



TRENT SEVERN CHAPTER

April 2024



PRESIDENT'S MESSAGE

Hope everyone had a good Christmas, a great New Year and as the weather gets warmer, we will be welcoming Spring soon. Wishing everyone happiness, health, joy, and peace of mind.

I want to thank everyone who renewed their club membership this year. We are grateful for your continued support. The Heritage Club is for anyone and everyone who worked for Canada Post from different jobs, ranks, unions or associations and background. We are all equal, want to have and enjoy social events, offer support for one another, and give back to society. The motto of the Heritage Club is "People helping People."

The Heritage Club is celebrating an anniversary in 2024: 35 years of camaraderie, sharing, and helping each other.

I will be attending the AGM in Ottawa from May 6-9 and will bring back any changes to our constitution or business practices. We're looking at lowering the age to join the Heritage Club at 20 years instead of 25 so we can draw more members to our organization.

Reminder to members, if you move, PLEASE remember to inform us of your new address and telephone number as this ensures you continue to receive our annual newsletter and quarterly newsletters for paid members. The newsletters provide you with access to news and discounts. As a paid member, it gives you discounts for our luncheons, bus trips, home, auto Insurance from Belairdirect and travel insurance from Medoc Travel, Goodlife fitness club, scholarship opportunities from Canada Post (for members still working), the Heritage Club, and Belairdirect Insurance (formerly known as Johnson Insurance), for your kids and grandkids.

I hope the newsletter we put together provides you and your family with useful information on our future social events, the contact information for our benefits, keeps ties between you and other colleagues. The seed money we receive annually from Canada Post is based on the number of our Paid members. Your Club needs your support!

Our biggest event of the year is the Annual Golf Tournament held at Deer Run Golf Course in Little Britain. It's always a fun gathering of friends and families, with amazing gifts and an exceptional luncheon. Save the date, September 21st, 2024 as a tentative date as the golf club is not open yet to book.. More information to follow as the date gets closer. I have opened a Facebook page [Trent Severn Heritage Club](#) for updates and discussions of interest. Our event planner is Phyllis Kimmerer and our prize coordinator is Cheryl Cameron-Smith. Thank you both for all that you do!

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Next Luncheon: Wednesday, May 15, 2024, 12:00 noon at the Mandarin in Barrie, 28 Fairview Road, On. The Member's cost for attending will be \$15.00 per paid member (or spouse), and \$25.00 for non-members. The cost includes tax, tips, and non-alcoholic drink. Trent Severn Chapter subsidizes the rest of the lunch costs for paid members. It is imperative that you call or email me if you are attending. You can text my phone. I'm sceptical about answering the phone if I don't recognize the number as I was hacked so just leave a message. Please bring donations to the food bank, plus beer and pop can tabs for the March of Dimes campaign to make into wheelchairs.

Robin O'Donohue, 416-899-7259

trentsevern.heritageclub@gmail.com

Read more on our website at www.heritageclub.ca/trentsevern

Getting Hacked: How could I have let this happen? That's right! My first reaction was embarrassment of my stupidity but when its happening to you, you trust that people wouldn't do this. Well, they do and it's their full-time job to do so which means they are very good at what they do. Just like us in our working days, we were the best at that piece of our job that we excelled in. If your wallet or purse got stolen you would shout it out loud but because you got hacked, you hide behind your embarrassment. That's why I want to share my experience so others can learn from my mistake.

It all happened because I clicked on a promotional advertisement on something "too good to be true", travel to Los Cabos for a 5 night all inclusive trip. It was the company who gathered my information and sold it to a third party that the hacking began. First on Facebook, then my banking account. When I logged into my Facebook account a different profile came up, Roberta O'Donohue with a different picture so I goggled how to call Facebook. The number I called was a hacker who told me that I had opened a Market Place service that was fraudulent so he directly connected me to my banking security department. A new person called me saying he was with the Royal Bank of Canada. I gave him as much info as he asked for, gave him access to my phone, gave him my SIN, and he was scrolling through my bank account, After asking me to go to a Shopper's Drug Mart at 7:00 pm, in the dark, I said I'm not comfortable driving on country roads at night. My husband called RBC security from the number listed on the back of my card and found out that it was a hacker. I immediately hung up and went to the bank first thing in the morning.

There is no number to call for Facebook. If you get hacked you simply tell your contacts and change your password. New cards, both debit and credit were ordered and the whole process was detailed and cumbersome but had to be done. I attended a presentation by the Peterborough Police Fraud Squad and now I am sharing this info with you to ensure that no one else has this happen to them. Our age group are targeted because we have great credit ratings as opposed to 30-40 year olds.

How to Deal with Identity Theft and Fraud When You've Been Hacked

Go directly to your local branch. These are the steps required to protect your information:

1. CREDIT BUREAU TRANS UNION 1-800-663-9980
2. EQUIFAX 1-800-465-7166
3. CRA 1-800-959-8281
4. Service Canada 1-800-OCANADA (1-800-622-6232) or visit in person for CPP and OAS
5. Investment Company/Broker
6. Clean device (phone) at computer store.
7. Facebook - change password and notify contacts.
8. Anti virus protector.

Give yourself a day to complete steps as directed by your bank. Note: Call the number on the back of your debit/credit card when fraud is suspected.

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Fraud Protection as presented by Peterborough Police Fraud Squad:

1. Use 2 way verification for mobile apps. (Facial, thumb print plus text)
2. Use PayPal to purchase online from smaller companies which are not encrypted.
3. Google search website for online prior to purchase.
4. Purchase products directly from the listed website, not from Social Media accounts like Facebook or Instagram.
5. Password Hygiene - Be creative with passwords (birthdates/ names/pets are easy targets) and delete duplicate passwords. Don't carry passwords in wallet, purse etc. or list in NoteBook on your phone. Limit purse size and carry across shoulder.
6. First step for fraudsters; all your info (name, address, email and phone number) is entered to access a website. Random searches find this, they immediately check your credit, then start to move in on your phone, Facebook, credit card and accounts. To avoid this start with a Google search on the business, then pay with Pay Pal.
7. Do not trust any unknown number as call display can be manipulated. Call the person back to confirm their identity.
8. Payment at stores through Apple Wallet is more secure with Facial Recognition than Tap on your cards, in fact, remove the Tap option as it is easily accessed.

Who and What we do:

Who we are:

Trent Severn Chapter is one of 24 chapters across Canada. Trent Severn Chapter encompasses the land of lakes, rivers and locks of Ontario's best cottage country, rural cities and towns. It represents all of Northumberland, Hastings, Haliburton, Kawartha, and Muskoka areas. Most of our social activities are focused in Belleville, Peterborough, Lindsay and Barrie.

What we do:

Trent Severn organizes subsidized luncheons and an Annual Golf Tournament for our members. We also support the local food bank and give donations to our targeted charities throughout the year.

The motto of the Heritage Club is "People Helping People":

We would like to know of any activity you are currently volunteering which benefits people and/or the community and how many hours you spend per month. This is one of the criteria we are measured on by Canada Post and it affects our funding. Please contact me with any volunteer work you wish to share.

Heritage Club Scholarship Campaign 2025

Heritage Club will be awarding three scholarships to students starting for the first time, their first year of full-time studies, provided it is an accredited institution, and the awards has increased to \$2,000. To be eligible, students must be dependent children, including adopted children, stepchildren, grandchildren, and wards in legal guardianship of an active, dues paying member for two consecutive years of a Heritage Club Chapter. All applications must be post-marked by June 30th of that year. Please google for the application form online @ heritageclub.ca, or submit your application to Mr. Eldred Holmes, holmese@nl.rogers.com The value of the individual awards has been increased from \$1,000 to \$2,000 each, in 2022. We are pleased with the response received. The quality of the applicants is always exceptional, making the choice a difficult one, that often comes down to the finest details.

FROM THE TREASURER'S DESK

If you haven't already renew your 2024 membership please do so. Our funding from the Head Office is based on the number of paid members and volunteer hours. The more paid members we have, the more funding we receive from national to build our chapter. This means we can support our charities and our members by offering subsidized lunches and events. It's only \$10.00 per year and the good news is that we have made it easier to pay via e-transfer, cheque, or cash by making your payment to the Treasurer, payable to:

Trent Severn Heritage Chapter

E-transfer: ssmithcanpost@gmail.com with password as follows: "Trentsevern22" or call (416) 523-7398

Mail to: Steve Smith 18 Sinclair St. Lindsay, On. K9V 5C9.

Our website has an easy information change form <https://heritageclub.ca/member-information-change/>

An hard copy renewal form is included for your convenience. It's important for our chapter to capture your volunteer hours and quick details, ie. Food bank, school, sports, healthcare, charities, and so on.

MEMBERSHIP DUES RENEWAL SLIP

Dues are \$10.00 due by December of each year.

Name:

Name of spouse (if applying as a couple):

Address:

City:

Postal Code:

Phone Number: _____

Email address: _____

Dues for Self: ____ Couple: ____ Amount Enclosed: \$ ____

Is this a Renewal: ____ or a New Membership: ____

Volunteer Details and Hours: _____

Newsletter and Membership

Newsletter Distribution

This newsletter is produced four times a year and is distributed to every member and associate who has paid the annual dues to the Chapter for that year. Also, a general distribution is made once a year to every person currently listed as retired, or has 25 years of service in our Chapter area.

Associate Members: 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 let me know.

Membership Advantages

- Belairdirect Insurance: exclusive savings up to 35%.
- Discounts for travel through Medoc Insurance Travel.
- Goodlife Fitness: Discounts of 30% off the regular access rates.
www.goodlifefitness.com Please note that you must purchase your membership on-line, not at the gym, and you will require your Heritage Club number to access information regarding this program.
- Choice and Radisson Hotel Group: discounts of up to 20% in Canada and worldwide. Corporate A/C: HeritageClubCanadaPostCorporation /ID#00088652
- Discounted luncheons, sports activities, bus trips, and group tours for you and your friends.
- Collette Tours discounts.
- Check the national website: www.heritageclub.ca Click on links.

Belleville Council

Bob Wludyka heads the council chapter in Belleville. Along with his executive and volunteers he organizes and participates in a great many functions. Some of which are as follows:

Monthly lunches and Bus trips, 50/50 draws

Beer cans and liquor bottles drives – For charity

Pop can Tabs and Bread Plastic Tabs

Belleville Friends Charity Lotto; Everyone's a winner as the prizes are split to the persons local charity of choice.

He has also been responsible for establishing the Belleville Postal Museum. Bob is enthusiastic about sharing ideas and events in the Belleville area.

Any of our dues paying members, who would like to join in any of Bob's functions, contact him by phone or e-mail.

bdwludyk@gmail.com or 613-968-3874

Additional Scholarships:

Belairdirect Insurance Scholarships

Belairdirect Insurance offers 50 scholarships each year, valued at \$1,000.00 each, to eligible students completing high school in 2024 and starting post-secondary education in the fall of 2024. Applications open April 28, 2024 with a deadline date of July 28, 2024. To learn more, please visit scholarshipfund@johnson.ca. 1-844-567-1237.

Community Foundation, Santa, Charities

Community Foundation

We have an opportunity to assist with the evaluations of community based organizations who have applied to Canada Post for funding up to \$25,000. Guidelines are provided for the process and each person is given ten applications to review. It's a very interesting and user friendly process so I just need volunteers to assist. This occurs in late winter/early spring for volunteers.

Santa Letter Writing Volunteers

A special thank you to all who participated with the Santa letters even though we only got one batch this year as there were so many volunteers, no extra help was needed. Phyllis Kimmerer co-ordinates the program for us and can be reached at 705-320-9480. Heritage Club has been involved since it was established in 1989, for 35 years now, of which 6 Billion have been answered in total. Last year chapter completed 1,773 letter with 26 Volunteers! This is what we do best.

Life Events

Let us know if there are any special events coming up that we could share with our chapter. A simple email or text would suffice.

Charities 2023

Lakefield and Lindsay Food Bank

Women's Resources of Kawartha Lakes - for abused women and their children.

Kiwanis Boys and Girls Club - Lindsay

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

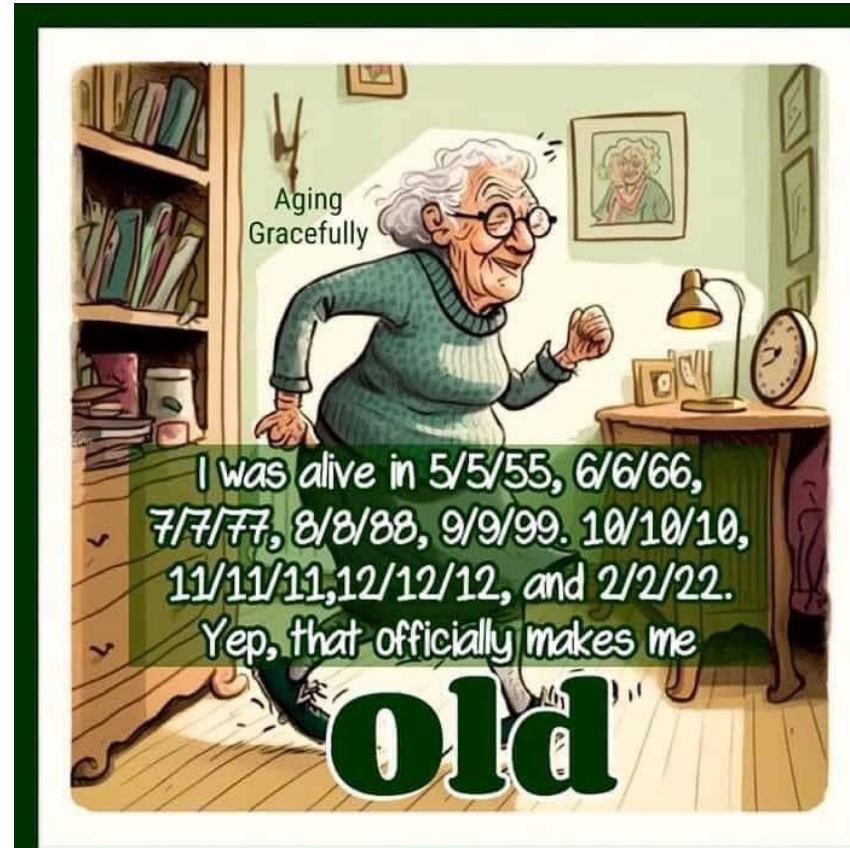
..copy of marriage certificate

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.

Welcome to New Members/Retirees and/or Service Veterans

Eunice Fairchild - Belleville
Carmine Ciancio - Barrie
Frank Ciancio - Keswick
Stan Houghton - Fenelon Falls
Helen Paige - Lakefield
Dorothy Cole - Bath
Vivian and Donald Bloom - Trenton
Stephen Cooke - Hillsdale
Heather (Anne) Cousins - Belleville



Recipe: Killer Okanogan Apple Oat Crumble



Okanagan apple oat crumble

- Butter the base and sides of a casserole dish
- In a big frying pan over medium-high heat, saute, by adding a third at a time of a half cup of butter, three-quarters-of-a-cup of white sugar and eight apples, peeled, cored and chopped into chunks, until soft
- Turn the apple mixture into the casserole dish and put in the fridge to chill
- For the crumble topping, start by mixing into a crumb-like consistency: 1-1/4 cup of all-purpose flour, a quarter cup of spelt, whole wheat or rye flour and one third of a cup of oats (not quick-cooking) with three quarters of a cup of butter
- Add half a cup of brown sugar and two thirds of a teaspoon of cinnamon and continue to mix until well combined
- Add an egg and continue to blend until the mixture is tacky, but still crumbly
- Spread mixture onto a baking sheet and refrigerate to set for half an hour
- Break up the mixture with your hands and sprinkle on top of the apple compote in the casserole dish
- Bake at 370F for about 25 minutes or until the crust is golden brown and the kitchen smells like grandma's house
- Serve while hot with ice cream or creme fraiche