



Terra Nova Chapter Newsletter December 2025

Inside this edition –

- **President's Message**
- **Heritage Club Update**
- **Executive News**
- **Year in Review**
- **Membership and Dues**
- **Discounts and Deals**
- **Scholarship Program**
- **Website Navigation and Features**
- **Volunteer Opportunities**
- **Good to Know!**

President's Message

There's an old saying, "May you live in interesting times." Well, I don't know about you, but I could handle a good dose of boring right about now. The chaotic nature of world affairs at the moment, compounded by uncertainty over elbows flailing about and the future of democracy in the US, has us all more than a little on edge. Every day the news brings more startling and often unbelievable revelations. "They did what now???"

For us in Newfoundland and Labrador, and for many across Canada this summer, our focus was much closer to home, more immediate and consequential. With tinder dry conditions and new fires popping up every day, suddenly the very trees and natural settings that give us so much pride and pleasure are an existential threat. I'm certainly not going to wade into the politics of it all or the science of global warming, but I can tell you that like most of you I felt the deep unease of wondering where the next fire would appear and why people couldn't just behave decently and think of their neighbours.

As a club, I know that our hearts go out to those who were adversely affected by the NL fires, whether through the uncertainty of evacuation or through the devastating loss of homes and properties. The Club made a \$500.00 donation to the Red Cross 2025 NL Wildfires Appeal, which will be tripled due to government matching. We're glad to be able to do that. Our thoughts are with those affected, as the recovery will surely be long and difficult.

Another old saying – "If you're going through hell, keep going." Our best hope is that there's got to be something better on the other side. And there really isn't another choice. One foot at a time, just keep moving and helping others where you can.

Eldred Holmes, President, Terra Nova Chapter

Heritage Club Update

Canada Post Corporation is going through very painful changes. The very operation and existence of the postal service is being reevaluated as we watch, and the Heritage Club is also caught up in this uncertainty. The minimal financial and administrative support which CPC has for years provided to the Club has been cut completely. If our club is to continue to exist and provide the social and community benefits we are so proud of, we too will have to reassess the way we do things. We have to adjust to a total loss of mailing privileges, so the cost of communicating with our members will absolutely impact our ability to support many worthy charities. Your executive is working very hard to try to minimize the impacts, but the costs are real. Over the next couple of years we will need to change the way we operate, possibly including an increase in dues in 2027.

The Heritage Club has been challenged over the past few years in engaging our membership and planning social events. We're working on that, and we will continue our valuable service work to help out local and national charitable organizations, to the extent that we are able. That's what it's all about – as our motto states, "People Helping People".

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.

"In three words I can sum up everything I've learned about life: it goes on." – Robert Frost

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
- Darrell Gilliard, Secretary/Recording
- Bill Marshall, Treasurer

We'd like to extend a sincere welcome to Darrell. 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 4, 2024, the Metro Chapter held a Christmas Luncheon at the RC Legion in St. John's. Just over 100 people attended making this our most popular event. We're looking forward to this year's luncheon, to be held on Wednesday, December 3, 2025.

On December 6, 2024, our members joined with current employees for a night out at the Vu Restaurant. Thank you, Margaret, for organizing this memorable evening.

The 2024 Santa Letter Program was cancelled due to the ongoing labour dispute.

In late 2024 the Club has made monetary donations to a number of charities, including the Single Parent Association of Newfoundland, Choices for Youth, Salvation Army Kettle Campaign, and the Community Food Sharing Association. We also donated to the Janeway Telethon in May 2025. 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 George Lee of Barachois Brook. Look for details of this year's print draw with this newsletter.

March month saw 28 members out for a traditional Jiggs Dinner luncheon, and in May there were 39 members at a barbeque meeting, both at the Legion in St. John's. A luncheon meeting is planned for November 2025, and will likely be well attended.

Metro Chapter now holds regular meetings about 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.**

"Worry is interest paid on trouble before it is due." – William Inge

Membership and Dues

Annual membership fees are \$10.00 per year, payable to the **Heritage Club**, and are due now for 2026. As mentioned above, this may be the last year that we can hold the line on this nominal fee and still communicate with members. 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. You need your membership number and you must be an active member in order to take advantage of any Heritage Club discounts. As of this year, receipts for dues payments will no longer be sent out by mail, and will be provided only on request via email if we have a valid email address.

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 2025 are Marina Fleming, Allan Coffin, and Garry Hutchings. Congratulations to this year's winners. A similar draw will be held in late 2026, so be sure to get your dues payment in and get your name in the hat.

"For peace of mind, resign as general manager of the universe."

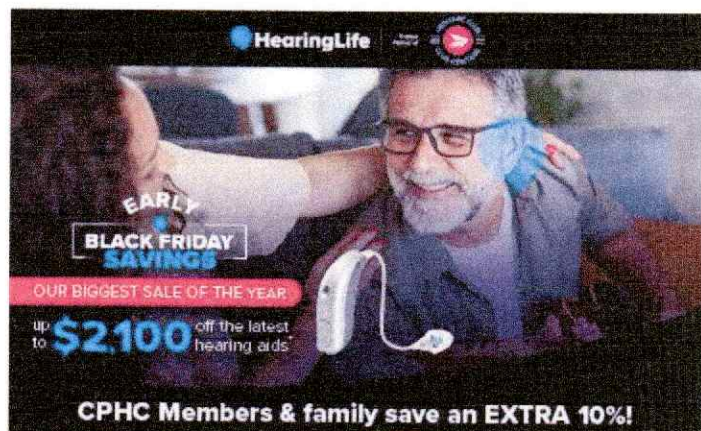
Discounts and Deals

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

Valuable membership discounts have been negotiated with belairdirect for home and auto policies. And if you plan to travel, the belairdirect travel insurance (formerly Johnson Medoc) is a great choice. Enhancements to the plan over the past couple of years have made their coverage even more attractive.

The Heritage Club has entered a Preferred Partner agreement with HearingLife Canada. To hear about their latest offers, call 1-888-469-6902, reference code LTP-2100-CPHC or visit HearingLife.ca/CPHC-Save.

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.



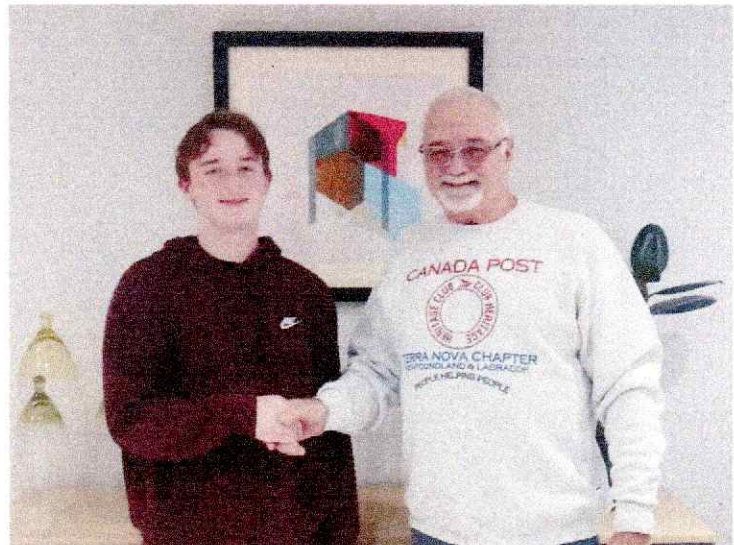
Also on our website you will find information about discounts available on travel opportunities from Collette Travel.

Scholarship Program

The Heritage Club Scholarship Program has just completed its eighth successful year, and over the past eight years we have had the privilege of assisting twenty-five deserving young people with their university education. 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 2026 Program will be June 30, 2026.

This year's winners of \$2000 scholarships include Sidney Metcalf of London ON and Henri Roy of Kingston ON. More information about these fine young people is posted on our website.

We are also thrilled to announce that Liam Cull, of Roddickton NL has been awarded one of the 2025 scholarships. Liam is the grandson of Terra Nova Chapter member Freeman Cull of Englee, and we wish him every success in his future studies. It's great to bring a scholarship home to our province!



Eldred Holmes met with Liam to congratulate him and wish him well.

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 may 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.

Upcoming Events

We have scheduled a **Christmas luncheon for Wednesday, December 3rd 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 November 30th to reserve a seat.

Volunteer Activities

At this writing the future of the Santa Letter Campaign is unknown. However, at our national executive AGM in June, the decision was made that the Heritage Club will not participate. This is a response to the Corporation's termination of support to the Club. If any individual member wishes to take part, they should contact their local post office.

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 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 above, the Terra Nova Chapter makes a number of charitable donations at the end of the year. In the past few years we've requested suggestions from you, the membership, for local organizations to receive 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. Our new financial

constraints make it more important than ever that we identify where our donations can make the biggest impact.

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.

“The trouble with the world is not that people know too little; it’s that they know so many things that just aren’t so.” – Mark Twain

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

Clarification of 2024 Pension Benefits Statement

The wording of the latest statement regarding survivor benefits has caused much confusion and consternation amongst pensioners. It states that the survivor will receive a lifetime survivor benefit from the plan of \$XX per month, less applicable taxes. “This estimate was calculated as of your pension commencement date.” Obviously this does not appear to take subsequent indexation into account. Our National President J.P. Leguerrier reached out to Canada Post for clarification, and received the following explanation from Julie Philippe, GM Total Compensation.

“I would like to reiterate that [] the survivor benefit has not been reduced. I can confirm that the wording on next year’s annual pension plan statement will be updated to explicitly indicate that the amount shown is before indexation. Moving forward, this amount will remain unchanged, as it is based on the calculation performed at the member’s retirement date. It will only be recalculated – and indexation applied – if and when the survivor benefit becomes payable following the member’s death.”

This clarification should provide reassurance to those who noticed the poorly worded 2024 statement. As we all know, pension indexation is a hard-won benefit which needs to be clearly stated in all pension related communications.

Don’t ignore sudden hearing loss

Hearing often declines naturally with age, and people often have one ear that hears better than the other. But if hearing loss appears suddenly in one ear for no apparent reason, don’t ignore it. It may be sudden sensorineural hearing loss (SHL), a kind of nerve

deafness, and there is a very limited window for successful treatment. There is about a 10-14 day window to treat SHL with steroids, or the loss will become permanent.

Contact your doctor immediately if you experience symptoms in one ear: the ear may feel clogged, you may hear a pop, you may experience difficulty hearing in that ear. Try the telephone (landline) test – does the dial tone sound significantly different in the good vs bad ear? SHL can also affect your balance, increasing risk of falls, and could be a sign of more serious health problems. Do not ignore the symptoms.

“The friend who holds your hand and says the wrong thing is made of dearer stuff than the one who stays away.” – Barbara Kingsolver

Make your doctor’s visit count.

A doctor’s time is valuable, as we all know. If you are fortunate enough to actually get in to see one in person, it is more important than ever to use the opportunity effectively. A few hints to help:

- Keep a log of symptoms, and when they occur. The doctor will ask when the pain started and what you were doing at the time. Update your log with the doctor’s comments.
- Bring an advocate, if possible. For anything other than a minor ailment, it will help to have a third party in the room. Their job is to listen to the doctor’s answers while you are formulating your next question. They will catch the finer points you may miss.
- Make a list of questions before you enter the doctor’s office. Know what your priorities are and exactly what problems you intend to address.
- Do some research from reputable sources before your doctor’s visit. This will not only help with the questions you need to ask, it will also help you understand the answers as you receive them.
- Be as clear as possible with the doctor about the issues you are experiencing. They are far too busy to experiment with mind-reading.

Points to Remember:

- ✓ Dues for 2026, still \$10.00 per year payable now. Receipts will be provided via email on request only.
 - ✓ Draw for CPC framed print, proceeds to the CPC Community Foundation
 - ✓ Scholarship Program 2026, closing date for applications June 30, 2026
 - ✓ Preferred partner agreement, member discounts with HearingLife
 - ✓ Johnson Medoc is now belairdirect Travel Insurance – same policy, new name
 - ✓ Nominate your favorite charity for a \$250.00 donation
 - ✓ Upcoming – Christmas Luncheon, Wednesday, December 3, 2025
-

Merry Christmas to all.

We wish you a happy and healthy 2026.

*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 2025

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 – 2026 payable on receipt

Amount Enclosed _____

Cheques payable to Terra Nova Chapter, Heritage Club.

☐ ***I require a receipt, and have provided email address above.***

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 signed Canada Post collectible, featuring hockey great Mark Messier. The frame, 20" x 32" is ready to hang in your home.

Draw open to all dues paying Heritage Club members, drawing to take place January 31st, 2026. 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 3, 2025

AT 12:00 NOON.

\$15 PER PERSON, SPOUSES WELCOME

PROCEEDS TO COMMUNITY FOOD SHARING ASSOC.

**FOR TICKETS CONTACT ONE OF THE
FOLLOWING BY NOVEMBER 26TH:
MARGARET DONOVAN 709-631-3886
EL HOLMES 709-753-4231**