



Terra Nova Chapter Newsletter December 2024

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President's Message

Aging is an interesting process, isn't it? Thousands of jokes have been told about how now that we finally have the time and, if we're lucky, the resources, to do the things we really want to do, we may no longer have the energy, the physical health, or the companionship that would make the experience worthwhile.

Perhaps our greatest challenge is in managing our expectations. Okay, maybe climbing Mount Kilimanjaro can't be on everybody's to do list. (And trust me, it was NEVER on mine!) But there are still things that we *can* do, and we won't know what they are unless we focus, plan, and go for it. With true Newfoundland resourcefulness, my father-in-law was still climbing the ladder yearly to check out the roof of his three story townhouse at 89 years old. Of course we didn't think he should be doing it, but heck, it needed to be done! What's the worst that could happen?

Maybe the worst that could happen is doing nothing. Not because the roof could leak or the ladder could break, but because we can simply lose track of what day it is, what time it is, and who we used to be. If we want to live on, the secret is simply to live. Keep breathing, and keep moving. The rest will take care of itself.

We've all lived long enough to have seen a lot of death and hard times. But we're still here, and we need to make every single day count. None of us knows how many more there will be.

Eldred Holmes, President, Terra Nova Chapter

Heritage Club Update

The Heritage Club, like most similar organizations, has experienced some challenges over the past few years in engaging our membership and planning social events. We're still working on that, and more importantly, we are still continuing our valuable service work to help out local and national charitable organizations. That's what it's all about – as our motto states, “People Helping People”.

Canada Post Corporation, as we have heard, is also facing some grim fiscal difficulties. We are gratified that through all of this, Canada Post has continued so far to support our group. This year for example, the Employee Engagement and Recognition Group presented us with an updated logo, and we are working with them to incorporate it into our literature, such as membership cards, certificates, and envelopes. We will continue to advocate for additional assistance from them in some important areas, especially around information packages and support for retirees.

Throughout this newsletter we make reference to a number of benefits 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.

*“Life is ten percent what happens to you and ninety percent how you respond to it.”
– Lou Holtz*

Executive News

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

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

We'd like to extend a sincere welcome to Margaret. Thanks for joining our team!

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.

Year in Review

On December 6, 2023, the Metro Chapter held a Christmas Luncheon at the RC Legion in St. John's. With 100 people attending, thoroughly enjoying the meal and the camaraderie, this has

become a very popular event with everyone. We're looking forward to this year's luncheon, to be held on Wednesday, December 4, 2024.

Some of our members also joined the social group at Kenmount Road plant at a Christmas Dinner and Dance on November 24, 2023 at the Knights of Columbus. It was a very special evening, and we extend congratulations to the organizing committee for putting off such a successful event.

The Santa Letter Program followed, with 51 volunteers who between them answered around 8600 letters. 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 a national incentive prize was Brian Gardner.

During the past year the Club has made monetary donations to a number of charities, including the Single Parent Association of Newfoundland, Emmaus House Food Bank, Choices for Youth, the Jimmy Pratt Outreach Centre, Turnings, the Seniors' Resource Centre, the Kids Eat Smart Foundation, and the Community Food Sharing Association. We also donated to the Janeway Telethon in May 2024. Please note the information below under Volunteer Opportunities regarding your opportunity to nominate a local charity for a 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 Anita Bruce of Goulds. Look for details of this year's print draw with this newsletter.

March month saw 31 members out for a traditional Jiggs Dinner luncheon, and in May there were 36 members at a barbeque meeting, both at the Legion in St. John's. A luncheon meeting is planned for November 2024, and will likely be well attended.

Metro Chapter now holds regular meetings every second month, and by popular request most 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.**

*“Opportunity is missed by most people because it is dressed in overalls and looks like work.”
– Thomas Edison*

Membership and Dues

Annual membership fees are \$10.00 per year, payable to the **Heritage Club**, and are due now for 2025. A renewal form is included with this newsletter. Please complete the questionnaire and return with your payment 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 2024 are Gertrude Carroll, Aubrey Chaffey, and Lorraine Goodyear. Congratulations to this year's winners. A similar draw will be held in late 2025, so be sure to get your dues payment in and get your name in the hat.

*"All the art of living lies in a fine mingling of letting go and holding on."
– Havelock Ellis*

Discounts and Deals

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

New this year the Heritage Club has entered a Preferred Partner agreement with HearingLife Canada. Benefits include 10 % off the final price of hearing products, price matching, and Air Miles Reward Miles. Visit HearingLifeAdvantage.ca or call 1-888-461-3953.

HearingLife Preferred Partner of

Save on the latest hearing aids with our Price Matching Policy!

We'll match the price for equivalent hearing aids.*

Heritage Club Members & Family save an EXTRA 10%

*If you are quoted a lower price for an identical hearing aid with the same features, options and services, HearingLife Canada Ltd. will match that price. Conditions Apply. Ask our hearing care professionals for more details.

Valuable membership discounts have been negotiated with belairdirect for home and auto policies. And if you plan to travel, the Johnson 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. (See enclosed brochure for more information about travel insurance.)

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 on our website you will find information about discounts available on travel opportunities from Collette Travel.

Scholarship Program

The Heritage Club Scholarship Program has just completed its seventh successful year, and over the past seven years we have had the privilege of assisting twenty-two deserving young people with their university education. This year's winners of \$2000 scholarships were Bianca Choice of Vancouver, Brian MacDonald of Lindsay ON, and Kenzie Williams of Bagot, MB. More information about these fine young people is posted on our website.

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 2025 Program will be June 30, 2025.

Heritage Club members and their families are also eligible to apply for scholarships from belairdirect Insurance. Information is available on our website. Please note that you do not have to be a customer of belairdirect, 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 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 Newfoundland/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 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. Keeping this group private allows us to post information which might be sensitive if distributed to a larger audience, so we would also request that you carefully consider whether you should share posts from this group to your feed. 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 on your behalf, they should contact Eldred Holmes directly to state the relationship and request to join.

*“In three words I can sum up everything I’ve learned about life: it goes on.”
– Robert Frost*

Upcoming Events

We have scheduled a **Christmas luncheon for Wednesday, December 4th at 12:00 noon 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, proceeds to the Community Food Sharing Association. If you’re coming in from out of town, contact El Holmes at 709-753-4231 before December 1st to reserve a seat.

New for this year, we are also planning a sit-down, four course meal at the Vu Resto, Duckworth Street, on the evening of Sunday, December 8th. We will need confirmed, paid reservations for this event to go ahead, so if you’re interested, please contact El Holmes or Wayne Murphy as soon as possible. Family and friends are welcome for this event.

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 many years we supported the same few organizations, but last year decided to shake things up a bit. Our request for suggestions resulted in three local organizations receiving donations of \$250.00. 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 at least 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.

“I intend to live forever. So far, so good.” – Steven Wright

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

✚ End of Life Planning – Choose your representatives wisely

We all know by now that having a well-written will is an essential gift to those we leave behind. Equally important is our choice of those named as our representatives. For example, if you choose to sign an Advance Health Care Directive, make sure that your loved ones have a copy available to them. And choose your Substitute Decision Maker wisely – can they be easily reached when decisions need to be made? Emergencies rarely happen in “normal business hours” – more likely at 5 p.m. on the Friday before a long weekend. Emergency room doctors can’t wait until the right person can be tracked down.

Are your loved ones aware of your wishes regarding funeral and burial arrangements? Stating this in your will isn’t sufficient, as the will is often not available until after these decisions have to be made and implemented. Talk to the people who will be faced with making these choices.

And when you choose the executor of your will, choose carefully. Acting as executor of someone’s will can be considered an honour, but it is also a big responsibility, and often comes with a considerable workload. Whoever you choose, ask them if they are willing to take it on. Then tell them if they are named. And update your will when necessary, if circumstances change and your designate is no longer available.

Remember, these end-of-life decisions will eventually have to be made, often quickly, and at the worst possible time for those involved. If we talk about these difficult subjects well in advance, and if everyone knows what is expected of them, some of the stress can be removed from the situation. Dealing with the death of a loved one is never easy, but we can make it a little less painful if we have honest conversations about the choices that will need to be made.

✚ Money and Seniors - CFEE

The Canadian Foundation for Economic Education, or CFEE, is a resource available to all seniors and endorsed by CARP (Canadian Association of Retired Persons). And incidentally, CARP is also a wonderful source of helpful information for seniors, advocacy, and additional discounts for goods and services.

The CFEE produces a monthly newsletter for seniors, with links to relevant news articles regarding financial and lifestyle issues of particular interest to seniors, plus information on upcoming webinars and other events. Their newsletters can be found on their website at <https://www.letstalkmoneyseniors.com/>, or www.cfee.org.

“Life is a ride. Strap in, hang on, and keep your eyes open.”
– Michael J Fox

✚ You are a target.

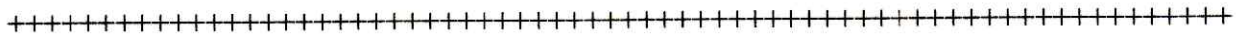
It’s awful to think, but our very demographic makes us a lucrative target for scam artists all over the world. From “grandparent scams” to phishing emails and fraudulent text messages, the electronic world seems to be conspiring against us. And many of us, as we are just trying to grasp these new technologies, are ill-equipped to protect ourselves.

So it is doubly important that we all learn as much as we can about the tricks being used against us and that we are over-cautious about phone calls, emails, and text messages which may be targeting our naiveté. Beware of any requests, no matter how legitimate they sound, for personal or financial information, or worse still, money, that come to you by phone or email. Your first reaction must always be to doubt the authenticity of the request, refuse to provide whatever they’re asking for, and step back. It’s going to sound real – that’s what these criminals are really good at – so just say no and disengage. Verify everything, with a phone call you place yourself to a proven contact number.

And on that note, protect yourself by limiting personal details that you share publicly. Fraudsters often use information that’s available online and on social media to find potential victims and to time their fraud. The grandchild’s graduation photo which is such a source of pride could also be a trigger for scam activity.

Points to Remember:

- ✓ Dues for 2025, still \$10.00 per year payable now.
- ✓ Draw for CPC framed print, proceeds to the CPC Community Foundation
- ✓ Scholarship Program 2025, closing date for applications June 30, 2025
- ✓ New partner agreement, member discounts with HearingLife
- ✓ Nominate your favorite charity for a \$250.00 donation
- ✓ Upcoming – Christmas Luncheon, Wednesday, December 4, 2024
- ✓ Upcoming – Christmas Dinner, Sunday, December 8, 2024



Merry Christmas to all.

We wish you a happy and healthy 2025.

*Thank you for all that you do for your family,
for your community, and for the Heritage Club.*

We are all stronger when we work for others!



[We suggest you clip and save this page for your permanent records.](#)

✚ 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.

Access H.R. (1-877-807-9090) (For Active Employees)

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.

[We suggest you clip and save this page for your permanent records](#)



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 2024

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 do 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 – 2025 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, "Smoke Lake" is a Canada Post collectible, and is from the National Parks Collection. Frame size, 17 x 18", ready to hang in your home.

Draw open to all dues paying Heritage Club members, drawing to take place January 31st, 2025. 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 # _____

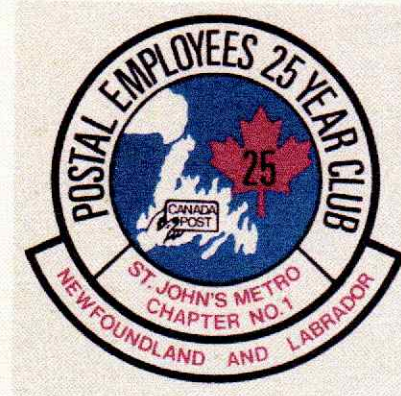
Address _____

Name _____ Phone # _____

Address _____

Name _____ Phone # _____

Address _____



CHRISTMAS LUNCHEON

DELICIOUS TURKEY DINNER AND TRIMMINGS

**ROYAL CANADIAN LEGION, BLACKMARSH RD.
WEDNESDAY, DECEMBER 4, 2024
AT 12:00 NOON.**

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

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**FOR TICKETS CONTACT ONE OF THE
FOLLOWING BY NOVEMBER 27TH:
WAYNE MURPHY 709-364-1263
EL HOLMES 709-753-4231**