

NEWSLETTER

SUMMER 2026



HYDRO PENSIONERS ASSOCIATION OF ONTARIO
Toronto District



INSIDE

This Issue

The President's Message ...	2
Upcoming Events	4
Past Events	6
Health & Wellness	12
Technology & Seniors	13
Interesting Read	15
ICYMI	17
Our Sponsors & Partners ...	18



Website

<https://hydropensionerstoronto.ca>



Email

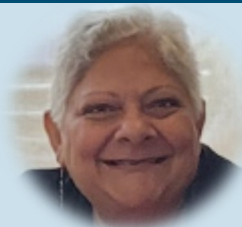
HydroPensionersToronto@gmail.com



YouTube

[Hydro Pensioners Toronto YouTube](#)

PRESIDENT'S MESSAGE



Hello, I'm Nazma Premji and I've 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.

Meet Your Executive & Volunteer Team

Executive

Nazma Premji	President
Bruno Bellissimo	Treasurer
Gillian Salter	Membership Registrar

Volunteer Team

Colin Erwin	Tech Support & Event Organizer
Ed Kurak	Web Master
Paola Charles	Event Organizer
Sandra Griffith	Event Organizer
Marion Wright	Event Organizer
Cam Smith	Golf Event Organizer
Donna Jutras	Newsletter

Events

Our 2026 season got into a roaring start on May 5, 2026 at the Chelsea Hotel with our Spring Luncheon. Over one hundred pensioners/spouses/friends were in attendance and enjoyed socializing, taking part in activities and eating delicious food. We had speakers from OPG and ESA, who provided current updates from both companies. We also had Financial Advisors from Meridian answering questions and providing their services insights to Pensioners.

In June, our members traveled to St. Jacobs to enjoy the town and the performance of Agatha Christie's "And Then There Were None". In July, we were able to experience a boat cruise in the Muskoka's and coming in September is our annual Golf Tournament.

Unfortunately, due to insurance concerns surrounding our bus events, we made the difficult decision to cancel the Waterloo and Prince Edward County trips for this fall. Mary Morton Tours continues to offer a wide variety of enjoyable day trips. Visit their website for more information ([Mary Morton Tours](#)).

Aside from in-person events, we also offered a number of Zoom events on various health and wellness topics, that were easily viewed from the comfort 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. With your help, we are hoping to continue holding events in the coming years.



PRESIDENT'S MESSAGE

Annual Membership & Policy for 2026

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

Our policy is that we ask for the once-per-year Membership Fee to be paid to participate in any of our events, including Zoom events. The membership fees go a long way to enable us to financially support our events.

If you have not already paid, we encourage you to take the time now to submit your **2026 Membership Fee**. We accept e-transfers to hydropensionerstoronto@gmail.com or cheques to: Membership Registrar, HPAO Toronto District, 1267 Ingledene Drive, Oakville, ON, L6H 2J1. Membership fees for 2027 will be determined at a later date.

More information is available at our [Membership](#) webpage.

Christmas Luncheon - A New Venue for 2026!

We're excited to announce that this year's HPAO Toronto District Christmas Luncheon will be held at a new location - the Novotel Toronto North York Hotel, conveniently located on Yonge Street between Sheppard Avenue and Finch Avenue.

After carefully considering several venues and listening to member feedback, we selected this location because it offers easy access without the need to drive downtown. It's conveniently located near Highway 401 and accessible by public transit, just steps from the North York Centre subway station.

As always, we're planning an afternoon filled with great food, festive cheer, and wonderful company. We're also pleased to feature a Silent Auction showcasing beautiful handcrafted cross-stitch creations by our very own Sandra Griffith.

Mark your calendar and plan to join us as we celebrate the holiday season together. We look forward to sharing another memorable Christmas luncheon with all of you!

From all of us at the HPAO Toronto District, we wish you the very best this summer. It is a pleasure to be President of an organization with dedicated volunteers and members who value the programs.

- Nazma Premji -



UPCOMING EVENTS

ZOOM EVENTS

Our Zoom presentations are provided for informational and educational purposes only. The information shared should not be considered medical, financial, legal, or professional advice. Before making any decisions regarding your health, finances, or personal circumstances, we encourage you to consult with your qualified healthcare providers, financial advisors, or other appropriate professionals.

Monday, August 17, 2026



An Introduction to AI

Presented by
[Canadian Abilities Foundation](#)

Wednesday, September 16, 2026



Caregiving Companions for Seniors

Presented by Imtiaz Datu

Friday, October 7, 2026



Federal Benefits

Delivered by
Service Canada

Thursday, October 15, 2026



Downsizing for Seniors

Presented by
Realtor Farah Jadavji

Thursday, November 12, 2026



Building Wealth Beyond RRSPs

Presented by Meridian
Credit Union

The Zoom link will be emailed to HPAO Toronto District registered attendees prior to the session.

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

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

UPCOMING EVENTS

IN PERSON EVENTS

Friday, August 7, 2026



Funny Girl

Shaw Festival
Niagara-on-the-Lake

Tuesday, September 8, 2026



Golf Tournament

18-Holes of Championship
Golf with cart & lunch

Glen Eagle Golf Club

Caledon, ON

Thursday, September 24, 2026



Fall Colours Tour

**Waterloo Central
Railway**

Kitchener/Waterloo, ON

Thursday, October 6, 2026



A Day in Prince Edward County

Visit **Algoma Orchards**,
Lunch at Waring House &
Wine Tasting
at **Huff Estates**

Unfortunately, due to insurance-related concerns affecting our bus excursions, we have made the difficult decision to cancel the Waterloo and Prince Edward County trips.
Paid registrants will receive a refund.

Tuesday, November 24, 2026



Holiday Luncheon

**Novotel Toronto North
York Hotel**

3 Park Home Ave,
North York, ON

QCC Events



OPG **Friday, September 25, 2026**
Ajax Convention Centre

Registration begins at 5:00 pm
Tickets are \$80 or early bird discount of \$70
if registered by Friday, August 21, 2026
Final Registration Deadline is Friday,
September 4, 2026

IESO **Monday, October 5, 2026**
Holiday Inn
590 Argus Road, Oakville

To sign up for any of these events, complete the Registration Form at
Events Details 2026 - HPAO Toronto District

PAST EVENTS

Spring Luncheon - May 5, 2026



Our 2026 Spring Luncheon was held on Tuesday, May 5, 2026, at the Chelsea Hotel Toronto, where our members and guests gathered to celebrate the beginning of another exciting year of HPAO Toronto District activities.

We were fortunate to have representatives from two of the Hydro successor companies attend.



Melissa Kennedy, VP Labour Relations from OPG and **Josee Larbalestier**, Manager Total Rewards from ESA, both attended and were our guest speakers. It was great to have them and to hear news from their respective companies.

This year, we experimented with a 50/50 Draw and a Scavenger Hunt game. Feedback from our members was positive for both these events, so we'll likely continue these at future luncheons. And as a bonus: the sound system worked! Our website has a gallery of photos and a video montage [here](#) to remember the event.



A New Home for Our Christmas Luncheon

We've received consistent feedback from many members that driving downtown to the Chelsea Hotel is a challenge and that a location closer to the highway would facilitate more attendance.

We've listened, and after much deliberation have arranged for our Christmas Luncheon to be held at a new venue: the Novotel Toronto North York Hotel.

This is at Yonge Street, between Sheppard Ave and Finch Ave and 1 km north of Hwy 401.

It is adjacent to Mel Lastman Square, with ample underground parking. For members that prefer to take transit, the hotel is accessible without going outside from the North York Centre subway station.

We are confident the Novotel Hotel will make a positive space for our semi-annual luncheons, and hope this facilitates growing our community of Pensioners that assemble for these wonderful, convivial events. You are welcome to take a look at the [new venue here](#), or check out the location [on Google Maps here](#). Early registration for the November 24, 2026 event [is here](#).

- Colin Erwin -

PAST EVENTS

Spring Luncheon - May 5, 2026



PAST EVENTS

Agatha Christie's "And Then There Were None" (St. Jacobs) - June 2, 2026



On Tuesday, June 2, 2026, a group of HPAO Toronto District members enjoyed a wonderful day trip to St. Jacobs, complete with beautiful sunshine, great company, and memorable entertainment.

The day began with a visit to the charming Village of St. Jacobs, where members had time to browse the unique shops and enjoy the village's welcoming atmosphere. Following our shopping excursion, we gathered for a delicious lunch at St. Jacobs Grill, where everyone enjoyed a satisfying meal and lively conversation.

In the afternoon, we made our way to the St. Jacobs Playhouse to see Agatha Christie's classic mystery "[And Then There Were None](#)". The production was thoroughly entertaining, with an outstanding cast delivering a captivating performance that kept the audience engaged from beginning to end. There were plenty of laughs along the way, making for an enjoyable afternoon at the theatre.

We returned home around 4:30 p.m., bringing to a close a day filled with friendship, laughter, and wonderful memories.

What a fantastic way to spend the day—we look forward to our next adventure together!

- Paola Charles -

PAST EVENTS

Agatha Christie's And Then There Were None (St. Jacobs) - June 2, 2026



PAST EVENTS

Wenonah II Luncheon, Muskoka - July 15, 2026

MUSKOKA STEAMSHIPS

We had a beautiful day despite the heat warning and poor air control. Everyone traveled comfortably aboard an air-conditioned coach driven by Jeffrey Williams.

We had a total of 30 pensioner and guests attend. Thanks to the assistance of Angela Mungo, Tanya Awuka, and Paola Charles, everyone boarded and exited the bus safely and on schedule. Quite a few new faces joined us for this bus trip. The **Wenonah II** cruise departed 11:30 a.m. and returned at 2:00 p.m.

Guests enjoyed a delicious lunch with a choice of turkey, trout, or stuffed roast pepper, followed by chocolate cake for dessert.

The weather totally cooperated for our two-and-a-half-hour cruise along the Wenonah II cruise. We had sunshine and warm temperatures, so most of us sat outside on the deck to see the scenery and enjoy the breeze and sound of water lapping the hull. Our captain gave an engaging explanation of the history of the area and landmarks.

We later enjoyed a visit to the Muskoka Discovery Centre and spent time seeing all the rich traditions of steamships and boat building. We also visited the Mariposa Market where we enjoyed shopping for homemade goods.

It was a truly enjoyable day filled with great company, beautiful scenery and memorable experiences. Thank you to everyone for being so punctual at our bus pickup locations, which helped the day run smoothly from start to finish.

- Nazma Premji -



PAST EVENTS

Wenonah II Luncheon, Muskoka - July 15, 2026



HEALTH & WELLNESS

Age Related Hearing Loss



What is age-related hearing loss?

Age-related hearing loss (presbycusis) is a progressive loss of the ability to hear that

happens as people get older. It affects both ears. It starts with problems hearing high-pitched sounds. Over time, the ability to hear lower-pitched sounds may be affected as well. This kind of hearing loss affects most older adults to some degree.

The most frequent cause of age-related hearing loss is the natural breakdown of hair cells in the inner ear. Sound reaches the inner ear, but the breakdown of hair cells prevents proper hearing. This is known as sensorineural hearing loss.

Age-related hearing loss can also be caused by age-related changes that may affect the eardrum or the bones of the middle ear, which affects how well sound can move into the inner ear. Long-term medical conditions, such as high blood pressure, heart disease, or diabetes, or other problems with blood movement (circulation) may also contribute to age-related hearing loss.

What are the symptoms?

Age-related hearing loss usually affects both ears and may range from mild to severe. It may affect your hearing in the following ways:

- Speech sounds mumbled, and conversations are hard to understand, especially when there is background noise.
- Your ability to hear and distinguish high-pitched sounds is reduced. A lower-pitched voice may be easier to understand than a higher-pitched voice.
- You hear ringing, roaring, hissing, or other sounds in your ears (tinnitus). Tinnitus may increase as your hearing loss gets worse.

If you have age-related hearing loss, you may not know it, because older people usually lose their hearing very slowly. Your family members or friends may be the first to realize that you cannot hear well. Without knowing it, you may make small changes over time, turning up the TV volume, standing closer to a person who is speaking, that allow you to adapt to hearing loss. At some point, the loss may become so severe that these changes no longer work.

How is it diagnosed?

Your doctor will do a physical examination and ask about your symptoms and past health. Your doctor may look in your ears with a lighted device. Hearing tests may be done to check if you have hearing loss and how severe it is. You may be referred to an audiologist for the tests.

How is age-related hearing loss treated?

There is no known way to reverse age-related hearing loss. But if you have age-related hearing loss, there are devices that can help you hear and communicate more easily. These include hearing aids, telephone amplifiers, pagers, smart phones, and tablets.

It may be helpful to ask your family and friends to make adjustments when talking with you, such as speaking clearly and facing you so that you can better see their facial expressions and gestures.

How can you care for yourself?

Avoid loud noises or wear hearing protection around them. Wear your hearing aids as directed. Telephone amplifiers, close captioning on videos and TV, email, and text messaging can help. Speechreading may also help. With this method, you pay attention to people's gestures, expressions, posture, and tone of voice to help you understand them.

Provided by [HealthLinkBC](#)

TECHNOLOGY AND SENIORS

ChatGPT for Seniors: A Simple, Friendly Guide to Using AI



You don't need to be a computer expert to get help with everyday things. If you've ever wished someone could help you write a note, find a recipe, or explain something confusing in plain English, that's exactly what **ChatGPT** can do.

By the end of this guide, you'll know how to use ChatGPT just like you learned to use a microwave or email, at your own pace and with confidence.

What is ChatGPT?

Think of it like a helpful tool on the internet. You type a question or a request, and it types back an answer. That's it.

It doesn't talk out loud or make phone calls. It just gives you written answers on your screen, like a smart notebook that responds.

You can ask ChatGPT things like:

- Help me write a message to my grandson.
- What can I cook with leftover potatoes?
- Explain arthritis in simple words.
- Tell me a joke.



ChatGPT isn't a person, and it doesn't think like we do; it's more like a very smart book that talks back. It uses information it learned from books, articles, and websites to help you.

What Can I Use ChatGPT for?

Writing Notes & Messages

Need help writing a thank-you card or email? Just ask.

Meal Ideas

Ask "What can I cook with what I have at home?" and it will give you suggestions.

Forgotten Song Lyrics

Type in part of the song and ask for the rest.

House Tips

Ask how to remove stains, clean with vinegar, or grow tomatoes. It gives practical advice.

Understanding Things

From "how shingles vaccines work" to "why birds fly south," it explains things clearly with no complicated language.

TECHNOLOGY AND SENIORS

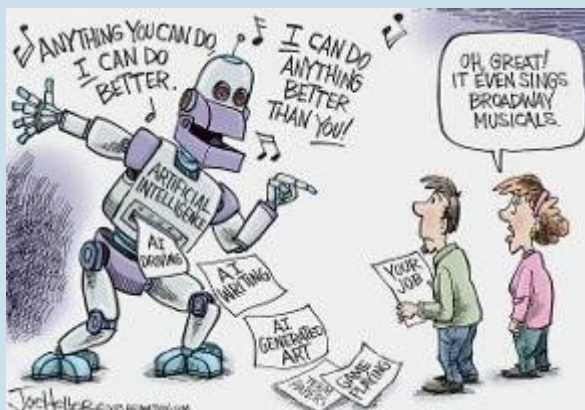
ChatGPT for Seniors: A Simple, Friendly Guide to Using AI

How Do I Use ChatGPT

You don't need to download anything. Just follow these steps:

- Open the internet on your device (computer, tablet, or smartphone).
- In the search bar at the top, type <https://chatgpt.com/> and press Enter.
- Create a free account using your name and email.
- Once you're in, you'll see a box. Type your question there and press Enter.

That's it. It will reply in just a few seconds.



If you can send an email or search for something on Google, you can use ChatGPT. It's that easy.

Is ChatGPT Safe?

It's safe to *use* ChatGPT to ask questions and get ideas.

Just follow a few simple rules:

1. Never share **personal details** like your address, bank info, or passwords.
 2. It's safe to ask general questions and get writing help.
 3. Always **double-check** important advice, especially for **medical** or **legal** topics.
- If you're not sure about something it says, ask someone you trust.

From [Senior Protection Medical Alert Systems](#)

AI SAFETY TIPS

Use AI confidently and protect your privacy.

☐ Never share passwords Keep your passwords and PINs private.	☐ Don't upload sensitive documents Avoid uploading bank statements or ID documents.
☐ Don't share banking details Never enter bank accounts or card details.	☐ Think before you share If in doubt, don't share. Your privacy matters.
☐ Protect personal information Avoid sharing your address, DOB, or ID numbers.	☐ Use AI for helpful things Ask questions, learn, get ideas, and save time.

INTERESTING READ

We Are Called Seniors

We're called "seniors." But that quiet label hides something most people rarely stop to consider.

We are the last living witnesses of a world that no longer exists. Look at us and you might see grey hair, slower steps, and the patience that time teaches. But listen to our story — really listen — and you'll realize something extraordinary.

We are the only generation in human history to have lived a fully analog childhood and a fully digital adulthood. That's not a small thing. That's one of the most breathtaking journeys a human being has ever been asked to make.

We were born in the 19'30's 40s, 50s, and early 60s, into a world still rebuilding from the rubble of World War II.

Our toys were marbles and hopscotch and card games at kitchen tables. When the streetlights flickered on, that was it, childhood adventures were over, and it was time to go home. No smartphones. No streaming. No endless scroll.

We built our memories in the real world. With scraped knees and laughter echoing down streets and friendships formed face to face.



In 1969, we sat in living rooms staring at black-and-white televisions as Neil Armstrong took humanity's first steps on the moon.

Hundreds of thousands of us stood in muddy fields at Woodstock '99 believing — really believing — that music and community could reshape the future.

We fell in love to vinyl records spinning on turntables. We waited days, sometimes weeks, for handwritten letters to arrive. We learned patience because information didn't come instantly.

Mistakes were fixed with erasers — not a delete button.

Then the world transformed. Machines that once filled entire rooms shrank to devices lighter than a paperback.

We went from rotary phones and party lines to seeing the face of someone we love on the other side of the ocean — instantly, on something that fits in a pocket.

We watched the birth of the personal computer. The arrival of the internet. The smartphone. Artificial intelligence. And through every single shift — we adapted. Not because it was easy. Because that's what our generation does. We also carry the weight of history in our bodies.

INTERESTING READ

We Are Called Seniors

We grew up afraid of polio and tuberculosis. We watched science defeat them. We witnessed the discovery of the structure of DNA, the decoding of the human genome, the transformation of medicine itself. We survived pandemics across decades — and kept going. Few generations have been asked to absorb so much change in a single lifetime.

And through all of it, certain things never changed. We still know the joy of a cold glass of lemonade (or maybe a cold beer) on a hot afternoon. The taste of vegetables picked straight from a garden. The value of a long conversation that unfolds slowly, without a screen interrupting it.

We have celebrated births and mourned losses. Carried the stories of friends who are gone. Watched the world become something our younger selves couldn't have imagined — and found ways to belong in it anyway.

We are not relics. We are living bridges between two entirely different worlds. Our memory carries something the modern world needs — proof that progress doesn't have to erase wisdom. That speed doesn't have to replace patience, kindness, or reflection.

So when someone calls us "seniors," we can smile.

Because behind that word is something remarkable. We crossed two centuries. Witnessed eight decades of transformation. Walked from handwritten letters to artificial intelligence — and never lost our sense of what actually matters.

- ANON -



FOOD FOR THOUGHT

“

GEORGE BERNARD SHAW

We don't stop playing
because we grow old.
We grow old because
we stop playing.

seniorplanet.org

“

FRANK LLOYD WRIGHT

The longer I live,
the more beautiful
life becomes.

seniorplanet.org

“

DAVID BOWIE

Aging is an
extraordinary process
where you become
the person you always
should have been.

seniorplanet.org

ICYMI

ONTARIO JUNE 2026 CPI

The Ontario June 2026 CPI was 2%.
Hydro pensions to increase 2% on
January 1, 2027

NEWSLETTER CONTENT

HPAO Toronto District:

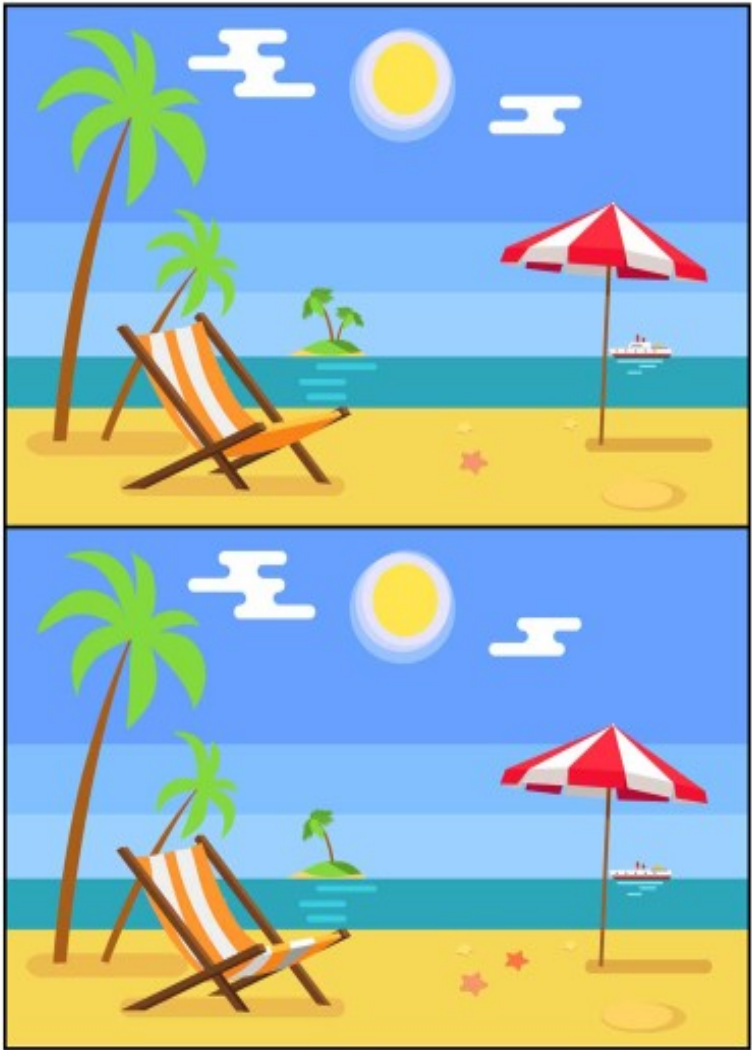
We would like to hear your suggestions
on what articles you would like to see in
your quarterly Newsletter or any other
feedback.
Please email us at

hydropensionerstoronto@gmail.com



NOW **THIS** IS MY IDEA OF
THINKING OUTSIDE THE BOX...

FIND THE DIFFERENCES



Palm tree above chair is missing a branch, second palm tree is missing on
the island, chair seat is different, right cloud is different, ship is smaller,
extra starfish on the beach

OUR SUPPORTERS & PARTNERS

Supporters

Exceptional Home Care

Serving Canadians for over 10 years

- Personal Care
- Companion Care
- Nursing Support
- Specialty Care

Right at Home
Home Health Care & Assistance

Free No Commitment Assessment

1.855.983.4663

RightAtHomeCanada.com

Senior Discovery Tours 50th Anniversary PROUDLY CANADIAN SINCE 1975

CAREFREE TRAVEL WORLDWIDE ADVENTURE

Group tours for travellers 55+

Use promo code: **HPAO** at time of booking

CARP APPROVED SeniorDiscoveryTours.ca 1-800-268-3492

Meridian

For your financial needs, view Meridian's web site for a wide range of financial products and a location near you.

Contact
Adam Riggan, RVP, Wealth & Financial Planning
adam.riggan@meridiancu.ca
Office: 416-278-4307

www.meridiancu.ca

Partners

POWER WORKERS' UNION RETIRED WORKERS' CHAPTER

Rick Prudil
rw@pwu.ca
1-800-958-8798 ext. 2462

<https://www.pwu-rwc.ca>

SOCIETY of UNITED PROFESSIONALS Pensioners Chapter

pensionerschapter@thesociety.ca
416-979-2709 ext. 4000 or
1-866-288-1788 ext. 4000

<https://www.thesociety.ca/pensioners>

Mary Morton Tours
Toronto's Motorcoach Tour Specialist

Phone: 416-488-2674
Fax: 519-473-1119
Office: 869 Whetherfield St., Unit 70
London, Ontario, N6H 0A2

<https://www.marymortontours.com>

How to Connect with Us



HYDRO PENSIONERS ASSOCIATION OF ONTARIO

Toronto District



Website

<https://hydropensionerstoronto.ca>



Email

HydroPensionersToronto@gmail.com



YouTube

[Hydro Pensioners Toronto YouTube](#)

For Contact Information on Successor Companies

[Key Contact Information](#)