

Spring Edition 2018

**DON'T MESS
WITH SENIORS' DISCOUNTS**
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Cover photo: Phyllis Mahon

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

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CARP 705.252.4756

MIDLAND BRUNCH & THEATRE

MAY 6, 2018

BRUNCH:

Enjoy a meal by Cafe Roxy's proud Executive Chef Glen Grittani

THEATRE: Midland Cultural Centre

PLAY: Huronia Players Presents "Calendar Girls"

Based on a true story, a group of extraordinary women create controversy by posing "au naturel" for a fund-raising calendar.

COST: \$55/person

includes Bus, Brunch, Theatre & all taxes
If you have any questions, don't hesitate to contact our Social Committee, **Val Martin** at 705-718-9252 or email barrie@carp.ca

CHAPTER 36 MEETING SCHEDULE

Meetings at Steckley-Gooderham Funeral Home,
201 Minet's Point Road, Barrie (opposite Giant Tiger)
(doors open at 6:00pm)

Tuesday, March 20, 2018 - 6:30 p.m. • Guest Speaker **PAULINE BERRY** is the Community Coordinator for the Community Engagement and Integration Services for the March of Dimes Canada. She will be presenting an overview of MODC programs including The Home & Vehicle Modification Program, which was established by the Government of Ontario Ministry of Community and Social Services in 1999.

Tuesday, April 17, 2018 - 6:30 p.m. • Guest Speaker **VINCE HAWKES**, OPP Commissioner.

May, 2018 • No meeting as there are two political forums being held. See Page 5 for more information.

- **Guests are welcome • Light refreshments are provided**
 - **Bring a loonie or toonie for the 50/50 draw**
 - **Meetings are free of charge**

CONNECTING WITH THE CHAIR

Easter is in March this year and hopefully that means the end of winter. It has been quite a season and all the potholes in the roads can attest to that.

I avidly watched the Olympics and found it to be a great distraction from our winter. That and all the CARP meetings (both member meetings and committee meetings) made January and February fly by.

The first quarter of 2018 has been busy. Member meetings, presentations, our National Day of Action on Feb. 21st to ask for legislation to assist pensioners to move from the bottom of the list of debtors to the top when companies go bankrupt, and of course planning for our eco green event “**SPRING INTO GREEN**”. Please mark earth day, **April 22nd** on your calendar for this event, which will be held at the **Holly Rec Centre** on Mapleton Street, from **10am to 4pm**. Our Committee has been working tirelessly to make this a great day for you and your families. There should be something for everyone and admission is something for the food bank. Also, Board Member Randy Ward arranged panel discussions at the Painswick Library during March and April on the 2nd and 4th Thursday afternoons of both months. The topic is “Ageism” which is a theme for our Chapter this year.

May will be busy too, with two Political Forums for the Provincial elections being held on May 8th for the Barrie Springwater Oro-Medonte riding and on May 15th for the Barrie Innisfil Riding. Steckley-Gooderham has generously once



again offered their Chapels at their two locations for the Forums and it is much appreciated. Both Forums commence at 6:30pm. We will not be holding a member meeting in May as we felt the Forums should come first.

We have a hefty program this year and are always looking for volunteers to assist us with our many projects and events. If you are interested please contact us at barrie@carp.ca or my cell number is 705.828.2743.

Come out and join us at a meeting or event. We are friendly and we don't bite.

Your Chair,

Gwen Kavanagh

CARP Chapter 36



Don't Mess With Seniors' Discounts

Would you bet \$5 if you had an equal chance of doubling — or losing — it? Yes? How about \$50? \$500?

Although the chance of a gain is exactly equal to the chance of a loss, most of us wouldn't take this bet. Experiments prove that we are far more sensitive to the pain of loss than the pleasure of gain.

And this doesn't just apply to our cold hard cash. Experimenters have also shown that, once we have something, even for a little while, we just don't want to give it up.

In one experiment, a group of students received coffee mugs while a second group was given chocolate bars.

The students were then able to trade their mug for a Swiss chocolate bar, or their chocolate bar for a mug. A third control group was given the choice between the mug or the chocolate bar.

The control group had no strong preference: 56 per cent chose the coffee mug, while 44 per cent chose the chocolate bar.

Based on these preferences, we'd reasonably expect that roughly half of those who had been given the mug would trade it for the chocolate, and vice versa.

But that's not what happened.

Instead, the students who were given a mug or a chocolate bar became pretty attached to it. Some 89 per cent of students who were initially given the coffee mug chose to keep it while 11 per cent decided to trade it for the chocolate bar.



Students given a chocolate bar to start had a similar reaction: Only 10 per cent of them swapped it for the mug.

This phenomenon of a strong, almost instant preference for a randomly assigned item has been given a name: the endowment effect.

I suspect this effect is at least partly responsible for the pushback we've seen from CARP members about restricting seniors' discounts.

With 1,000 people a day turning 65, and more of us living longer, an increasing number of folks qualify for seniors' discounts.

That means municipal government coffers are taking a hit. That's why London, Ont., has eliminated its seniors discount fares and why Kingston, Ont., is reviewing similar reductions in seniors discounts for municipal services.

CARP members are split on whether there really is an affordability crisis; roughly a third agreed, a third were neutral and another third disagreed that seniors' discounts are becoming increasingly expensive and governments are struggling to afford them.

Seniors' Discounts continued on page 10

DID YOU KNOW?

On June 7th we will choose our Provincial Representatives.

These elections affect every aspect of our lives. From education, health care, retirement and overall lifestyle.

Meet the Candidates of the North Barrie, Springwater and Oro-Medonte (BSOM) riding includes everyone in Barrie north of Tiffin St. and north of the lake, as well as all of Springwater and Oro-Medonte west of the 9th Line. The South Barrie and Innisfil (BI) riding includes everyone in Barrie who lives south of Tiffin St. and south of the bay, as well as Innisfil.

If you have any questions, don't hesitate to contact Gwen Kavanagh, **705-252-4756** or e-mail us at **barrie@carp.ca**.

Meet The Candidates

May 8/18 - 6:30 p.m.
Barrie/Springwater & Oro-Medonte ridings.

Steckley-Gooderham Chapel,
30 Worsley Street, Barrie

Meet The Candidates

May 15/18 - 6:30 p.m.
Barrie/Innisfil ridings.

Steckley-Gooderham Chapel,
201 Minet's Point Road,
Barrie (across from Giant Tiger).

REMEMBER Spring Into Green
Earth Day April 22nd, 2018

TIME: 10am to 4pm

WHERE: Holly Rec Centre, 171 Mapleton Avenue, Barrie

WHO: Open to the public

ADMISSION: Donation to the food bank

CONTACT: Gwen Kavanagh at **705.828.2743**
or email **barrie@carp.ca** for more information

Visit us at springintogreen.ca

See next page for more details



EARTH DAY

April 22nd, 2018

TIME: 10am to 4pm

WHERE: Holly Rec Centre, 171 Mapleton Avenue, Barrie

WHO: Open to the public

ADMISSION: Donation to the food bank

CONTACT: Gwen Kavanagh at 705.828.2743
or email barrie@carp.ca for more information

The Spring Into Green is lively, inspiring, and features over forty local exhibitors, hundreds of story ideas and photo opportunities on leading a healthy and sustainable lifestyle. The Show welcomes visitors from across Canada as we cover the latest trends, speakers and innovative products featured at this Earth Day event. The buzz is infectious — join us and be part of the conversation.

Visit us at springintogreen.ca

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JOIN US FOR

Lively Panel discussions on **Ageism** at the Painswick Library during March and April on the 2nd and 4th Thursday afternoons of both months from 1:00 - 3:30 p.m.



CANADIAN RED CROSS

We need your help!

Red Cross is in need of Meals on Wheels and Transportation Volunteers!

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FEBRUARY MEMBERS MEETING



Karen Waite, Executive Lead, New Business Development, who spoke about Health Care of the Future is Here Today!



L to R: Tom Oldershaw, Mary Lynn McConnery, Gwen Kavanagh

Interesting February members meeting - A, B, C's - CARP Members endured the drizzle and rainy weather to listen to presentations from Legal Shield and NTO. The information was shared in a visual presentation and offered members insight to the benefits currently offered through

CARP Head Office. As technology changes we see first hand the impact these changes have on our lives. Keeping up is challenging however, the new programs offer many savings to our health and medical systems, tax payers and CARP Members... NTO had 474,000 online visits with doctors and

specialists, saving many hours of travel and waiting in doctors offices plus more than \$355 million dollars to the health care patients. These numbers are expected to grow to more than 1.2 million online visits in 2018.

February 22, 2018

When hundreds of concerned citizens united at local Liberal MPs' offices for CARP's National Day of Action, its effect was felt all the way to Parliament Hill in Ottawa.

CARP CHAPTER
36 MEETS with MP
KYLE PETERSON in
NEWMARKET, ON

Hill staff were buzzing about retirees' visits to local offices; many of whom were pensioners victimized by companies that had gone bankrupt and underfunded pension obligations.

From White Rock, BC to Avalon, Newfoundland, constituents filled offices and met with MPs to share personal stories and explain why legislative action is necessary. Some MPs were visibly moved when pensioners spoke about pension cuts and its devastating effect on their financial security. Many MPs agreed that action is necessary and were supportive of CARP's recommendation to give pensioners "super-priority" status. Others agreed greater protections were necessary but added that more research was needed as to the best solution.

One MP admitted that there are companies, like Sears for example, who abuse the system under the



L to R: Jacky Turner, Cathy Wellesley, MP Kyle Peterson, Gwen Kavanagh, Bob Patterson, Randy Ward, Molly Malcom

current legislation – but also that there companies who legitimately want to restructure and keep people employed. She added that a legislative solution must keep both scenarios in mind and that the Bankruptcy and Insolvency Act (BIA) was in need of being “modernized”.

CARP is compiling the outcomes of all 80 meetings to give you an account of your MPs position and will post a National Day of Action Facebook album early next week.

A HUGE thank you to the hundreds of volunteers who braved the cold February weather to make this day possible!

We've sent a strong message to this government that they can no longer ignore the moral obligation to do right by pensioners, but we still have a lot of work ahead us. To stay updated on this issue, please email advocacy@carp.ca, Subject Line: Add me to CARP's “pension protection” communications.

Seniors' Discounts continued from page 4

Just over half (52 per cent), meanwhile, agree or strongly agree that it's OK for seniors to pay their fair share if they can afford to do so.

But the arguments in favour of discounts resonated far more strongly. Eight in ten CARP members agree or strongly agree that:

- seniors have earned their benefits,
- having to prove a low income will stigmatize recipients,
- removing discounts could lead to social isolation and
- electronic application processes will deter seniors from applying for discounted benefits.

There was little appetite for changing the age of discount eligibility, with only 19 per cent of respondents supporting an increase to age 70 and only 5 per cent supporting an increase to age 75.

Any government thinking of changing discount eligibility would be wise to tread carefully.

The endowment effect predicts that people receiving something will form a strong, almost instant bond to it. Seniors have apparently bonded with their benefits, and would feel a significant loss if they're taken away.

Perhaps the solution is to delay benefits. But even that has its hazards. Ask Stephen Harper about the deferral of the OAS age from 65 to 67. You remember him? He was the Prime Minister — before he took on Canada's seniors and seniors-in-waiting.

For the complete survey results of CARP members regarding seniors discounts, see carp.ca/discounts.

– Wanda Morris, Postmedia

Grey Matters is a weekly column by Wanda Morris, the VP of Advocacy for CARP, a 300,000 member national, non-partisan, non-profit organization that advocates for financial security, improved health-care for Canadians as we age. Missed a week? Past columns by Wanda and other key CARP contributors can be found at carp.ca/blogs.



Probus Presentation

Probus is an association of active retirees who join together in clubs. Its basic purpose is to provide its members with regular opportunities to keep their minds active, expand their interests and to enjoy the fellowship of new friends.



Photo credit: Terri Turnbull

Gwen Kavanagh, Chair and Tom Oldershaw, Vice-Chair.

JOHN'S JOKES

Submitted by John Rodgers,
Former Board Member
And Joker Extraordinaire!

What did our parents do to kill boredom before the internet?

I asked my 26 brothers and sisters and they didn't know either.



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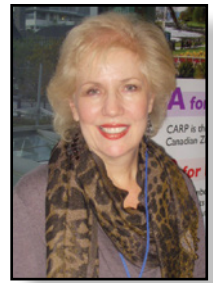
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have teeth.

**By April Lewis - Author of Lovingly Arrogant:
From Chaos to Contentment www.lovinglyarrogant.com**

CARP White Rock Surrey Chapter, Communications Director



Rocking the Royal Boat

Happy belated 36th birthday, Kate Middleton.

Sorry I missed it but I have been caught up in the media frenzy surrounding the recent betrothal of your brother-in-law Prince Harry and Meghan Markle. You must be thrilled to have someone to share the spotlight and take some of the pressure off you.

It must be so difficult for you to have to look beautiful every waking moment of the day, pregnancy notwithstanding. Well, I am sorry my dear, but as a future queen, you have no choice but to follow royal protocol and strive for perfection. And that includes pumping out perfect, cherubic, blonde, blue-eyed babies.

Something your future sister-in-law perhaps will have more difficulty in mastering. Cherubic...absolutely. Blonde...well, maybe not. Blue eyes...not so sure about that one. I should have paid more attention in my Biology Genetics class when we studied Mendel's peas.

Do you envy Meghan who appears to have more latitude than you dear Kate?

Let's start with the obvious. She is not English; she is American. She is not a spinster; she is a divorced woman. And, the other note of interest...she is not an Anglo-Saxon Protestant; she is a bi-racial Catholic. Half black!

I can just hear the dearly departed Princess Diana saying "You go Harry, my boy...rock that Royal boat!"

I am so happy for Meghan as I am sure you are Kate, but surely she could have scored a bigger diamond engagement ring. I'm not suggesting a 20 carat rock like the vacuous Paris Hilton, but at least a couple of carats!

Not wanting to upstage her handsome prince, I see she has deleted all her Facebook, Twitter and Instagram accounts. No fear of nude photos from decades ago going viral. Lucky Meghan not having to jump every time her Smartphone pings. No social media addiction for this future duchess.

And I must thank her for already being financially prudent by not wanting to waste the Royal purse on needless hairdressers. I can see she prefers to let her hair hang loose in her eyes or pull it back in a sloppy chignon with the hair still falling in her eyes.

And speaking of hair, could you please ask Meghan to tell Harry to lose that hirsute look. As he is a good-looking chap, he doesn't need to sport a beard which rivals the loveable but scruffy singer Ed Sheeran. We know that poor Harry will probably have the Windsor

continued on next page

continued from previous page

male curse with the premature balding of his Royal head. Better to transplant his Royal beard to his Royal crown.

And she should ask Camilla where she buys her hats as they are fabulous!

Now I know Meghan spent Christmas at Sandringham with you, the Queen and her entourage. I am glad to see she survived the cruel Norfolk winter chill as well as Her Majesty's wretched Corgis. But I was wondering once she got to know Liz a little better, if she might ask her to change the ghastly celery-green sideboard in the dining room back to its original mahogany patina. I imagine the Queen will say the colour goes well with her priceless collection of turquoise Sevres French porcelain. Mais non!

I love the way Meghan breaches protocol, wouldn't you agree Kate, by wearing black clothes and trousers (or pants as we Colonials call them). And she shops at Marks and Sparks!

I wish you an easy and painless childbirth Kate. Please give my love to Meghan and wish her luck as she enters into the Kingdom of Doomed Royal Marriages. She will need it!



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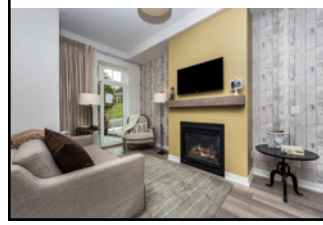
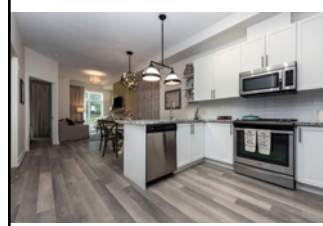
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 and click on MyCarp

OR

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OR

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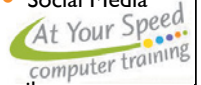
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