



Newsletter, Spring
April 2020

PINERIDGE Chapter

What's to come at a glance:

- * STAY SAFE, WASH HANDS
- * SOCIAL DISTANCING
- * MAINTAIN CONTACT WITH FRIENDS & FAMILY

Check out our Web Site:
heritageclub.ca, then
select Pineridge Chapter

President's Message

Dear Members,

As we crossed into the new decade, we were all hopeful going into a brand new year: well! What a year it has been so far. First, we saw the disastrous forest fires in Australia, decimating the wildlife and inhabitants, and then this: what is turning out to be the biggest pandemic & world health event in the last 100 years.

Like everyone else, we have put our lives and our activities on hold, as we wait out the worst of what this event can throw at us. Again, this year we had a full program of luncheons and events: this pandemic has thrown out the calendar on our Spring and Summer events. Our group did manage to hold a Mandarin luncheon in early March, before the social distancing rules were enacted. We can only hope for a quick resolution, and life can get back to normal. As I write this newsletter, I am naturally uncertain how many of the Fall events will eventually need to be cancelled.

In the meantime, I highly recommend you check out our yearly scholarship program for your kids and grand kids. All the information is posted on our web site, heritageclub.ca. One of the numerous benefits to you for being a paid member of the Club.

I therefore invite you to stay safe for now, but once this is over, and it will be, we will be there so that you can spend time again with your friends and former work colleagues.

J.P.

**Jean Pierre Leguerrier
President, Pineridge Chapter**

UPCOMING EVENTS for 2020

Thursday June 11th, 2019, noon: Luncheon Buffet at The Mandarin **CANCELLED**

We meet at noon at The Mandarin Restaurant, 1725 Kingston Road, in Pickering, for our second group luncheon of 2020. Register early, and don't forget to bring a non-perishable food item for the Food Banks. Seniors, please bring your ID.

\$15 for members, \$21.00 non-member. As always, your parents and friends are welcome to attend. Anyone needing a ride to go to the restaurant, let us know.

Give **Bernie** a call (416-439-9505) to confirm your attendance or to set up an e-payment. Payments by cheques: **Pineridge Heritage Club**, 629 Markham Rd., PO Box 90593, Scarborough, M1H 3G7.

Sunday, June 14th to Wed., June 17th, 17th Annual "Mystery" Tour! **CANCELLED**

It's spring once again and time to head off to ... *destination unknown!* As always on our Mystery Tours, you won't know where you're going, but we ask you to put your trust in us to take you somewhere both nice and interesting. We promise that wherever we take you and whatever you do will be top-notch. This year's tour is once again right here in Canada – no passport required. Looking for something new and different? Try this!

Same cost as last year! (Different destination, though!):
Just \$1,195.00 Per Person, Double Occupancy

Book now by calling: **Time of Your Life Tours**, 416-224-0684.

Heads up Golfers! Friday, June 19th, 2020: Annual Golf Tournament **CANCELLED**

Calling all golfers in the Pineridge, Simcoe and Trent-Severn Chapters: The annual golf tournament and dinner will be held again at the same location as last year, Lakeridge Links/Whispering Ridge Golf Course, located at 1355 Brawley Road, Brooklin.

The cost has remained the same now for the last few years: \$70 per member with no cart, \$83 for a senior/member with a cart, and a non-senior \$88 with a cart. The tournament will be followed by a dinner. In an effort to continue offering this event at an affordable price, new this year is that prizes will be awarded only to the winners of the different categories.

When registering, please advise us if you require a cart, as we need to reserve these as soon as possible.

Contact **Les Kimmerer** to register at (705) 320-9480. Cheques should be made out to Pineridge Heritage Club, 629 Markham Rd., PO Box 90593, Scarborough ON, M1H 3G7. You can also contact Bernie Snyder (416-439-9505) if you wish to do an e-transfer of funds. Please specify what you are paying for. All registrations should be completed by May 31st.

Wed., July 15th, 2020: Cruising Stoney Lake in the Kawarthas **CANCELLED**

Travel to the lovely Kawartha Lakes to board the recently refurbished and upgraded 'Spirit of the Kawarthas.' This cruise boat sailed out of Fenelon Falls over Sturgeon Lake for many years, and now sails out of Mt. Julian on lovely Stoney Lake. Leaving at 2:00 p.m., the **2 hour cruise sails over the waters and through the many islands of Stoney Lake**, viewing the palatial summer homes along with the famous Glass House, the Ronnie Hawkins Estate, the Church-on-the-Rock, and much more. Prior to this delightful afternoon cruise, we'll enjoy a morning drive to Campbellford where a tasty **Buffet Luncheon awaits at popular Chubby's Restaurant** (11:30 a.m. – 1:00 p.m.) Then it's just a short drive to Mt. Julian for our cruise (2:00 p.m. – 4:00 p.m.)

Just \$122.00 per person *Cost includes Motorcoach Transportation, Lunch, Cruise, All Taxes & Meal Tip.*

Book now by calling: **Time of Your Life Tours**, 416-224-0684.

Thursday, Sept. 10th, 2020: Natural Wonders of Prince Edward County

A Day of Fun and Learning with Guide Peter Brotherhood

Experience the remarkable beauty of the County with local Guide Peter Brotherhood! We'll start our day with a delicious **Buffet Luncheon at Restaurant on the Knoll at the Isaiah Tubbs Resort**. Following lunch we'll see the largest fresh water sand dunes in the world at the **Sandbanks Provincial Park** ... marvel at the panoramic scenes of Lake Ontario from the 18 metre high limestone cliffs at **Little Bluff Conservation Area** ... and admire the panoramic view of the Adolphus Reach and the Glenora Ferry from the mystical **Lake on the Mountain Provincial Park**. We will also stop at the **Black River Cheese Factory** for some sampling and shopping. Bring your camera, binoculars and comfortable walking shoes, and enjoy another great day with Peter Brotherhood!

Just \$99.00 per person *Cost includes Motorcoach Transportation, Services of Guide, Buffet Luncheon, Admissions, All Taxes & Meal Tip.*

Book now by calling: **Time of Your Life Tours**, 416-224-0684.

Wednesday, November 25th, 2020: Toronto at the Festive Season

Featuring:

The Famous People Players Christmas Show and Lunch, The St. Lawrence Market, and the Toronto Christmas Market at the Distillery District

Enjoy some of Toronto's most popular attractions at the Christmas Season! We'll start off with a **Luncheon and the Christmas Show 'Jingle Around the Clock' at the Famous People Players Theatre** (11:30 a.m. – 2:45 p.m.) **Enjoy a Full Course Chicken Luncheon** here, and then let the talented 'Black Light' Players take you on a festive journey, where you will *'Jingle Around the Clock'* with laughter!

After Dessert and Coffee we'll take you downtown to the historic **St. Lawrence Market** where you can shop and browse for everything from Fresh Meats and Seafood to Cheeses, Baked Goods, Fruits and Veggies (3:30 p.m. - 4:30 p.m.) Our last stop of the day will be the **'Toronto Christmas Market'** at the historic **Distillery District, beautifully decorated for the holidays**. Enjoy a visit here (5:00 p.m. – 6:00 p.m.) before we motor home.

Just \$121.00 per person. *Cost includes Motorcoach Transportation, Lunch & Show, All Taxes & Meal Tip.*

N.B. Identify yourself as a Heritage Club member, to get a \$10 discount off the price.

Book now by calling: **Time of Your Life Tours**, 416-224-0684.

THE LOCAL NEWS

Welcome to New Members/Retirees and/or 25-year service veterans

Judy Ustianowski, John MacKeigan, Richard Morgan

In Memoriam

Doris Harris, wife of member Eric.

Congrats!

Just had a birthday in March: Paul Greenwood and J.P. Leguerrier.

Happy 65th Birthday Debbie Greenwood on April 4th: she joins the exalted ranks of the Seniors!

Happy 40th wedding anniversary: Debbie and Paul Greenwood.

Group Luncheon in early March – We'll Meet Again!!!



During time of emergencies, email addresses are of greater importance

During the current pandemic, I was asked by our parent company, Canada Post, if I had a quick way to contact the members in my chapter with pandemic-related health and benefits information. Unfortunately, I didn't, as most members have not volunteered their email addresses. Please consider doing so next time you renew your membership, but, as always, this is purely optional.

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 degree-granting 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

The “L I F E is G O O D” Section

The Officer said, “you’re staggering”. I said, “you’re quite handsome yourself”. We just laughed and laughed. I need bail money.

Have you ever noticed that anyone driver slower than you is an ‘idiot’, and anyone going faster than you is a ‘maniac’? – George Carlin

Some days, the supply of available curse words is insufficient to meet my demands.

You know you’re getting older when a recliner and a heating pad is your idea of a hot date.

If we all just switched to cursive writing and stick shift cars, we could cripple an entire generation.

If the No. 2 pencil is the most popular, why is it still No. 2?

Why do we drive on parkways and park on driveways?

Why do “fat chance” & “slim chance” mean the same?

Why do people say “heads up” when you should duck?

Why don’t British people sound British when they sing?

Why are you “in” a movie, but “on” a TV?

Why is a “pair” of underwear one item?

Why do we press harder on a remote control when we know the batteries are getting weaker?

PENSION ISSUES

Canadian pension plans and the coronavirus

As the COVID-19 pandemic continues around the world, Russia and Saudi Arabia have been in an oil-price war. Both events bring significant economic insecurity. Millions are under stay-at-home orders, and applications for employment insurance are at an all-time high. Stocks have plunged, losing most of the gains that had been made over the last three years. On March 23, 2020, the Dow Jones hit its lowest point since 2016, then jumped back up modestly with news of massive government economic stimulus packages (and then went back down again). The VIX (Cboe Volatility Index – also referred to as the “fear index”) has been at levels not seen since the 2008 global financial crisis. This ambiguity and financial whiplash have left many wondering what will happen to their pensions and savings.

While there is uncertainty, it is possible to make out some light in the darkness. Obviously, the funding status of many pension plans will be affected by drops in equity markets and a decrease in long-term government bond yields. At the time of writing, some estimates have projected that pension plan solvency may drop by between 10 to 25 per cent. This is likely to have several consequences depending on the type of pension plan or savings mechanism in question.

Members of defined contribution plans will likely see declines in the plan’s expected returns. If a member of a defined contribution plan is retiring, his or her pension is likely to be worth less than it was before the crisis started. Target benefit plan members will likely face increased contributions and reduced pension payouts, not to mention the potential for a pause on indexation for the foreseeable future, depending on the plan’s specific rules.

Members of defined benefit plans may be less affected. Statutory or legal obligations require contributions to continue to be made to defined benefit pension funds, usually regardless of economic turmoil, and defined benefit pensions are made to last over the long haul. However, defined benefit plans will also be less solvent over the coming few years. If the employer that sponsors the defined benefit plan has to fold or declare bankruptcy – which is a prospect some employers will face as we recover from the impacts of the COVID-19 pandemic – their pensions will be worth less, especially in areas of the country where solvency requirements are less stringent.

Defined benefit plans may also be under increasing pressure to wind up or terminate, or to convert to defined contribution plans. When pension plans are less solvent, employers’ liabilities may increase on balance sheets. The current

economic uncertainty will be a strong motivator to erase these pension liabilities, potentially by moving away from defined benefit plans.

Those with Registered Retirement Savings Plans (RRSPs) may expect to take significant hits to the value of their investments, and this period will be difficult until equity markets recover.

Mark Machin, the CEO of CPP Investments, the organisation that invests the funds we put into the Canada Pension Plan (CPP), recently said that “people shouldn’t think it’s Armageddon forever.” Many pension plans, like the CPP, are built for the long term. Just last year, Canada’s Chief Actuary reported the CPP will be stable for the next 75 years. The CPP has a diversified portfolio that includes real estate and other long-term investing assets. This reduces risk from overexposure to any one market or class, like significant dips in the energy sector. Machin pointed out that during the financial crisis in 2008, the CPP fund lost 18.8 per cent in one year, but six years later, it gained 18.3 per cent in one year. The idea behind pension funds is regular contributions and smart investments to fuel long-term performance, not performance during a single event, like the pandemic in which we find ourselves. For its part, PSP Investments, the investment organization responsible for the federal public sector pension plans, has stated that it is a long-term investor and a financially stable player in the global financial system. It has AAA credit ratings, it is cash flow positive and its leverage is low (meaning PSP Investments has not borrowed money to invest). It is also worth noting that a portion of our members’ pensions is tied to pre-2000 agreements, which is paid directly from the government’s consolidated revenue fund and are therefore not affected by markets.

As we do our best to weather this storm, we must also prepare ourselves for the post-pandemic economic landscape. Some employers and pension plans will fold, many individuals will see their personal savings dive and governments are already taking on steep economic commitments that will likely lead to budgetary deficits in order to steer the country through the worst of the COVID-19 pandemic. We can expect an increase in “pension envy” as many Canadians lose their jobs, potentially lose their pensions and take serious hits to other savings if they have them. There will also be pressure on governments to save money, and federal public sector pension plans may again be a target for cuts. It will be important to remain vigilant, remember that pensions are built to last, that there will be bad years as well as good years – and that retirement income security isn’t about a race to the bottom, but rather something that all Canadians deserve.

Ref. National Association of Federal Retirees, April 2020

THE POST HORN



A POSTAL SERVICE STORY

An interesting piece of Canadiana lore...



First Day Cover – Signed by Joseph R. Smallwood (1900-1991) Premier of Newfoundland 1949 to 1972. The 4c stamp Scott #282 post marked 1 April 1949 to commemorate Newfoundland's union with Canada. The cover cachet "Industry and Courage" for a Better Canada and a Greater Newfoundland" – the Canadian beaver welcomes the Newfoundland dog into Canada. The "DAY OF ISSUE" cancellation was officially designated to be used at St. John's, and for the first time, the Canada Post Office used a special postmark for the FDC. It included the words FIRST DAY/ OF ISSUE plus two short and two long horizontal bars, and this cancellation was used only in St. John's with the time marks 9:30 a.m. and 5:30, 7, 9:30, and 10 p.m.. It was the first time such a cancellation was produced by Canada Post Office for a first day, and the first to be documented by the Canada Post Office Department to determine the number of FDCs serviced for each issue. It was reported 47,588 FDCs with many different cachet designs had been serviced for the Newfoundland enters Confederation issue. (Source: BNAPS FDC Study Group article by Gary Dickenson 01/2008, and internet sites).

"Joey" Roberts Smallwood was Companion of the Order of Canada (CC), journalist, politician, and premier of Newfoundland. The leading proponent of Confederation in Newfoundland in the 20th century, Joey Smallwood played an important role in bringing the province into Confederation in 1949. He served as Newfoundland and Labrador's first premier for nearly 23 years, and is sometimes referred to as "the last Father of Confederation." During his lifetime, he was also called "the only living Father of Confederation." Smallwood's legacy is contentious. He is praised for his accomplishments in improving roads, schools, and social services in Newfoundland and Labrador. But he is also criticized for his failed efforts at fostering industrial development in Newfoundland and Labrador, as well as his increasingly autocratic rule over his long tenure in office. (Library and Archives Canada)
Gordon McDermid Ottawa 12/2015

Who we are

Pineridge Chapter is one of 26 Chapters across the country; it covers an area of the Greater Toronto Area which is mainly east of Victoria Park Avenue (eastern York County), encompassing Scarborough, and areas within Ontario, Durham and Northumberland Counties.

Have you checked our national web site?: **heritageclub.ca**
Select **Pineridge Chapter**.

What we do

The Pineridge Chapter organizes subsidized luncheons, bus travel, annual banquet and golf tournament for its' members. Also, we collect and donate food for the food banks, as well as donations to various charities throughout the year. Many of our members generously donate their time to local, charity organizations. In December, we hold a Holiday banquet for our members and we participate in the Santa Letter writing campaign.

Do you have any suggestions for trips or special events you would like to participate in? Give our V-P Debbie a call: dagreenwood4@gmail.com, (905)-706-5285 or (905)-683-5750

Why Join? – The Membership Advantages

Johnson Home and Car Insurance: discounts of up to 35%

Discounts for you and who travels with you with **MEDOC Travel Insurance**

GoodLife Fitness: discounts up to 50% off the regular all club access rates.

Choice Hotels: discounts of up to 20% in Canada, and worldwide.

Discounts to **Pineridge Chapter** events, luncheons and bus trips.

Canada Post employee **Telus Mobility** discounts. **Collette Tours** discount.

Access to special **scholarships** for your kids and grandkids.

IMPORTANT: In order to benefit from these discounts, you must mention your Heritage Club membership number, and you must have paid your membership dues to the Pineridge Chapter for the current year, otherwise coverage could be denied or terminated.

Life Events

Have you had any life events you would like the Heritage Club to announce? Marriages, births, special anniversaries (i.e. 50th wedding anniversary), special awards, deaths, hospitalizations, etc. Let us know so we can pay tribute.

Payment for bus tours ONLY: cheques should be made out directly to **Time of Your Life Tours**, and sent to 500 Sheppard Ave. East, Suite 203, Toronto ON, M2N 6H7, (416) 224-0684. Mention you are a Pineridge Chapter Heritage Club member for any applicable discount at the time.

YOUR EXECUTIVE MEMBERSHIP

J.P. Leguerrier, Chapter President, Writer-Editor, Newsletter
Web Master, Membership Database. *Email: jnglor@rogers.com*

Debbie Greenwood, Vice-President, Travel Co. Liaison
dagreenwood4@gmail.com

Bernie Snyder, Treasurer, Membership Dues, e-payments
jobernsnyder@gmail.com

Kenny Dayal, Secretary, *kennydayal@gmail.com*

Cheryl Leith, Special Events, *cherylleith@rogers.com*

Les Kimmerer, Past President, Annual Golf Tournament
kimmeles@hotmail.com

Support Staff: G. Mac Donald, J. Snyder, M. Fisher

CHANGE OF ADDRESS NOTICE FORM

Name:

Old Address:

New Address:

Postal Code:

Phone Number:

MEMBERSHIP

Membership dues for the following year are due with the last newsletter of the year, in **October**. Remember: annual dues paid by our members are instrumental in keeping our chapter active.

New members applying to the Heritage Club will receive our Chapter's newsletters in the current year of their retirement and/or having achieved 25 years of service; after that, they need to signify their intent to join our Chapter by paying dues to the Pineridge Chapter, in order to continue receiving our communications.

Our membership year runs from **January to December** and costs only \$10 per member, or \$20 per couple. If you are no longer mobile, but still want to keep in touch by receiving only the newsletter, the cost is \$5.

MEMBERSHIP DUES RENEWAL SLIP

Name:

Name of spouse (if applying as a couple):

Address:

City:

Postal Code:

Phone Number:

Email address: (optional):

Renewal for Self: _____ Couple: _____

Amount Enclosed: \$ _____

Is this a Renewal: _____ or

a New Membership: _____

Volunteering (see below)

Do you do volunteer work: _____

Hours per month: _____

Name of Organization: _____

Send the completed above form and information to: Pineridge Heritage Club, 629 Markham Rd., PO Box 90593, Scarborough ON, M1H 3G7. You may also phone our Treasurer, Bernie: (416) 439-9505. **Cheques for luncheons and membership dues** should be made out to **PINERIDGE HERITAGE CLUB.**

Volunteering

The motto of the Heritage Club is “**People helping People**”; we would like to know of any activity you are currently participating in that benefits people and/or your community, such as fund raisers, work with health, religious or seniors’ organizations, coaching children groups, etc., and the hours you spend at it per month. This is one of the criteria we are measured on by CPC, and it affects our yearly funding. You can report these hours on your dues renewal form.

There are many examples of volunteering, ways you can help your community and fellow man, and feel good about yourself: church, organizations, knitting groups, literacy and schools, Santa Letters, Heritage Club, library and museums, hospital and seniors’ homes, soup kitchens, food banks, meal on wheels, shut in programs, income tax prep, fund raisers, Christmas hamper programs, etc.

Newsletter Distribution

This newsletter is produced quarterly and is distributed to every member and associate who has paid their annual dues to the Chapter. Also, a general distribution is made once a year to every person who have applied for general membership to the Heritage Club in our Chapter area. Articles of general interest for the newsletter are always welcomed.