM EVENTS

**January 6, 2026**

### Brain Health

How to lower your risk of developing dementia

**February 9, 2026**

### Income Tax Awareness

Canada's Tax System for Pensioners presented by CRA

**March 20, 2026**

### ADHD

What causes ADHD and how people cope

**April 14, 2026**

### Wills & Estates

Importance of having a will

**May 3, 2026**

### A Talk with Rumina Velshi

Former President & CEO of Canadian Nuclear Safety Commission

**June 16, 2026**

### Benefits for Seniors

Federal Benefits & Programs available for Seniors

**July 27, 2026**

### Toronto Memory Clinic

Specializing in diagnosis & treatment of Alzheimer's Disease

For more Information & Registration forms see  
[Zoom Event Details - HPAO - Toronto District](#)

Videos of past presentations are posted on the  
[Hydro Pensioners Toronto - You Tube Channel](#)

## HAPPENING IN ELECTRICITY

### ONTARIO, BULGARIA SIGN NUCLEAR SUPPORT AGREEMENT



SOFIA, BULGARIA – Ontario Minister of Energy and Mines Stephen Lecce joined Bulgarian Minister of Energy Zhecho Stankov recently to announce an agreement that will utilize Ontario's nuclear expertise to support Bulgaria's nuclear energy expansion.

The agreement will help Bulgaria's Kozloduy Nuclear Power Plant (NPP) New Build, which involves the construction of two new proposed nuclear reactor units – units 7 & 8.

Under the agreement, a new consortium comprised of Laurentis Energy Partners, BWXT Canada Ltd. and Canadian Nuclear Partners S.A., has been selected to support a two-phase contract valued at hundreds of millions of dollars to support the build of the two Westinghouse AP1000 nuclear reactor units, a release reads.

Phase one will begin immediately to support planning work over the next 15 months. Pending approvals, phase two is expected to begin in 2027 and includes the construction of the units over the next eight to 10 years. The project combines local and European hiring with expertise from Ontario and across Canada. It will also provide Ontario with the opportunity to expand its expertise into the light water nuclear sector for the first time, the release adds.

Ontario is already making inroads in the nuclear space as small modular reactor partnership agreements are in place in Estonia, Poland and Belgium, while a major refurbishment project is underway on the CANDU Unit 1 reactor at Romania's Cernavoda Nuclear Power Plant.

[Daily Commercial News](#), December 9, 2025

### HYDRO ONE TO DEVELOP NEW TRANSMISSION LINE BETWEEN BOWMANVILLE & THE GTA



Ontario Minister of Energy and Mines Stephen Lecce has directed the Ontario Energy Board to amend Hydro One Networks Inc.'s transmission licence to develop and construct a new line between Bowmanville and the Greater Toronto Area (GTA).

According to a release, the proposed project is a new double-circuit 500-kilovolt (kV) transmission line from the Bowmanville Switching Station to either the Parkway Transformer Station (TS), Claireville TS or Cherrywood TS, including associated station facility expansions or upgrades required at terminal stations. The line is expected to be in service in the early-2030s.

## HAPPENING IN ELECTRICITY

In addition, the government has issued priority designation to this line and two other projects:

- The re-conductoring of a portion of Hydro One's existing E8V/E9V 230-kV transmission line from the Orangeville TS to the Essa TS, expected to be in service in 2027.
- A new double-circuit 230-kV transmission line from the Lauzon TS to the Lakeshore TS, including associated station expansions or upgrades, expected to be in service by 2032.

Hydro One will build the line in partnership with First Nations in proximity who will also have the opportunity to invest in a 50 per cent equity stake in the transmission line component of the project.

This latest news on the Bowmanville project comes after AtkinsRéalis Group Inc. was recently selected by Hydro One for a multi-year owner's engineer mandate for the expansion of the Bowmanville switching station.

The expansion, situated across from the Darlington Nuclear Generating Station, will enable grid connection of the planned build of four Small Modular Reactors by Ontario Power Generation at the adjacent Darlington New Nuclear Project site, explains a release.

[Daily Commercial News](#) - November 25, 2025



### OLD IS WHEN...

Your friends compliment you on your new alligator shoes and you're barefoot.

### OLD IS WHEN...

A sexy babe catches your fancy and your pacemaker opens the garage door,

### OLD IS WHEN...

You don't care where your spouse goes, just as long as you don't have to go along.

### OLD IS WHEN...

You are cautioned to slow down by the doctor instead of by the police

### OLD IS WHEN...

'Getting a little action' means you don't need to take any fibre today.

### OLD IS WHEN...

'Getting lucky' means you find your car in the parking lot.

### OLD IS WHEN...

An 'all nighter' means not getting up to use the bathroom.



seniorplanet.org

Aging is not 'lost youth' but a new stage of opportunity and strength.

## WINTER SAFETY FOR OLDER ADULTS

When the temperature drops, older adults run a higher risk of health problems and injuries related to the weather, including hypothermia, frostbite, and falls in ice and snow. Like most things in life, it is better to be prepared. Here are a few precautions everyone should take, especially older adults, during the winter.

### HYPOTHERMIA

Hypothermia occurs when your body temperature drops to a dangerous level. Your body temperature can drop when you are out in the cold for an extended time because it begins to lose heat quickly. Older adults are at an increased risk of hypothermia due to changes that happen to your body with aging.

**Warning Signs:** cold skin that is pale or ashy; feeling very tired, confused and sleepy; feeling weak; problems walking; slowed breathing or heart rate. Call 911 if you think you or someone else has hypothermia.

**Note:** Shivering is not a reliable warning sign because older people tend to shiver less or not at all when their body temperature drops.

### Precautions to Take

- ◆ **Stay indoors** (or don't stay outside for very long).
- ◆ **Keep indoor temperature** at 65 degrees or warmer.
- ◆ **Stay dry** because wet clothing chills your body more quickly.
- ◆ **Dress smart** – protect your lungs from cold air. Layer up! Wearing 2 or 3 thinner layers of loose-fitting clothing is warmer than a single layer of thick clothing. Think about getting your thermals!
- ◆ **Essential winter wear:** hats, gloves (or preferably mittens), winter coat, boots, and a scarf to cover your mouth and nose.



### FROSTBITE

Frostbite occurs when your body experiences damage to the skin that can go all the way down to the bone. Not surprisingly, extreme cold can cause frostbite. It is most likely to occur on body parts farthest away from your heart. Common places include your nose, ears, cheeks, chin, fingers, and toes. In severe cases, frostbite can result in loss of limbs. People with heart disease and other circulation problems are at a higher risk.

**Cover up!** All parts of your body should be covered when you go out in the cold. If your skin turns red or dark or starts hurting, go inside right away.

**Know the warning signs of frostbite:** skin that's white or ashy or grayish-yellow; skin that feels hard or waxy; numbness. If you think you or someone else has frostbite, call for medical help immediately.

**If frostbite occurs,** run the affected area under warm (not hot) water.

# WINTER SAFETY FOR OLDER ADULTS

## INJURY WHILE SHOVELING SNOW

It's one of the evils of winter – snow shoveling. If you choose to shovel, take some precautions. Remember, when it's cold outside, your heart works double time to keep you warm. Strenuous activities like shoveling snow may put too much strain on your heart, especially if you have heart disease. Shoveling can also be dangerous if you have problems with balance or have "thin bones" (osteoporosis).

Ask your healthcare provider whether shoveling or other work in the snow is safe for you.



## FALLS

It is easy to slip and fall in the winter, especially in icy and snowy conditions.

### Precautions to Take

- ◆ Make sure steps and walkways are clear before you walk. Be especially careful if you see wet pavements that could be iced over.
- ◆ Clear away snow and salt your walkways at home, or hire someone to do it.
- ◆ Wear boots with non-skid soles – this will prevent you from slipping.
- ◆ If you use a cane, replace the rubber tip before it is worn smooth.
- ◆ Consider an ice pick-like attachment that fits onto the end of the cane for additional traction.

## FIRES AND CARBON MONOXIDE POISONING

During the winter months, it is common to use the fireplace or other heating sources, such as natural gas, kerosene, and other fuels.

Unless fireplaces, wood and gas stoves and gas appliances are properly vented, cleaned, and used, they can leak dangerous amounts of carbon monoxide—a deadly gas that you cannot see or smell. These and other appliances, such as space heaters, can also be fire hazards.

### Warning Signs

- ◆ Headache
- ◆ Weakness
- ◆ Nausea or vomiting
- ◆ Confusion
- ◆ Blurred vision
- ◆ Loss of consciousness



If you think you may have carbon monoxide poisoning,  
get into fresh air and get medical care immediately.

# WINTER SAFETY FOR OLDER ADULTS

## Precautions to Take

- ◆ Call an inspector to have your chimneys and flues inspected – preferred annually.
- ◆ Open a window (when using a kerosene stove) – just a crack will do.
- ◆ Place smoke detectors and battery-operated carbon monoxide detectors in strategic places – especially in areas where you use fireplaces, wood stoves, or kerosene heaters.
- ◆ Make sure space heaters are at least 3 feet away from anything that might catch fire, such as curtains, bedding, and furniture.
- ◆ Never try to heat your home using a gas stove, charcoal grill, or other stoves not made for home heating.



If there is a fire, don't try to put it out. Leave the house and call 911.

## ACCIDENTS WHILE DRIVING

Adults 65 and older are involved in more car crashes per mile driven than those in nearly all other age groups. Winter is an especially important time to be vigilant when driving because road conditions and weather may not be optimal.

## Precautions to Take

- ◆ **“Winterize” your car before the bad weather hits!** This means having the antifreeze, tires, and windshield wipers checked and changed if necessary.
- ◆ **Remember your cell phone when you drive in bad weather,** and always let someone know where you are going and when you should be expected back.
- ◆ **Avoid driving on icy roads,** and be especially careful driving on overpasses or bridges. Consider alternate routes, even if it means driving a longer distance, if the more direct route is less safe. Often bigger roads are cleared of snow better than smaller roads.



◊ First aid kit	◊ Shovel
◊ Blankets	◊ Rock salt or a bag of sand or cat litter (in case your wheels get stuck)
◊ Extra warm clothes	◊ Water and dried food or canned food (with can opener!)
◊ Booster cables	◊ Flashlight
◊ Windshield scraper	◊ Map (if traveling in new areas)

## MAKE SOCIAL INTERACTION A PRIORITY

When you go to work every day, you probably see familiar faces, say hello to your favorite co-workers and eat lunch with at least one or two regulars. You might talk about last night's game, a new recipe you discovered or share tidbits of your life.

Then comes retirement and you no longer have a familiar routine. You're free to do whatever you want, and yet with that freedom often comes loneliness. It's too easy for seniors to stay at home and spend more time alone, especially as their mobility decreases.

### Why Social Interaction for Seniors is Important

Maintaining relationships and spending time with others is essential to a senior's emotional and mental well-being. Social interaction for seniors is important as it can help prevent depression, which is prevalent among seniors. In fact, some studies indicate 20 percent of the population over 70 years of age suffer from depression. There are many causes, but it's often made worse by the fact that people who were once active now spend much of their time alone.

Socializing keeps the mind active. The Alzheimer's Association recommends seniors connect with others to help maintain brain activity. The improvements are greater when the person is involved in fun interests with other people.

### How to Encourage Seniors to Stay Socially Involved

People who have spent most of their adult lives in a scheduled routine will benefit from finding a regular hobby. It may be a book club or a bowling team, but scheduled social pursuits give seniors something to look forward to on a regular basis.

They can also plan regular get-togethers with friends, such as a weekly lunch date with another senior or their kids or grandkids. It's important to include both family and non-family members in the schedule.

Retirement centres and assisted living facilities often provide leisure interests to allow socialization, even for those with limited mobility. They may have crafts, sing-alongs and other events that encourage seniors to get out and visit with others. Those who don't feel safe going places on their own still have the opportunity to enjoy time with friends and have fun.

The truly adventurous senior can enjoy new experiences and new people by signing up for a tour designed especially for those over the age of 55. While this may seem like the ultimate endeavor, it's just as important to spend time in regular socialization on a smaller scale. Those who are in good health can visit nursing homes and spend time with others who can't get out or be as active.



## MAKE SOCIAL INTERACTION A PRIORITY

### Getting Online as a Social Activity for Seniors

According to a study conducted by Pew Research back in 2012, about half of seniors are online. The research was updated in 2014, and now shows about 71 percent of seniors are online every day. Of those who are online, their main reason is to stay connected with family and friends. Approximately 75 percent of those in the report said this was their top motivation.

These statistics show the importance of socializing for seniors, including keeping touch online. Social media and email allow seniors with limited mobility the opportunity to interact with others. They can join forums or chats and visit with people they don't know. They can spend time with family and friends and share photos and stories with those who are too busy or live too far away to visit in person.

The Internet has given seniors a way to be involved, including those who can't get out in society the way they once did. Those who don't understand how to set up profiles or create social media accounts can receive help from others. Community centers and senior programs often have experts to teach seniors about the Internet and how to function, so they learn enough to participate in the online community.

Spending time with others is essential to a senior's mental and emotional health. It also impacts their physical well-being. It is important for seniors and their family members to encourage more social interaction, even if they have limited mobility and can't enjoy the same events and friendships they once did.

Presented by: [Lifeline Canada](#)



In keeping with healthy social interaction, check out the [Dancing with Parkinson's](#) programs that we explored in our December 2025 Zoom event.

This not-for-profit organization believes that connection, movement, and purpose resulting from participation in their free events hits all the [Pillars of Healthy Aging](#).

You can see a quick introduction to their services in the [video of our December Zoom Event](#)

They also have [Daily Dance Connection \(DDC\)](#), a free national online dance program 7 days a week at 11am ET.

and [Dancing with Parkinson's In-Person Classes](#)



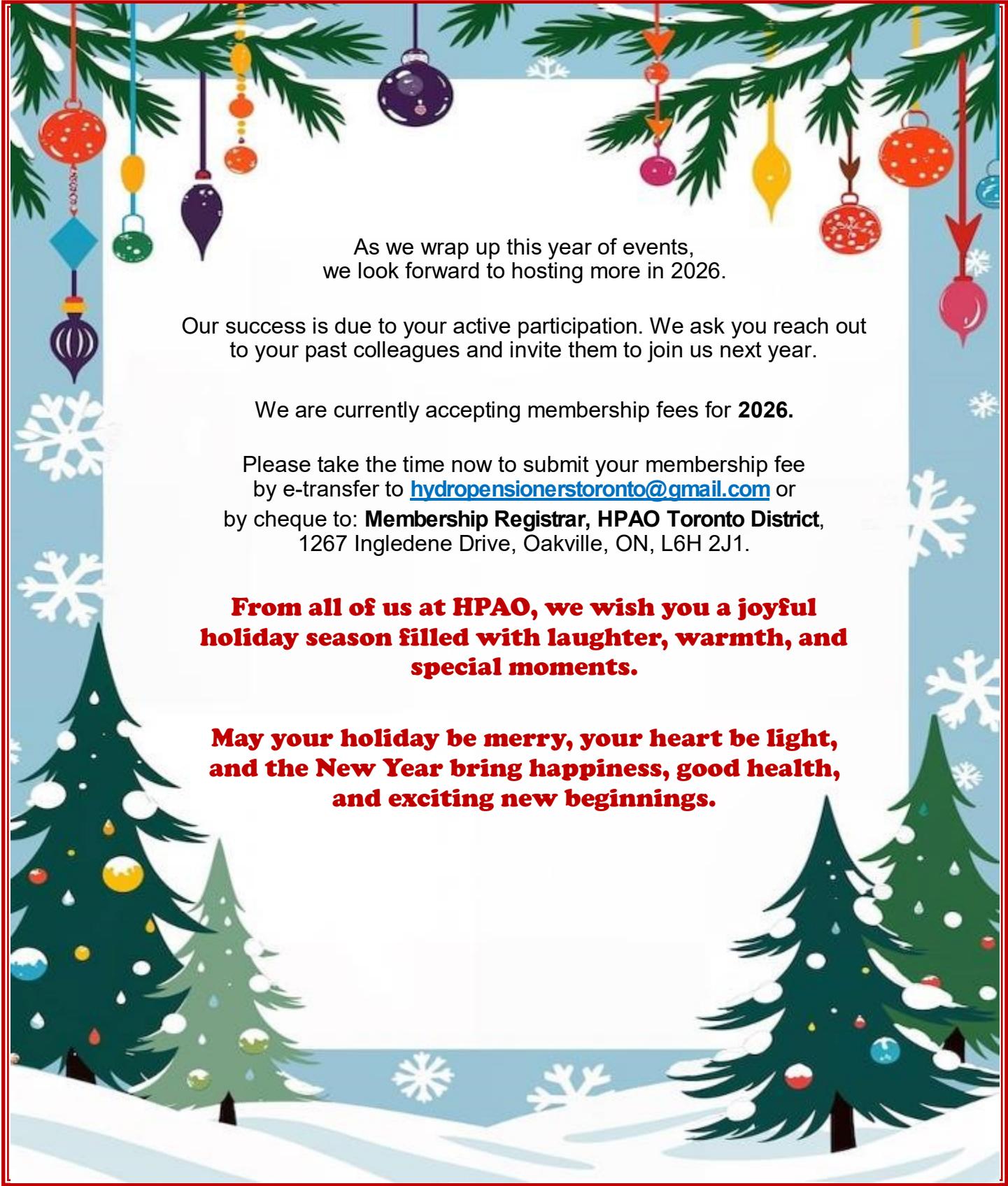
## NEW YEAR RESOLUTIONS



### RESOLUTIONS FOR 2026

- Have a healthier diet
- Travel more often
- Read at least 2 new books
- Recycle more than you throw away
- Spend more time outdoors
- Embrace your spirituality
- Spend more time with people you love
- Have a more positive outlook
- Give thanks for at least one thing every day
- Stick to a healthy sleep schedule
- Manage your stress better
- Take a walk and embrace nature
- Learn one new thing every day
- Reach out to someone you haven't heard from lately
- Join a new club or social group
- And finally... achieve each and every goal you can

## HAPPY HOLIDAYS



As we wrap up this year of events,  
we look forward to hosting more in 2026.

Our success is due to your active participation. We ask you reach out to your past colleagues and invite them to join us next year.

We are currently accepting membership fees for **2026**.

Please take the time now to submit your membership fee by e-transfer to [hydropensionerstoronto@gmail.com](mailto:hydropensionerstoronto@gmail.com) or by cheque to: **Membership Registrar, HPAO Toronto District, 1267 Ingledene Drive, Oakville, ON, L6H 2J1.**

**From all of us at HPAO, we wish you a joyful holiday season filled with laughter, warmth, and special moments.**

**May your holiday be merry, your heart be light, and the New Year bring happiness, good health, and exciting new beginnings.**

## OUR SUPPORTERS & PARTNERS



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For your insurance needs, give Billyard Insurance Group a call.

Contact

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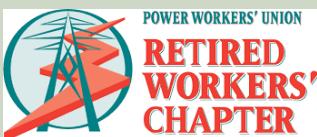
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## HOW TO CONTACT US



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