
From: Greg McAvoy <dignum.mcavoy@gmail.com>
Sent: July-26-16 9:52 AM
To: Diane Urquhart
Subject: Fwd: Multiple Sclerosis Sufferer Still Waiting for Government to Make Regulatory Change for Nortel Long Term Disability Plan

Greg McAvoy
Mobile 587-582-8804
Calgary. AB

Begin forwarded message:

> **From:** Greg McAvoy <dignum.mcavoy@gmail.com>
> **Date:** July 20, 2016 at 3:19:58 PM MDT
> **To:** Navdeep.Bains@parl.gc.ca, Bill.Morneau@parl.gc.ca, Prime Minister/Premier Ministre <PM@pm.gc.ca>
> **Cc:** John.McCallum@parl.gc.ca, Judy.Sgro@parl.gc.ca, Mark.Eyking@parl.gc.ca, Carla.Qualtrough@parl.gc.ca, Art Eggleton <egglea@sen.parl.gc.ca>, hervic@sen.parl.gc.ca, Greg McAvoy <dignum.mcavoy@gmail.com>, jackie.bodie@gmail.com, Jennifer Holley <jholley@xplornet.com>, sammygirl1@rogers.com, Diane Urquhart <urquhart@rogers.com>, navdeep.bains.A1@parl.gc.ca, dev.saxena@canada.ca, "Caron, Zoe" <Zoe.Caron@pmo-cpm.gc.ca>, indu@parl.gc.ca, Tim.Krupa@pmo-cpm.gc.ca, Michael.McNair@pmo-cpm.gc.ca, "Dockets-SPS-MFPB (IC)" <ic.dockets-sps-mfpb.ic@canada.ca>, mark.schaan@ic.gc.ca, Dan.Ruimy@parl.gc.ca, Earl.Dreeshen@parl.gc.ca, Brian.Masse@parl.gc.ca, Rene.Arseneault@parl.gc.ca, Chandra.Arya@parl.gc.ca, Frank.Baylis@parl.gc.ca, Majid.Jowhari@parl.gc.ca, Ben.Lobb@parl.gc.ca, Lloyd.Longfield@parl.gc.ca, Alexander Nuttall <Alex.Nuttall@parl.gc.ca>, Robert Oliphant <Rob.Oliphant@parl.gc.ca>
> **Subject: Multiple Sclerosis Sufferer Still Waiting for Government to Make Regulatory Change for Nortel Long Term Disability Plan**

Dear MPs and Government Officials,

I am one of 350 former Nortel employees who were on long term disability and have been forced into poverty because Nortel fraudulently removed money from our health and welfare trust (J. Paul Perell determined constructive fraud, but did not order a remedy due to incomprehensible reasons.) This money was to be used for our wage loss replacement and Nortel was to also pay for our medicines.

I have a master's degree in physics specializing in microwave engineering. I have worked as a geophysicist, in the area of remote sensing and developed synthetic aperture radar systems for Arctic transportation for the Canadian government and for commercial shipping.

Before joining Nortel I was the General Manager for GM Hughes Electronics Information Technology Division. I joined Nortel's Wireless Development Centre in Calgary in 1995 thinking it was a secure place to work. After all the company had been in business for more than one hundred years and were employing 25% of the scientists and engineers in Canada.

Nortel never revealed they were self insuring their long term disability plan and that this was at risk in the event of bankruptcy. It was a shock to find out our disability benefits were not insured by Sunlife and to find that Nortel had depleted the assets in our trust for its own benefit. I helped Diane Urquhart, our independent financial analyst, convince the Federal and Ontario Governments to force all group long term disability benefit plans to be insured by a licensed insurer. But the transition provisions of the new legislation left me and my fellow Nortel disabled behind.

I have secondary progressive multiple sclerosis. Multiple sclerosis is truly a terrifying disease. New symptoms appear anytime. There is no known cure. My symptoms have gotten worse over the years. I have gone from requiring one cane to two canes to crutches to a walker and now a wheelchair.

Multiple sclerosis also effects the central nervous system. One of the most debilitating symptoms of my MS is I have very little control of my bowels or bladder. Not only have I lost most of my ability to walk, I have also lost the use of my right arm. I suffer pain and spasticity in my back and legs. I am very weak and confined to bed for much of the day

My disease got so bad I was forced to quit work and go on long term disability in 2001.

My long term disability paid 70 % of my average earnings as well as my family's medical and dental expenses. The plan was supposed to pay out till age 65 or death. My wife stopped working and was my primary care giver.

Money was tight and we could no longer afford vacations and had to put off doing any home improvements.

Nortel stopped paying for my wage loss replacement and health benefits in 2010 and only paid a few months wages in a controversial settlement agreement.

I am now forced to live on CPP disability of $1192 / month.

Last year I fell transferring from my bed to my wheelchair and broke my femur. My leg never healed properly and I spent 7 months in a rehab hospital before being assigned to a hospital transfer unit.

This unit was a complete nightmare and I was forced to share space with many elderly patients who suffered dementia and other brain injuries. They were not controlled and I would find them when I was sleeping sitting on my bed or rifling through my belongings.

I could not afford to move home which required modifications including a porch lift, a wheel chair accessible bathroom including toilet and shower, a ceiling lift, a hospital bed and other modifications to the bedroom and kitchen.

I also now require a power wheelchair which costs about $20,000 because of the weakness in my arm. I also cannot afford physiotherapy for my core and upper body and on my legs to avoid spasms. Alberta Health Services will not pay for physiotherapy.

I am currently staying in a government subsidized supportive living facility which costs $ 1,987 /month. This is more than my CPP disability. My medical and dental expenses are typically more than $3,000 per year. We are now using up our meagre life savings and my wife may be forced to sell our home to survive.

I would like to move home again.

Many of my disabled colleagues have chronic illnesses including Parkinson's, heart disease, cancer and mental illness. Some have been forced to sell their homes. Some have passed away and some have attempted and committed suicide.

We are asking you to please contact Minister Bains and authorize Self-Insured Long Term Disability Benefit Plans as "Eligible Financial Contracts" in the CCAA Regulations. Specifically we need to make the Nortel long term disability plan a retroactive EFC so we can get our money. We first contacted Minister Bain's office last November and have yet to have our requested meeting with him.

I don't think he is aware how desperate we are. How do you think I feel about being left this way, when the Nortel bankruptcy professionals have been paid Cdn$2.4 billion to date? The Federal Government was warned about the lawyers in Nortel making a lot of money on this file in this You Tube of a Gowlings lawyer's presentation to the Senate.

Greg McAvoy
Former Nortel employee on long term disability
Mobile 587-582-8804
Calgary AB