

In this edition:

- Message from the President
- Happenings from past quarter
- Upcoming member activities
- Club business updates
- Speaker's Corner



Message from the president



Greetings EACTN Members. We had an excellent fall and winter filled with a broad offer of opportunities to get involved. The newsletter provides highlights, pictures and a summary of club events to help stir your curiosity. We also direct you to our website and Facebook page to stay abreast of upcoming spring and summer events so you can mark your personal calendar.

It is the efforts of our outstanding volunteers and the engaged participants that made the events so memorable. We encourage all members to experience a new event, meet some interesting people and get involved. It's always a good time to consider volunteering to lead an activity. We have a proud legacy of volunteerism as an opportunity to make a difference in our club. As you flip through these pages I hope you take a moment to reflect on the annuitant group we are shaping together and the role that connection, community and learning play in making it stronger.

John Della Mora, EACTN President
president@eactn.ca

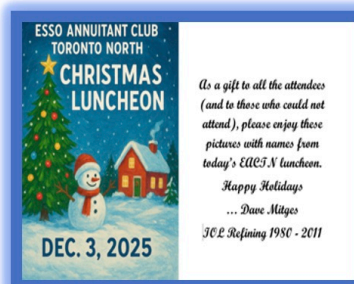
Vince Tieri - Vice President Operations • Annual plan development and execution	John Della Mora - President & Secretary Overall EACTN Lead • Leads overall tactical and strategic operation • Interface with IOL and external parties	Jim Strasser - Past President Organization Development • OED lead, Charter, Ops Manual owner
Bert Kohen - Treasurer • Ensures finances are sound, transactions are authorized, executed and accurately reflected in the financial plan and the books of account	Tim Bean - Membership Coordinator • Maintains membership roll and track its participation	
Core Executive positions		
Ann Doyle - Event Schedule Coordinator • Ensures the master event plan is resourced and documented	Jeff Washer - Registrations and Payments Coordinator • Manages collection of fees for registered participants	
Ginny Cowan - Continued Connections Coordinator • Leads the link to members who are unable to attend events • Provides administrative support services to the President	Jack Bedi Electronic Communications and Platforms Coordinator • Manages the technical infrastructure requirements current and future	
Functional Executive positions		
Kathy Cartin, Bozena Flutowska, Rick Hotz, Wayne Kerr, Marc Gagnon - Event Coordinators • Generate, plan and execute individual EACTN sponsored activities • Most of the above Functional and Core executive also play activity coordinating roles, both for in-person and virtual events		
Activity Executive positions		

Happenings from past quarter

Christmas Lunch – Dec. 3 organized by Kathy Cartin

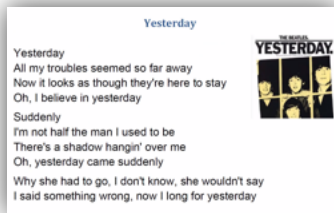
Our ever popular Christmas lunch is a great opportunity to get together with former colleagues and friends. It was held at the Crystal Fountain banquet hall with 153 attendees enjoying the afternoon event. See our Facebook site for more pictures.





Wailin' with Gaylen – Dec. 9 Zoom organized by Jim Strasser

We got our singing voices in order for yet another virtual singalong with Gay Racine. The focus was on the hits of a little known band from Liverpool in the sixties. Gay provided the words and music and 18 members enjoyed singing along with their microphones on mute. Always a fun time and amazing how we all know these classic tunes – even from this obscure quartet.



Exploring Toronto's R.C. Harris Plant – Jan. 14, 2026 Zoom organized by Wayne Kerr

Architectural historian Marta O'Brien outlined the history and architecture of this stunning Art Deco complex. This water treatment plant has been nicknamed "The Palace of Purification" with many Egyptian and classical design details. The facilities for pumping, filtering and purifying Toronto's drinking water were developed over many decades as part of a forward thinking design. The talk was illustrated with Marta's photographs of the exteriors and interiors. An enjoyable session and question period for 44 of our members.



Cultural Lunch - Traditional Cantonese Dim Sum - Jan. 28, 2026 organized by Bert Kohen



The annual EACTN Cultural Lunch was thoroughly enjoyed by 39 members. It featured a “Traditional Cantonese Dim Sum Banquet” offering a large menu of delicacies at the Purple Orchid Seafood Cuisine Restaurant near West Beaver Creek Rd and Hwy 7. The group seating in a private room provided a fun atmosphere for members to catch up and enjoy the amazing food and lively discussion.



7 Keys - Hope for the Best, Plan for the Rest - Feb. 11, 2026 Zoom organized by Ginny Cowan



Our group of 40 members learned how to plan, prepare and deal with the difficulties involved if you, a family member or dear friend experience a life-changing diagnosis. Bina Feldman provided an engaging discussion and recommended the book “Hope for the Best and Plan for the Rest” which goes into more detail on each of the 7 keys with numerous examples to help an individual choose the approach that is the best fit.

Canadian Trade Policy in the Modern World, Adam Chapnick – Mar. 11, 2026 organized by John Della Mora

Mr. Chapnick is Deputy Director of Education at the Canadian Forces College and Professor of Defense Studies at the Royal Military College in Toronto. He provided an overview of Canadian Trade Policy and shared his perspective on recent developments. Canada is broadening trade beyond the USA, developing resources for export, investing in infrastructure and ramping up defense spending. A memorable event for our 65 members participating.



Canada as a Trading Nation

1. Basic numbers
2. Comparative numbers
3. What Canada trades
4. Summary

Canada's Trading Partners

Country	% of Canadian Trade	Trade as % of GDP
US	78%	25%
EU	8%	27%
China	4%	37%
UK	4%	62%
Japan	2%	45%
Mexico	1%	74%

What Canada Trades

Total Exports ~\$997 billion

- Energy
- Motor Vehicles
- Consumer Goods
- Metal & Mineral Products
- Forestry
- Chemicals
- Industrial Machinery
- Agri-Food and Fish
- Electronics
- Transport Equipment
- Other

Steam Whistle Brewing Tour – March 12, 2026 organized by Marc Gagnon

On March 12, 18 members met for a tour of the Steam Whistle Brewery. Our guide, Kenny, took us through the original site selected by the three Steam Whistle founders in 2000 to produce an all-natural pilsner after they had lost their jobs at Upper Canada Brewing Company following the acquisition by Sleeman Breweries. The John Street Roundhouse, built in 1929, is a historical site and originally served as a steam locomotive repair facility for the Canadian Pacific Railway until 1986. Following the tour, members enjoyed lunch at the Kitchen and Taproom which was nicely renovated while maintaining its red-brick charm.



EACTN Opera Interest Group – Five events with Bozena Fiutowska

Bozena is coordinating an exciting opera program for the Metropolitan season. Register with her for the Opera Group email list, watch the EACTN website and Facebook for details. The next opera is **Eugene Onegin** by Pyotr Ilyich Tchaikovsky (1840–93) – Saturday, **May 16, 2026**



In the spirit of efficiency, note that this season we simplified registration:

- Purchase your tickets at the Box Office the day of the event, opens at 11:30.
- Cost is \$24.99pp senior rate. (purchase in advance online, \$1.50 service fee)
- Cineplex Empress Walk is on the subway (or underground parking 3 hrs free)
- Email Bozena Fiutowska at members@eactn.ca or call 416-231-8508 to join list



Wine Forum – Weekly email from Robert Theberge

Many look forward to the weekly Wine Forum email from Robert Theberge sharing his insights. His distribution list is now 87 members. Please send an email to eactn@members.ca to be added. Robert recommends two different wines every week and stays in the < 25\$ price range.



Virtual Yoga interest group - Tuesday and Thursday 10:30 am, Zoom with Zia Hasan

Our very own Zia Hasan is our yoga enthusiast and instructor with a weekly Yoga practice program. It is regularly attended by 8 – 10 members via Zoom. Participants learn at their own pace and comfort level. Improved body balance and posture, increased body flexibility and relaxation leading to reduced stiffness and pain are a common result. New participants are encouraged to join the Yoga group email list by sending a note to ziahasan99@gmail.com.



Long Term Care Interest Group (LTCIG) – Don Wong and Tony Pasteris (support from Rick Hotz)

The LTCIG continues to function well with 25 registered members. The most recent Zoom session on Feb 18th dealt with the “Experiences, Emotional & Physical Challenges and Learnings from the Care Giver’s perspective.” The session was very well coordinated by Janet Myers walking us through her experiences. There was active engagement by the 18 session attendees with open dialogue and sharing amongst members.

The next LTCIG Zoom session on “Things to consider regarding In Home Self Sufficiency for Seniors” will be on June 10, 2026 at 10:00 am. Session Leaders are Alan Chesworth & Rick Hotz with details to be provided. Anyone interested in joining the LTCIG should contact us by email at members@eactn.ca. New LTCIG members will need to agree to a privacy clause in light of the discussions and information shared among members.

Upcoming Member Activities



Bernard Assouad

Jim Arnott

Hikes and Walks Organizers

Winter has officially come to an end and with that, we need to start planning for the hikes and walks over the coming months. The proposed schedule for 2026 is already posted on the Club website (see Hikes and Walks – Schedule under "2026"). The first walk is planned for April 30. As in the past, an email was sent by Bernard to solicit Club members to register for the Hikes and Walks this year (prior year registrations no longer apply). Only those that respond positively to this email will be on the mailing list with details of any upcoming hike or walk (usually about a week in advance). Hoping to see many of you on the trails.

2026 HIKES & WALKS										Last visited
Proposed										
#	Date	Day	Leader	Proposed Itinerary	Type	Length km	Time Hours	Reference		
1	30/04/2026	5	Thu	Assouad	Scarborough waterfront/bluffs	Hike			Lake Ontario Web Maps - Compact Version.indd	
2	13/05/2026	4	Wed	Arnott	Beltline & vale of Avoca	Walk				
3	28/05/2026	5	Thu	Assouad	Taylor Creek (Scarborough)	Hike			Taylor Creek Trail Ontario Trails Council	
4	10/06/2026	4	Wed	Arnott	Glen Stewart ravine	Walk				
5	25/06/2026	5	Thu	Assouad	Tommy Thompson Park	Hike		Sunset		
6	08/07/2026	4	Wed	Arnott	Lower Don trail	Walk				
7	23/07/2026	5	Thu	Assouad	Whitby/Oshawa waterfront	Hike			Lake Ontario Web Maps - Compact Version.indd	
8	05/08/2026	4	Wed	Arnott	TBD	Walk				
9	20/08/2026	5	Thu	Assouad	Crawford Lake	Hike			https://www.torontohiking.com/rattlesnake-point-to-crawford-	
10	02/09/2026	4	Wed	Arnott	Fort York ?	Walk				
11	17/09/2026	5	Thu	Assouad	Terra Cotta	Hike			L03 Terra Cotta Double Loop TorontoHiking	

Stratford or Niagara on the Lake Theatre – bus trip on hold

This annual theatre trip is deferred this year since we have not been able to find a volunteer coordinator in time to reserve advance tickets. We hope to be able to offer this popular event next year. We will provide support and train you if you are interested in volunteering. Please email members@eactn.ca.

Tuesday League begins soon!

- EACTN golfers – start your engines! Tuesday League begins in April (as soon as our venues are open and mother nature cooperates!). Detailed schedule attached (always subject to change)
- We have planned 32 weekly Tuesday games from April to November
- New central location in the heart of Markham - Remington Parkview Golf Club has been added this year as a 4th venue to our regular 3 courses (Westview, Cardinal, and Royal Stouffville)
- 2 of our 4 venues will now offer the option to play 9-holes (Remington and Westview)
- EACTN members who registered for golf will start receiving all golf-related communications once the season begins. If you plan to play even one game this year, please register using the link in our recent email (or if you can't find the email, from our eactn.ca website > Activities > Golf > Golf Registration)

Save the dates!

- We will hold our annual “Nine & Dine” golf event on [Thursday June 11](#). This year, we’ve moved this event to Remington Parkview, after feedback from many members that Deer Creek was simply too far east. A reminder that this is not just a couples-golf event – please look for the email inviting you to register in the weeks ahead!
- Our Annual Golf Celebration and Awards Day will be held on [Tuesday September 8](#) at Cardinal Redcrest Golf Club (same location as last year). Please block this date on your calendars!



Annual Golf Awards & Celebration Day - Redcrest GC, Sep. 2, 2025



A typical after-round catch-up, this one from Westview in 2025





2026 League Courses



2026 Ezzo Golf League Schedule (revised February 7 2026 by D Lanoue)

Month	Date	Start time	Course	Tee times bk'd	Rotating scheduler/ (subject to change)	EACTN members who want to play have to e-mail the scheduler in charge, latest by noon on the preceding Thursday
						Not Available
April	7	8:27	Remington - Valley	9	Lanoue/	MPG, Hotz, Ballantyne
April	14	9:06	Royal Stouffville	9	Stowe/	Ballantyne, Tieri
April	21	8:30	Westview - Home/Middle	9	Hotz/	MPG, Tieri
April	28	8:33	Cardinal West	9	Ballantyne/	MPG
May	5	8:27	Remington - Valley	9	Stewart/	
May	12	8:30	Westview - Middle/Lake	9	Tieri/	MPG, Hotz
May	19	9:06	Royal Stouffville	9	Lanoue/	MPG, Stewart
May	26	8:30	Westview - Middle/Home	9	Hotz/	MPG
June	2	8:27	Remington - Upper	9	Stowe/	Tieri
June	9	8:30	Cardinal East	9	Gagnon/	Tieri
June	16	8:30	Royal Stouffville	9	Ballantyne/	Tieri
June	23	8:30	Westview - Home/Middle	9	Stewart/	Hotz, Tieri
June	30	8:33	Cardinal West	9	Lanoue/	Hotz
July	7	8:30	Westview - Middle/Lake	9	Tieri/	MPG, Hotz
July	14	8:30	Redcrest	9	Ballantyne/	MPG
July	21	8:27	Remington - Upper	9	Hotz/	MPG, Stowe
July	28	9:03	Royal Stouffville	9	Stewart/	MPG, Stowe
August	4	8:33	Cardinal West	9	Tieri/	
August	11	8:30	Westview - Home/Middle	9	Gagnon/	Stowe
August	18	9:03	Royal Stouffville	9	Ballantyne/	Stowe
August	25	8:27	Remington - Upper	9	Gagnon/	Hotz, Ballantyne
September	1	8:30	Westview - Middle/Home	9	Hotz/	Ballantyne
September	8	9:00	Redcrest	13	Stowe/	Ballantyne
September	15	8:30	Westview - Home/Middle	9	Lanoue/	MPG, Stewart, Ballantyne
September	22	9:30	Remington - Valley	9	Tieri/	MPG, Stewart
September	29	9:30	Westview - Lake/Middle	9	Stewart/	MPG
October	6	9:30	Royal Stouffville	9	Gagnon/	Hotz
October	13	9:57	Remington - Valley	9	Stowe/	MPG, Hotz
October	20	10:00	Westview - Middle/Home	8	Ballantyne/	MPG
October	27	10:00	Royal Stouffville	6	Stowe/	MPG
November	3	9:57	Remington - Valley	5	Lanoue/	
November	10	10:00	Royal Stouffville	5	Stewart/	

Travel adventures with Jim Hughes – April or May, Zoom with Jim Strasser
Stay tuned, more details to come.

Crime Prevention – TPS (Toronto Police Service) – May 20, Zoom with Vince Tieri



PC Arjinder Gill. *Crime Prevention Coordinator | Toronto Police Service*

We are pleased to welcome PC Gill to an upcoming EACTN session. With 17 years of service — including time in the Fraud Unit and as a Neighbourhood Community Officer — he now leads crime prevention programming across Toronto. His presentation will be practical, relevant, and directly applicable to our members and their families.

Topics will include:

- **Fraud targeting seniors:** phone scams, phishing, and AI-generated voice impersonation
- **Online safety:** protecting personal and financial information
- **Identity theft:** how it happens and how to reduce your exposure
- **Travel safety:** staying safe at home and protecting yourself from crime while travelling

Spring Dinner and AGM – June 3 – Ann Doyle

Wednesday June 3 is fast approaching! Reserve the date and join your friends at our Spring Dinner and Annual General Meeting. It's being held at the Chateau Le Parc, same location as last year, starting with the reception in the Courtyard at 4 pm and dinner at 5:30 pm. This is a great opportunity to see many old colleagues and to catch up on our Club's activities and plans for the future. We hope you can make it to this year's event. Watch your email for the registration information coming your way on April 15.



Wine Appreciation Event – July 2026

Appearance, Aroma, Body, Taste and Finish. Does that sound familiar? Last July EACTN held a wine tasting and your dedicated trio of Robert Theberge, Marc Gagnon and Wayne Kerr are looking into a sequel for this on Wednesday July 22. Stay tuned.

St Jacobs & Drayton Schoolhouse Theatre – Oct. 8 Rick Hotz

For our annual trip to St. Jacobs via chartered bus, we will visit the Farmers' Market followed by lunch at the St. Jacob's Grill. There will be time to stroll through the shops before heading to the St. Jacobs Schoolhouse Theatre. We will see the matinee performance of "Jonas & Barry in the Home".

Club Business

Membership Coordinator – Tim Bean

We are excited to continue offering a suite of virtual and in-person activities (golf, yoga, hikes and walks, theatre outings, lunches/dinners, Facebook group, wine forum and tastings, and many interesting Zoom lectures). We hope you will partake and enjoy some of these events.



You will be receiving a notice for the 2026- 2027 Membership Renewal campaign soon. Payment can be made along with your registration to the Spring Dinner (Steak-out) and AGM or by responding to the April 22 renewal notice. The fee is \$10 per person or \$20 per couple and can be sent to epayment@eactn.ca. Payment should not be sent prior to the Spring dinner registration. Thank you for your continued support of our club activities.

Missing Brand Ambassador Program Discount - Annuitant fuel purchases at Esso and Mobil Stations

Some club members noticed that the 10% Esso Fuels discount was missing on their PC Mastercard statements starting about mid-Sept. We suggested these members send an email to the ExxonMobil Consumer help desk at EssoWeb@chd.exxonmobilsupport.com. As an update, the automatic discount has started to appear again for affected members for new fuel purchases in early Dec. 2025 on their PC Mastercard statements. It appears that this technical issue has been fixed.

Continued Connections - Ginny Cowan

The Continued Connections Committee (CCC) keeps in touch with members who cannot participate in Club events for health reasons or cannot receive email. We also contact members with birthday greetings, get well wishes, and expressions of sympathy. If you know a member approaching an 80th, 85th or 90th birthday milestone; who is hospitalized or had surgery; has lost a family member; or is moving to a new home (retirement, assisted living, new condo, etc.) let us know.



It was with sadness that we notified you earlier of the recent passing of three of our members – Cyndi Jayne Cressman, Don Eyre and Ian Fraser.

Since all obituary notices are available to members in the password protected zone of our website, we are no longer distributing obituary notices from clubs outside Toronto. These notices are available at <http://eactn.ca/pw-protected-zone/in-memoriam/>. If you have forgotten the password, contact the CCC at members@eactn.ca.

The most recent losses experienced by the other clubs are:

- Toronto Central – Joan Elizabeth Eveleigh
- Scarborough North/Oshawa – Doreen Harvey and Vern William Pawlech
- Nanticoke – Brendan Boyle, Georgina Elizabeth Cayer and Ed Howarth
- ERAC – Denis Bazin, William Conrad Cook, William Johnson (nee Wildeman), Mary Jane Mooney, Kenneth Lester Johnson, Sylvester Bernard John Kramer and Nell Spragins
- Edmonton – Anne Dobko, Lois Marilyn Hingley and Taras Pysar
- Strathcona – Alan Wood
- Membership Unknown – Bruce John Artuso, Ruth Farrar, Wayne Rolf Kristiansen, Catherine Shillington Nelson and Dr. Jack Walker
- Employee – Kathleen Miles

EACTN Facebook Group

- Group is strong and active – 176 members
- Most EACTN Club events and notices are posted here, for easy and casual access for the membership
- “EACTN Helps” is a feature that allows anyone to get answers to questions from the membership (just post your question)
- This is a private group – No-one outside the EACTN membership can see anything posted here. You can feel safe here.
- If you're on Facebook, and want to join, search for EACTN under “Groups” and “Ask to join”



Speaker's Corner

Speaker's Corner is offered to provoke thought, opinion or just expand upon the circumstances of the club life. These articles can be developed by any member for inclusion in the newsletter subject to some editorial assistance.



Our New World – Artificial Intelligence – Vince Tieri

Over the past year or so the topic of artificial intelligence has been in the news. But what is it and what does it mean now and in the future? Well rather than express an opinion I thought the best way to explore it was to ask an AI model to explain it to us. I tried several models and landed on using Claude. I asked Claude to prepare a 3 part series explaining what AI is and isn't, what benefits may be derived and what risks may be presented. The articles are unedited and we may follow up with more in future Newsletters or a discussion group – let us know what you think (email members@eactn.ca).

Understanding Artificial Intelligence: What It Is, and What It Is Not

Article 1 of 3

Prepared for the Esso Annuitant Club Toronto North (EACTN) – March 2026

The term 'artificial intelligence' is used so loosely – by the media, by corporations, by politicians – that it has become nearly meaningless. This article attempts to restore some precision. Understanding what AI actually is, in its different forms, is essential before evaluating the claims made about it.

AI Is Not One Thing

Artificial intelligence is an umbrella term for software systems that perform tasks typically associated with human reasoning — recognizing patterns, making predictions, generating language, or navigating an environment. Within that umbrella, several distinct types exist, and they behave very differently.

Narrow AI is the oldest and most common form. It is designed to do exactly one thing well: filter email spam, recommend a Netflix title, detect fraudulent transactions, or recognize a stop sign. It is not flexible. An AI that beats the world's best chess player cannot play checkers. Most AI encountered in everyday life — the fraud alert from your bank, the voice that reads your text messages aloud — is narrow AI. It has been with us for decades.

Machine Learning (ML) is the technique behind most modern AI. Rather than being explicitly programmed with rules, ML systems learn by exposure to enormous amounts of data. A system trained on millions of X-rays learns to identify pneumonia; a system trained on decades of weather records learns to forecast rain. The learning is statistical, not conceptual — the system finds patterns humans might miss, but it has no understanding of what those patterns mean.

Large Language Models (LLMs) are what most people mean when they talk about AI today. ChatGPT, Google Gemini, and Claude are examples. An LLM is trained on an enormous corpus of text — billions of documents from the internet, books, and other sources. It learns to predict what word or phrase should follow any given sequence of text. Done at sufficient scale, this produces systems that can write essays, answer questions, summarize documents, translate languages, and hold conversations. They are extraordinarily capable at language tasks. They do not think, reason, or understand. They predict, with impressive reliability, what a fluent answer would look like.

Computer Vision AI processes images and video. It powers facial recognition, medical imaging analysis, self-driving vehicle cameras, and quality inspection on manufacturing lines. It is a separate family from language models, though increasingly the two are being combined — systems that can look at a photograph and describe it in words, or that can generate an image from a text description.

Reinforcement Learning trains AI by rewarding it for successful outcomes in a simulated environment — the technique used to teach AI to play games at superhuman levels, and increasingly used to optimize industrial processes, including energy systems and logistics.

What AI Cannot Do

Current AI systems do not understand. They do not reason from first principles. They do not know what they do not know — which is why they produce confident wrong answers ('hallucinations') without any internal warning signal. They cannot exercise judgment, weigh competing values, or take moral responsibility. They have no memory between conversations unless specifically designed with one.

Most importantly, AI is not on a clear path toward general human-like intelligence. The debate among researchers about whether current approaches can scale to genuine reasoning — or whether fundamental new ideas are required — is unresolved. Claims about AI becoming conscious or surpassing all human capability in the near term should be treated with the same scepticism you would bring to any extraordinary claim: the burden of proof is on those making it.

What AI is, at its best, is a powerful pattern-matching engine that can work at speeds and scales no human team can match. That is genuinely useful. It is also genuinely limited. Both things are true.

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Artificial Intelligence: The Benefits — Now and Ahead

Article 2 of 3

Prepared for the Esso Annuitant Club Toronto North (EACTN) — March 2026

With a clear-eyed sense of what AI actually is, it becomes possible to assess its benefits honestly — separating what is already demonstrated from what is plausibly on the horizon. The evidence, assessed carefully, is genuinely encouraging in several important areas.

What Is Delivering Value Today

Medical Diagnostics. AI is reading mammograms, retinal scans, and CT images at accuracy levels that match or exceed specialists in controlled trials. Diabetic eye disease — a leading cause of blindness — is being caught earlier through AI-assisted screening deployed in pharmacies and clinics. For those managing their own health or watching over aging parents, this represents a real and present improvement in care.

Fraud Detection. Banks and financial institutions use machine learning to analyze millions of transactions in real time, flagging anomalies that suggest fraud before damage is done. This technology directly protects consumers. Your credit card issuer almost certainly uses it every time you make a purchase.

Drug Discovery. Google DeepMind's AlphaFold solved the protein-folding problem — predicting how proteins take their three-dimensional shape — that had defeated biochemists for fifty years. This accelerates the identification of drug candidates dramatically. Treatments for diseases including certain cancers are progressing faster because of AI-assisted research.

Productivity in Professional Work. LLMs write first drafts, summarize lengthy documents, translate accurately between languages, and answer complex questions across disciplines. Professionals who use these tools effectively accomplish more in less time. For anyone still managing correspondence, research, or complex documents, the tools are available now and are genuinely useful.

Accessibility. Voice-to-text transcription, real-time captioning, image description for the visually impaired, and simplified interfaces for complex services directly improve quality of life — especially for those whose eyesight, hearing, or dexterity has changed with age. These applications ask nothing of the user except a willingness to try them.

What Is Credibly Coming

Personalized Healthcare. AI is moving toward continuous health monitoring — analyzing patterns in wearable device data to detect early signs of atrial fibrillation, sleep disorders, and metabolic changes before symptoms appear. Medication management tools are being developed that flag dangerous drug interactions across complex regimens. For the demographic represented in EACTN's membership, this may be the most consequential near-term benefit.

Accelerated Scientific Progress. Climate modelling, materials science, battery technology, and pandemic preparedness research are all being accelerated by AI's ability to process and synthesize scientific literature and experimental data at a pace no human team can match. The optimistic scenario — well-supported by current trajectories — is that AI shortens the time between scientific insight and practical application by years.

Education. AI tutoring systems that adapt to individual learning pace are showing measurable improvements in student outcomes, particularly for those who fall behind in traditional classrooms. For grandchildren in school now, the near-term prospect is more personalized, more patient, and more available academic support.

Autonomous Systems. Self-driving vehicles, AI-assisted surgical robots, and autonomous inspection drones are progressing from trials to limited commercial deployment. The timeline is slower than early predictions suggested — but the direction is clear. Within a decade, these systems will be part of everyday infrastructure in most developed economies.

The common thread across all these benefits is scale and speed: AI can apply consistent quality of analysis to vastly more data than any human team, without fatigue. When the task is pattern-finding — in images, in transactions, in molecules, in text — AI is a genuine force multiplier. The goal is not to replace human judgment but to free it for the decisions that actually require it.

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Artificial Intelligence: The Risks, the Implications, and What Can Be Done

Article 3 of 3

Prepared for the Esso Annuitant Club Toronto North (EACTN) — March 2026

A balanced assessment of AI requires taking its risks as seriously as its benefits — not in a spirit of alarm, but with the analytical rigour that distinguishes useful caution from mere anxiety. The risks vary considerably in their likelihood, their proximity, and the degree to which they can be managed.

High-Likelihood Risks — Already Arriving

AI-Powered Fraud and Scams. This is the most immediate and concrete risk for most people. AI can now generate voice calls that sound precisely like a family member — asking for urgent money transfers. It can write personalized phishing emails that reference real details from your life. These are not theoretical: they are happening now at scale. **Mitigation:** Establish a family code word for emergency requests. Treat any unexpected call asking for money with suspicion regardless of how familiar the voice sounds. Verify through a separate channel before acting.

Misinformation and Fabricated Content. AI reduces the cost of producing convincing false text, images, and video to near zero. The volume of deliberate misinformation in news, social media, and email will increase substantially. **Mitigation:** Treat surprising claims with extra scepticism, especially close to elections or major events. Verify through primary sources — government sites, established news organizations. The critical thinking habits developed over long professional careers are now more valuable than ever.

Unreliable AI Outputs in Consequential Settings. AI systems produce confidently wrong answers with no internal warning. Medical, legal, and financial information generated by AI requires human expert verification. **Mitigation:** Never act on AI-generated medical, legal, or financial guidance without confirmation from a qualified professional. AI is a starting point, not a final answer.

Moderate-Likelihood Risks – Coming Within a Decade

Workforce Disruption. AI will automate significant portions of clearly defined, repetitive cognitive work — drafting routine documents, processing standard transactions, basic data analysis. The most exposed workers are those doing narrow, well-defined tasks in law, accounting, and administration. Jobs requiring judgment, relationships, physical dexterity in unpredictable environments, and creative synthesis are more resilient. For children in mid-career, the key mitigation is adaptability and AI literacy — using these tools as force multipliers rather than being displaced by them. For grandchildren entering the workforce, genuine critical thinking and interpersonal skills will be the differentiating attributes.

Privacy Erosion. AI systems require data, and the incentive to collect personal data to train and improve them is enormous. Health records, financial histories, and behavioural patterns from phones and wearables are increasingly analyzed by systems whose data practices are opaque. **Mitigation:** Review privacy settings on devices and apps. Canadian privacy legislation (PIPEDA, and the proposed Bill C-27) provides some protection, but the regulatory environment is still catching up. Collective political engagement matters here — this is a policy problem, not just a personal one.

Lower-Probability, Higher-Consequence Risks

Concentration of Power. The most capable AI systems are being built by a small number of very large corporations and state actors. The economic and political implications of that concentration are serious and contested. This is a governance challenge more than a technological one, and it requires democratic engagement at the national and international level.

Autonomous Weapons and Surveillance. AI-enabled military systems and surveillance infrastructure are being deployed in several countries. The geopolitical implications are significant. These risks are real but operate at a scale that requires international treaty frameworks and are beyond individual mitigation.

Long-Term Existential Questions. A minority of credentialed researchers argue that AI systems significantly more capable than today's could pose risks at a civilizational scale. This view is taken seriously within the field but remains speculative. It warrants policy attention but not personal anxiety.

The Overarching Mitigation: Informed Engagement

The most important mitigation for AI risk — at every level — is that citizens, professionals, and institutions remain engaged rather than passive. AI's trajectory will be shaped by the decisions of regulators, companies, and voters. The analytical habits developed over careers in engineering, accounting, audit, and finance — asking for evidence, identifying failure modes, demanding accountability — are precisely the habits that society needs more of in navigating this technology. Scepticism is an asset. So is curiosity.

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Staying in Touch with both the EACTN and the Company

Remember to keep your contact information current with both our club and Imperial Oil/ExxonMobil.

WHO TO CALL:

ALIGHT - Pension and Benefits Centre - 1-855-722-0355, <https://digital.alight.com/iolemcc>

Regarding personal information - address, phone, banking info, etc.

Members can make some of these changes on their own by accessing their Alight account.

SUNLIFE - 1-866-896-6976

Regarding Extended Health Care inquiries

EACTN

Regarding address/phone/marital status change, email us at

members@eactn.ca

Staying Informed - Jack Bedi

The best place to look for anything relating to EACTN is our website - www.eactn.ca

Here are a few other links that may help you with information connected with IOL or its Annuitant Clubs:

Imperial Oil Company Website <http://www.imperialoil.ca/>

Other Esso Annuitant Clubs:

Calgary Annuitants Club (ERAC): www.essoannuitants.ca

Sarnia Lambton Annuitants Club: www.sleacweb.ca/

Vancouver Annuitant Club: vancouveressoannuitants.ca

Okanagan/Shuswap: <https://essoannuitantok.ca/>

IOL/Esso Facebook Groups:

[Facebook Group - EACTN](#) – Our EACTN Club's Facebook Group

[Facebook Group - Imperial Oil](#) – Imperial Oil's Facebook Group

[Facebook Group - Sarnia](#) – IOL Sarnia Operations Facebook Group

[Facebook Group - Strathcona](#) - IOL Strathcona Operations Facebook Group

EACTN members may reach out to the Club at any time, by sending an email to members@eactn.ca