



Fall Edition 2015

# CARP

## CONNECTOR CHAPTER 36

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# Ontario Releases New Phase of ORPP, Pg 3

## Upcoming Chapter Events: Will you be there?

- \*Political Forum - Sept 15
- \*Niagara Wine Tour - Sept 23
- \*CARP Awareness Week - Oct 1
- \*General Chapter meeting - Oct 20
- \*AGM & Christmas Party - Nov 24

*Feature: Kelly's trip to Italy over the summer!*

*Chapter 36 acknowledges Jeff Scott from Steckley-Gooderham Funeral Homes for his generous support in the production of this newsletter.*



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*Note: Rob McEachern to represent CARP on the Sr. Advisory Committee to the City and Sandy Wetherald is acting secretary for the Senior Housing Committee*

**ONTARIO RELEASES NEW PHASE OF ORPP**

*(Courtesy of www.barriecarp.ca)*

Last week, Ontario’s ministry of finance announced new additions to its proposed Ontario Retirement Pension Plan (ORPP). Pending legislative approval, the provincial government would aim to enroll every employee in Ontario in the ORPP or a comparable workplace pension plan by 2020. Enrolment in the ORPP is expected to occur in four “waves,” detailed below:

First Wave – Begins January 1, 2017. Targets employers with 500+ employees and no workplace pension plan.

Second Wave – Begins January 1, 2018. Targets employers with 50-499 employees and no workplace pension plan.

Third Wave – Begins January 1, 2019. Targets employers with fewer than 50 employees and no workplace pension plan.

Fourth Wave – Begins January 1, 2020. Targets employers of any size with workplace pension plans that do not pass the province’s “comparability test.”

The “comparability test” outlines the province’s requirements for a workplace pension plan to be considered an adequate alternative to the ORPP. To pass the test, plans must include:

A predictable stream of income in

retirement for life

Pooled longevity and investment risk to ensure people do not outlive their savings, and to protect savings in volatile markets

Mandatory contributions from employers

A target replacement rate of up to 15 per cent of an individual’s total earnings

Mandatory “locked-in” contributions

Both defined benefit (DB) and defined contribution (DC) plans may be considered adequate alternatives to the ORPP, provided they pass the “comparability test” and ensure similar benefits to the provincial plan.

To be eligible, DB plans must meet a minimum benefit accrual rate of 0.50 per cent. An accrual rate measures the pace at which retirement income accumulates in a pension. To calculate the amount an employee will be entitled to in retirement, the plan’s benefit accrual rate is multiplied by the employee’s total career earnings. By the province’s calculations, any accrual rate above 0.50 per cent is adequate to ensure stable retirement income.

DC plans do not require matching



## CONNECTING WITH THE CHAIR



Who would believe we are at the end of what seems like a very short summer. I always feel like the start of the Exhibition is the beginning of the end of summer, and only the fact that September is my favourite month of the year makes it alright.

September is a very busy month for us here at Chapter 36. From putting together this newsletter to preparing for our Sept. 15th all candidates political forum, to our wine tour on Sept. 23rd and of course our flag raising on Oct. 1st at the waterfront to celebrate Senior's Day and CARP Awareness week, your board and committees have been very busy and my thanks to all of them for their enthusiasm and commitment.

I am very excited about the political forum on Sept. 15th (details in the ad) as Barrie has now been divided into two ridings, namely Barrie Midhurst and Oro-Medonte along with Barrie Innisfil riding. We will have 8 candidates speaking (2 ridings x 4 parties) and we should be in for a very interesting evening. Ron Stevens will be our moderator again and he has done an excellent job in the past.

This is such an important election, so come out with your questions and your interest in our future. I always say if I don't vote I can't complain and what fun would that be.

We will once again, after 3 years, be visiting the Niagara on the Lake area for our wine tour on Wednesday,

September 23rd and it has been a great success in the past. Board member, Margo (Marjory) Scott has put together a great agenda and we have a luxury coach to carry us on this delightful day's outing. Wine, food and shopping, how can you go wrong!

And don't forget to come out to our flag raising on Oct 1st at the waterfront, bottom of Victoria St. and join us for coffee and cake afterwards. This is in celebration of Senior's Day and CARP Awareness Week, so do come and support us.

There are a ton of things happening in October too, so check out the Meeting Schedule and our special events.

Seems like a long time since our June meeting so join us on Sept 15th for the political forum and remember it will be at 30 Worsley St. (corner Worsley and Clapperton) and there is lots of parking with the Library parking lot directly across the road.

See you there!

*Gwen Kavanagh*  
Chair, CARP Chapter 36



*(from pg. 3)* contributions from employers, and do not allow for pooled longevity, investment risk, and similar measures to ensure people do not outlive their savings or lose their savings in volatile markets. To be considered comparable to the ORPP, the province requires that DC plans meet a minimum annual contribution rate of 8 per cent, with at least 50 per cent matching of the minimum rate from employers. This means that employees must contribute at least 8 per cent of their pensionable earnings, and employers must contribute at least 4 per cent of each employee's pensionable earnings.

DB plans are typically indexed to inflation and draw from large investment pools capable of withstanding economic downturn. In this way, they are similar to the CPP, which the ORPP is meant to mirror. DC plans, on the other hand, are individually funded and more vulnerable to market volatility. They are generally considered to be a less effective means of ensuring secure retirement income. In allowing DC plans to be considered “comparable” to the ORPP, the Ontario government may ultimately undermine the plan's core goals of ensuring adequate, predictable income in retirement.

As the provincial government developed the ORPP, they consulted numerous experts and organizations,

including CARP. Throughout the development process, CARP has consistently advocated for an ORPP design that would match our call for a Universal Pension Plan (UPP), which in turn mirrors the well-established features of the CPP. We also advocated against allowing any exemptions to the ORPP. Allowing employers with “comparable” workplace pension plans to opt out of the ORPP may undermine the province's stated goal of creating a large pension fund with the ability to remain actuarially sound, create adequate investment returns, and provide fund stability. If the ORPP does, in fact, mirror the CPP or UPP, no private pension plan will be truly comparable.

The ORPP should provide Ontarians a pool of funds large enough to protect against market volatility and to produce high investment returns. By providing target benefits to allow Ontarians to better plan for retirement, the ORPP can reduce poverty in old age and provide stable retirement income. CARP will continue to advocate for an ORPP that fulfills this vision.



# Let us make your “Bucket List “a Reality!

Group Departures to:

- All Inclusive, Escape November to the Sun & Sand
- Scotland Highlands & Islands,
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- Let’s Wine together in Italy, incl. Tuscany & Venice
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## Chapter 36 Meeting Schedule

**September 15, 2015**- 6.30pm at Steckley-Gooderham Funeral Home, 30 Worsley St, Barrie - **Political Forum /All Candidates debate**

**October 1, 2015**- 10:00am - **Seniors Day and CARP Awareness Week with flag raising** - Victoria St end of the Barrie waterfront. Coffee & Cake afterwards.

**October 20, 2015** - 6.30pm at Steckley-Gooderham Funeral Home, Minets Point location, Barrie - Wellness for seniors.

**November 24, 2015** - 6.30pm at Barrie City Hall Rotunda - **AGM & Christmas Celebration**. Includes ‘The Price is Right’ game and prizes. See more details on pg.13.

\* Guests are welcome

\*Light refreshments are provided

\*Bring a loonie or toonie for the 50/50 draw \*Meetings are free of charge

**PLEASE NOTE: Most general meetings are now held at the Minet’s Point location of Steckley Gooderham - 201 Minet’s Point Rd, Barrie.**

# Kelly's Trip to Italy

Ciao..as they say in Italy. Yes, the last 2 weeks in July saw Kelly Patterson (Editor) and her family take a trip to Italy! Kelly's son, Bailey was invited to participate on a soccer team that headed to San Gregorio Magno, a small village about 2 1/2 hours south of Rome, to



play a number of Italian soccer teams in the Under 13 age group. Bailey is a goalie and a rep soccer player for the Vaughan Azzuri team, and it was indeed a privilege to be picked and an opportunity that could not be missed - Mom and Dad just had to tag along too!!

From seeing the sights of Rome including the Vatican, Pantheon, Colosseum and Spanish Steps, to name a few - the Pattersons also experienced the heat of Rome with humid temperatures hovering around 40 °C. The soles of Kelly's shoes literally melted off from walking on the hot, black cobblestones.

The abundance of fresh water fountains kept everyone hydrated



as did the cool gelato which really

hit the spot - there really are too many flavours to choose from, but so cheap and plentiful, you can eat it every day.

From Rome, the team went to Paestum, a luxury resort town to the south of Rome. The resort was beautiful but the highlight really was the food. For dinner every night, fresh pasta was a staple appetizer, in all different shapes with tasty, flavourful sauces. Next came main course - always a type of meat with potatoes and perhaps a green vegetable - swordfish was the highlight and the desserts...authentic tiramasu was a crowd pleaser for sure!

Bailey enjoyed swimming in the Mediterranean Sea with his teammates while the parents swam and relaxed on the beach - fending off the beach vendors selling everything from costume jewellery to sunglasses or selfie sticks!!

From Paestum, the team headed to San Gregorio Magno. This is where the real, authentic Italian experience was had. The home cooked meals, abundance of red wine combined with that familiar Italian hospitality was tremendous. The boys began their training schedule and by the end of the first week, the games started. Between daily training schedules and games, the team was able to fit in lots of local experiences. Highlights included the agriturismo restaurant where we



*(Cont..pg 10)*

## SEPTEMBER WINE TOUR

**When:** Wednesday, September 23, 2015

\*Departs Barrie 8:45 am (behind Canadian Tire, Bayfield St)



**Hernder Estates Winery** 11 am to 1 pm – Lunch, Tour & Tasting

**Pillitteri Estates Winery** 1:30 pm to 2:45 pm – Tour & Tasting  
Free time Niagara on the Lake 3 pm to 4:15 pm

\*Home by 6:30 pm

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cordially invites you to at-

# **AII CANDIDATES DEBATE**

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**Tuesday, September 15, 2015**

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**Steckley Gooderham Funeral  
Home  
30 Worsley St, Barrie**

**6:00** pm Doors Open  
**6:30** Welcome by Chair, Gwen Kavanagh  
**6:45** Introduction of candidates  
**7:00** Debate  
**8:00** Light refreshments  
**8:15** Debate continued

-----**Guest Candidates**-----

**Moderator: Ron Stevens**

**Barrie-Innisfil**

Conservative: John Brassard  
Green: Bonnie North  
Liberal: Colin Wilson  
NDP: Myrna Clark

**Barrie-Springwater-Oro-Medonte**

Conservative: Alex Nuttall  
Green: Marty Lancaster  
Liberal: Brian Tamblyn  
NDP: Ellen White

were served a 7 course meal and learned to make pasta from the Italian Nonnas. We took a day trip to visit the town of Salerno and another day trip along the Amalfi Coast to see the sights of Positano and Amalfi - this was the highlight of the trip for Kelly who has long wanted to visit this part of the world herself. The small towns nestled into the cliffs, colourful buildings and clear blue sea was beyond belief, a sight to behold and well worth the wait. It was in Amalfi that we had the most amazing spaghetti with clams and mussels - see recipe to the right.



The team also went to some sulfur baths where we bathed in the mud, leaving our skin so soft. We dined in a local pizzeria, ate more gelato and drank more than our fair share of red wine. The town of Naples was also a highlight - we saw the soccer stadium and Mt.

Versuvias - the most dangerous volcano in the world.

Bailey and his soccer team played really well and came



2nd overall in the tournament. His parents are so proud of him and the team in general. Memories that a 13 year old boy (and his parents) will never forget!

## Spaghetti with Clams, Mussels, and Tomatoes

### INGREDIENTS

4 tablespoons olive oil  
3 medium cloves garlic, thinly sliced  
1/4 cup dry white wine  
1 pound fresh mussels, scrubbed  
1 pound small clams, scrubbed  
1 pound spaghetti or long pasta of choice  
2 cups halved ripe cherry tomatoes  
1/2 teaspoon red chili flakes  
Kosher salt and black pepper to taste  
1/4 cup chopped fresh parsley leaves

### DIRECTIONS

1. In a large, heavy saucepan, heat the oil over medium-high heat until lightly smoking. Add garlic and cook, stirring, until fragrant, 30 seconds to 1 minute. Add the wine and bring to a boil. Add the clams and mussels, cover, and cook, shaking the pan often until they open. Transfer the shells to a bowl; once cool, remove the meat from the shells, leaving about a quarter of clams and mussels in their shells to garnish the bowls for serving.

2. Meanwhile, bring a large pot of salted water to a boil for the pasta. Once boiling, cook the pasta according to the package instructions until

# JOHN'S JOKES

Submitted by John Rodgers,  
Board Member and joke extraordinaire!



I find autumn  
leaves are at their  
most beautiful when  
they're being raked  
by someone else.

somercards



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(from pg 10) it is "al dente." While the pasta is cooking, add the tomatoes and chili flakes to the seafood pot and cook over medium high heat, stirring often until the tomatoes begin to break down, 5 to 6 minutes. Season with salt and pepper, and stir in the parsley. Return the clams and mussels to the pot and keep warm.

3. Drain the pasta, then return it to the pot. Add the seafood sauce and cook for a minute or two over high heat, stirring constantly until it is piping hot. Serve immediately in individual bowls, with the clams and mussels still in their shells on top as a garnish.

## Bon Appetit!





## By April Lewis

*April is the local communications director for CARP, a national group committed to a 'New Vision of Aging for Canada.' She writes monthly.*

### PENINSULA ZOOMERS: Beginning of a hole-y war

The war is on.

Both sides are steadfast in their positions. Weapons have been drawn.

There is no turning back as I fight my numerous nemeses. All in the shape of holes... dark cavities which taunt me.

Let me start with those ones on the golf green into which a little ball is to fall...kerplunk! Happy to be housed in its unfamiliar dark domain after many futile attempts at hitting it towards its final resting place.

Why the little opening is so far from the tee is beyond my comprehension. Why the fairway is seemingly endless as I strive to locate the flag which marks the spot of this tiny gap in the perfectly groomed verdant terrain.

And to add insult to injury, smack in the middle of the golf course is a larger aperture, a void, a chasm in the shape of a pond. This abyss which is apparently designed solely to gobble up my hot pink golf balls, mocking me with its voracious appetite and its desire to torment me.

I have my weapons in hand, whether it be a seven iron or a hybrid five iron, both meant to meet my opponent head on. Both fail. I haven't got a clue what to do with Big Bertha. She drives me nowhere except to bedlam.

As for the pitching wedge... I pitch it with glee. And the putter... okay I get it. I am finally inches away from the elusive hole and voila...in it goes! I am elated. Par 3? You mean par 10.

I think I should stick to the nineteenth hole.

Now I remember why I gave up golf. Seriously, there must be a better and more constructive way to spend my time than chasing around a little ball.

Returning home, somewhat deflated, I feel it is time to lovingly nurture my postage stamp lawn instead as this will undoubtedly prove to be a far more gratifying experience.

I prepare the soil, reseed the lawn, fertilize and water it with love and attention.

Daily I observe my handiwork and am greeted with the verdant lushness of a renewed natural carpet which blankets the tiny space.

As the summer heat promises to prevail, I shall make sure I water it daily with the care and attention it deserves.

I feel a sense of accomplishment.

But as darkness falls, an uninvited nocturnal stranger arrives and burrows a hole deep into my grassy masterpiece.

A mole!

I awake to an ebony mound of dirt with a hole which reaches all the way to China, I am sure!

Undaunted, I reach for my weapons... a hose which I insert into the opening, hoping to drown him into submission. And a shovel to conk him on the head for good measure.

But my efforts prove fruitless.

Mr. Mole has eluded me and as I cover the filthy fissure, I tell myself... another hole... another day. The next morning, I rise to meet the day and my arch-enemy, only to find three more mounds of dirt the size of anthills.

Under which I find three more holes... three more bottomless openings into which I shove the hose. Shovel set aside, I opt for a different weapon. I have finally found a use for Big Bertha.

But to no avail.  
(continued pg. 13)

(from pg.12) Once again, Mr. Mole has proven to be a more cunning and resourceful adversary than me.

I have lost the hole-y war for the time being.

Back to the golf links I go... maybe I can replace the driver with my shovel!



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# ANNUAL GENERAL MEETING & CHRISTMAS CELEBRATION

The Annual General Meeting for CARP Chapter 36: Barrie & Surrounding Area will be held on **November 24th, 2015** at the **City Hall Rotunda, Barrie**.

In preparation for the meeting, the Chapter 36 by-laws will be posted on our website - [www.barriecarp.org](http://www.barriecarp.org). Hard copies will be available at the September meeting.

**Nominations for Board positions are now open. Also looking for members to participate on committees. Interested members are invited to apply NOW!!**

If you are interested in being part of the Board or a committee, please contact Gwen Kavanagh at 705-252-4756.

Following the AGM, we look forward to celebrating the end of a successful year with a fun and exciting game of **The Price is Right!!** Your chance to get involved and win some great prizes!

*\*All members welcome*

*\*Meeting and entertainment free of charge*

*\*Light refreshments including cake and punch provided*

# Expanding Cardiac Care in North Simcoe and Muskoka - New Program Will Provide Faster Access to Enhanced Care

Ontario has given its support to a proposal to bring advanced cardiac care services to patients in North Simcoe and Muskoka.

Premier Kathleen Wynne made the announcement today at Royal Victoria Regional Health Centre (RVH) in Barrie. Under the proposal, RVH will partner with Southlake Regional Health Centre in Newmarket to offer advanced cardiac care services at both hospitals. This will give patients in the northern part of Simcoe County and the District of Muskoka faster access to services that can save the lives of people with heart disease. The proposal will also enhance care by allowing cardiologists to work at both hospitals, which improves flexibility in coverage and provides more opportunities for skills development.

In February, Ontario launched the next phase in transforming the health care system through its Patients First action plan. Expanding cardiac services in North Simcoe and Muskoka will help achieve one of the plan's four key objectives: providing faster access to the right care.

Improving access to advanced health care services is part of the government's plan to build Ontario up. The four-part plan includes investing in people's talents and skills, making the largest investment in public infrastructure in Ontario's history, creating a dynamic, innovative environment where business thrives, and building a secure retirement savings plan.

## QUOTES

"Our government is working to ensure that people across Ontario have access to high-quality health care. We are pleased to support this proposal to bring advanced heart care to North Simcoe and Muskoka, providing crucial treatment for patients when and where they need it most."

— *Kathleen Wynne, Premier of Ontario*

"This announcement is an exciting milestone in the delivery of cardiac services for the people of North Simcoe and Muskoka. I look forward to continuing to work with all of our local health care partners to ensure that patients get the highest quality of care, closer to home."

— *Dr. Eric Hoskins, Minister of Health and Long-Term Care*

## QUICK FACTS

\*Southlake Regional Health Centre runs the third-largest advanced cardiac care program in Ontario.

\*RVH opened a Cardiac Care Unit in 2012 as part of an expansion project that doubled its size. It is now proposing to expand into advanced cardiac care: catheterization (angiograms) to diagnose heart disease and percutaneous coronary intervention (angioplasties) to treat it.

The two hospitals forecast that by the third year of this program — the first to offer advanced cardiac care services in the North Simcoe Muskoka Local Health

Integration

Network — RVH would perform 2,500 angiograms and 825 angioplasties.



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