



# Your Voice

MUN Pensioners Association (MUNPA) Newsletter

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## MUNPA Expatriates Paying High Banking Fees

The MUNPA office has received two complaints recently from pension recipients outside of Canada complaining that their bank charges a high fee to convert their pension from Canadian dollars. With the Canadian dollar strong at the moment, it is particularly galling to still lose money because of a conversion fee which is unrelated to exchange rate.

Unfortunately, Memorial University must make pension payments in Canadian dollars in accordance with Canadian law. Therefore, having your pension issued in your local currency is not an option.

MUNPA has sought advice on this matter and can offer the following, which may or may not be helpful depending on where you live and whether you visit Canada from time to time.

First, you should determine whether your bank has any affiliations with any Canadian banks that allow transfers from a Canadian bank to your bank. If your current bank does not, you could inquire at other banks in your area whether they have such affiliations. It may be worthwhile switching your account(s) to a local bank that can accept transfers from a Canadian bank. If you can locate a local bank that has such an affiliation, you could then open an account with a branch of whichever Canadian bank your local bank names. Then arrange with Memorial University to have your pension deposited in that Canadian bank and arrange a monthly transfer. There may still be a fee, but it will most likely be much less than what you are currently being charged.

If other non-residents of Canada have suggestions on this matter, please send them in to [munpa@mun.ca](mailto:munpa@mun.ca) and we will update this item.

## Letter from the Garlies

Having read both Abe Ross's and Jim Orr's letters regarding their location after retirement, I thought I might share what Audrey and I chose to do during ours. For many years we have been fixing up the "family cabin" on Love Lake in Northern Wisconsin and going there whenever we could arrange it. It is now a year-round place and a beautiful location on a chain of 26 lakes.

We knew we could not afford to give up medical care in Canada, so the first year we spent part of the winter in Osoyoos, British Columbia, where we discovered that a great number of Canadians also go. It is called the "snowbird capital of Canada." We loved the area but soon learned it was just too far away from Love Lake and family. So, we decided to find a place in Ontario relatively close to Wisconsin to spend our required six months each year. We looked at Fort Frances and Thunder Bay but the pulp plants located there were not pleasant. We had planned to try different locations each year but soon learned that was difficult in terms of arranging locations and medical care, etc. Former colleague and good friend, Lynda Younghusband, suggest we contact her sister who goes to Florida each winter for six months. So for four years we have been renting their house near Prescott, Ontario and have settled into the area. We have met several nice couples including some whom we walk with all winter in a local church gym. So we go North for the winter which even gets a comment and smile from the border guards when we cross.

We are about an hour south of Ottawa overlooking the Seaway (about 40 feet from the water's edge) where we can watch the lakers hauling freight most of the six months we are here. The small community of Cardinal is about 3 kilometres away and it is only about 10 kilometres to Prescott where we found a doctor in a very nice family clinic (interestingly, he did his internship in Newfoundland).

We are a short drive to Brockville which has all the big box stores and chains and a movie theatre. A very nice hospital is also located in Brockville. We are 10 minutes from Ogdensburg, New York and so can take advantage of US shopping when we wish.

Since we have family in Newfoundland, Massachusetts, and Wisconsin, we are somewhat centrally located to all of them for visiting purposes. We still return to visit family each year in Mount Pearl and each time we cross the ferry we remember how complicated it can be living on an island—last Christmas we had to wait three days for the wind to die down.

We have gotten involved with the local food bank and volunteer writing up reports for them and making a monthly “milk run” to the Kingston food bank to pick up donated milk. This gives us the opportunity to plan lunch with Bill and Lucy Spain. Some of you may remember Bill, who retired from MUN several years ago, and who lives just north of Kingston.

We live a pretty quiet lifestyle: lots of reading, puzzles, computer time, etc. Our neighbours keep us plowed out in the winter and, as others have mentioned, when we look out the window and it is nasty we just light a fire in the stove and mix a drink.

So, in short, we are about to leave one beautiful location to go to the other beautiful location; and will continue to do so as long as we can.

Norm and Audrey Garlie

*[Editor's note: This letter was written in late April and it has taken this long to print it--Apologies and best wishes to Norm and Audrey.]*

## Contact MUNPA

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