

THAMES HERITAGE CLUB NEWS

FALL 2024

Hello,

Temperatures appear to be moderating , lawns and golf courses are green , fall fairs are on the horizon ... could it be , yes , autumn is around the bend .

In this issue:

- Heritage President Communication
- 2024 ANNUAL REUNION BANQUET
- membership dues for 2025
- preparing for retirement from Canada Post
- 2025 Pension Indexing tracking
- Columbia Sportswear Employee Store Invite
- GoodLife Fitness Membership Plans
- retirement , pension & previous marriages
-

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

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



Fall 2024 is around the corner and we have seen temperatures moderate somewhat and accompanied with heavy rain storms and flooding. Keep lawnmowers and trimmers at the ready as all that rain has them growing at a fast pace. The C.P.I. numbers indicate a trend of around 2.90 % for 2025 indexing.

The annual Heritage Golf Tournament was played on August 14th this year with golfers from both Thames and Humber chapters attending.

IT'S BACK ... The Annual Banquet is set for Saturday , October 19 , 2024. This year an entertainer from a tour with Yuk–Yuks will be performing .

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. A brief summary of pre-retirement preparations are in this Newsletter. It is time to remember to get ready for 2025 with your dues payment for next year. These dues help fund your Heritage Club and allow events and services to continue. If you are unsure if you have already paid your 2025 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 September 13, 2024 to October 6 , 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 12 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. We have access to a reliable realtor who can assist if the sale of the family home is being considered.

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 to assist with completion of forms including witness signatures.

There were 20 meetings so far in 2024 with potential retirees. We have an inexpensive Notary Public available to us in case there is a need for an affidavit in dealing with previous marriages.

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 **2025** 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

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 per person on Colette Tours
- bus trips

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

2024 CPC Pension Indexing Rate

The indexing rate for January 2024
came in at... 4.73 %
2025 indexing outlook is approx 2.90 %

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

1st Vice-President: Catherine Metcalf
519-660-4193

2nd Vice-President: Sherry Hexter
519-871-8876

Treasurer: Stew Metcalf
519-660-4193

Secretary: Dianna Snell
548-688-0168

In Memoriam – 2024

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

New Members – 2024

Doyle , Brenda
Fradgley , Greg
Gristie , Reginald
Hauth , David
Heuvelink , Lisa
Kyle , David
Marti , Sandra
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 the passing of a retiree.



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
OR
Call the corporate membership experience #
1 – 800 – 387 - 2524

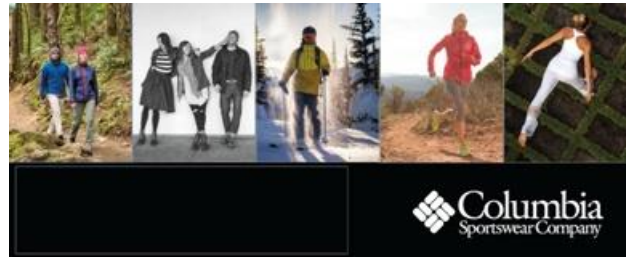
You will require your (paid-up) Heritage Club membership number and current address to get information on this offer.

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 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 September 13, 2024 – October 6, 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.

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.

Preparation For Retirement

In Advance

- Obtain at least a 2 months supply of medications while you still have active benefits
- Ensure your premiums for benefits are coming out of a joint account
- prepare for the fact that there will be a recovery of previous salary advance paid to you in 2018
- Submit your retirement notice a minimum of 90 days ahead of actual retirement date
- Retirement date should be in the 2nd last week of a month to ensure meeting Pension Centre cut-off
- If you have a previous marriage , the Pension Centre will require a copy of any divorce settlement so , search for it early

Canada Post Pension Centre (Mississauga)

- They will provide all the necessary forms to complete in order to apply for Pension Benefits
- If needed , they can be reached at 1 – 877 – 480 – 9220

Canada Life Benefits Administration (Winnipeg)

- They will provide the necessary forms for health , dental , vision and hearing Benefits
- your Canada Life benefits will be activated only after you receive the first pension deposit
- If needed , they can be reached at 1 – 866 – 716 – 1313

Canada Post (Access - H. R.)

- They will provide a administrative summary and work history
- If needed , they can be reached at 1 – 877 – 807 – 9090

It is recommended the completed forms for the Pension Centre in Mississauga be sent in to them via Xpresspost.

It is also recommended that the completed forms for Canada Life in Winnipeg be sent in to them via Xpresspost

2024 Heritage Golf Tournament



IT'S HERE

AT LONG LAST

2024 ANNUAL BANQUET

SATURDAY , OCTOBER 19 , 2024

DELICIOUS BUFFET DINNER

ENTERTAINER FRESH FROM YUK YUKS TOUR

REUNITE WITH OLD FRIENDS

DETAILS & REGISTRATION ON NEXT PAGE



You Are Cordially Invited
 To The
Thames Heritage Club's Annual Reunion Banquet
October 19, 2024
Best Western Lamplighter Inn & Conference Centre
591 Wellington Rd S , London, Ontario

Social Hour: 4:00 pm Buffet Dinner: 5:00 pm

- Grand Prize Draw
- Cash Bar
- Live Entertainment from Yuk Yuks Entertainer
- Share The Wealth Draw
- Ample Free Parking
- Close to Bus Stops

Cost - \$50.00 per person active (paid-up) member (valid card number) / spouse / partner.
 \$60.00 per person non-active (non paid-up) member / spouse / partner
 \$65.00 per person (non-member)

Come out and renew old friendships, make new friends, reminisce about the good old days.

We would like to know as soon as possible, how many are planning to join us so we can adequately organize this special event. We will try and provide reserve seating when requested ahead of time. Attendance is not restricted to Heritage Club Members only, so feel free to bring along family, friends and colleagues. Please send your attendance confirmation along with a cheque or money order covering the attendees as per the above cost listing to the address shown below. Payment should be made to "Thames Heritage Club".

Your confirmation/information is required by September 27th , 2024

Send order and cheque payment to: Thames Heritage Club, 955 Highbury Ave , London On N5Y 1A3
OR

Send e-transfer made out to Henry Masek to hsmasek@hotmail.com

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PLEASE PRINT:

Name _____ Heritage Club membership number _____

Name of spouse/ partner _____ Name of guest(s) _____

Overnight Room Required: Yes _____ No _____

EXCLUSIVE STORE ACCESS

 Columbia

 SOREL

 MOUNTAIN
HARD
WEAR

 prAna

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

ITEMS ARE MARKED WITH EMPLOYEE STORE PRICING

VALID DATES

09/13/2024 - 10/06/2024

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

YEAR-ROUND ACCESS

MILITARY PERSONNEL & FIRST RESPONDERS: EVERY DAY
SENIORS (65+): FIRST TUESDAY OF EACH MONTH

Questions? Please email: londonemployeestore@columbia.com

Columbia encourages customers to bring a reusable shopping bag



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