

THAMES HERITAGE CLUB NEWS

SUMMER 2022

Hello,

We have already had a preview of summer judging by the warm temperature spells earlier this spring. This new year will see a renewal of our area luncheons , annual golf tournament and potentially the Annual Reunion Banquet in the fall. At least nobody will have to pass through an overcrowded airport to get to an event.

In this issue:

- Heritage President Communication
- call for dues from regular contributors
- return of Annual Golf Tournament
- local area luncheons
- our Defined Benefit Pension status
- Columbia Sportswear Employee Store Invite
- GoodLife membership type summary

Your Benefits

Contact Numbers

C.P.C. Pension	1-877-480-9220
Superannuation	1-800-561-7930
C.P.P. / O.A.S.	1-800-277-9914
Canada Life	1-866-716-1313
Access H.R.	1-877-807-9090
Employment Ins	1-800-206-7218
Passport	1-800-567-6868
Can Rev Agency	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 after a retiree's death.

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

- ..retiree name
- ..employee I.D. number
- ..social insurance number
- ..copy of death certificate

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

- ..retiree name & employee I.D. number
- ..postal code
- ..month and date of birth
- ..copy of death certificate
- ..copy of retiree's will

Canada Life (1-866-716-1313)

- ..retiree name
- ..employee number
- ..copy of death certificate

..plan numbers ..51057 & 51391

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 in order to keep policy in force and maintain medical , dental and vision benefits.

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

- ..retiree name
- ..social insurance number
- ..copy of death certificate

NOTE: Besides the C.P.P. survivor

Pension , there is a Death

Benefit payable to the survivor

Superannuation (1-800-561-7930)

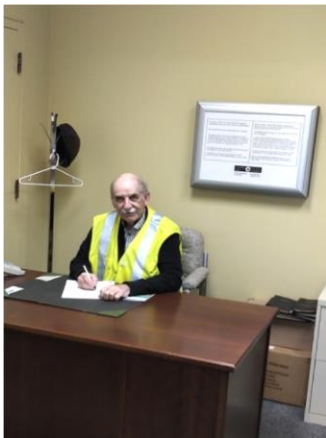
- ..retiree name
- ..social insurance number
- ..copy of death certificate
- .. copy of marriage certificate

Note: Sun Life benefit premiums for Superannuation survivor will be deducted directly from monthly survivor pension

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

C.R.A. is to be contacted when a member or spouse passes to prepare for T-1 and T-3 form completion.

Message From President



What is that in the rear view mirror – why it’s Covid-19. No it’s not gone but it is fading from our current daily existence. The temperatures have been a rollercoaster of up and down through this spring. Keeping in mind the price of gas , we have initiated a series of field luncheons located throughout chapter area. The first was held in Tillsonburg in May. Future luncheons will be in St Thomas , Strathroy , Ingersoll and Bayfield. Our Annual Golf Tournament is being held this year at the Dorchester Golf & Country Club. An invitation is attached to this newsletter. Once again Columbia Sportswear is inviting Heritage Club members to shop at their Employee Store and enjoy a 50% discount.

We are presently seeing about **37.9%** of the total membership with paid-up status. We ended last year (2021) with a **39.2%** paid up status. There are still 39 members who supported us in 2021 that have not as of yet paid their 2022 membership dues. Support from paid-up members keeps your Heritage Club functioning at a level that allows the multiple benefits that continue to be provided .

In this newsletter is a copy of an article that was in another publication which outlined a summary of the condition of

our Defined Benefit Pension Plan. GoodLife Fitness has overhauled their membership plan types so that multiple plans are now available at various price points to include different features to meet the individual member needs.

Heritage Club Support To Members

Widows / Widowers

There were seven (7) consultations held in 2021 and one (1) in 2022 with widows and widowers to assist them with survivor benefits , pension questions and contacts as well as completion of various documentation.

Pre-retirement Meetings

There were thirteen (13) meetings in 2021 and eleven (11) so far in 2022 with potential retirees covering what to expect in the way of documentation from Canada Post , the Pension Centre and Canada Life. Subsequent meetings have also been held with these retirees to assist them with the completion of these forms including witness signatures.



Thank you Ma'am

Volunteer Contributions

Members who are volunteering at any activity should be recognized for their participation. Let the Heritage Club know how much and how often .

Some examples are

- .. seniors for seniors
- .. tax assistance for seniors
- .. volunteer lifeguard
- .. recyclable material collection for a cause
- .. cancer clinic guide/assistant

Send Name and Details to president ..



C.P.C. Pension Payment Dates - 2022

- January 31
- February 28
- March 31
- April 29
- May 31
- June 30
- July 29
- August 31
- September 30
- October 31
- November 30
- December 30

Superannuation Payment Dates – 2022

- January 27
- February 24
- March 29
- April 27
- May 27
- June 28
- July 27
- August 29
- September 28
- October 27
- November 28
- December 28

C.P.P. / O.A.S. Payment Dates - 2022

- January 27
- February 24
- March 29
- April 27
- May 27
- June 28
- July 27
- August 29
- September 27
- October 27
- November 28
- December 21

G.S.T. / H.S.T. Credit Pymt Dates..2022

- January 5
- April 5
- July 5
- October 5

Canada Child Benefit Pymt Dates..2022

- January 20
- February 18
- March 18
- April 20
- May 20
- June 20
- July 20
- August 19
- September 20
- October 20
- November 18
- December 13

Canada Workers Benefit..Advance Pymt

- January 5
- April 5
- July 5
- October 5

Ontario Trillium Benefit (OTB)..2022

January 10
February 10
March 10
April 8
May 10
June 10
July 8
August 10
September 9
October 7
November 10
December 9

Veteran Disability Pension .. 2022

January 28
February 25
March 30
April 28
May 30
June 29
July 28
August 30
September 28
October 28
November 29
December 22

In Memorium - 2022

Denise Badgley
Bruce Greenaway
Dawn Lampman-St Denis
Mary Wise
Dorothy Webb

New Members – 2022

Victoria Adeniji
Susan Beaton
Gordon Dearmo
Rebecca Giles
Michelle McCormick
Jeff Orosz
David Shrumm
Douglas Steinman
Janet Van Boven
Michelle White

Thames Heritage Club Executive

President: Henry Masek
519-204-8873
thamesheritageclub@gmail.com

1st Vice-President: Don Manns
519-451-4959
2nd Vice-President: Sherry Hexter
519-636-7411
Treasurer: Stew Metcalf
519-660-4193
Secretary: Dianna Snell
519-601-0085



Our Defined Benefit Pension Plan- 2021

Here are some of the highlights in regards to the Canada Post Defined Benefit Pension Plan:

- assets are \$32.3 billion. In 2020 the plan had assets of \$29.6 billion. Plan assets are growing and that is good news.

- the 2021 going concern was \$4.8 billion. In 2020 the going concern was \$3.8 billion. A going concern valuation assesses if the Canada Post Defined Benefit Pension Plan has enough money to pay pensions to all of us retirees and to all the people still working at Canada Post. In other words, according to the going concern evaluation our plan is 119.3% funded. This is good news and says that our Canada Post Defined Benefit Pension Plan is healthy.

- the solvency deficit of the Plan for 2021 was \$2.5 billion (windup),. In 2020 the solvency deficit was \$7.1 billion. As you can see the solvency deficit is falling. A solvency valuation assumes that the Plan is winding up and sees if there is enough money in the pension plan to pay annuities (or other instrument) to all current and retired Canada Post Pension Plan members. The fact that the solvency deficit is falling is good news.

– the Canada Post Pension Plan made a 11.3% rate of return on its investments in 2021. This was better than expectations.

We need to continue to protect our Canada Post Defined Benefit Pension

**I JUST GOT A FULL
TANK OF GAS FOR \$22.
GRANTED, IT WAS FOR
MY LAWN MOWER, BUT
I AM TRYING TO STAY
POSITIVE.**

Pre-Retirement Meetings

Future retirees may meet with the Heritage Club president to discuss what to expect in the way of documentation from both Canada Post H.R. and the Pension Centre along with assistance in completing the various forms

Contact Henry Masek @ 519-204-8873

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Widow / Widower Consultation

There is a need for widows and widowers of former Canada Post employees to have support when facing the death of a spouse when it comes to pension, benefits and survivor documentation. This covers Superannuation, Canada Post Pension, Canada Pension Plan, Old Age Pension, Canada Revenue Agency, Canada Life and Sun Life Benefits including (basic and over-65 life insurance policies) Your Heritage Club president will guide you through this complex area of concern.

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Spring Shopping Event

Your Heritage Club has arranged another Heritage Club Invitation for members to shop at the Columbia Sportswear Employee Store in London. Card carrying Thames Heritage Club Members for year 2022 can shop and enjoy a discount of between 40% - 50% off brands such as Columbia , Sorel , Mountain Hard Wear and Prana. This is an invitation-only event which occurs four times per year. Club members are to have their current club I.D., photo I.D. and the invitation and present it at the employee store from **Jun 24 – Jul 17 , 2022** and shop.

Each member can bring along **up to four (4) family and/or friends with them.**

Full details on attached Columbia Invite.



Membership Renewal Time

For those who have not already done so , and there a still some members out there , it is time to renew the Thames Heritage Club Membership dues for 2022 through payment of the **\$12 yearly dues.** Your Heritage Club counts on your support to continue to offer membership benefits .

Send payment to:

Thames Heritage Club
955 Highbury Ave
London , On N5Y 1A3

(Note: Dues may be paid by e-transfer).
..send to: Henry Masek
hsmasek@hotmail.com

Membership Benefits

Some of the membership benefits are ...

- discounted fees at GoodLife Fitness
- 40% - 50% discount at Columbia Sportswear Employee Store Events
- very attractive travel insurance rates With Medoc (Johnson Insurance)
- pre-retirement meetings to review retiree documentation packages
- discount on cost of **Annual Banquet**
- 4 newsletters per year for paid-up members (2 newsletters per year for regular members)
- Widow / Widower consultation service
- discounted periodic luncheons at the Mandarin Restaurant and other eating establishments
- discount at **Annual Golf Tournament**
- discount of \$100 to \$500 per person on Colette Tours
- discount of up to 20% at Choice , Comfort , Quality and Clarion hotels
- scholarships for university and college

Newsletter E-Mail Option

You may receive your Newsletter via e-mail if you wish. Just notify your Heritage Club through e-mail at thamesheritageclub@gmail.com or by calling a member of the executive.

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Heritage Club members receive up to 50% off - online registration with a (paid-up) Thames Heritage Club membership.

For program details , options , pricing and geographic availability , please go to :

<https://corporate.goodlifefitness.com>

OR

Call Membership Experience Dep't
1 – 800 – 387 – 2524

You will require your (paid-up) Thames Heritage Club number to access information regarding this offer.

A chart of all available membership plans has been attached to this newsletter to assist members to choose which membership plans best satisfies their needs.

Address Change

To keep our mailing list current it is necessary to have the latest proper address of each member.

Send any address changes either by mail to:

**Thames Heritage Club
955 Highbury Ave
London , On N5Y 1A3
OR**

by e-mail to:
thamesheritageclub@gmail.com

Death of Member

In an effort to keep our information up to date , we need to know when any of our members is deceased.

Lifetime Achievement Award
Presented to Ross Buttery





THAMES HERITAGE CLUB'S ANNUAL GOLF TOURNAMENT

WHEN: Wednesday, August 17, 2022 at 1:PM

WHERE: Dorchester Golf & Country Club

3342 Hamilton Rd , Dorchester , On N0L 1G5

COST:	<u>paid-up member</u>	<u>non paid-up member/non-member</u>
golf + dinner (steak or chicken)	\$30.00	\$40.00
golf only	\$15.00	\$25.00
dinner only (steak or chicken)	\$25.00	\$25.00
cart	(\$12.00 / person – must be paid by each golfer at the golf course)	

All Heritage Club members (and friends) are invited to a “FUN” golf tournament at Dorchester Golf & Country Club on Wednesday, August 17, 2022.

We are planning to have the golfers tee off at 1:00 PM. After all the scores are calculated and prizes/trophies awarded, we will be served a delicious steak or chicken dinner. Dinner will be served at approximately 4:00PM. Members may bring a guest to the Tournament, who does not plan to play golf, but would like to have the dinner. We need to know the number of members and guests who will be attending by : Tuesday , August 2nd , 2022. **(please complete and return form below to – Thames Heritage Club by August 2nd , 2022)**

Golf and Steak Dinner	(pd member) number ____ @ \$30.00\$ _____
Golf and Chicken Dinner	(pd member) number ____ @ \$30.00 \$ _____
Golf and Steak Dinner	(non-pd member/non-mem) number ____ @ 40.00.....	\$ _____
Golf and Chicken Dinner	(non-pd member/non-mem) number ____ @ 40.00.....	\$ _____
Steak Dinner only	number ____ @ \$25.00\$ _____
Chicken Dinner only	number ____ @ \$25.00 \$ _____
Golf only	(pd member) number ____ @ \$15.00 \$ _____
Golf only	(non-pd member/non-mem) number ____ @ \$25.00 ..	\$ _____

Total \$ | _____ |

Name(s) _____

Phone # _____

Please send this info. and a cheque in the amount of the above total made out to: **THAMES HERITAGE CLUB**
Mail to: **Thames Heritage Club , 955 Highbury Ave , London , On N5Y 1A3**
(NOTE: Payment may also be made by e-transfer made out to Henry Masek via hsmasek@hotmail.com)

HOPE TO SEE YOU THERE

Henry Masek
President
Thames Heritage Club

GOODLIFE FITNESS
MEMBERSHIP TYPES



Essential Zone A Essential Zone B Essential Zone C

Performance	Ultimate	Premium	Essential Plus	Essential Zone A	Essential Zone B	Essential Zone C
no sign-up fee Bi-Wkly \$ 54.99 + tx H-C disc (-30%)	no sign-up fee Bi-Wkly \$ 36.99 + tx H-C disc (-30%)	no sign-up fee Bi-Wkly \$ 31.99 + tx H-C disc (-30%)	no sign-up fee Bi-Wkly \$ 29.99 + tx H-C disc (-30%)	no sign-up fee Bi-Wkly \$ 29.99 + tx H-C disc(-30%)	no sign-up fee Bi-Wkly 26.99 + tx H-C disc(-30%)	no sign-up fee Bi-Wkly 24.99 + tx H-C disc(-30%)
All Clubs	All Clubs	All Clubs	1 Club Access	1 Club Access	1 Club Access	1 Club Access
Strength / Cardio	Strength / Cardio	Strength / Cardio	Strength / Cardio	Strength / Cardio	Strength / Cardio	Strength / Cardio
Pool	Pool	Pool	Pool	Pool	Pool	Pool
Full Digital Access	Full Digital Access	Lite Digital Access	Full Digital Access	Lite Digital Access	Lite Digital Access	Lite Digital Access
Group Fitness	Group Fitness		Group Fitness			
Free Holds	Free Holds		Free Holds			
Family Memb	Family Memb					
Towels	Towels		Towels			
Hydro Massage	Hydro Massage					
Tanning	Tanning					
Mindden	Mindenn					
Recovery	Recovery					
Squash	Squash					
Empower	Empower					
Empower HIIT						
Hot Yoga						
<u>Performance Programs</u>						
Regymen						
PEAK						
FIELD						

The memberships noted above and the offerings are subject to change



**INVITE EXCLUSIVELY FOR:
Canada Post Heritage Club**

ITEMS ARE MARKED UP TO 50% OFF RETAIL PRICING

VALID DATES

06/24/2022 - 07/17/2022

VALID FOR YOU + 4 GUESTS

WHAT TO BRING

- THIS INVITATION
- PHOTO I.D.
- PROOF OF AFFILIATION
business card / membership card / company email signature / pay stub / original email / other form of affiliation

LOCATION & HOURS

1-1425 Max Brose Dr
London, ON N6N 0A2

MON-FRI: 10AM - 8PM

SAT: 9:30AM - 6PM

SUN: 10AM - 5PM

Store Closed July 1st, in
observance of Canada Day



01111

YEAR ROUND ACCESS
MILITARY PERSONNEL: EVERY DAY
SENIORS (65+): FIRST TUESDAY OF EACH MONTH
PROOF OF ELIGIBILITY REQUIRED + 4 GUESTS INCLUDED

Questions? Please email canadapostemployees@columbia.com
 Valid for you and up to 4 guests for multiple visits during your invite period. Columbia reserves the right to modify or cancel this offer at any time. Please present this original invitation to the register for entry and again at checkout. This invitation is non-transferable. You must be present during shopping. The products purchased are intended solely for the buyer's own personal use, including gifts to others. Resale of products is strictly prohibited. Columbia Sportswear limits the number of items purchased to no more than 10 of the same style. For team and company purchases, please speak to a member of our store management team. Offer may not be combined with any other offer or discount. Valid from dates listed above. ©2022 Columbia Sportswear USA, LLC.

