Terra Nova Chapter Newsletter
December 2026

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President's Message

Another year is nearly behind us, and life hasn't gotten any easier. As a rule, Newfoundlanders and Labradorians are pretty resilient and optimistic. We can have RDF for three weeks straight, but if the sun comes out for two days in a row we'll swear blind that we're having beautiful weather. It's a survival mechanism that works well for us – mostly. We'll work hard to find the joy, and given the world news and the political situation we've had to work overtime lately. This too shall pass.

Until then we'll concentrate on what we can control. Terra Nova Chapter, like all of us in our personal lives, has had to take a close look at our expenditures and make some tough decisions. As indicated in this newsletter, mailing costs are now a significant expense for us, so hard choices have to be made.

We have reduced our charitable donations and increased entrance costs for various events, but have so far kept our dues at $10.00 annually. Raising dues across the board when so many of our members live outside of the Metro area and are unable to participate in chapter social activities or take advantage of other membership benefits should - and will - be a last resort.

In the meantime, I will restate our offer to those across the island that if there is anyone out there who would like to initiate some local activities or events for fellow CPC retirees, the Chapter would be pleased to assist with some seed funding. Just contact me directly at cpcheritagetnc@gmail.com and I'd be happy to help get you started.

Eldred Holmes, President, Terra Nova Chapter

Heritage Club Update

As everyone is aware, Canada Post has had a difficult couple of years financially. The Corporation's situation has affected the Heritage Club in that the minimal financial support we historically received from CPC has been eliminated. Through prolonged negotiation our national treasurer has been able to secure a mailing contract for us at a reduced rate, but it is still an additional cost to the club. Due to those funding challenges national AGM's have been reduced to virtual meetings, meaning the loss of a valuable chance to exchange information and ideas with other chapters across Canada. Every individual chapter has had to reevaluate how they operate. Terra Nova Chapter has been forced to reduce the number of charities we support, and the amount donated. For now dues have been held at $10.00 per year. Further changes may need to be made as time goes on.

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.

"Humor can make a serious difference. In the workplace, at home, in all areas of life – looking for a reason to laugh is necessary. A sense of humor helps us to get through the dull times, cope with the difficult times, enjoy the good times, and manage the scary times.
– Eric Sevareid

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

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 3, 2025, the Metro Chapter held a Christmas Luncheon at the RC Legion in St. John's. In spite of an absolutely miserable snow/rain weather event around 80 people attended, proving once again that this our most popular event. We're looking forward to this year's luncheon, to be held on Wednesday, December 2, 2026 (hopefully with better weather!).

Due to the breakdown in support from Canada Post, the Heritage Club did not participate in the 2025 Santa Letter Program.

During 2025 the Terra Nova Chapter donated a total of $2,050.00, split between the following local charities: the Community Food Sharing Association, the Janeway Children's Hospital Telethon, the Gathering Place, and the Red Cross 2025 NL Wildfires Appeal. Donations for 2026 will be reduced due to ongoing funding challenges and increased mailing costs.

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 Larry O'Quinn, Corner Brook. Look for details of this year's print draw with this newsletter.

March month saw 25 members out for a traditional Jiggs Dinner luncheon, and in May there were 45 members at a barbeque meeting, both events held at the Legion in St. John's. A luncheon meeting is planned for November 2026, 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.**

Don't be concerned that the world will end today. In Australia, tomorrow has already arrived. – Charles M Schulz

Membership and Dues

Annual membership fees are $10.00 per year, payable to the **Heritage Club**, and are due now for 2027. 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. 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 benefits, 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 2026 are Jackie Haley, Eric Sheppard and Karl Way. Congratulations to this year's winners. A similar draw will be held in late 2027, so be sure to get your dues payment in and get your name in the hat.

The greatest tragedy in life is that we become wise too late and old too fast.
– Benjamin Franklin

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, 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 a Preferred Partner agreement with HearingLife Canada. To hear about their latest offers, call 1-888-405-5819, reference code PC-BNFT-CPHC or visit HearingLifeAdvantage.ca/CPHC.

Members can take advantage of savings on glasses with Specsavers, with your membership number.

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.

New for 2026 is a partnership with Hotel Planners, where you may be able to save on a variety of travel related expenses. Check their website at https://canadapostheritage.hotelplanner.com for discounted prices they offer.

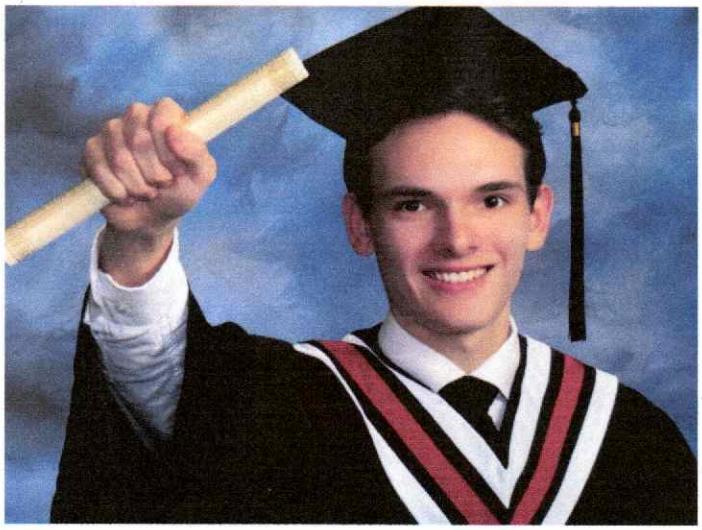
Also on our website you will find information about discounts available on travel opportunities from Collette Travel.

Scholarship Program

The Heritage Club Scholarship Program has just completed its ninth successful year, and participation in the program is growing annually. 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 for 2027 will be available on the Heritage Club website in the spring, and the closing date for applications will be in June 2027.

This year's winners of $2000 scholarships include Alexis Mathieu of Laurentides Chapter, Quebec, and Madison Wong of Simcoe Chapter, Ontario. More information about these fine young people is posted on our website.

We are also very pleased to announce that for the second year in a row, Terra Nova Chapter has claimed one of the three scholarships. Reed Bursey, grandson of Darlene Clouter of Port Blandford, proved himself to be an exceptional candidate, with a combination of a near perfect academic average and an impressive commitment to his school and community. We wish him every success in his future studies. It's great to bring another scholarship home to our province!



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

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.

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.

"I've reached the age where my brain can go instantly from "You probably shouldn't say that" to "What the heck, let's just see what happens" - Anonymous

Upcoming Events

We have scheduled a **Christmas luncheon for Wednesday, December 2nd 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 $25.00 per person. At this event we will be soliciting cash donations to the Community Food Sharing Association, our chosen charity for the fall season. If you're coming in from out of town, contact El Holmes at 709-753-4231 before November 28th to reserve a seat.

Volunteer Activities

At this writing the status of the Santa Letter Campaign for 2026 is unknown. More information will be provided as it becomes available.

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. Since 2012 the Foundation has provided over $16.4 million to over 1400 projects nationally. **Over the past six years the Foundation has granted $276,968.00 to 24 recipient organizations in the Newfoundland and Labrador region alone.** The Heritage Club supports the fund-raising efforts of this remarkable endeavour, and we encourage our members to participate whenever and however you can.

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.

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

Where should I live in retirement?

Where should you live in retirement? Most of us will eventually face this question, either by choice or necessity. Perhaps the hardest part of the decision is deciding exactly *when* we should make it. The choices?

- Retire to the country (or in our vernacular "around the bay"). The benefits: a quieter life, probably less expensive, surrounded by nature. The concerns: less access to medical care, separation from friends, distance to necessary services.
- Stay put in the home you built and paid for. The benefits: the comforts of a home you're used to, fairly predictable carrying costs, stable neighbourhood, and proximity to friends and current medical professionals. The concerns: staying put may require adapting your house to changing needs as you age, maintenance of a larger home than you need could be exhausting both physically and financially.
- Selling your home and renting in your current community. The benefits: fewer maintenance costs or responsibilities, a smaller and more compact footprint to care for, safer to leave empty if you travel a bit. The concerns: unplanned rent increases and possible forced relocation, possible HOA/maintenance fees, communal living which may or may not be to your liking, having to downsize and dispose of long-treasured possessions to fit the smaller footprint.
- Some may even choose to retire abroad, or to a warmer climate. That choice will add another layer of complexity as tax law and pension residency requirements will require careful research before firm decisions are made.

There is no perfect choice for everyone, and no perfect time to jump into any decision. Each of us, as we age, will be constantly re-evaluating our options, and what seemed like an impossible choice five years ago may make perfect sense today if our personal situation has changed. We just have to be able to embrace the plusses and balance the minuses so that we can be comfortable with our decision – and when to make it.

Things your family NEEDS to know!

Whether dealing with estate issues for yourself or for a family member, there are a number of things which absolutely need to be shared before they are urgently needed. Every person should have at least one trusted person who knows the following, or knows how to access it if and when the information is required:

1. Where are the legal documents – will, power of attorney, advance care directive, insurance policies, birth/marriage/divorce papers?
2. A complete inventory of what you own and what you owe.

3. What will your tax bill look like? There is no inheritance tax in Canada, but capital gains may play a major factor in tax obligation on death. CRA has detailed information on their website at Canada.ca/taxes-deceased.
4. How to access your digital accounts. In the age of 2-factor identification, passwords and PIN's may not be enough if the person managing the estate cannot access your phone.

The kindest thing you can do for your family is to make these last steps as easy as possible. Have the hard conversation now, while answers are still easily available.

And last, TFSA's and "Successor Holders"

If your spouse is named on your TFSA as the Beneficiary, the TFSA is effectively closed upon your death and the funds are transferred to your spouse. If they have room in their TFSA, they can then deposit the funds in their own and will be protected from income tax on the interest earned subsequent to your death. If there is no room in their personal TFSA, they will have to pay taxes on income earned from those funds.

If your spouse (and this applies ONLY to your spouse, and only outside of Quebec) is named as Successor Holder of your TFSA, on your death the spouse is simply considered the new holder of your TFSA, regardless of any room available in their own TFSA. The value of the TFSA on the date of death and any income earned after that date are still sheltered from tax under the successor holder. Because the TFSA continues to exist, the deceased holder is not considered to receive an amount from the TFSA upon their death so the transferred amount does not become part of the estate. The TFSA issuer will inform the CRA of the change in ownership.

Regardless of how the TFSA was originally set up you can request that the issuer adjust the Beneficiary/Successor Holder designation on YOUR TFSA at any time, should a change be deemed worthwhile.

Points to Remember:

- ✓ Dues for 2027, still $10.00 per year payable now. Receipts will be provided via email **on request only.**
- ✓ Draw for framed print, proceeds to the Canada Post Community Foundation
- ✓ Scholarship Program 2027, closing date for applications June 2027, details on www.heritageclub.ca
- ✓ Preferred partner agreements, member discounts with HearingLife, SpecSavers, Hotel Planners, Colette Travel, GoodLife Fitness
- ✓ Preferred partner agreement with belairdirect insurance. Johnson Medoc is now belairdirect Travel Insurance – same policy, new name
- ✓ Upcoming – Christmas Luncheon, Wednesday, December 2, 2026

Merry Christmas to all.
We wish you a happy and healthy 2027.
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!





HERITAGE CLUB
SINCE 1989 DEPUIS
CLUB HÉRITAGE

POSTAL EMPLOYEES 25 YEAR CLUB
25
CANADA POST
ST. JOHN'S METRO CHAPTER NO. 1
NEWFOUNDLAND AND LABRADOR

CHRISTMAS LUNCHEON

DELICIOUS TURKEY DINNER AND TRIMMINGS

ROYAL CANADIAN LEGION, BLACKMARSH RD.
WEDNESDAY, DECEMBER 2, 2026
AT 12:00 NOON.

$25 PER PERSON, SPOUSES WELCOME

.....

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

+ + +

Cash Donations to Community Food Sharing Assoc. will be welcomed

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

A CHRISTMAS DINNER & DANCE

Delicious Stuffed Chicken Dinner
DJ to be determined

Knights of Columbus
Friday, December 18, 2026
at 6:30 p.m.

$40 per person

FOR TICKETS CONTACT
ELDRED HOLMES AT 753-4231 OR
MARGARET DONOVAN AT 631-3886
BY DEC 2ND.

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Notes:

- The Santa Letter Program will proceed as usual this year, with our help. You will be hearing from someone if you have helped out in the past. If you don't get a call but would like to become involved, please contact El Holmes in early December.

- Employees at the Kenmount Road plant will be cooking a full old-fashioned Christmas dinner for all staff on Thursday, December 10th. If you'd like to help out with the preparations, contact Margaret Donovan.

  And if you'd like to enjoy dinner with the staff, the cost will be $15.00, with three sittings starting at 11:00 a.m.



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 2026

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 _____

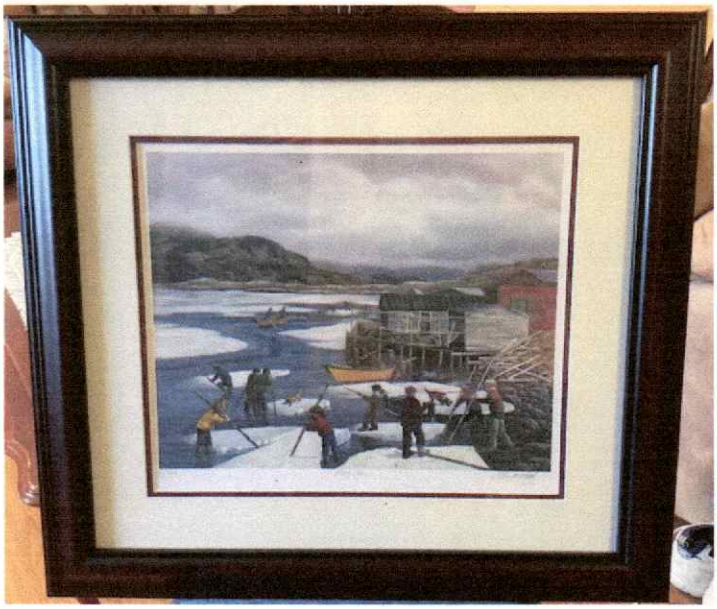
Dues: $10.00 per year – 2027 payable on receipt

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.



2026 Charity Prize Draw

We have a special treat this year. Long-time 25 Year Club member Derm O'Grady has graciously donated this Lloyd Pretty limited edition print to raise money for the Canada Post Community Foundation. This beautiful print, "Bally Clamin" is 24 x 26 inches framed, and ready to hang in your home. Thank you Derm!

Draw open to all dues paying Heritage Club members, drawing to take place January 31st, 2027. **Tickets are 3 for $10.00.** 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 _____