



NEWS

Chinook Chapter Heritage Club

2019
 Fall Edition
 Issue #46

President's Message

Hello everyone and all the best to all of you in the fall of 2019.

It is almost time for us to dig out the heavy coats and boots, but not yet. This is fall and maybe mother nature will give us a last look at summer before it gets really cold.

We are hoping to be able to have another great time at Stage West and I encourage all of you to attend. This is always a great time to enjoy the show and a great meal.

We are having our Annual General Meeting at the Winston Golf Club, the last Tuesday of October., October 29, 2019, so put this on your calendar to remember to attend our luncheon on that date. The AGM will follow the luncheon, I am looking forward to seeing all of you there.

Further detail to follow in our newsletter.

Jean Benjamin
 President, Chinook Chapter

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WELCOME

Welcome to Members who recently registered with the
Heritage Club --- National Office

Lynda Cowling

Cindy L. Thomson

Keith McEwen

Cathy E. Breen

Linda Bonham

Our

Deepest

Condolences

It is with great sadness that we announce the passing of some of our members and co-workers.

William "Bill" Funk

The Chinook Chapter sends our Deepest Sympathies to this members family and friends at their loss.

Celebration

Daniel Girouard is Celebrating his 100th Birthday on October 22, 2019, he was a Letter Carrier at Calgary's Depot 1.

He served in WW2 and was recently honored at the Calgary Cenotaph.

Cards of Congratulations can be sent to Daniel at:

47 1945 Veterans Way N.W.

Calgary, AB. T3B 5Y7





Canada Post President and Chief executive officer Doug Ettinger.

Doug Ettinger was appointed president and CEO of Canada Post as of March 4, 2019.

Doug Ettinger had served as chief commercial officer at Canada Post since 2016. Canada Post reports that as chief commercial officer he was responsible for all commercial functions, including, sales, marketing, retail and customer service.

Prior to joining Canada Post, Doug Ettinger was in the private sector, working for several global brands, including Coca-Cola, Parmalat and Nestle.

ANNUAL GENERAL MEETING

OCTOBER
29

**CHINOOK CHAPTER
LUNCHEON AND
ANNUAL GENERAL MEETING**

**Winston Golf Club
2502 6 Street N.E.
Calgary, AB T2E 3Z3**

LUNCH (Roast Pork) Commences at 12:00pm – Meeting at 1:00pm

Tuesday, October 29, 2019

Price \$22.00

You may attend the meeting only, at no cost.

Meeting Agenda:

- Review of October 30, 2018 AGM Minutes.
 - Financial Status.
 - Executive Elections.
 - Audit Volunteers for 2019 financials.
 - Proposal of motions for 2019 Charity Benefactors and Donation amounts
-

Any member wishing to Renew their Membership may do so before or after the AGM.

RESERVATIONS ARE NECESSARY FROM YOU IF YOU ARE ATTENDING THE LUNCH

PLEASE CALL:

Katrina(Kathy) Duffin

Email: katrinaduffin@shaw.ca



The Chinook Chapter of the Heritage Club has organized a group rate for a brunch performance at **Stage West Theatre** for the production of **“There Goes The Bride”**. The date is Sunday, November 10, 2019. The tickets **for this performance only** are subsidized by the club and are available to paid Chinook Chapter Heritage club members and guests at the cost of **\$50.00 per person**. This includes your brunch and the performance.

Stage West is located at 727-42 Ave. S.E., Calgary, AB.

Date: Sunday, November 10, 2019

Time: Buffet at 10:30 AM Show at 12:00 PM

There are a limited number of seats reserved for the club, so if you are interested please respond quickly. We will endeavor to get as many seats as are requested but we can't guarantee availability once the reserved seats are sold.

The attached form must be returned to the Treasurer along with full payment for the requested tickets. Tickets will be handed out by the Heritage club executive starting at 10:00 AM. at Stage West on the morning of the performance.

If you have any questions please address them to Laurie or Kathy c/o heritagechinook@shaw.ca

Please detach and return with your remittance to:

Treasurer

Chinook Chapter Heritage Club

P.O. Box 36118 Lakeview R.P.O.

Calgary Ab. T3E 7C6

Name: _____ Number of tickets _____

Amount enclosed _____ (Make cheque payable to Chinook Chapter Heritage Club)

Please provide your email address so we can confirm your purchase.

EMAIL _____

APOC NATIONAL CONVENTION

Calgary was host to a National A.P.O.C. convention from July 15 to July 18. The local A.P.O.C. office asked for Heritage Club members to volunteer with the planned social activities for the members and their families. The Heritage Club volunteers met delegates from all over Canada as they arrived at the airport. There was a Zoo trip, a fun evening at Heritage Park, a trip to Banff and a Gala dinner and dance to end the convention.

Our volunteers worked at each of these events and represented our club and our city very well. We received many compliments from our guests on our willingness to help and the beauty of Southern Alberta.

Thanks to David Atchison for arranging this opportunity.





Heritage Club - Club Héritage

Dear member,

We are very pleased to share positive news regarding your 2019/2020 MEDOC® Travel Insurance renewal. Not only will you receive enhancements to existing coverage limits, but you will also have access to two new benefits.

The new coverage limit enhancements for 2019/2020:

- Maximum Emergency Medical Insurance benefits **increases** to \$10 million per insured, per policy year.
- Maximum Trip Cancellation, Interruption & Delay Insurance benefits **increases** to \$15,000 per insured, per trip.
- Flight Accident Insurance benefit **increases** to \$150,000.
- Accidental Death and Dismemberment benefit **increases** to \$50,000.

New coverages under Trip Interruption & Delay Insurance for 2019/2020 are:

- Reimbursement of up to \$100 per insured for airport lounge day-pass fees.
- A covered event in case your travel documents are lost or stolen.

Given the high US dollar exchange rate holding and medical inflation costs running above 6% in the U.S., coupled with the new policy enhancements, the rates will increase by 5% for the new policy year.

More than 7,000 MEDOC policies are in force among our members who consistently rely on this coverage because it is the only plan specifically designed to complement the Canada Post Extended Health Care Plan (CPEHCP). Along with the enhancements listed above, the policy includes:

- Access to coverage regardless of age or health status.
- Co-ordination with your CPEHCP coverage.
- Unlimited number of trips (up to 40 days each) with the purchase of the Annual Base Plan.
- Supplemental Plan options available for trips beyond 40 consecutive days outside of Canada.
- Vehicle return up to a maximum of \$5,000.

For complete policy details, please refer to the Read Me First letter and the MEDOC Travel Insurance Policy.

As a valued member of the Canada Post Heritage Club, you have exclusive access to this MEDOC travel insurance program. To be eligible for the MEDOC coverage, you need to maintain your annual membership with the Heritage Club. If you are unsure of your membership status, please contact your local chapter.

I wish you all the best for a safe and healthy travel season – either at home or abroad!

Sincerely,

JP Leguerrier
President



MEDOC® is a registered trademark of Johnson Inc. ("Johnson"). MEDOC is underwritten by Royal & Sun Alliance Insurance Company of Canada ("RSA") and is administered by Johnson Inc. Johnson Inc. and RSA share common ownership.



REMEMBRANCE DAY 2019
Would you consider volunteering to lay a wreath during services at one of the following centres:

Lethbridge - Medicine Hat - Red Deer
Please email : heritagechinook@shaw.ca
and include in the subject line 'Wreath Volunteer'.

Please reply no later than October 31, 2019.

SANTA'S WRITING PROGRAM



We do appreciate the many Chinook Chapter members who lend their support to the Santa Letter writing program.

If you are looking for some way to volunteer in your community, please do not hesitate to get involved.

It is a great cause and your help will go a long way in supporting the Heritage Club and Canada Post Corporation.

If you are not sure if you are on our list of members who indicated Santa Letters as an activity you chose on your 2019 Chinook Chapter membership renewal form, you may verify that by contacting our Chapter at:

heritagechinook@shaw.ca

Our coordinator is Jean Benjamin and you can reach her at:

jdbenjamin12@shaw.ca

2019

HERITAGE CLUB – CHINOOK CHAPTER

**ALL RETIRED POSTAL EMPLOYEES, FAMILY AND FRIENDS
ARE INVITED TO COME TO OUR MONTHLY LUNCHEONS.**

PRICE: \$22.00 OPEN BAR

Last Tuesday of each month, except July & December at the:

Winston Golf Club

2502 – 6 Street N.E.

LUNCH DATES/MENU

RESERVATION DEADLINE

January 29 – Shepherd’s Pie	10 a.m., Friday, January 25, 2019
February 26 – Roast Beef	10 a.m., Friday, February 22, 2019
March 26 – Chicken Stir Fry	10 a.m., Friday, March 22, 2019
April 30 – Ham/Scalloped Potatoes	10 a.m., Friday, April 26, 2019
May 28 – Beef Stroganoff	10 a.m., Friday, May 24, 2019
June 25 - Steak	10 a.m., Friday, June 21, 2019
July – NO LUNCHEON	
August 27 – Salmon	10 a.m., Friday, August 23, 2019
September 24 – Lasagne & Salad	10 a.m., Friday, September 20, 2019
*October 29 – Roast Beef	10 a.m., Friday, October 25, 2019

Heritage Club AGM to follow lunch.

*November 26 – Roast Turkey 10 a.m., Friday, November 22, 2019

Christmas Lunch, donations for the Food Bank and Christmas Tree Angels.

DECEMBER – NO LUNCHEON – See you in 2020.

RESERVATIONS ARE NECESSARY!!!

PLEASE call or Email before 10:00 a.m. on the Friday before the LUNCHEON.

Katrina (Kathy) Duffin Phone: 403-244-5215 or

Email: katrinaduffin@shaw.ca

If something comes up that you cannot come after all, please let me know.



GoodLife
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has invested in your
Health & Wellness

The Heritage Club

Has invested in your health & wellness

ONLINE REGISTRATION NOW AVAILABLE!

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- Access to over 250 GoodLife Fitness Clubs across Canada and 30 Energie Cardio Clubs in Quebec
- Corporate rate extended to 4 additional family members
- State-of-the-art cardio equipment
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- World-renowned Group Fitness classes
- Professionally trained staff to assist you in achieving your goals
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<http://www.goodlifefitness.com>

<https://www.energiecardio.com/en>

1-877-348-8742 | goodlifefitness.com/workplacewellness



August 2019

Request for feedback on the Canada Post Pension Plan short-term solvency funding options

Dear Plan member,

In keeping with Canada Post's commitment to inform and consult with you about the Defined Benefit (DB) component of the Canada Post Corporation Registered Pension Plan (the Plan), we are writing to explain Canada Post's intention to begin discussions with Government of Canada officials regarding short-term solvency funding options. Canada Post is not seeking to make any changes to the benefits of Plan members.

The Plan's DB component has a solvency deficit of \$5.1 billion (as at December 31, 2018) and is funded at 82.9%. This means that in the unlikely scenario that the Corporation were to stop operating and all the benefits needed to be paid out, there would not be enough assets to pay 100% of the pension benefits.

Please know that Canada Post is committed to meeting its pension obligations. The Plan has a going-concern surplus of \$3.4 billion (funded at 116%). This means there are enough assets in the Plan to fund these obligations on an ongoing basis, and Canada Post doesn't foresee any short-term risk of that changing.

By law, Canada Post must address the solvency deficit by making special solvency payments into the Plan to gradually eliminate the deficit. Canada Post has had a solvency deficit for over ten years. However, from 2014 to 2017, the Government of Canada provided Canada Post temporary relief from making any special solvency payments; this relief expired in December 2017. For 2018 and 2019, Canada Post was not required to make special solvency payments because of separate relief provided to all federally regulated pension plans under federal pension legislation.

Under current federal regulations, Canada Post will be required to make special solvency payments of approximately \$60 million a month, starting March 1, 2020. Special solvency payments as per annual valuations will be made until no longer required. These special solvency payments will total an estimated \$1.6 billion from 2020 to 2024, with payments of approximately \$600 million for 2020 alone (based on estimated asset returns, interest rates as of December 31, 2018 and using the maximum solvency relief of 15% of solvency liabilities under current legislation). Making these payments will reduce the funds from which Canada Post plans to invest in network modernization, Parcels business growth and other important initiatives that are necessary to sustain the Corporation's future.

Canada Post, the Communications and Consultation (C&C) Group, and the Pension Advisory Council met on July 17 and 22, 2019 to review short-term options to address the solvency deficit payments challenge. The options are:

1. Canada Post could seek, from the Government of Canada, temporary relief from special solvency payments for three to five years (similar to the relief granted from 2014 to 2017). This would allow Canada Post to invest in its competitiveness, growth and future.

2. Canada Post could use a portion of its current cash reserves to make the solvency payments. Doing so would significantly draw down those reserves. It would then be far more difficult to invest, to the extent needed, in modernizing the network and in growing the Parcels business. Reducing these investments may undermine Canada Post's competitiveness, growth and future sustainability.
3. Canada Post could ask the federal Department of Finance to allow Canada Post to borrow money to make special solvency payments and invest in network modernization as well as grow the Parcels business. This would reduce Canada Post's future borrowing ability and financial flexibility.
4. Indexing for inflation could be removed from the solvency funding calculation. This would address the majority of the solvency deficit challenge. Members of the DB component of the Plan would not be affected. They would still see their pension benefits increase with the cost of living as they do currently; this would remain fully guaranteed. This change would only affect the calculation of Canada Post's solvency funding deficit. This could take considerable time to implement, since such a change would probably be applied to all federally regulated pension plans and would require considerable study and consultation with many stakeholders.

Various other changes in federal regulations or legislation are also possible measures. Some provinces have made a range of changes to address the pension solvency funding challenge for plans under their jurisdiction. If discussions with the federal government go in this direction, Canada Post is committed to keeping Plan members informed of any updates or developments. Canada Post is not in a position to do so yet, partly because changes of this nature are quite technical and could occur in many different combinations over long periods of time.

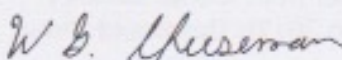
After weighing these options carefully, Canada Post's preferred option is temporary relief from making special solvency payments (item 1 above). With relief, the Corporation can invest in the business for today and the future. The stronger the financial position of the Corporation – the Plan sponsor – the stronger the Plan is for its members. Rest assured, Canada Post will continue to make current service contributions to the Plan during any period of relief from special solvency payments it may obtain; for 2019, those amounts are estimated to be \$264 million from the Corporation and \$261 million from employees.

Relief from making special solvency payments will not eliminate all risk to the Pension Plan's sustainability over the long term. Canada Post remains committed to working with Plan members, unions and associations, and the Government of Canada to mitigate risks to the long-term funding of the Plan.

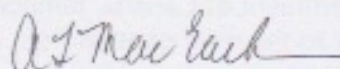
Canada Post welcomes your feedback on this issue and encourages you to provide comments prior to September 30, 2019 to your designated C&C Group representative (refer to attached list of representatives) either by email at groupeccgrouppost@canadapost.ca or in writing: C&C Group, 2701 Riverside Drive, Suite N0660, Ottawa, ON, K1A 0B1 (if you are directing your feedback to a specific representative, please identify the representative in your message). You also have the option of communicating directly with your union representatives or by contacting the Canada Post Pension Centre at 1-877-480-9220 or in writing: Pension Policy, 2701 Riverside Drive, Suite N0660, Ottawa, ON, K1A 0B1.

Your pension benefits are earned and Canada Post understands that you are counting on them for a secure retirement. Canada Post will keep you informed about the progress toward options for short-term solvency funding. This letter, a Frequently Asked Questions document and more information regarding the Plan are available at cpcpension.com. Plan information can also be found in the annual Canada Post Pension Plan 2018 Report to Members and the annual and quarterly Canada Post financial reports.

Sincerely,



Wayne Cheeseman
Chief Financial Officer



Ann Therese MacEachern
Chief Human Resources Officer

Encl.

Representatives of the Communications and Consultation Group (July 2019)

The Communications & Consultation (C&C) Group is made up of 12 representatives, five elected and seven appointed, to represent their stakeholder groups.

- Two are appointed to represent Canada Post as Plan Administrator
- Five are elected representatives
- Five are appointed to represent the unions and associations

The two Canada Post representatives are:

Mike Garvey	Representative of Canada Post
Amanda Maltby	Representative of Canada Post

The five elected representatives are:

Mary Bishop	Representative of retirees, survivors and deferred members
Nathalie Breton	Representative of management and exempt DB members
Marion Pollack	Representative of retirees, survivors and deferred members
William (Bill) R. Price	Representative of retirees, survivors and deferred members
Peter Whitaker	Representative of retirees, survivors and deferred members

The five union/association representatives are:

Rick Williams	APOC Representative
Daniel Maheux	CPAA Representative
François Paradis	PSAC / UPCE Representative
Julee Sanderson	CUPW (UPO and RSMC) Representative
Jan Simpson	CUPW (UPO and RSMC) Representative

APOC	Association of Postal Officials of Canada
CPAA	Canadian Postmasters and Assistants Association
CUPW	Canadian Union of Postal Workers
PSAC	Public Service Alliance of Canada
UPCE	Union of Postal Communications Employees
UPO	Urban Postal Operations
RSMC	Rural Suburban Mail Carrier

MEMBERSHIP RENEWAL *Annual Dues*

Dues Structure

The Chinook Chapter will maintain our dues per member at \$10.00 for 2020.

We have ceased sending you pre-stamped envelopes. We will continue to send members a pre-addressed envelope for their convenience.

Please complete and return your 2020 “Chinook Chapter Active Membership Information” Sheet along with your dues at your earliest convenience. If you are paying dues for multiple years, please note that on the form. Should you choose a more generous fee for 2020 please note on the form what amount is beyond the basic due fee and indicate same as a donation. Thank you!



Not a current Member of the Chinook Chapter? Has your Membership lapsed? Please join or re-join us. Membership is a modest \$10.00 per year (Membership runs from January thru to December). Just send us your completed Membership form (found on Page 16) along with your dues.

2020

CHINOOK CHAPTER HERITAGE CLUB

(circle applicable case) NEW MEMBER PREVIOUS MEMBER

Registration and Dues Form

Members Name _____

Name of Significant other _____

Address _____

City/Town _____ PROV _____ Postal Code _____

Email Address _____

Telephone Number _____

Start Date with CPC _____ mm/dd/year

Are you Retired ___Y/N___ Date of Retirement _____ Years of Service _____

Any comments, suggestions and interests you would like to share with us:

TRAVEL CLUB _____ SANTA LETTERS _____ GOLF _____

COMMITTEE WORK (ASSIST CHAPTER EXECUTIVE) _____

LUNCH WITH OTHER MEMBERS IN YOUR AREA _____

CULTURAL _____

TOTAL NUMBER OF VOLUNTEER HOURS YOU HAVE DONATED IN 2019 _____

PLEASE MAKE CHEQUE (\$10.00) PAYABLE TO:

CHINOOK CHAPTER, HERITAGE CLUB

MAIL TO:

ATTN: Kathy Cunningham, Treasurer
Chinook Chapter Heritage Club
PO Box 36118 Lakeview RPO
Calgary, AB T3E 7C6

Membership Dues Enclosed \$ _____

(Membership year runs from January to December)

Thank You

Emailed notifications: If we have your correct email address on file, we will communicate with you by that means. One exception is our Fall Newsletter which is mailed to everyone.

If you prefer to receive our spring/summer/year-end newsletters via Canada Post please indicate (hard copy) on the registration form beside the email address line.

However, it is beneficial for you to provide your email address, because we will have the means to quickly distribute information that is pertinent to the pensions or an event that may at be of interest to you. Provide us with the email address but write (hardcopy) beside it so we know you are an exception for quarterly newsletters. Also, if you are on Facebook, keep an eye on our Chinook Chapter Heritage Club page for posts.

Contact Us:

Chinook Chapter Heritage Club
PO BOX 36118 Lakeview R.P.O.
CALGARY, AB T3E 7C7

heritagechinook@shaw.ca

All contact with the Chapter may be handled through written correspondence to our new address, email or starting now—via Facebook

Check out our new and much improved Heritage Club National Website:

<http://heritageclub.ca/>



YOUR EXECUTIVE

PRESIDENT: JEAN BENJAMIN

1ST VICE PRESIDENT: KATRINA DUFFIN

2ND VICE PRESIDENT: CAROLYN PAULSON

TREASURER: KATHY CUNNINGHAM

SECRETARY: LAURIE REID

This is your Newsletter

Do you have any ideas or suggestions for activities, projects or even charitable contributions for our Club.

What's happening in your Town or City? Do you have an article you would like us to publish? Do you need help organizing a Luncheon or event in your area? Let us know. We can help. This is your club, help us to give you what you want!

NEWSLETTER 