Chapter inook

2020 Spring Edition Issue #48

**Presidents** Message

Hello everyone,

Spring is upon us, although the weather is still not quite co-operating and it appears we are to go back into a bit of winter in the next week here in Calgary.

It has been a very chaotic start to 2020. I know that many of us are longing for a chance to get out and about, plant gardens and just enjoy what spring has to offer. In our current climate of social distancing and isolation it is going to be a very hard task to accomplish.

The current COVID19 pandemic is also taking a toll on our Partners, such as Johnson Insurance and Good Life Fitness, as well. I would recommend that all members take advantage of our National website to check out any and all current information which has been provided to us from our partners on their commitment to our health and safety.

We have many challenging days, weeks, possibly months ahead of us. The Chinook Chapter executive is dedicated to ensuring the health and safety of all of our members and as such we will be cancelling some of our engagements and postpone the planning on others until we are sure that we should proceed.

Please have a safe Spring everyone and hopefully we will have better news come Summer. Until next time.

Laurie Reid President Chinook Chapter, Calgary

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# WELCOME

Welcome to Members who recently registered with the <u>Heritage Club—National Office</u>

Annette Beisick - Red Deer James Hill - Calgary Dawn Lakness - Calgary (Assoc.) Karen Orr - Sylvan Lake

Welcome to New Members of the Chinook Chapter

James Hill - Calgary Darren Hoimyr - Medicine Hat Frances Iverson - Airdrie Kendra Mastel - Dunmore Greg Skow - Calgary



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

Donald Antonuk - Calgary John Alfred "Jack" Barker - Calgary Gladys Periera - Calgary

The Chinook Chapter sends our deepest condolences to these members families and friends at their loss.

## THANK YOU VOLUNTEERS!

Thank you to all of our volunteers. Our members reported that they had spent 9807 hours of volunteer time. These hours were reported by only 58 of our members, we know that there are more of you volunteering out there. Please let us know. We record this information and the hours you do volunteer help us with funds which we receive from Canada Post. This money helps our Chapter to plan events for you, our members.

If any member has any pictures or stories they would like us to publish, please send them to us and we will include them in our next newsletter.



As was previously reported the Executive of the Chinook Chapter has CANCELLED the March luncheon which was scheduled for March 31 as a precaution and in compliance with requests for social distancing. To safeguard the health and well being of our members we will also determine if the April lunch will have to be Cancelled as well. We will comply with all mandated Government requests and we will advise all members prior to the scheduling of the April and possibly May luncheons.

The Chinook Chapter has pre-purchased tickets for another Stage West event for this summer. At the present time Stage West has Cancelled all of their current shows until April/May. As events are changing rapidly in regards to the Coronavirus we will not be offering these tickets to our members until or unless we are sure that it is safe to do so. We will be in contact with Stage West prior to the event in early June and we will notify you via email once a decision has been made regarding this performance.







#### PENSION ISSUES

UPDAT

# When the House of Commons rose in June 2019, Bill C-27 effectively died on the order paper.

In October 2016, the federal government introduced Bill C-27. This legislation would allow employers to change employee pension plans, even after they have retired. In response, the National Association of Federal Retirees, along with the Canadian Coalition for Retirement Security, launched the "Honour Your Promise" campaign.

In the last federal election in 2015, Justin Trudeau clearly promised to Federal Retirees, in writing, that defined benefit plans "which have already been paid for by employees and pensioners, should not be retroactively changed into [target benefit plans]". The "Honour Your Promise" campaign asked the Prime Minister and the Finance Minister to keep their word. Over the course of the last three years, the campaign has delivered over 50,000 emails to Members of Parliament and the Finance Minister asking for this problematic legislation to be abandoned.

And it worked. The legislation fell silent and remained right where it started – at first reading, on the order paper. It never moved forward. When the House of

Commons rose in June 2019, and with the call of this election, Bill C-27 effectively died.

On September 9, Federal Retirees hosted a special telephone town hall with representatives from all major parties to discuss retirement income security, among other election priorities. During this town hall, Liberal representative Greg Fergus (Member of Parliament for Hull-Aylmer) said, in response to a question regarding Bill C-27, "This bill [Bill C-27] is dead. Dead. Dead. Dead. [...] A Liberal government would not present a bill like this in the future." (*This quote has been translated from French.*) All other parties participating on the call also promised that their parties would not pursue this type of legislation.

"Federal Retirees is pleased that Bill C-27 has effectively died with the call of this fall's election," said Jean-Guy Soulière, President of the National Association of Federal Retirees. "Despite receiving informal indications that the government was not interested in further pursuing the legislation, it's persistence on the order paper was troubling. We were also happy to hear that all parties have noted they would not introduce such legislation in the future."

During the last federal election in October 2019, the parties were asked:"...and will your party commit to not making any changes to existing defined-benefit

pensions on a going forward basis...."Only two parties responded directly to the question: Scheer:"...we are not considering changes to defined-benefit pensions". Singh: "We believe in protecting the strongest and best form of the pension, the defined-(benefit) pension plan."

Another troubling issue, which only applies to Canada Post retirees who are on the Canada Post Pension, and not superannuation, is the financial situation with Canada Post which led the former Conservative government of Stephen Harper to give the Crown Corporation permission to waive the payments into the pension fund from 2014 to 2017. Equally troubling was the lack of decision making on the part of the Liberal government of Justin Trudeau who, upon taking power, did not make the decision on whether Canada Post should start paying back into the pension fund.

As it stands, Canada Post has issued a letter in August 2019 to all pension holders hinting it was favoring continuing the moratorium on the pension payments for three to five more years, on top of the past five years already past, in order to "invest in its competitiveness". It plans to approach the new government with this proposal.

As of December 31, 2018, the pension plan was underfunded and had a solvency deficit of \$5.1 billion. Should Canada Post stop operating and all benefits needed to be paid out, there would not be enough assets to pay 100% of the pension benefits.

By foregoing any payments it should have been making all along, how will this situation ever come close to being resolved?

Article contents as published in: The Pineridge Chapter February Newsletter (February 2020)

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# SCHOLARSHIPS Junilable

### HERITAGE CLUB SCHOLARSHIP PROGRAM - 2020

The Heritage Club is planning to award three (3) scholarships to children or grand children of all dues paying members of the Heritage Club. The scholarships are valued at \$1,000 each for university or college studies. The scholarships will be awarded to students starting, for the first time, their first year of full time studies.

#### ELIGIBILITY CRITERIA

Dependent children, including adopted children and stepchildren, grandchildren, wards in legal guardianship of all active members (dues paying member for the last 2 years) of a Heritage Club Chapter. Applicants who have previously received a Heritage Club scholarship are not eligible.

#### **ELIGIBLE INSTITUTIONS**

These scholarships are applicable to all Canadian educational institutions which have provincial degreegranting powers or their affiliates and at Canadian colleges or CEGEPs\*.

#### QUALIFICATIONS OF APPLICANTS

Applicants must have completed the requirements for admission into the first year of an undergraduate degree program or college diploma program at a recognized educational institution. Applicants must have obtained an average of 75% (or equivalent) on the best 5 academic courses (see list of academic courses below) in the final year of secondary school or CEGEP (pre-university education). If applicants interrupt their schooling, the maximum period permitted between the completion of secondary school or CEGEP (pre-university education) and the commencement of an undergraduate university degree program or college diploma program is 1 year. During this period, students may NOT have undertaken postsecondary courses.

#### ACADEMIC COURSES - GRADE 12/CEGEP

Language Arts, Mathematics, Pure Mathematics, Applied Mathematics, Science, Biology, Chemistry, Physics, Social Studies, Geography, History, Literature, Accounting, Computer Graphics, Law. French, English or any one language.

#### SELECTION OF SCHOLARSHIP RECIPIENTS

The jury is comprised of the Heritage Club executive committee members. The evaluation will be based on scholastic ability, character and leadership qualities at school and in the community. Decisions of the jury are final and without appeal.

#### APPLICATION DEADLINE

Submissions must be postmarked on or before June 30, 2020

#### HOW TO OBTAIN AN APPLICATION PACKAGE

Please visit the Heritage Club website at heritageclub.ca or contact Eldred Holmes at holmese@nl.rogers.com



Johnson Insurance is proud to offer 50 scholarships, valued at \$1000 each, to eligible students completing high school in 2020 and starting post-secondary education in the fall of 2020. C'est avec fierté que Johnson Assurance offre 50 bourses d'études, d'une valeur de 1 000 \$ chacune, aux étudiants et étudiantes admissibles qui terminent leurs études secondaires en 2020 et commencent leurs études postsecondaires à l'automne 2020.

To learn more, visit Johnson.ca/scholarship Pour en savoir plus, visiter Johnson.ca/scholarship

scholarshipfund@johnson.ca 1.866.544.2673

# JOHNSON

Johnson Insurance has awarded over 1500 scholarships valued at more than \$1 million to support young Canadians across Canada in pursuit of their post-secondary education.

Soucieuse d'aider les jeunes Canadiens et Canadiennes d'un coin à l'autre du pays à poursuivre leurs études postsecondaires, Johnson Assurance a décerné plus de 1 500 bourses d'études totalisant au-delà de 1 MS.



#### IMPORTANT UPDATES REGARDING YOUR CORPORATE PARTNERSHIP PROGRAM

#### March 24, 2020

Dear Valued Corporate Partner,

As per the public announcement made earlier last week, we have made the decision to close operations at all of our Clubs effective **Monday, March 16 until further notice**, to ensure we are doing our part to flatten the curve and impact of COVID-19.

As we have said over the course of this time, the health & safety of our Associates and Members is our *highest* priority. This decision was a difficult one but has become absolutely necessary.

During this interim period there are few important updates regarding your partnership with us.

- 1. We will not be processing agreement renewals or program transitions during the closure period. As a result, we will honor your existing agreement terms for a 90-day period post our clubs re-opening.
  - a. Partnership with an April June anniversary date who have already received your agreement renewal documentation, please send the signed agreement and eligibility to your Corporate Partner Specialist by the date previously indicated. We will hold off on processing these until our clubs re-open and you will be contacted accordingly.
  - b. You will be contacted by your Corporate Partner Specialist upon their return to work.
- 2. All members who purchased a Paid-in-Full membership will receive an automatic expiry date extension reflective of the time period we are closed.
- 3. All members who pay biweekly dues for their membership have had all payments stopped and they will not resume until our clubs re-open.
- 4. All proactive communication via email and phone will be suspended during this time.
- 5. Any outstanding invoice credits will appear on the first invoice once we re-open.
- 6. Our Online registration website as well as the member request webform will remain closed until our clubs re-open.
- 7. Please do not send any additional Unique ID uploads until further notice as these will not be processed at this time.
- 8. Urgent partner inquiries can be directed to Tammy Brazier at <u>tbrazier@goodlifefitness.com</u> and she will get back to you as quickly as possible.

It is our intention to get back to servicing our members and associates as soon as it is safe to do so and we appreciate your support and patience during this time.

# TIME TO UPDATE Your Membership Info

The Chinook Chapter wants to make sure that we have updated information on file for all members. If any member has an update to their address, phone or email, please contact the Chapter and send your updates to our email address:

heritagechinook@shaw.ca



There are many benefits to joining and maintaining active status with the Heritage Club:

- Access to MEDOC Travel insurance through Johnson Insurance. A comprehensive group travel insurance plan that provides up to \$5 Million emergency medical coverage when travelling outside your province or outside of Canada, for an unlimited number of trips less than 40 days. Extended coverage is available for up to 182 days. This is one of the most affordable travel policies around.
- Access to reduced rates on Home and Auto Insurance through Johnson Insurance. Discounts of up to 35%
- Access to reduced membership fees at Goodlife Fitness. Members of the Heritage Club receive a 50% discount off of the regular price. This includes access to all GoodLife locations. World renowned Group Fitness classes and professionally trained staff to assist you. You must be a paid member of the Heritage Club ( through the Chinook Chapter) to get the discount and you will require your Heritage Club Membership Number to access the program
- Access to a great Corporate rate at all Choice Hotel properties worldwide. This includes Comfort Inns, Quality Inns, EconoLodge and Rodeway Inns.
- Telus Mobility Heritage Club/Canada Post Purchase Plan. Discounts on cellular phones and cellular phone service. Available from an Ontario dealer, but they ship for free. Cell plans are very competitive - members should check prices locally as well.
- Heritage Club Scholarship Programs. The Heritage Club awards three (3) scholarships to children or grandchildren of all dues paying members of the Heritage Club.

Please check our website at: HeritageClub.ca for further information on all benefits associated with Membership.

<u>Emailed notifications</u>: 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 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 RPO CALGARY, AB T3E 7C6

Phone: 587-998-9769

heritagechinook@shaw.ca

All contact with the Chapter may be handled through written correspondence to our address, by phone, email or via Facebook.

Check out our new and much improved Heritage Club National Website: hhtp://heritageclub.ca/

# This is your Newsletter

Do you have any ideas or suggestions for activities, projects or even charitable contributions for our club?



How about your Town or City. What's happening? 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!

#### Your Executive:

President: Laurie Reid 1<sup>st</sup> Vice Pres.: Katrina Duffin 2<sup>nd</sup> Vice Pres.: Carolyn Paulson Treasurer: Kathryn Cunningham Secretary: Evelle Rock

