

# THAMES HERITAGE CLUB NEWS

## SUMMER 2024

Hello,

Temperatures are going up , the rain is coming down ... oh wait , can that mean , yes – SUMMER is returning - a big yay to that

In this issue:

- Heritage President Communication
- increase in Basic Life Insurance premiums
- retirement , pension & previous marriages
- importance of opening an Estate Acct
- membership dues outstanding
- 2024 Heritage Golf Tournament
- 2025 Pension Indexing tracking
- 2024 Annual Reunion Banquet
- Columbia Sportswear Employee Store Invite
- GoodLife Fitness Membership Plans
- 2024 Heritage Club Scholarships
- 2024 Bel-Air Direct Scholarships

### 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
P.S.H.C.P.	1-855-415-4414
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

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### 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 - C.P.C. (1-866-716-1313)

#### Canada Life - PSHCP (1-855-415-4414)

- ..retiree name
- ..employee number
- ..copy of death certificate
- ..plan numbers ..51057, 51391, 52111, 52112, 52113 , 52114 & 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 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

#### 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 The President



Summer 2024 is almost here and we have seen temperatures rise and floral gardens blooming. Ready the lawnmowers and trimmers. The C.P.I. numbers indicate a trend of approximately 2.9% for 2025 indexing. The rebranding of the Johnson Insurance divisions into Belair Direct continues. It is the season to apply for scholarships for children and grand children of active Heritage Club members entering post secondary education for the first time. Application details are included in this Newsletter. Scholarships are available from The Heritage Club as well as Belair Direct. The annual Heritage Golf Tournament returns this year

We will continue to meet with up & coming retirees to prepare them for their receipt of documentation related to retirement and review of important documents they will have to complete for the process such as divorce agreements from any previous marriages. It is time for a reminder to any members who have not already done so, that membership dues are to be paid for 2024. These dues help fund your Heritage Club and allow events and services to continue. If you are unsure if you have already paid your 2024 membership dues, just give us a call. There has been a substantial increase in the number of soon-to-be retirees seeking out the Heritage Club for pre-retirement assistance

with what to expect in the way of forms and documentation surrounding the retirement process. There has also been a notable increase in the number of widows and widowers requesting help with documentation regarding survivor pensions, life insurance and continuation of survivor benefits.

The Columbia Sportswear Employee Store Invite is back again and is open from June 18, 2024 to July 21, 2024 for members from any Chapter. We are here for you, our supportive members, and will continue being here for you.

### Heritage Club Support To Members

#### Widows / Widowers

There is a need for widows / widowers of former Canada Post employees to have help when facing the death of a spouse when it comes to pension, benefits and survivor documentation.

There were twenty four (24) consultations held in 2023 and 9 so far in 2024 with widows and widowers to assist them with C.P.C. survivor benefits & pension, Superannuation pension questions and C.P.P. pension and death benefit. Numerous questions arose around completion of documentation about the Basic and Over-65 Life Insurances as well as supplementary Death Benefit from Superannuation. Also, we have guided widows / widowers when dealing with funeral homes as to the assistance these homes can provide with documentation to ensure that C.P.P. death benefit and survivor pension is applied for and submitted.

## Pre-retirement Meetings

Meetings are available to future retirees about what to expect in the way of documentation from Canada Post , the Pension Centre and Canada Life. Subsequent meetings can also be held with these retirees to assist them with completion of these forms including witness signatures.

There were 36 meetings in 2023 and 14 so far in 2024 with potential retirees.

## 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 . Many volunteer activities seem to go unnoticed.

Some examples are .....

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

## **Membership Renewal**

It is time for renewal of Thames Heritage Club Annual Dues for **2024**

through payment of the **\$15 yearly dues**.

Your Heritage Club counts on your continued support to offer membership benefits.

Send payments 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](mailto:hsmasek@hotmail.com)

## Membership Benefits

Some of the membership benefits are ...

- discounted fees at GoodLife Fitness
- 40% - %0% discount at Columbia Sportswear Employee Store Events
- very attractive travel Insurance rates with Medoc (Johnson Insurance)
- pre-retirement meetings to review retiree documentation packages
- Widow / Widower consultation service
- 4 newsletters per year for paid-up members (1 newsletter per year for regular members)
- discount on cost of **Annual Banquet**
- discount at Annual Golf Tournament
- discounted periodic luncheons at the Mandarin Restaurant and other eating establishments in the chapter areas
- scholarships for university and college
- discount of \$100 to \$500 per person on Colette Tours
- bus trips

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## C P C Pension Payment Dates - 2024

Jan 31  
Feb 29  
Mar 28  
Apr 30  
May 31  
Jun 28  
Jul 31  
Aug 30  
Sep 27  
Oct 31  
Nov 29  
Dec 31

C.P.P. / O.A.S. Payment Dates - 2024

Jan 29  
Feb 27  
Mar 26  
Apr 26  
May 29  
Jun 26  
Jul 29  
Aug 28  
Sep 25  
Oct 29  
Nov 27  
Dec 20

Superannuation Payment Dates – 2024

Jan 29  
Feb 27  
Mar 26  
Apr 26  
May 29  
Jun 26  
Jul 29  
Aug 28  
Sep 25  
Oct 29  
Nov 27  
Dec 27

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**2024 CPC Pension Indexing Rate**

The indexing rate for January 2024  
came in at... 4.73 %  
2025 indexing outlook is approx 2.99 %

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**Death Of Member**

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

Heritage Club Executive

President: Henry Masek  
519-204-8873  
[thamesheritageclub@gmail.com](mailto:thamesheritageclub@gmail.com)

1<sup>st</sup> Vice-President: Catherine Metcalf  
519-660-4193

2<sup>nd</sup> Vice-President: Sherry Hexter  
519-636-7411

Treasurer: Stew Metcalf  
519-660-4193

Secretary: Dianna Snell  
548-688-0168

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In Memoriam – 2024

Corns , Diane  
Goodson , Norma  
Giffen , Norman  
Vettor , Dino

New Members – 2024

Doyle , Brenda  
Fradgley , Greg  
Gristie , Reginald  
Hauth , David  
Heuvelink , Lisa  
Nevenko , Juric  
Rishchynski , Lou  
Slater , Rob  
Stephenson , Kate  
Treve , Teresa

.....

Beneficiary Forms

These forms are attached to your life insurance  
coverage provided to retirees. It is important to  
ensure these forms are up-to-date making sure  
survivors are provided for following death of  
retiree.

## Johnson Insurance

We have just been informed that the car and home division of Johnson Insurance is undergoing a rebranding to Belairdirect. In the not too distant future the Group Benefits and Travel divisions will also eventually rebrand.

You do not need to take any action now  
Your existing policy with Johnson Insurance will remain in effect and all contacts will stay in place as before.  
As soon as more updates arrive , you will be notified.



Heritage Club members receive 30% off on-line registration with a (paid-up) current membership.  
There are 7 membership types to choose from.

To learn more about this corporate offer visit [corporate.goodlifefitness.com](http://corporate.goodlifefitness.com)  
OR  
Call the corporate membership experience #  
**1 – 800 – 387 - 2524**

You will require your (paid-up) Heritage Club membership number and current address to get information on this offer.

Reminder:  
Any GoodLife applications or renewals will be denied if current membership dues are not paid.



## 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](mailto:thamesheritageclub@gmail.com) or by calling a member of the executive.



## Seasonal Shopping Time

Your Heritage Club has arranged another Heritage Club Invitation for members to shop at the Columbia Sportswear Employee Store in London.

Current year Card carrying Heritage Club members for 2024 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 June 28 , 2024 – July 21, 2024 and shop.

Each member may bring along up to four (4) family and/or friends with them.  
Full details on the attached Columbia Invite.  
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## Change Of Address

In order to keep our mailing lists up-to-date , everyone must inform your Heritage Club of any change of their address. This will ensure you continue to receive the Newsletter as well as any benefit notifications.





## Scholarships For 2024

### Heritage Club Scholarship Program – 2024

There are three (3) scholarships available for dues paying members for 2024.

Each scholarship is valued at \$2000.00

Full details are on attached description

### Belair Direct Scholarship Program – 2024

There are fifty (50) scholarships available for members for 2024

Each scholarship is valued at \$1000.00

Full details are on attached description

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### Importance of Estate Accounts

When your spouse passes away you are entitled to receive a survivor pension from C.P.P. Also there is a death benefit of \$2500 which exists. This death benefit comes in the form of a cheque *but* it is payable to the estate of the deceased. This cheque can only be deposited into an estate account in the name of the deceased. It is recommended that the survivor go to their bank and open up a estate account immediately after dealing with the funeral home as it may take a few weeks to set up.

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### Retirement , Pension and Previous Marriages

Before retirement , make sure you find any divorce and settlement paperwork if it applies to you , as there are over two and a half pages of forms in the Canada Post Pension package that will ask for it.



### Community Service Award

Presented to Thames Heritage Club for work with retirees and widows / widowers

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### Increase In Monthly Premiums

#### Basic Life Insurance

The current premium rate of .20 per \$1000 of coverage is changing to .22 per \$1000 of coverage effective July 1 , 2024



# THAMES HERITAGE CLUB'S ANNUAL GOLF TOURNAMENT

**WHEN:** Wednesday, August 14, 2024 at 11:00 AM

**WHERE:** Dorchester Golf & Country Club

3342 Hamilton Rd , Dorchester , On N0L 1G5

<b>COST:</b>	<u>paid-up member</u>	<u>non paid-up member/non-member</u>
golf + dinner (steak or chicken)	\$35.00	\$50.00
golf only	\$25.00	\$30.00
dinner only (steak or chicken)	\$30.00	\$30.00
cart ..... (\$15.00 / 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 14, 2024.

We are planning to have the golfers arrive at 11:00 AM. 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 : August 6th , 2024.

**(please complete and return form below to – Thames Heritage Club by August 6th , 2024)**

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Golf and Steak Dinner	(pd member) number ____ @ \$35.00	.....\$ _____
Golf and Chicken Dinner	(pd member) number ____ @ \$35.00	..... \$ _____
Golf and Steak Dinner	(non-pd member/non-mem) number ____ @ 50.00.....	\$ _____
Golf and Chicken Dinner	(non-pd member/non-mem) number ____ @ 50.00.....	\$ _____
Steak Dinner only	number ____ @ \$30.00	.....\$ _____
Chicken Dinner only	number ____ @ \$30.00	..... \$ _____
Golf only	(pd member) number ____ @ \$25.00	..... \$ _____
Golf only	(non-pd member/non-mem) number ____ @ \$30.00 ..	\$ _____

**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](mailto:hsmasek@hotmail.com) )  
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HOPE TO SEE YOU THERE

Henry Masek  
President  
Thames Heritage Club

## **HERITAGE CLUB SCHOLARSHIP PROGRAM – 2024**

The Heritage Club is planning to award three (3) scholarships to children or grand children of all dues paying members of the Heritage Club. The scholarships are valued at \$2,000 each for university or college studies. The scholarships will be awarded to students starting, for the first time, their first year of full time studies.

### **ELIGIBILITY CRITERIA**

Dependent children, including adopted children and stepchildren, grandchildren, wards in legal guardianship of all active members (dues paying member for the last 2 years) of a Heritage Club Chapter. Applicants who have previously received a Heritage Club scholarship are not eligible.

### **ELIGIBLE INSTITUTIONS**

These scholarships are applicable to all Canadian educational institutions which have provincial degree-granting powers or their affiliates and at Canadian colleges or CEGEPs.

### **QUALIFICATIONS OF APPLICANTS**

Applicants must have completed the requirements for admission into the first year of an undergraduate degree program or college diploma program at a recognized educational institution. Applicants must have obtained an average of 75% (or equivalent) on the best 5 academic courses (see list of academic courses below) in the final year of secondary school or CEGEP (pre-university education). If applicants interrupt their schooling, the maximum period permitted between the completion of secondary school or CEGEP (pre-university education) and the commencement of an undergraduate university degree program or college diploma program is 1 year. During this period, students may NOT have undertaken postsecondary courses.

### **ACADEMIC COURSES – GRADE 12/CEGEP**

Language Arts, Mathematics, Pure Mathematics, Applied Mathematics, Science, Biology, Chemistry, Physics, Social Studies, Geography, History, Literature, Accounting, Computer Graphics, Law. French, English or any one language.

### **SELECTION OF SCHOLARSHIP RECIPIENTS**

The jury is comprised of the Heritage Club executive committee members. The evaluation will be based on scholastic ability, character and leadership qualities at school and in the community. Decisions of the jury are final and without appeal.

### **APPLICATION DEADLINE**

Submissions must be postmarked on or before **June 30, 2024**.

### **HOW TO OBTAIN AN APPLICATION PACKAGE**

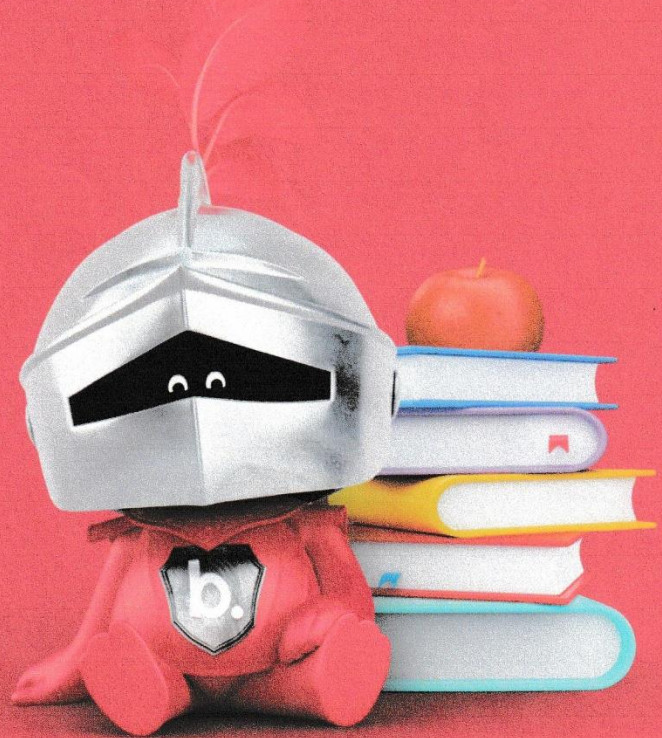
Please visit the Heritage Club website at [heritageclub.ca](http://heritageclub.ca) or contact Eldred Holmes at [holmese@nl.rogers.com](mailto:holmese@nl.rogers.com)



belairdirect.

# Scholarship Program 2024

OPEN: May 15, 2024



**With a belairdirect scholarship behind you, you have everything in front of you.**

**This year, belairdirect will award 50 scholarships each valued at \$1,000, to eligible students completing high school in 2024 and starting post-secondary education in Canada in the fall of 2024.**



**Open:** May 15, 2024  
**Deadline:** July 31, 2024



To learn more visit  
**[belairdirect.com/scholarship](https://belairdirect.com/scholarship)**  
[scholarshipfund@belairdirect.com](mailto:scholarshipfund@belairdirect.com)



Universities Canada Toll Free:  
**1.844.567.1237**

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 **Columbia**  
Sportswear Company  
EMPLOYEE STORE

**EXCLUSIVE  
STORE  
ACCESS**



**EXCLUSIVE INVITATION TO THE COLUMBIA EMPLOYEE STORE FOR:  
Canada Post Heritage Club**

ITEMS ARE MARKED WITH EMPLOYEE STORE PRICING

**VALID DATES**

**06/28/2024 - 07/21/2024**

**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: 10A - 8P  
SAT: 9:30A - 6P; SUN: 10A - 5P  
**CLOSED 07/01 for Canada Day**

**YEAR-ROUND ACCESS**

**MILITARY PERSONNEL & FIRST RESPONDERS: EVERY DAY**

**SENIORS (65+): FIRST TUESDAY OF EACH MONTH**

**Questions? Please email: [londonemployeestore@columbia.com](mailto:londonemployeestore@columbia.com)**

*Columbia encourages customers to bring a reusable shopping bag*



While Supplies Last. 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 receiptist 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. ©2023 Columbia Brands USA, LLC.