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Retirees Association of Mohawk College News Letter January 2003

The year 2002 has gone by and we are now well into the 21st century. A very hot and dry summer morphed into a rather chilly autumn. At the time of writing (early January) it is still too early to tell what the winter will be like – more on this in the April newsletter. Since our last report your association has had three events.

On Wednesday Oct. 4, Forty-one retirees and their guests visited Peterborough and cruised to the lift-locks and back. Mary Cheeranjie reports on page 5.

On Nov. 12, Forty-five members and their guests enjoyed lunch at Bettys and **Hay Fever** at the Shaw Festival in Niagara on the Lake. John and Emily Cusick report on page 6

On Dec. 7, Thirty-nine members and their guests traveled to Aurora NY to see the **Living Singing Christmas Tree**. Mary Pokoradi reports on page 6

Coming Events

February 26, **Famous People Players** lunch and production of *Breaking Up the House* – (see attached sheet).

March 21, *The Medieval Times Dinner and Tournament* at Exhibition Place in Toronto -- (see enclosed sheet).

April 2, **Stage West Dinner Theatre** for lunch and their production of *Remember Me* -- (see attached sheet)

Oct 5, 6, and 7, *Algoma Country Adventure* – (see attached sheet)

Report on the October Board Meeting

Your board met at the college on January 7. The HR department has informed us that booklets outlining the Sun Life benefits will be available in February. Representatives of the board will make an effort to attend college functions. The Annual General Meeting will be held on June 11 at the Royal Hamilton Yacht Club – details will be in the next mailing. Welsh reported that he had been unsuccessful in obtaining tickets for a seniors production of *The King and I* at the Stratford Festival. It was decided to try for a September performance of *Present Laughter* –successful.

Three board members having served two terms of three year must leave the board in June. Nominations are being sought for replacements. If you are interested in spending a few hours every quarter attending meetings and helping to organize outings please contact any board member.

Labatts Blue Line

Not free beer but free long distance service in Ontario. Visit labattsblueline.com and sign up for this free service. You may have to listen to a 15 sec spiel but you can save money on long distance.

Retirees Association of Mohawk College

Newsletter

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Our Readers Write

Dundas, Oct 28,2002

Brian,

We were interested in your lunch review as usual. but were surprised at your experience at La Cascata. We went there for dinner recently and found it excellent, both for quality of food and service. It is a family run restaurant and I wonder if the staff is stretched a bit thin at lunch.

Certainly the waiter was quite professional and service was acceptable. We were remarking on the arrival of a first class restaurant in Dundas. Price-wise it didn't seem out of line. The Schwabin Inn is very good still for food at reasonable price but is not in the same class.

By the way do you keep a file of your reviews; Unfortunately I haven't saved any except for the last few. See you next Thursday, if I don't forget.

Lloyd Smith

Let's Do Lunch

The *Junction Café* is located at 197 King William St at Ferguson, just opposite the Du Maurier Theatre. It is a pleasant room in an older house. Mary had a half pint and yhe full pint of *Steam Whistle* beer and both ordered the *soup du jour* and the *lasagna*. All were very good indeed. It was noticed in perusing the wine list that only good quality Ontario wines were included. Lunch with beer, tax and tip was around \$40.

The *Kasturai*, is an Indian restaurant located at 236 King St W in Hamilton, just east of Hess St. At lunch the buffet appears to be the only service available. It was not extensive but very good. The food had s pleasant degree of spiceiness, unlike some rather bland Indian cuisine that has been encountered in Indian restaurants. Lunch with *Kingfisher* beer, tax and tip was about \$35.

Mary and yhe have found that ethnic restaurants often offer the best food for the money. *The Greek Grill and Taverna* at 1059 Upper James is no exception. Starting with *Mythos* beer and the soup of the day Mary chose the *Gyros* and yhe, the *Souvlaki* sandwich. Lunch with beer tax and tip was about \$35.

The *Java Fair* is a small coffee and sandwich shop located on the south side King St E in Dundas, (just behind the *Thirsty Cactus*), downstairs. The name has meaning. The proprietors support fair trade practice for coffee producers. Unlike most coffee shops, at the *Java Fair* the actual growers receives a fair market price for the coffee. Surprisingly coffee here is less expensive than in many other others. Mary had the lentil soup and yhe the pepper pot soup. Both had the chicken wrap followed by coffee. The soups were delicious and the chicken wraps above average. Lunch with tax and tip was about \$20.

OCRA AGM

On Sept 18, The Ontario Community College Retirees Association (OCRA) had their Annual General Meeting (AGM) at Mohawk College. The morning session was devoted to reports from the president, vice president, secretary, treasurer and communications officer, followed by elections, constitution and bylaw, and other business. The afternoon session was devoted to Post Retirement Benefits. The keynote speaker was Anne Stevenson-Schram, Senior Consultant, Heath Lambert Benefit Consulting Inc,

Without going into great detail the cost of the current benefits is not out of line. Sun Life base the rates on experience and their management fee is very small. Detailed minutes of the meetings can be found on the OCRA website at www.caatirees.org/.



Retirement and a Plan

(Vern and Beth Pich)

It all starts here. When you make the big step, hopefully voluntarily, it can be a big shock not only for you but your partner as well. Trusting that some planning has gone into the process, it is now time to take on a whole series of new responsibilities and challenges. For some it is a time challenge (what to do and when to do it). During your employment, your responsibilities pretty well dictated your schedule. Yes you had some evenings free and some weekends but during the days, your schedule dictated where and when you would be. Now you would be on your own. There can be innumerable activities or groups who will be willing and able to occupy your time. On the other hand you can simply and easily regress to the "couch potato" mode. It depends on personality, ambition, interests and commitment. The level of your activity can dictate both you psychological and physical health.

All you have to do is talk to two retirees and you will find two different approaches to their lifestyle. Talk to ten and you will be amazed at the diversity that exists with these individualized approaches to the newfound freedom.

What follows is a chronology of some of our experiences and adventures as we attacked our retirement with gusto and anticipation.

We were fortunate to have retired voluntarily and we had a plan. That plan was to start a business and to build that business until it would provide us with the additional funds so that we could truly be financially comfortable in our retirement. We worked hard with a distributor of products but within the year the distributor closed down and we were left empty handed. Undeterred we expanded our horizons and started again. This time we were successful. This success was not instant, it took three years of 7 day weeks but in the long run it paid off.

Recognize that these were not the first "small business" ventures for us. Small business has been a part of our psyche from the time we were married.

But then what was next. Well it was time to truly retire. To do that, we recalled all of the travelling we had done with the children when they were younger. That was the foundation of our decision to think in terms of travel as a full time (well almost) activity. We started with small steps. Historically, we had spent most of our summer holidays on and around Georgian Bay. Thus it was a "no brainer" to chose to have a greater presence there now that we could come and go whenever we pleased.

Decision #1 was to choose the form of our presence there. Rather than a permanent cottage, we chose a fifth wheel trailer and the accompanying truck to tow it. This would allow us lots of flexibility.

At the same time Decision #2, to downsize our Brantford home, seemed to be in order. We sold our home and bought another about half the size. The plan was on track.

That winter we headed out with the fifth wheel for Texas. (Corpus Christie to be exact – one of those places we had been before and wanted to revisit.) The "Winter Texan" experience was great and we returned home to the "new" house only to find a table full of accumulated bills. You know the usual, taxes, electrical, gas, water, telephone, cable etc. etc. We asked ourselves, WHY?

That's when Decision #3 was made. We sold this new house (it wasn't a home yet). At the invitation of our oldest daughter and her husband, we built a small apartment in an unused portion of their home (totally self contained and about 1000 sq. ft. with two walkouts to the back yard). It is very comfortable and large enough for us to have all of our family possessions. Not only are we literally next door to two of our grandchildren but the other two live just four blocks away. Visits with the family are easy and frequent and in addition we can now really come and go as we please.

The three decisions were not difficult for us. They were just a continuation of a lifestyle we had

started to develop even before joining Mohawk College. We just pursue it at our discretion now.

When you read this, we don't know where we will be. If it is in the winter, we will be somewhere warm, possibly Texas, Arizona or Mexico sipping a cool libation gazing out over a vista of mountains, or oceans or deserts or forests discussing the latest events with long time friends or ones we have recently met. If it is spring, we may be in Brantford (but not for long) or at our campground on Georgian Bay. Summer will usually find us also on Georgian Bay boating and touring if we have not decided to head east, possibly Newfoundland, or west for another adventure. Fall will find us heading east or west possibly for Saskatchewan and BC and then a little further south as the late fall and winter sets in.

During the Christmas Season you will always find us in Brantford with our family.

How long can we keep this up? God willing, as long as we want. Possibly, until we cannot drive anymore for whatever reason or until we run out of money or until we simply don't want to do it anymore. At that time we will make Decision #4. We don't know what it is yet but when the time comes we will handle it. In the interim we are enjoying this life called retirement. We trust that you are too.

If you would like to know where we are or are thinking of travelling and have any questions, you can always reach us at thepichs@aol.com we would love to hear from you.

Vern and Beth Pich

The Liftlock & River Boat Cruise – October 4, 2002

The eager Mohawk retirees traveled in a luxurious Maxima coach to beautiful Peterborough to cruise the world's highest liftlock. There we boarded a double decker side -wheeler riverboat for a very comfortable luncheon cruise of one of the Canada's historic waterways, the Trent-Severn System. As we enjoyed a delightful lunch of turkey and trimmings our sightseeing tour guide delivered a truly fact-filled commentary on the waterway.

This magnificent waterway is made up of 386 km of rivers, channels and lakes spanning Central Ontario, joining the Bay of Quinte with Georgian Bay. The Trent-Severn Waterway is divided into five main Regions. From southeast to northeast, they are: Trent, Otonabee, Kawartha, and Severn.

As early as 1900 BC., Native groups traveled the natural waterway. The first lock was established in 1833 with a small wooden lock at Bobcaygeon. This marked the beginning of 87 years of construction on the waterway. The Trent-Severn Waterway profoundly influenced the pattern of settlement. Most remarkable being Scott's Plains, now Peterborough.

Work on the Peterborough Hydraulic Liftlock began in late 1896 and was completed in the fall of 1902. The lift lock has a water chamber 140ft long, 33 ft wide and 8 ft deep. With our river boat carefully secured in the chamber we were lifted 65 feet to the next level of the waterway. It was an amazing experience!! Awesome!!

On our way back we stopped at the Ocala Winery in Port Perry for an informative tour including tasting. This family owned winery produces a variety of grape and fruit wines. Many of us began our early Christmas shopping here and emptied many a shelf.

It was truly a wonderful day. Thank you Carl Easton for organizing this memorable excursion.

Mary Cheeranjie

The Living Singing Christmas Tree

The trip began with an excellent lunch at the Green Acres Restaurant in Fort Erie. Everyone really enjoyed the generous portions of great food which was served very promptly by friendly staff.

Following lunch the group visited "The Toy Town Museum" in Aurora NY. The museum has a collection of toys on loan permanently, some dating back to the 20's. Many displays and collections sparked some memories for many of us. Private Family collections are also on display which change several times a year. A short film was shown about the history of toys such as the slinky, GI Joe action figures and the Barbie doll. The complex has a Fisher Price outlet next to the Museum for purchasing their current toys. Santa was also there for those who still believe!

Next on the days itinerary was The Chapel in Buffalo NY. The Chapel is an inter -denominational Bible Preaching and Teaching Church. A visitor who has a completely different religious background, or no background at all, can enter The Chapel and feel a warm welcome. The extravaganza with the exquisitely costumed cast of 400 (+) and the Chapel's famed choir performed a Christmas story of the "New Hope" of Christmas. The choir in the "Living Singing Christmas Tree" formation with its 130,000 sparkling lights and 40 instrument live orchestra was a delight to all. The voices of the Choir as well as several solo numbers, by members of the Choir and cast, were exceptional.

After boarding the bus for our trip home Ann Dunn who arranged the trip surprised us all with lots of snacks, juice and homemade Christmas goodies. Many thanks to Ann, who was assisted by her husband Ken, for a well planned day.

On our way home we toured the "Festival of Lights" in Niagara Falls ON.

Again thanks for a great day!

Mary Pokoradi

A Visit To The Shaw.

Our latest outing with the retiree group was a trip to the Shaw Festival Theatre in Niagara on the

Lake.

After a very pleasant and relaxing lunch at Betty's restaurant in Chippewa we were driven via the very scenic Niagara Parkway to the theatre.

The play was Noel Coward's Hay Fever, which highlights the escapades of the Bliss family a dysfunctional family of four who are entertaining guests on a weekend visit. Like most of Coward's work, it was light, comedic and most enjoyable.

We would like to thank the organizers for a most enjoyable and relaxing day out.

John and Cathie Cusick