



Terra Nova Chapter Newsletter December 2023



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President's Message

How are you all doing? Have we moved on from the restrictions of the pandemic, or are we forever changed? It's an individual thing, this aversion to risk, and we all have personal choices to make. Unfortunately, for many of us after several years of forced seclusion we are simply out of the habit of being social. We're all getting older, and that's part of it, but it seems like suddenly the idea of getting out of our comfy clothes on a blustery evening and venturing out into the cold to "make nice" with people just seems like more effort than it might be worth. And that's if you DON'T come home with Covid or some other nasty germ. I get it, I really do.

And yet. If we do make the effort, it's almost certain that it will be completely worth it. The pleasure of renewed acquaintances, lightened spirits, and shared stories and laughter will last well past the tiredness the next day. As said by Stephen Chbosky, *"There's nothing like deep breaths after laughing that hard. Nothing in the world like a sore stomach for the right reasons."* It's not easy to put our fears to one side and get on with life. But is it really a life if we don't move forward?

This year's Heritage Club AGM was held out west, and we were fortunate enough to combine the business of the AGM with an Alaskan cruise on board the MV Koningsdam. A bucket list item for many, and well worth the travel, time zone changes, and Covid close encounters. It's time to get our shots, close our eyes and leap back into life! You've got this.

Eldred Holmes, President, Terra Nova Chapter

Heritage Club Update

The Heritage Club, like most organizations across Canada and the world, has been challenged to carry on any kind of normal activities over the past few years, made more difficult by our demographic. But we're starting to see an increase in planned activities throughout the Club, and hopefully this will continue.

We are gratified that through all of the difficulties of the past few years that Canada Post continues to support our group, and we will continue to advocate for additional assistance from them in some important areas, especially around information packages to retirees.

Throughout this newsletter we make reference to a number of perks available to active Heritage Club members. These have been negotiated through the National Executive of the Club, and we encourage everyone to take advantage of all that are applicable to your circumstances.

Most folks are about as happy as they make up their minds to be. – Abraham Lincoln

I have chosen to be happy because it is good for my health. - Voltaire

Executive News

The current executive of the Terra Nova Chapter, Heritage Club, consists of:

- Eldred Holmes, President
- Dave Roche, Secretary/Membership Officer
- Wayne Murphy, Recording Secretary
- Bill Marshall, Treasurer

If you'd like to be more involved, particularly in organizing social or volunteer activities within your communities, please contact El Holmes, and the Club will assist you in any way possible.

*The grand essentials of happiness are: something to do, something to love,
and something to hope for. - Allan K Chalmers*

Year in Review

On December 6, 2022, the Metro Chapter held a Christmas Luncheon at the RC Legion in St. John's. There were 90 people in attendance, and everyone thoroughly enjoyed the meal and the camaraderie. This has become a very popular event with everyone, and we're looking forward to the next edition, to be held on December 6, 2023.

The Santa Letter Program followed, with 54 volunteers who between them answered around 7000 letters. In spite of the intrusion of a Covid outbreak, every child who sent a letter through the Kenmount Road plant received a reply. Thank you to all of our dedicated volunteers. This year's winner of the national incentive prize was Brenda Frizzell.

Once again we made donations over the Christmas season to a number of charities, including The Gathering Place, the Single Parent Association of Newfoundland, Choices for Youth, the Jimmy Pratt Outreach Centre, and the Community Food Sharing Association. We also donated to the Janeway Telethon in May. Please note the information below under Volunteer Opportunities regarding your opportunity to nominate a local charity for a cash donation from the Heritage Club.

The print draw held in conjunction with last year's newsletter was a great success, resulting in a donation to the CPC Community Foundation. The winner was John Keats of Bonavista. Look for details of this year's print draw with this newsletter.

March month saw 22 members out for a traditional Jiggs Dinner luncheon, and in May there were 38 members at a barbeque meeting, again at the Legion in St. John's. A dinner meeting is planned for November, and will likely be well attended.

Some changes have come into effect for the Metro Chapter. Regular meetings are now scheduled for every second month, and by popular request most will take place at lunchtime or early afternoon if no meal is scheduled. We hope that this will keep our members safe and eliminate the necessity of nighttime bad weather driving. **If you plan to attend a meeting, please pay particular attention to the date and especially the scheduled time.**

Membership and Dues

Annual membership fees are \$10.00 per year, payable to the **Heritage Club**, and are due now for 2024. A renewal form is included with this newsletter. Please complete the questionnaire and return with your payment in the envelope provided at your earliest convenience.

Please note that Chapter correspondence other than the annual newsletter will only be sent to active, ie. dues-paying, members. In addition, you will need your membership number and you must be an active member in order to take advantage of any Heritage Club discounts.

Associate membership is available to the interested spouses of current members, and to surviving spouses of deceased members who wish to continue to receive correspondence, participate in activities, and keep up with news from their friends in the Club. Paid up Associate Members will be issued their own membership number. If you wish to take advantage of this opportunity, please advise the Terra Nova Chapter President.

A prize draw for paid up Heritage Club members (outside Metro) to recognize members' loyalty is held each year. The lucky winners of small cash prizes for 2023 are Hilda Snelgrove, Norman Randell, and Dorcas Pearce. Congratulations to this year's winners. A similar draw will be held in late 2024, so be sure to get your dues payment in and get your name in the hat.

If you look to others for fulfillment, you will never be fulfilled. If your happiness depends on money, you will never be happy with yourself. Be content with what you have; rejoice in the way things are. When you realize there is nothing lacking, the world belongs to you.
– Lao Tzu, Chinese philosopher

Discounts and Deals

Membership discounts have been negotiated with Johnson Insurance (now Belair Direct) for home and auto policies, and if you plan to travel, their MEDOC travel plan is a great choice. Enhancements to the MEDOC plan over the past couple of years have made their coverage even more attractive.

A substantial member's discount is available at all GoodLife Fitness locations. Please note that you must purchase your membership on-line, not at the gym, and you will require your Heritage Club membership number to participate. Details on Heritageclub.ca, under Links.

Also available on the website is information about discounts available on travel opportunities from Collette Travel.

Remember, you must be a Paid Up member and provide your membership number to take advantage of any of these offers.

Scholarship Program

The Heritage Club Scholarship Program has just completed its sixth successful year, and over the past six years we have had the privilege of assisting nineteen deserving young people with their university education. This year's winners of \$2000 scholarships were Abbygale Davidson of Elmvalle ON, Margaret Fallscheer of Lloydminster AB, and Christian Shimmin of Langley BC. More information about these fine young people is posted on our website. As Scholarship Coordinator I am especially proud that we are able to assist these three worthy individuals.

The H.C. Scholarship Program is open to dependent children and grandchildren of all active (dues paid for 2 years) members of any Heritage Club Chapter. The full application package is available on the website, and the closing date for applications for the 2024 Program will be June 30, 2024.

Heritage Club members and their families are also eligible to apply for scholarships from Johnson Insurance. Information is available on our website. Please note that you do not have to be a customer of Johnsons, just an active Heritage Club member.

Website Navigation and Features

As indicated throughout this newsletter, the Heritage Club website can be found at www.heritageclub.ca. The site opens to the National page, on which can be found Links to programs and discounts as indicated elsewhere in the newsletter, as well as useful links to sites such as Canada Life, Sun Life, and the CPC pension plan.

To find out what's happening in your chapter, click on "Select a Chapter" from the home page and choose Terra Nova. There you'll find newsletters, accounts of recent meetings, and pictures from local events, as well as notification of upcoming events. Check back regularly, as new information will be added monthly.

If you have any suggestions for content to be included, please pass them on to the Chapter President. We wish to respect our members' privacy, so if you would prefer that your name or photo not be posted to the site, please let the President know.

In addition to the national website, the Terra Nova Chapter has also established a FaceBook group to share local updates and information. Membership in this group, called **Terra Nova Chapter, Heritage Club**, is by invitation only, and is restricted to members of this local chapter. Only the Administrator can post to the group, but comments from members are permitted. If you are on FaceBook and would like to join, search the group name and make the request. If you are having a family member join for you, they should contact Eldred Holmes directly to state the relationship and request to join.

*Just think how happy you would be if you lost everything you have right now,
and then got it back again. – Frances Rodman*

Upcoming Events

We have scheduled a **Christmas luncheon for Wednesday, December 6th at 12:30 p.m. at the Royal Canadian Legion, Blackmarsh Road**. There will be a full turkey dinner served, and spouses are welcome. The cost will be \$15.00 per person. If you're coming in from out of town, contact El Holmes at 709-753-4231 before December 1st to reserve a seat.

Our members have also been invited to join the social group at Kenmount Road plant at a **Christmas Dinner and Dance to be held at the on Friday, November 24th at the Knights of Columbus** on St. Clare Avenue. Many of us have missed our dinner dances, and we would

encourage as many as possible to make the effort to attend. Contact El Holmes at 709-753-4231 for information and pricing.

People say that money isn't the key to happiness, but I always figured if you have enough money, you can have a key made. – Joan Rivers.

Volunteer Activities

The Santa Letter campaign will be getting underway in the next couple of weeks. If you'd like to participate, contact your local post office. It's a huge project, carried out in a very tight time frame, so the more people who get involved the fewer disappointed children there will be. The project needs you!

The primary charity of the Corporation is the Canada Post Community Foundation. The focus of their efforts is to distribute grants to community groups which offer direct support to programs, initiatives and activities that benefit children. Donations can be made throughout the year, and once a year the Foundation distributes funds to worthy organizations. The Heritage Club fully supports the fund-raising efforts of the Foundation, and we encourage our members to participate wherever you can. The proceeds from the ticket draw with this newsletter go directly to the Community Foundation.

As mentioned earlier, the Terra Nova Chapter makes a number of charitable donations at the end of the year. For the past few years we have supported the same metro area charities. For 2023/2024 we'd like to shake that up a bit. If you have a favorite registered charity which you would like to nominate for support, send an email by December 10th to El Holmes at holmese@nl.rogers.com. Be sure to include complete information about the charity, including their contact information, mailing address, and what they do. All submissions from members in good standing will be considered, with \$250.00 donations to be presented to two chosen organizations.

There are many ways to give – whether through the CP Community Foundation, through your local church or service group, hospital foundations, or food bank. Take a look around your community. You may be sure that there are very real needs that you can help to fill. If each of us volunteers an hour, great things can be accomplished.

Some cause happiness wherever they go; others whenever they go. – Oscar Wilde

Good to know – Tips for retirees and about-to-be's!

Dial 211, or check 211.ca

Are you ever bewildered by the challenges of finding the right contact person in a maze of government and community organizations? The 211 referral service was launched in NL in October 2020. It is a source of information and assistance which can be of particular value to seniors who are trying to access the social services available in their area. It is a free and confidential service which will connect you with a navigator who determines what the issues are, and then identifies any and all services which may be able to assist, and refers the caller to those services. This service can be invaluable to those who know they have a problem, but have no idea what resources are available to help.

Travel Insurance – How does it work?

There is some misunderstanding about how travel insurance works to cover health care benefits for difficulties encountered while travelling.

So to clarify – trip interruption and/or cancellation come under your travel insurance. There is very limited coverage for this under your Canada Life plan. The Out-of-Province Benefit under your health care plan refers to medical benefits while in travel status, with some limited emergency travel expenses.

With regards to medical benefits, there is a hierarchy. All out-of-country/province expenses must first be paid by MCP. What MCP doesn't cover is then claimed through your health insurance (Canada Life). Only after these two steps does your travel insurance (Medoc or other providers) come into play. In order to make a claim for coverage while travelling you must FIRST contact the number provided by your travel insurance provider, and they will authorize the claim and take the steps necessary to see your claim through the three steps to full reimbursement.

The additional coverage provided by your Canada Life policy is what makes the discount we receive through Medoc possible. Your premiums are reduced because Medoc ultimately assumes less risk. But be aware that because medical costs can be so much greater outside of Canada, there are still significant financial risks. It's never a good idea to travel without supplementary travel insurance.

Sun Life to Canada Life transition

Nothing is ever easy, is it? As of July 1, 2023, those who retired under the Superannuation Plan had their PSHCP health insurance transferred from Sun Life to Canada Life. There were some improvements in the coverage, but the transition was not smooth for many people. There was little consideration given to the computer literacy factor, with the assumption made that email communication was sufficient and everyone would just sign in and off we go. Of course that didn't work and there have been

significant issues with enrolment, call wait times and claim delays. The National Association of Federal Retirees is actively working with Treasury Board and Canada Life to resolve these issues, and hopefully the situation will improve soon.

It's also worth noting that the **Pensioners Dental Service Plan will also transition from Sun Life to Canada Life effective July 1, 2024**. If you had difficulties with the PSHCP transition, please stay alert to mailouts and emails leading up to this additional transfer so that you won't be adversely affected by the new plan arrangements.

Points to Remember:

- ✓ Dues for 2024, still \$10.00 per year payable now.
- ✓ Draw for CPC framed print, proceeds to the CPC Community Foundation
- ✓ Scholarship Program 2024, closing date for applications June 30, 2024
- ✓ Nominate your favorite charity for a \$250.00 donation.
- ✓ Upcoming – Christmas Luncheon, Wednesday, December 6, 2023
- ✓ Upcoming – Christmas Dinner and Dance, Friday, November 24, 2023

Your Benefits Contact Numbers

C.P.C Pension	1-877-480-9220	Access H.R.	1-877-807-9090
Superannuation	1-800-561-7930	Passport	1-800-567-6868
C.P.P./O.A.S.	1-800-277-9914	Employment Insurance	1-800-206-7218
Canada Life	1-866-716-1313	Canada Revenue	1-800-959-8281

Your Benefits Survivor Procedures

To ensure the survivor of a retiree maintains pension, health and medical benefits, a number of contacts must be made immediately upon a retiree's death. We suggest you clip and save this page for your permanent records.

Access H.R. (1-877-807-9090)

Info required: Retiree name, employee ID #, Social Insurance number, copy of death certificate

C.P.C. Pension (1-877-480-9220)

Info required: Retiree name, employee ID#, postal code, month and date of birth, copy of death certificate, copy of retiree's will

Canada Life (1-866-716-1313)

Info required: Retiree name, employee ID# and/or Certificate #, copy of death certificate, plan number (51057 & 51391, 52111-52115). **Note:** *Very important to notify Canada Life as soon as possible in order to set up a new automatic withdrawal in the survivor's name to keep policy in force and maintain medical, dental, and vision benefits.*

C.P.P. / O.A.S. (1-800-277-9914)

Info required: Retiree name, Social Insurance number, copy of death certificate. In addition to the survivor pension, there is also a death benefit payable to the survivor.

Superannuation (if applicable) (1-800-561-7930)

Info required: Retiree name, Social Insurance Number, copy of death and marriage certificates. Upon request for coverage (within 60 days of death) Canada Life premiums for survivor may be deducted directly from survivor pension.

Canada Revenue Agency (1-800-959-8281)

CRA must be contacted when a member or spouse passes away, and T-1 and T-3 to be completed.



Member Updates

If you are planning to move, or have moved, please let us know by completing the appropriate form below.

If you have any information regarding a member's death, please let us know by completing the appropriate form below.

Return all forms to us at P. O. Box 2506, St. John's A1C 6E8, in the envelope which accompanies this newsletter.

Change of Address Notice

Member # _____ (if known)

Name: _____

Old Address:

New Address:

Phone Number: _____

Member's Death

Member # _____ (if known)

Family Name: _____

Given Name: _____

Date of Death _____

Last Address:

Phone Number: _____

Please complete and return this questionnaire with your dues payment.



Terra Nova Chapter Questionnaire – December 2023

Your Name _____

Has your address changed? If so, your new mailing address is:

Do you have an e-mail address? _____
A complete registry of e-mail addresses will help us communicate with you better.

Do you currently volunteer in your community? Yes ☐ No ☐

If so, what sort of organizations to you work with? _____

How many hours per year do you estimate you volunteer? _____

Opt out? I no longer wish to be a member of the Heritage Club nor to receive correspondence from the Club.

Signature of member

Your Name _____

Dues: \$10.00 per year – 2024 payable on receipt

Amount Enclosed _____

Cheques payable to Terra Nova Chapter, Heritage Club.

Please complete and return this questionnaire with your dues payment.



CPC Community Foundation Prize Draw

All proceeds go to the Canada Post Community Foundation, supporting local programs which benefit

children. This print is a Canada Post collectible, and is from the Birds of Canada collection. Frame size, 14 x 18", ready to hang in your home.

Draw open to all dues paying Heritage Club members, drawing to take place January 31st, 2024. Tickets are \$2.00 each, 3 for \$5.00. Simply fill out the tickets below and return with your payment in the dues envelope provided. Cheques payable to Heritage Club. Thank you for your support!

Name _____ Phone # _____


Address _____

Name _____ Phone # _____

Address _____

Name _____ Phone # _____

Address _____



*Terra Nova Chapter, Canada Post Heritage Club
together with
the Social Club, Kenmount Road plant
present:*

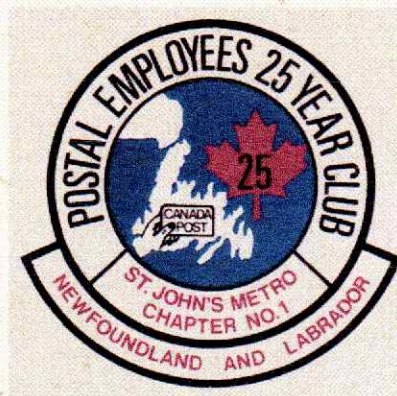
A CHRISTMAS DINNER & DANCE

*Delicious Stuffed Chicken Dinner
Music by James Hayward Music*

**Knights of Columbus
Friday, November 24, 2023
at 6:30 p.m.**

~~\$40 per person, spouses welcome~~
\$20 per person HC member (dues paid) & Spouse

**FOR TICKETS CONTACT
ELDRED HOLMES AT 753-4231
BY NOVEMBER 15TH**



CHRISTMAS LUNCHEON

DELICIOUS TURKEY DINNER AND TRIMMINGS

**ROYAL CANADIAN LEGION, BLACKMARSH RD.
WEDNESDAY, DECEMBER 6, 2023
AT 12:30 P.M.**

**\$15 PER PERSON, SPOUSES WELCOME
PROCEEDS TO COMMUNITY FOOD SHARING ASSOC.**

**FOR TICKETS CONTACT ONE OF THE
FOLLOWING BY DECEMBER 1ST:
WAYNE MURPHY 364-1263
EL HOLMES 753-4231**