

Navigating Retirement



Monthly Meetings – Next One is November 11

Our next meeting is on Tuesday, November 11, from 1:30 pm to 3:30 pm at The Polish Hall, 554 Hill Street, London. Our agenda will include the following presentations:

- **Artificial Intelligence (AI) for Retirees** – This topic will cover how to download and use ChatGPT, AI uses such as trip planning and learning a foreign language, and provide a handout to assist in learning this exciting new technology
- **Remembrance Day** – As our meeting is on Remembrance Day, Gord Miller will share highlights from his recent Battle of Britain Tour
- **Photo Transfer Technologies** – Liam Martyn of Everlasting Studios will talk about how to transfer your old photos to new technologies
- **Federal Budget/OAS** – An update will be provided on the federal budget's impact on seniors and the political debate over old age security (OAS)

Maura Haughian and Julie Anthony from Bloom London Retirement Community will be on hand to provide snacks and provide an update on their new property.

At our October meeting, we took a collection for the London Food Bank. We are pleased to announce that we delivered three large/overflowing containers of food to this important charity. Every item is appreciated and used to offer clients food for today and hope for tomorrow. Thank you for your generous donations and support!

Reminder – At times the temperature can be cool in the Polish Hall, so we encourage everyone to dress in layers (e.g., bring a sweater).

Monthly Charitable Door Prize

At our meetings, one guest can win a draw for a \$100 donation to the registered charity of their choice. At our October meeting, Brenda won the draw and a \$100 donation was made to the Canadian Cancer Society.

Social Culinary Update

Our initial Lunch with Gord and Barry will be held at Fellini Koolini's 155 Albert Street. Although this restaurant is normally not open for lunch, owner Mike Smith has agreed to open the restaurant exclusively for members of Navigating Retirement. Details on the exact date/time and sign-up sheets will be available at our November meeting.

2025 Larry Root Award

Larry Root was a passionate advocate and volunteer on seniors' issues who passed away in July 2020. To honour his achievements, Navigating Retirement has established the annual Larry Root Award to recognize volunteers who help retirees in the city of London.

2025 Nominations – Consider nominating an individual whose volunteer work has made London a better place to live. The more details you can provide about their volunteer activities, the more it assists the judging process. Send your nomination by email to - navigatingretirement010@gmail.com

Information London - Assistance Available in your Neighbourhood

The City of London has a website that provides a Community Services Directory for the London and Middlesex areas that helps you find social supports for basic needs such as food, health care, housing, education, and other essentials in your neighbourhood.

Click here to get started: <https://www.informationlondon.ca/>.

Estate Planning Seminar Follow-up

This question was raised after our October seminar on estate planning: "What if you are appointed estate trustee (executor) of a will, but you are not prepared to take on the responsibility?". Perhaps you were not advised of the initial appointment or circumstances have changed and you are no longer willing to perform the function. There are three potential scenarios:

1. If the individual has not yet died, the person selected as executor should advise that they are unable or unwilling to take on the role. It is best to communicate in writing.
2. If the individual has died and the individual selected as executor does not want the job and has not performed any activities on behalf of the estate, they can sign a form known as a renunciation.
3. The issue becomes more complex if the executor has commenced work on the estate, but no longer wants to be involved. The individual should seek legal advice as they may have to go to court in order for a replacement executor to be named.

Error Rate by CRA

The Auditor General released a report on the Canada Revenue Agency (CRA) and the findings included:

- The most significant finding was the low accuracy rate for individual tax advice, estimated at just 17%. However, if the question was business related the accuracy level improved to 54%

- Answers to queries were often incomplete

CRA management has dropped the ball. They prioritized “soft objectives” rather than the technical competency of their employees. Despite this mismanagement, it is very important to understand that if you rely on **inaccurate information provided by CRA**, you are still subject to interest and penalties for any underpayment of taxes.

Future Meetings and Speakers

Our future meeting dates are as follows:

- 2025: December 9
- 2026: January 13, February 10, March 10, April 14, May 12

We are also excited about our 2026 lineup of speakers which will include:

- The Honourable Arielle Kayabaga, P.C., M.P. London West
- Garry McDonald, President of the Canadian Snowbirds Association
- Liz Gilroy, Artistic Director of the Port Stanley Theatre
- Harley Mach from Service Canada – meeting guests will be able to update their government records and apply for certain benefits at the meeting

Navigating Retirement Website

Check out our website at www.navigatingretirement.ca.