

# CARP

## CONNECTOR CHAPTER 36

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[www.barriecarp.org](http://www.barriecarp.org)



Summer Edition 2015

## The Ontario Retirement Pension Plan..Pg 3

Don't miss our Niagara Wine  
Tour! See details on pg. 8

### Remember

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

**NEW Feature:**  
**Ask CWW..Pg 7**

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



## What's Inside?

Connecting with the  
Chair.....pg 4

### ADVOCACY:

Continue the Fight for our Loved Ones  
to Age with Dignity.....pg 3

**NEW** Feature - Ask CWW.....pg 7

### BENEFITS:

Services Directory.....pg 12-13

### COMMUNITY:

Peninsula Zoomers

by April Lewis.....pg 10

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Rob McEachern, Advertising



*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*

## CARP welcomes the latest concrete step in establishing the Ontario Retirement Pension Plan

**Toronto, ON:** CARP members will welcome the leadership of Ontario in moving forward with the ORPP to help working Ontarians save for a robust and dependable pension in retirement.

Today's passing of Budget Implementation Bill 91 established an arm's length, professional pension administrator – like the CPP Investment Board.

CARP has long advocated for the creation of a universal supplementary pension plan managed by an independent, accountable, and professional administration body that focusses on optimizing returns at low cost while safeguarding pensions for contributors. The newly passed Budget Bill 91 provides for the establishment of such a body for the ORPP and brings Ontario one step closer to helping Ontarians save and prepare for a secure retirement.

"CARP members will welcome this first concrete step taken in a generation to help Canadians save adequately for their retirement, not so much for them as for their children and grandchildren. An independent, non-profit agency, arm's length from government is vital to safeguarding the pension fund and to ensuring that it will provide adequate pensions", said Susan Eng, VP Advocacy for CARP.

CARP supports the key elements of the ORPP Act, including:

- Responsibility for operationalizing the ORPP, administering the plan and investing contributions;

- An independent, professional board of directors appointed by the Lieutenant

- Governor in Council;

- A board nomination process to secure highly qualified, expert board members;

- A transparency and accountability framework based on best practices in pension governance, including annual reporting, an annual meeting and strong financial controls; and

- Duties consistent with prudent and responsible pension management.

In Budget 2014, Ontario announced that it will establish a province wide pension plan to allow Ontarians to supplement their retirement savings. The Ontario Retirement Pension Plan will be designed to provide a predictable lifetime pension benefit that will replace an additional 15% of pre-retirement income and extend coverage up to \$90,000 of salary.

Together with the CPP, the ORPP is designed to replace from 30% to 40% of pre-retirement income. The ORPP will be modeled on the CPP with mandatory employer and employee contributions using a payroll deduction mechanism and managed by an independent body with professional investment expertise.

Two-thirds of working Canadians do not have a workplace pension plan and few other options to adequately save for their retirement. A significant proportion of middle income Canadians are not saving enough to maintain their standard of living in retirement and need to start saving immediately a  
(Continued pg.8)





## CONNECTING WITH THE CHAIR

Greetings everyone and welcome to summer!

I want to start off by thanking our Board and Committee members for all their hard work year to date. We have had some great meetings and the Lunch/Theatre trip on May 23rd was a smashing success. We sold out, so be sure to get your name in early next year. Special thanks to our Newsletter Editor, Kelly Patterson, her new assistant Phyllis Mahon and also to Rob McEachern for taking on the advertising as well as representing us at the Senior Advisory Committee to the City of Barrie.

Having said that, there are many people behind the scenes helping in their own small way to make our Chapter a success. Word of mouth, bringing out guests to our gatherings, contacting us with their suggestions, etc. all help to grow our Chapter and this in turn will help to promote our Advocacy efforts at the national level. Keeping our governments accountable is a never ending job and promoting changes (i.e. health care) are worthy objectives.

Do come out to our June meeting on "Photography as a Hobby". Everyone takes pictures and if you're like me I could use some assistance. We do not meet in July and August so it is also our last meeting until September and we would like to see you there.

Speaking of September, we will be foregoing our usual meeting to have a political forum with our candidates for the October federal election. It will be held as usual on the evening of the third Tues-

day of the month at 6:30 pm and we will hold it at the Steckley-Gooderham Chapel at 30 Worsley St., as the Chapel will hold a large number of people.

Also, we hope to soon submit our application to the City for permission to build a Co-housing home in the City. We lucked-in to have a professional engineer and architect help us with the rather complicated application and we have our fingers crossed that we can meet the requirements to go forward. Stay tuned.

Elsewhere in this edition you will see a page with pictures and commentary from fellow board member, Marjory Scott as we shared a marvellous trip to Ecuador from May 2nd to May 11th. I had never heard of or travelled on Copa Airlines before and believe it or not they fed us for free and you could also have a glass of wine or a mixed drink for free as well. Maybe travel is looking up?

I hope many of you will have the opportunity to travel this summer whether to far away climes or to visit friends and family. Life is short and I have been to too many funerals lately. So, I say take advantage while you have the chance and work on the bucket list.

Remember the old adage, "Green Side Up" when you're laying sod.

Cheers and see you at the June meeting on the 16th of the month.

*Gwen Kavanagh*

Chair, CARP Chapter 36





## Gwen and Marjory's trip to Ecuador

Board member Margot Scott and Chair, Gwen Kavanagh travelled to Ecuador on May 2nd arriving in Quito the capital city. Quito is high in the mountains elevation is 9,500 feet. We arrived in time for the first dinner with our group. A few of our fellow travellers were brave enough to try the local dish, roasted guinea pig and it does not taste like chicken. It was an action filled vacation in the Andes Mountains of Ecuador and continuing down to Napo Province and the Napo River where they spent two days visiting the Kichwa tribe. We stayed in a native compound with our own cabin complete with the jungle version of a 4 poster bed covered with a mosquito net. We were taught how to make chocolate from picking, roasting and shelling the cocoa bean to the finished product. We also learned how to shoot blow dart guns from Joanna, our wonderful guide.



From tramping thru' the jungle (so hot and so humid), to visiting the centre of the earth at Quitsato, where we stood with one foot on either of the equator, to para gliding at 9000 feet soaring with the eagles, gingerly walking over suspension bridges to reach the outstanding "Devil's



Waterfall" , to bathing in the natural mineral hot springs heated by the active volcano in Banos - it was a wonderful adventure.



The almost one hundred million Baby Boomers living in North America alone are just beginning to face the essential questions associated with retirement, downsizing, and determining how they will live the next chapter of their lives. Yet addressing these "Next Chapter" lifestyle options is more complicated than a casual glance might first suggest.

The Book on Downsizing – 7 Steps to Rightsize the Rest of Your Life and its companion book, The Workbook on Downsizing are for all those Baby Boomers and 'near Boomers' who have everything except a plan for their future. These books walk you through the seven steps that facilitate the right conclusions for you, or you and your partner.

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## Chapter 36 Meeting Schedule

**June 16, 2015** - 6.30pm at Steckley-Gooderham Funeral Home, 201 Minet's Point Road, Barrie (opposite Giant Tiger)

**Guest Speaker:** *Stuart Clark & David Walsh from the Barrie Photography Club and Alison Braun, Earth Treks* [www.earthtreks.ca](http://www.earthtreks.ca)

***\*There are no meetings in July/August\****

### SAVE THE DATE

**September** - 6.30pm at Steckley-Gooderham Funeral Home, 33 Worsley St, Barrie

Guest Speaker: Political Forum (*more details to come*)

**October 1st** - Seniors Day and CARP Awareness Week with flag raising (*more details to come*)

**\* Guests are welcome**

**\*Light refreshments are provided**

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

**Unless noted, all meetings are held at the Minet's Point Location of**

**Steckley Gooderham - 201 Minet's Point Rd, Barrie.**



## ASK CWW

I had an interesting experience the other day one that caused me to wonder if our overly structured environment

is causing us to lose our ability to think and act accordingly. I was trying to change doctors to one more locally situated, my present one being in a nearby town about 40 kilometers away. I went to a doctor in my area and was told by his administrative assistant that he was taking on new patients but, I would have to call the Ministry of Health and de-register myself from the present physician....."fair enough".

I then called the Provincial Ministry of Health and Long Term Care, gave them my pertinent information told them my present physician's name, address etc. and they informed me they would send him a letter and myself a copy, which I could then take to the new physician.... "simple eh"?

Upon receiving the letter I took it back to the physician's assistant who said she needed a different letter requesting the doctor's signature and his OK that he would take me on as a patient....."h OK".

I again called the Ministry and was informed that I was de-registered but they did not send out letters to physicians, perhaps I needed Health Care Connect, and she transferred me to Health Care Connect. I again explained my situation, that I was de-registered from the old physician and had a new physician's name. The physician was taking on new patients but required a form letter from them. The Health Care Connect person started to read from a script which declared that Health Care Connect would try to get me a physician but could not guarantee this

and that it was my responsibility to get my own physician. ...."excuse me"!

I interrupted him and again explained that I had a physician and did not need them to intervene. He started at the beginning of the script.....

This happened twice more and when I tried to explain that they didn't need to contact me personally as I already had a physician in my local area who was already willing to accept me as a patient, he got agitated and said if I was going to keep interrupting him, he would have to start back at the beginning again. At this point I thought perhaps it would be quicker to let him read the script, even if it didn't apply. He started at the beginning of the script and got to where he read out telephone numbers of Health Care Connect for me to call in case they could not get me a physician! I said I had a physician and did not need them to contact me nor did I need their telephone numbers.....at least he started in the middle of the script.

In no way was he going to or perhaps even able to adapt his script to my situation. I gave up and gave him my address for the Health Care Connect contact person. Perhaps when this person contacts me their script may be more adaptable or perhaps it would be easier to keep my old physician and just keep travelling out of town....

Is it any wonder our health care system is costing so much? Because of lack of comprehension or training, someone at Health Care Connect is now in the process of contacting me and sending out information for something I neither want nor need! (*Continued pg. 9*)

# 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

**Price \$90.00/person Including taxes.**

**Please call Margot Scott at 705 252 1471  
to reserve your ticket.**



*(from page 3)* caution reinforced by the former Governor of the Bank of Canada, David Dodge in his recent paper Macroeconomic Aspects of Retirement Savings CARP has called for a Universal Pension Plan, modelled on the CPP, but not necessarily part of the CPP, with key features to provide for an adequate retirement income including payroll deductions, mandatory enrolment and contributions, professional management and a governance board independent of government and the employers, on which employees interests are represented, and designed to provide an adequate and predictable retirement benefit.



# JOHN'S JOKES



(continued from pg. 7)

Whatever happened to listening, thinking and adapting the situation to the patient's or customer's needs? Perhaps all of today's structure and technology has driven the thought process right out of our frontal lobes! .... Or come to think of it perhaps I missed something and the age of hiring robots for telephone answering has already arrived!

Would love to hear from you if you have an experience to share or a question to ask. All correspondence may be sent to [justaskcww@gmail.com](mailto:justaskcww@gmail.com) or alternatively to those of you who do not have access or do not like computers to [justaskcww](mailto:justaskcww), 150 Livingstone St. E. Barrie L4M 6Y7.

**Keep up-to-date with Chapter 36!**

**[www.barriecarp.org](http://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](mailto:barriecarp@gmail.com) or**

**Ph: 705-252-4756**



## April Lewis

April is the local communications director for CARP, BC.

### **PENINSULA ZOOMERS: Post winter of discontent**

*From you have I been absent in the spring,*

*When proud pied April, dressed in all his trim,*

*Hath put a spirit of youth in every thing.*

– Sonnet 9

What is it about spring that puts a spring... forgive the pun... in my step? And makes me quote William Shakespeare?

Not that we have experienced an unforgiving winter as have our neighbours back East, but there is just something about the arrival of spring that makes me smile.

Perhaps it is those cheeky daffodils and petulant tulips with their colourful presence which makes a mockery of the barren winter soil from which they have sprouted. Despite man's attempt to destroy Mother Earth, they flourish as they announce yet another season of renewal and rebirth. I love spring! And with spring one tends to think about love... and more Shakespeare.

*See how she leans her cheek upon her hand.*

*O that I were a glove upon that hand,*

*That I might touch that cheek.*

– Romeo and Juliet

Ah yes, Romeo and Juliet... one of the most iconic and tragic love stories of all time.

Speaking of spring and love, I went to see the movie, Cinderella, directed by renowned Shakespearean actor Kenneth

Branagh. I was assured there would be a new twist on the tale.

Cinderella is portrayed by the lovely young actress who plays Lady Rose in TV's Downton Abbey. And one of the stepsisters is assistant cook Daisy from the same series. As I go through DA withdrawal, I felt assured this screen adaptation would fit the bill. And it did, with glorious costumes mingled with cinematic fantasy.

Cinderella is a strong-willed heroine with a confident sense of self. No victim here. The prince was no slouch, either. A good-looking lad full of principles, who knew what a catch our Cinders was, her beauty notwithstanding.

I admire strong female characters, and Shakespeare's plays are full of them. Lady Macbeth comes to mind, and she trumps Cinderella's step-mum in spades!

*Come, you spirits*

*That tend on mortal thoughts, unsex me here,*

*And fill me from the crown to the toe topful*

*Of direst cruelty!*

*And who could forget Othello's fateful Desdemona.*

*And yet I fear you; for you are fatal then*

*When your eyes roll so: why I should fear I know not,*

*Since guiltiness I know not; but yet I feel I fear.*

So as you relish in the rejuvenation of spring, go see Cinderella.



## STRAWBERRY SUPPER!



**St. George's  
Anglican Church**, 9 Granville Street,  
Barrie (Burton & Essa) is hosting a  
Strawberry Supper on **Saturday, June  
27th, 5:00 to 7:00 p.m.** (Continuous  
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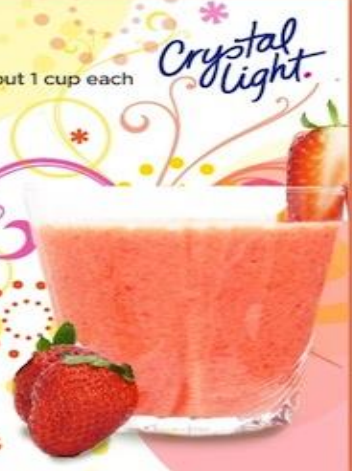
## Strawberry Lemonade

Prep Time: 5 min. | Total Time: 5 min. | Makes: 7 servings, about 1 cup each

1-1/2 qt. (6 cups) cold water, divided  
 1 cup fresh strawberry halves  
 1 pkt. (makes 2 qt. drink each) or 2 pkts. (makes 1 qt. drink each) *Crystal Light* Lemonade Flavor Drink Mix\*  
 (or *Crystal Light* Pink Lemonade Flavor Drink Mix\*)

- 1) Blend 2 cups water, strawberries and drink mix in blender until smooth.
- 2) Pour into large plastic or glass pitcher. Stir in remaining water.
- 3) Serve over ice.

\*NOTE: *Crystal Light* packets come in various sizes. Please note packet size before preparing recipe.



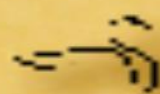
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