

**FEDERAL LEGISLATION
LONG OVERDUE**

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**ANNUAL
AGM**

» PAGE 8

Unsplash, Aaron Burden

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

CONGRATULATIONS

to **Ryan Tomlinson** of Gooder Marketing, on being nominated and winning Young Professional of the Year at the 2017 Barrie Business Awards held by the Barrie Chamber of Commerce and the City of Barrie.

Ryan has been our CARP Barrie Chapter techno whiz for many years, for which he has won our heart-felt thanks!

CHAPTER 36 MEETING SCHEDULE

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

December - No meeting
Have a Healthy, Happy
and MERRY holiday season!

See you next year.

Tuesday, January 16, 2018 - 6:30 p.m. • **Guest Speaker MICHAEL NEWMAN**, Electrical Solutions Advisor. Michael will be speaking about "Shocking Truths".

Tuesday, February 20, 2018 - 6:30 p.m. • **Guest Speaker KAREN WAITE**, Executive Lead, New Business Development will speak on 'Health Care of the Future is Here Today: How advances in digital health care is improving the lives of Ontarians.'

- **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

I find it hard to believe another year is almost over and when I hear _?_ days to Christmas it scares me. How could that possibly be? Same thing with Thanksgiving. Seemed like I turned around and it was a week away.

Maybe it has just been a very busy year with lots happening and changes coming fast and furious. Amazon is changing the retail world, no one actually has to go into a bank anymore and soon we will have driverless cars. I heard the other day that a city in Holland is laying metal strips at street crossings to reflect the red and green stoplights, in order to protect people texting and not looking up.

Enough of that. I really do enjoy Christmas with all the lights, food, and a little Christmas Cheer with fine friends and family. We truly do live in one of the best countries in the world, with much to be thankful for. My wish for all of you in 2018 is for peace, good health and a guardian angel to pay those pesky hydro bills.

Since our last quarterly edition we have enjoyed some really interesting speakers at our meetings and at our flag raising on Oct. 2nd for CARP Awareness Week, You will see more on this event on page 10.

On October 27, myself and our Vice-Chair, Tom Oldershaw attended the annual Conference at Head Office in Toronto. The five top advocacy issues for 2018 were announced and they are
1. Pension Protection 2. RRIF Reform
3. Long Term Care 4. Access to Housing
and 5. Stand UP and be Proud of Yourself.

Number 5. refers to being CARP members. By joining CARP and



bringing in your friends and neighbours you are participating in our Advocacy efforts to improve our lives. Our numbers force politicians to pay attention to us and gives us influence to advance our causes. You actually are helping to take care of your fellow Canadians and the CARP membership benefits aren't so bad either.

This past Nov. 21st we held our Annual General Meeting at the Royal Canadian Legion to celebrate an eventful year and of course Christmas, as we do not meet in December. There was food, punch and great entertainment with Larry Wilkes and the Sweet Adelines. More importantly we have some new Board Members coming on, namely Kelly Patterson, Janet Corbett and Ingram Nurse.

I do want to thank outgoing Board members Rosemary Mowat and Phyllis Mahon. They may be leaving the board but will still be helping on Committees. We will lose one more Board member, Garry Lovelace due to some health issues. They all contributed much to our efforts and I am thankful they will still be lending a helping hand.

May you live long and prosper.

Your Chair,

Gwen Kavanagh
CARP Chapter 36

Federal Legislation To Protect Security Of Workers' Employment Funds Is Long Overdue

Every day, businesses make decisions: expand or retract, rent or buy, take a partner or go it alone. Once they sign a contract, they're locked in. Our laws and law courts make it so — and with good reason. If businesses could walk away from their contracts, chaos would reign, and our economy would collapse.

Unfortunately, there appears to be a notable exception to this rule; businesses have been all too ready to walk away from pension commitments to employees, and the courts have been all too willing to let them.

It's a sad irony that, in these cases, our laws and courts provide the least protection to those who need it most. Bankers have other loans, businesses have other customers, but most pensioners have only one workplace pension. What's more, businesses are usually owed for a few months' work, bank loans may extend for several years, but pensioner often have decades if not a lifetime of deferred earnings to collect.

Take Sears Canada. Employees contracted with the company to be paid partly in wages and partly in future pensions. They've held up their end of the bargain, working years or decades at partial pay in exchange for retirement security down the road. Suddenly Sears wants to walk away from more than \$270 million in pension commitments, complaining that they can't afford to pay. But within the past five years they've paid shareholders \$600 million in dividends and, even now, are setting aside \$9.2 million for executive bonuses.



This isn't right.

Pension advocates have watched similar situations unfold too many times. They know how the story ends — and it's not pretty. Companies encounter financial trouble, then ask the courts for permission to stop pension payments. The courts invariably agree. If a company restructures, it does so only after reducing the amount it is contractually obligated to pay pensioners.

If restructuring fails, bankruptcy ensues and pensioners go to the back of the line waiting for leftover pennies on what they're owed.

Canada is a laggard in its treatment of pensioners. Article 8 of the EU Insolvency Directive requires member states to properly protect workers' pensions. U.S. jurisdictions protect pensioners' assets — up to \$56,000 a year — and a special fund in the U.K. guarantees pensioners 90 per cent of their pension. In Canada, only Ontario provides pension protection, and that covers just the first \$12,000 of an annual pension.

We must do better. That's why CARP has launched a petition to put pensioners first.

Employment Funds continued on page 11



October 2017 Chapter monthly meeting – Dr. Ken Hedges spoke about his experiences travelling by dog sled in 1968-69 and completing the first crossing of the surface of the Arctic Ocean

DID YOU KNOW?

Did you know that By-Pass Surgery and Knee and Hip Replacement Surgery require up to 5 units of blood for the patient during the operation?

That's equivalent to 5 individual blood donations, per procedure.

With the amount of blood that Zoomers require for health care, CARP members who are able, should make a special commitment to donate to Canadian Blood Services on a regular basis, to make sure there's a good supply available should we ever be in need.

There are restrictions on who is eligible to donate.

Go to:

www.blood.ca/en/blood/can-i-donate



September 2017 Chapter monthly meeting – our speaker Christy Tosh (sitting) Simcoe County, Building an Age friendly Simcoe County, along with Gwen Kavanagh, Chapter Chair, Sandy Wetherald and Molly Malcolm, with the milk bags members bring to our meetings for her.

Blood
DONATION



COMMUNITY

Oyez, Oyez, Oyez - Bring Your (Old) Bags To The Meeting!

The Parkview Seniors' Centre in Barrie collect the big, outside plastic bags, in which we get our milk. You know - the 4 litre size which contain the 3 bags of milk? These bags are then woven into mats and are sent to third world countries. Each mat is approximately 4' x 6' and it takes about 320 bags to make ONE mat!

Children in third world countries use these mats to sleep on. Presently, these children sleep on the mud floors of their huts. Imagine - no comfy, warm beds for these kids. The plastic mats give the children vital protection from the dampness of the earth.

Many members of CARP Barrie Chapter 36 may currently consign these bags to their municipal recycling system - or, even worse, to the garbage and landfill.

Our members (and their friends and families) save these bags (fold them into a disposable grocery bag) and

bring them to our monthly CARP Barrie Chapter meetings. Then they are delivered to Parkview Centre, and woven into the only source of comfort some families will ever know.

When all or many of our members contribute these bags, it makes a huge difference to the number of mats which can be made!

Thank you in advance for all your contributions!

– Molly
Malcolm

From This



To This



SAVE THE DATE - SPRING INTO GREEN

WHEN: EARTH DAY, Sunday, April 22, 2018

TIME: 10am to 4pm

WHERE: Holly Rec Centre, 171 Mapleton Ave., 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



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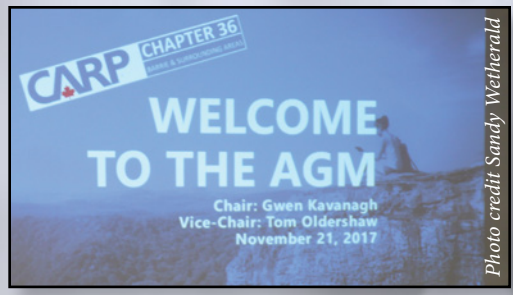


NEW Ontario Electricity Support Program

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A great evening was enjoyed by 90 plus members at the Annual General Meeting held at the Legion. Attendees were able to enjoy some wonderful entertainment and door prizes, following the business portion of the evening. We have three new board members elected and we put out a call for volunteers to assist with various functions.





Photo credit
Sandy Wetherald



Photo credit Sandy Wetherald

Photo credit Randy Ward

FLAG RAISING



*From left to right:
Jeanne Harris,
Laura Tattersall,
Barrie Mayor
Jeff Lehman,
Gwen Kavanagh,
Tom Oldershaw,
Bonnie North*

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Employment Funds continued from page 4

In a bankruptcy or restructuring, we want pensioners paid before other creditors. It's called super-priority — and pensioners should have it.

In 2008, the federal Conservatives granted super-priority to pension payments due in the year of bankruptcy. That was a good start, but as companies can have up to 15 years to make up a pension shortfall, it's not good enough. Now it's time to extend that protection to all pension obligations. Tell Finance Minister Bill Morneau that pensioners need to come first. Sign the petition at carp.ca/pensioners

Why sign?

Whether you are a Sears pensioner or simply a compassionate Canadian, signing is the right thing to do.

For years, companies have been eroding pension contracts and obligations: Indalex, Nortel, Wabush Mines, Royal Oak Mines and many others. It's Sears today. And it will be another company tomorrow — unless we put a stop to it.

Pensioners shouldn't have their hard-earned assets confiscated, and taxpayers shouldn't have to pick up the slack for companies that walk away from their obligations.

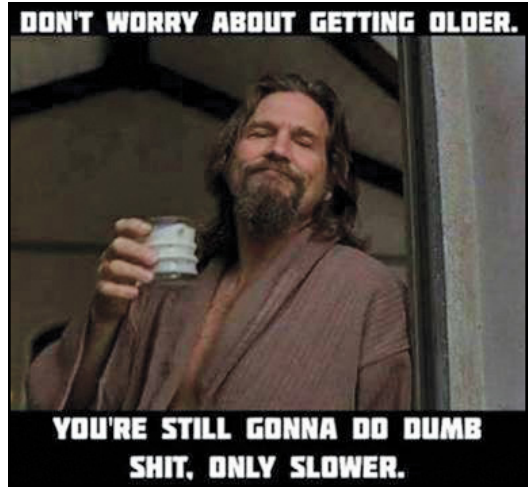
It's time to put pensioners first. Sign now at carp.ca/pensioners

Wanda Morris is the VP of Advocacy for CARP, a 300,000-member national, non-partisan, non-profit organization that advocates for financial security, improved health-care and freedom from ageism for Canadians as we age. Send questions to askwanda@carp.ca. To join CARP or learn more, call 1-800-363-9736 or visit www.carp.ca

– Wanda Morris, Postmedia

JOHN'S JOKES

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



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

CARP White Rock Surrey Chapter, Communications Director

Joys And Perils Of Living Alone

Don't settle for life of loneliness



Alone again... as so many Zoomers are.

One of my readers of this column has contacted me – I think I must have at least 10 fans by now! She wants me to speak to her 60s-plus singles crowd about the joys and perils of living alone. Chuckle. The first thought that pops into my head is I am not yet 60. The second one is I know what joyful means but I had never considered living alone as perilous.

The Oxford dictionary defines peril as “a situation of serious and immediate danger.” Let me ponder on that for a while.

But first, let me expound on the joyful bits. By far, the ultimate joy of living alone is sleep... ah, perchance to dream. The luxury of a night's sleep without the bombardment of snoring and disruptive visits of one's former mate to the little boy's room.

The first thing I did upon being single was invest in a new mattress complete with state of the art bamboo, hypo-allergenic, lumbar-supporting, latex and body-conforming features. I sleep like a rock!

Next on my list is being able to drink from the milk carton without fear of

admonishment. Yes, that lipstick mark on the spout is mine. It's kind of a primal, territorial thing, I am thinking. Mine!

I can eat what and when I want. My often empty fridge is a testament to how much money I am saving as well.

I can go without making my bed in the morning. Or not. My choice.

I can toss my clothes on the bedroom floor and squeeze the toothpaste tube any way I please.

I can leave my dirty dishes in the sink.

I can watch any television program I choose. I can doze on the couch with a Turner classic movie lulling me into my nocturnal reverie.

Yes the joys of living alone are countless.

Now comes the perilous part.

With danger comes fear. My biggest fear of being alone is becoming a bag lady. (Although in my case, I would be an Italian Furla bag lady.)

Joking aside, one in four women in Canada over the age of 65 lives in poverty. I am fortunate in that I represent one of the 38 per cent of Canadians who have a defined benefit pension.

continued on next page

continued from previous page

And then there is the fear of falling. A friend of mine recently fell down her slippery back stairs. Luckily, her partner heard her cries and came to her immediate attention.

But for those of us living alone, there is no one to rescue us. I have visions of me lying at the bottom of my stairs on the tiled floor, unconscious and motionless. Perhaps dead.

I often wonder how long it would take for anyone to even notice. Would the newspaper delivery man pay attention to the pile outside my door? Would my family and friends notice I had disappeared?

And finally, there is the “L” word... loneliness. My young widowed friend

alluded to this one. Keeping busy and active notwithstanding, at the end of the day, there is just you.

For many seniors, social isolation is a reality. We’ve lost our sense of community and often we don’t even know our neighbours. Now is a good time to change that. Invite them in for a drink... share some joy.

Nothing perilous about that – unless of course you are sharing the same milk carton.

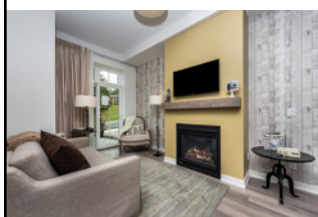


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Sandy Wetherald *Secretary*

Dave Caldwell *Director*

Janet Corbett *Director*

Bonnie North *Director*

Ingram Nurse *Director*

Kelly Patterson *Director*

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& Shelley Raymond

Social & Education

Marjory (Margot) Scott

& Sandy Wetherald

Web and Facebook

Janet Corbett & Kelly Patterson

Green Committee for Spring Event

Gwen Kavanagh, Rosemary Mowat,

Bonnie North, Tom Oldershaw

& Sandy Wetherald

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

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OR

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OR

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Toll Free: 1-888-363-2279

Local: 416-363-8748

OR

e-mail to: support@carp.ca

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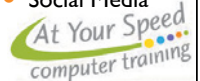
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