



CARP

CONNECTOR

CHAPTER 36

Serving Barrie and
Surrounding Area

www.barriecarp.org

Winter Edition 2013/14

**CARP
AWARENESS
WEEK &
AGM
REPORTS**

**Delicious
Plum
Pudding
Recipe
inside....**

**No Expiration on
Inspiration**
By: April Lewis

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



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CARP HOTLINE
705.252.4756

Board Members 2014

Gwen Kavanagh

John Rodgers

Eva Koselak

Dan Gage

Sandy Wetherald

Marjory Scott

Melinda Burgess

Cindy O'Donnell

Committee Members:

Alma Bailey - Web Administrator
Marjory Scott & Sandy Wetherald-
Social/Educational
Kelly Patterson - Newsletter Editor

Chapter 36 Meeting Schedule

January 21st - 6.30pm in the Sir Robert Barrie Community Room at Steckley-Gooderham Funeral Homes, 30 Worsley St (Cnr Clapperton)
Guest Speaker: Laura-Lynn Bourassa, Alzheimer's Association of Barrie

February 18th - 6.30pm in the Sir Robert Barrie Community Room at Steckley-Gooderham Funeral Homes, 30 Worsley St (Cnr Clapperton)
Guest Speaker: Marks in Time & Ellen Millar, Assistant Archivist at Simcoe County Archives.

March 18- 6.30pm at Botanix Garden Centre - 375 Bayview Drive, Barrie, Ontario
Guest Speaker: Gardening and product demonstration

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

What snowbirds need to know about travel insurance!

Snowbirds spending the winter in Florida have different insurance needs from Canadians taking a holiday for a week or two at a time.



As a snowbird spending the winter in Florida, your insurance needs are very different from Canadians taking a holiday for a week or two at a time. You not only need to understand what your travel insurance covers, but should also review your auto and home insurance policies as well.

Travel insurance for long periods is particularly tricky. The provisions differ significantly from shorter terms and the premiums can be quite high. So it pays to shop around. Websites like Kanetix.ca, CARP.ca and Snowbirds.org are good places to comparison shop. You can buy the coverage online or over the telephone.

For example, using the CARP online system I asked for a quote for four months coverage between November and March for a healthy couple, aged 65. It came in at \$2,131 which included \$5 million emergency coverage and covers other trips of up to 30 days throughout the year. There is also limited trip cancellation and trip interruption insurance.

This policy did not cover pre-existing heart and lung conditions not stable in the three months before the effective date of the policy.

The quote for the same couple with multiple health problems was \$3,393, about 60 per cent more. As well, the required period of medical stability for pre-existing conditions increased to 12 months.

Definitions of medical stability are very stringent.

A change in medication or referral to a specialist during the relevant period is enough to trigger the exclusion.

Those with medical conditions which exclude them from standard policy coverage may be able to obtain a higher-priced policy with less onerous exclusions from CARP or another insurance broker.

It is essential to be honest. If you do not fully understand the questions, ask for clarification from the insurance company or your doctor.

"If you forget to disclose something about your heart, but break your leg, the insurance provider may refuse the claim," Dave Minor, a vice president with TD Insurance.

"They could say if you had disclosed all the details up front, we would not even have granted this policy," he said.

It is also important to take a close look at your car policy and its out of country coverage. Contact your insurance company if you are planning to use your car for an extended vacation in the United States. Americans like to sue and U.S. awards are typically higher than in Canada.

Minor says most Canadian policies cover driving in the U.S., but if you are planning to drive to Mexico, or ship your car overseas, you will need extra coverage.

Car rentals for more than 30 days will probably not be fully covered either. So you may need to buy additional coverage through the rental company or your own insurer.

Coverage for a recreational vehicle is generally similar to an car. But if you are moving to the U.S. for several months and it will be your exclusive place of residence, Minor says additional coverage may be required. **(Cont. pg 13)**

CONNECTING WITH THE CHAIR



Hello everyone,

It has been a very hectic October and November with so much going on for the Chapter. We had our flag raising at the waterfront on October 1st followed by a wonderful celebration and entertainment by Shelaugh Hart and Chris Ness, who donated their time and talent. This was an especially important day to me as the Mayor, Jeff Lehman announced the City Council's approval of a Senior Advisory Committee, which I had lobbied for in September, with CARP to take an active part. It is my understanding that the Committee will mostly focus on housing and transportation. I am told that final approval of the "Terms of Reference" or the what, why, who, when, will go before the Council for final approval on December 2nd.

I filled in for Shelley Raymond at the Orillia Senior's Fair on Oct. 18th, organized by Garfield Dunlop every year, to present on Co-housing. CMHC (Canada Mortgage & Housing Association) has fully come on board with the concept of Co-housing and features the concept on their national website under affordable housing. They have also arranged for Shelley to speak to communities across Ontario on Co-housing. I believe we are making headway on the acceptance of the concept and the need for alternatives for our seniors. Further, by the time you will be reading this, I will have met with Lee Pigeau of Habitat for Humanity to promote the need for senior housing.

October 24th, 25th was our National CARP Conference in Toronto, followed by the Zoomer Show on the 26th.

The Conference allows all the Chapter heads to meet once a year to become more informed and to interact with each other, sharing ideas and information.

I believe Thanksgiving fell in there somewhere and I hope you were able to celebrate with your families as I did; cooking too much, eating too much and catching up on each other's lives.

The month of November is our AGM or Annual General Meeting. We elect your CARP Board for the coming year, very important, and then we celebrate our year-end and Christmas as this is the last meeting of the year. The AGM is held at the City of Barrie Rotunda as it is always beautifully decorated for Christmas and lots of room for all the food and entertainment, this year by Ken Myers. I hope you were there to join us.

It looks like we will have 8 people on the Board this year and this is very encouraging to me. We will be into year five of our Chapter and need help to pursue continued growth of our Chapter and membership.



Wishing you all a very
Merry Christmas and
Happy Yuletide
Season.

Gwen Kavanagh

**Gwen can be
contacted by calling
the CARP Hotline at
705.252.4756
or by emailing
barriecarp@gmail.com**





Traditional Plum Pudding with brandy sauce

Ingredients:

120 g brown sugar
120 g suet, chopped or grated
120 g sultanas
120 g raisins, halved but

not chopped
60 g currants
60 g shredded mixed candied peel
60 g plain flour
60 g breadcrumbs
30 g almonds
1 lemon, grated zest only
1 tsp grated nutmeg
1/2 tsp salt
2 eggs
150 ml milk
150 ml brandy

To decorate

handful bay leaves
handful redcurrants or cranberries
25 g sugar
egg whites, beaten

For the brandy sauce

100 g flour
100 g butter
500 ml milk
50 g caster sugar
brandy, to taste

Method

1. Make the pudding a few days before serving. Butter a large pudding basin and coat a cloth with flour ready to cover the pudding. Set aside.

2. In a large mixing bowl, combine the brown sugar, suet, sultanas, raisins, currants, candied peel, flour, breadcrumbs, almonds, lemon zest, nutmeg and salt. Stir in the eggs, milk and brandy and mix well.

3. Place the mixture in the buttered pudding basing, cover with the floured cloth and secure tightly with string. Prepare a steamer with boiling water, add the pudding basin and cook at a gentle simmer for 5-6 hours, topping up the water level regularly.

4. On the day of serving, reheat the pudding by steaming it again for at least 2 hours.

5. To make the decorations, dust the bay leaves and fruit in sugar. Dip them individually into the beaten egg whites then set aside to harden.

6. Meanwhile, make the brandy sauce. Melt the butter in a saucepan. Add the flour and allow the mixture to simmer slowly for 2-3 minutes. Gradually add the milk and caster sugar, plus generous tablespoons of brandy depending on how strong you like the sauce. Gently bring to the boil, stirring all the time and cook for 4-5 minutes.

7. Turn the hot pudding out of the basin, decorate the top with the sugared bay and fruit and serve with the brandy sauce.

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ADVOCACY

CARP chapters acted in a coordinated, cross country letter campaign directed at provincial finance ministers, premiers, and federal Finance Minister James Flaherty. The letters urge the political leaders to act on CPP enhancement and to provide the political leadership current and future generations of working Canadians expect.

Over 30 CARP chapters participated in the campaign and in many cases multiple chapters from each province participated, including Newfoundland, New Brunswick, Nova Scotia, Quebec, Ontario, Manitoba, Alberta, and BC.

CARP chapters told the respective political leaders that today's seniors understand that increasing the CPP will not help current retirees but that it is just as important to give upcoming retirees and future generations of Canadians the best chance at preparing and saving for retirement.

CARP chapters recognize the importance of giving upcoming retirees and future generations of Canadians the best chance at preparing and saving for retirement. Like many other CARP members and Canadians across the nation, CARP chapters are convinced that CPP enhancements are the best way of accomplishing that goal.

You can also write finance ministers and your provincial leader using CARP's E-VOICE. The Carp.ca website contains a list of finance ministers and premiers and the federal finance minister including email addresses.

COPY

Dear Ministers,

The month of November is special in that we have Remembrance Day to remember the ultimate sacrifices of our fallen, also there are serious meetings this month that are presently going on, or that will happen this month that have the ability to put at risk or greatly benefit Canadians on the whole, concerning Pension Plans in Canada. We are in support of saving and improving these plans.

Those without Defined Benefit Plans suffer the most and will be the drain on the public purse now and in the future.

One of the Conservative Government agenda's this weekend is to vote on reducing Public Service Pension Plans to fall in line with those of the private sector. **This is simply wrong!** Rather than taking the difficult route to raise the private sector plans by improving benefits in retirement, this government is trying to make political points by focussing its agenda on Pension Envy which then pits, unfairly the public and private sectors, one against the other. **This action is cowardly**, in that it does not provide the private sector or the public in general, with the truth about how the Defined Benefits Pensions in Canada aid the economy as a whole. Please review the following web site and its links to additional information, to gain this insight as it seems to be lacking from the direction that the government is heading. <http://www.carp.ca/2013/11/02/cpp-if-not-now-then-when/>

CARP is an organization to which we belong and it is a growing organization which is doing what Ministers are failing to do, namely, looking out for the values Canadian seniors hold dear, like actually having a retirement without future financial concerns. It is not the extravagance as depicted in Conservative portrayals of Defined Benefit plans but simply living within ones means.

Ministers, like the senate members, are sworn in to support Canada and its citizens, and to not destroy its values worked on by its citizens like members of labour unions that have worked and suffered to raise the standard of living in Canada and elsewhere, from which all Canadians now benefit. Please demonstrate that you will do so now!

We are curious and wait to see who responds and identifies what actions you will take towards improving Pensions for all Canadians rather than diminishing them for some! Future Canadian support to your Party may depend on this.

COMMUNITY

LOCAL SEASONAL EVENTS / ACTIVITIES

FAMILY CHRISTMAS

December 15 - 3.30-5.30

Collier United Church

Enjoy a relaxing and happy afternoon filled with Christmas treats and classics. You'll love the music from "The Nutcracker", "The Polar Express", sing-alongs, and much more.

Contact: Don MacLeod

Phone: 1-705-721-4752

Email: office@huroniasymphony.ca

Website: <http://www.huroniasymphony.ca>

WINTERFEST

February 1st - 2nd (10am - 5pm)

Outdoor activities include polar bear swim, horse-drawn wagon rides, dogsled rides, lumberjack show, ice maze, and much more including spectacular sculptures
Where: Heritage Park and Downtown Barrie

Address: Heritage Park, Barrie, ON

Contact: (705) 739-4285

Email: culture@barrie.ca

DOWNTOWN COUNTDOWN

December 31st (from 7pm)

*Ring in the New Year in downtown Barrie with a **free evening of fun** and live entertainment for the whole family. Festivities include skating on the Circle at the Centre rink, horse-drawn wagon rides, face painting, food vendors, fireworks, and amazing live entertainment*



Where: City Hall, 70 Collier Street, Barrie, ON

Contact: The City of Barrie

Phone: (705) 739-4285

Email: culture@barrie.ca

THE LAST OF ROMEO & JULIET

January 9-18, 2014

Set in a retirement home, there is a special Saturday matinee session on January 18 at 2pm with group rates available for 10 people and over.

Where: The Mady Centre for the Performing Arts

Address: 1 Dunlop Street West

Contact: TIFT box Office 705 792-1949

44th ANNUAL BARRIE MODEL TRAIN SHOW

February 15 - 16, 2014 (10am - 5pm)

Fun for the whole family with a multitude of vendors and many operating layouts.

Where: Bradford Greenhouses

Address: 4346 County Rd. 90, Barrie

Contact: Doug Fearon
Barrie Allandale Railway Modellers

Phone: 705-828-7373

Email: armrail@gmail.com

<http://www.barm.ca>



BARRIE CHORAL FEST

March 23, 2014 (4pm-6pm)

Great choral orchestral music with over 150 performers from our community.

Where: W. A. Fisher Auditorium

Address: 125 Dunlop St. West, Barrie, ON

Contact: Don MacLeod

Phone: 1-705-721-4752

Email: office@huroniasymphony.ca

<http://www.huroniasymphony.ca>

CARP AWARENESS WEEK: Celebrating a New Vision of Aging in Barrie.

CARP Flags were raised across the country on Tuesday, October 1st, 2013 as over 45 CARP Chapters simultaneously took part in their own flag raising ceremony across Canada in honour of National Seniors Day! Each chapter was very successful in their community outreach efforts as local City Mayors and City Councillors attended and played an active role in these ceremonies. As the trailblazers of this now country-wide event, CARP Chapter 36 was delighted to welcome back Mayor Jeff Lehman to announce the proclamation and to proudly raise the CARP flag. MPP Patrick Brown was also in attendance. With over 30 members and guests in attendance, Chair, Gwen Kavanagh

spoke proudly about the achievements of the chapter for 2013, in particular the announcement of the new Senior Advisory Committee which was spearheaded by the Chapter and now approved through council. Mayor Lehman said that council had only just approved the committee the night before and that representatives from a variety of Barrie groups would be invited or appointed to the committee whose goal it would be to make Barrie an age-friendly city.

Following the flag raising event, Chapter 36 celebrated with lunch at Caddy's Steakhouse.



Gwen presents entertainer, Shelaugh Hart with a certificate of appreciation.

We were thoroughly entertained by Jazz and Blues artists Shelaugh Hart and Chris Ness who played to a captive audience, classic hits from Ella Fitzgerald to Tina Turner. Even staff at the restaurant got up to sing!

A big thank you to all the staff at Caddy's Steakhouse who provided an excellent meal and wonderful service to approximately 40 hungry members. Thanks also to our Board members for organizing a wonderful event.



Carp members with Mayor Lehman as the flag is raised.

We look forward to providing more information about the Senior Advisory Committee over the course of 2014.



Molly Malcolm assisted Gwen to lobby for the new Senior Advisory Committee

CARP AGM & CHRISTMAS CELEBRATION

Three new board members were elected at the Carp Chapter 36 Annual General Meeting which was held on November 19, 2013. Melinda Burgess, Cindy O'Donnell and Marjory Scott join existing board members Gwen Kavanagh, Dan Dage, Eva Koselak and Sandy Wetherald heading in to 2014. Elections will take place in early 2014 to elect the new Executive.

Stepping down this year was Kelly Patterson who's work commitments prevent her continuing in her role on the Board. Good news is that she will remain as Editor of the Newsletter. Also stepping down from their role in the Chapter is web administrator Dave Cooper. Dave has put many tireless hours into setting-up and maintaining the website. Thank you Dave for everything you have done- we wish you well! Alma Bailey will now be taking over our website. We look forward to working with her. The AGM was followed by a social evening with cake, punch and entertainment by Ken Meyer - a saxophonist and flute extraordinaire!

**By popular demand, we have provided both punch recipes that we used for the evening - they are delicious and easy to make for the festive season!*



APPLE PUNCH

2 Quarts chilled apple cider
2 tsp lemon juice
Crushed ice
2 cups cranberry juice cocktail
4 cups gingerale

*Mix all ingredients in a large punch bowl.
Double recipe for larger crowds.



CHAMPAGNE PUNCH

2 1/2 cups sugar
1 1/2 quarts grapefruit juice
1 1/2 quarts orange juice
2 1/2 cups water
1 1/2 cups lime juice
1 1/2 quarts champagne and sparkling water

Crushed ice

*Mix sugar and water to dissolve.

(Use sugar as desired.)
This can be a rather sweet recipe.)

*Add rest of ingredients and mix well in a large punch bowl.

Double recipe for larger crowds.



REMEMBER

*On all membership renewals,
please make sure you indicate that you
are from **CHAPTER 36**
so that the royalties come
back to the chapter and benefit you!*

More AGM Snapshots....



Marjory and Sandy at the registration table



The business portion of the meeting..



Enjoying punch, cake and other goodies!



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No expiration on inspiration

By April Lewis

(April is the local communications director for CARP in BC)

We live too long.

Four words out of the mouth of an octogenarian on the cusp of her next decade. A woman who has lived a long and adventurous life with no signs of her demise.

She will likely be one of many Canadians who will reach 100 years old, and by then the announcement will not be made by the local TV weatherman as it will not be anything out of the ordinary.

With all the media coverage about dying with dignity, we can't help but wonder what the future holds for us Zoomers.

Now, it is not my intent to wade into this timely and controversial debate except to say, we are all going to die. That is for certain.

And because we baby boomers are used to having things our way, needless to say, we will have a choice when our time comes. To depart this earth in a time of our choosing in a peaceful and uneventful fashion without repercussions for those left behind. Of that I am certain, the Supreme Court appeal notwithstanding.

As someone who has spent her entire career in health care, it still baffles me why we are so afraid to talk about death.

Even in the hospital setting where I worked, we were requested to use the words "expired" when someone died. My Visa "expires" – that is the only time I use this word.

And we resort to other euphemisms such as "passed away" or "passed on."

When someone is born, we don't say, "My

child passed into the world" or was "inspired" at the time of their birth. Although looking back, as a parent, we hoped our kids were infused with a modicum of inspiration.

Why do we have such difficulty in using the 'D' word?

About 50 per cent of Canadians don't have a will. That speaks volumes.

We live in a Western world that defies death as well as denies death.

As our friends and relatives are starting to leave us in their 60s, dying too young, we can't help but ponder on our own mortality.

Just like the above-mentioned octogenarian who has ample time to reflect on a colourful life – a life that started in England where she was born into privilege. A sheltered existence shattered by the assault of a world war where the pain of life reared its ugly head too soon.

No opportunity for a formal education but instead a new start in a promising, young country called Canada with a handsome Canadian husband and an uncertain future but a pocketful of dreams.

Then came a handful of children and some hard times. But she was blessed with perseverance and strength and an uncanny ability to roll with the punches and laugh at the same time. A modeling career and various jobs in the hospitality business. Her career ended with the Peace Arch News where she retired from the front office at age 69.

She, too, is a writer.

The quiet erasing of the daily score that leaves no mark

No memory unkind, no half-turned agony of soul.

It is a healer. A layer on of hands.

An Understanding.

Deep into the heart, the clamor fades.

The lights are dim.

And the Wanderer comes back home.

This resilient woman recently celebrated her 90th birthday. Happy birthday, Mum!

JOHN'S JOKES

Submitted by John Rodgers,
Board Member and joke extraordinaire!

Knock Knock

Who's there?

Centipede.

Centipede who?

Centipede on the Christmas tree.

What do you get when you cross a snowman and
a dog?

Frostbite.

If you see a fat man...
Who's jolly and cute,
wearing a beard
and a red flannel suit,
and if he is chuckling
and laughing away,
while flying around
in a miniature sleigh
with eight tiny reindeer
to pull him along,
then lets face it...
Your eggnog's too strong!!!



(from pg. 3) Finally, even if you plan to go south for the winter, make sure you are still meeting all of the coverage requirements for absentee residents under your Canadian house, condo or tenant's package. Otherwise, if the power goes off and your pipes freeze and break, you could arrive home to an uninsured mess.

Typically if no one is living in your home, you must arrange for someone to check the property every seven days to ensure the heating is still on. Otherwise you have to shut off the water supply and drain the pipes or connect the plumbing and heating system to a monitored alarm station providing 24 hour service.



Keep up-to-date with Chapter 36!

www.barriecarp.org

Our website is updated regularly....
If you missed a meeting, you'll find a copy of the most recent minutes as well as information about upcoming meetings and details of planned events.

You can also find recent and past editions of our newsletter.

We appreciate your feedback:
barriecarp@gmail.com or 705-252-4756

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SERVICES DIRECTORY \$120

The directory is located on the back 2 pages (excluding the back cover). A budget-friendly alternative for new businesses looking to increase their profile in the community. *\$120 covers all 4 editions.*

Disclaimer: All information contained in the newsletter is believed to be accurate and complete at the time of publication. Since much of the information is subject to change, CARP chapter 36 assumes no liability whatsoever for any damages or loss arising from errors or omissions.

Planning Ahead



When you take the responsibility to plan your funeral in advance you give yourself peace of mind. But what you're really doing is providing your loved ones comfort when they will need it most.

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