



Kiwanis Club of Brantford Newsletter 04-September-2025

1 message

Kiwanis Office Reply-To: kiwanisbrantford@gmail.com or
To: davegslewis@gmail.com

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**A WEEKLY NEWSLETTER from and about
THE KIWANIS CLUB OF BRANTFORD**

Meeting at the Best Western Brantford Hotel & Conference Centre:
Every Thursday at 12:00 noon

Current Membership – 42



E.C. & C. District
Governor
Pamela Rodney White
KC of Constant Spring

Governor Elect
Cynthina Blackman
KC of Pride of Barbados

Immediate Past Governor
John Chave
KC of Barrie

Secretary/Treasurer
Jim Steele

PROGRAM FOR SEPTEMBER 04, 2025

This week's program will be of special interest to every member. We will be reviewing the "heart and soul" of how our Club operates. It is based on a Committee Model supported by a Board of Directors. As we approach the start of the new Kiwanis year which begins October 1st, every member is encouraged to attend this important meeting and to start thinking about your committee selection(s) for 2025-2026.

HEAD TABLE

KC of Brantford

Division Lt. Governor

Angel Vieth

KC of Kitchener–Waterloo

Club Officers

President

Nancy Thompson

Past President

Alfred Hauk

President-Elect

Maureen Henry

Treasurer

Jim Steele

Secretary

Dave Lewis

Club Directors

2 Year Term

Ross Pope

Karen Adams

Joanne Murray

1 Year Term

Randy MacKenzie

Leo Vos

Bob Wade

President Nancy Thompson, presenters Joanne Murray and Jim Steele, Ken McNaughton and others as invited by House & Reception.

SPECIAL NOTICE

The winner of the 2025 "Dinner for Two Anywhere in the World" is Lisa Suffern with ticket # 1539.

UPCOMING MEETINGS

Thursday, September 11 – Induction of new Members

Tuesday, September 16 – Jennifer Stebbing, Consent and Elder Law

Thursday, September 18 – Judy , Food for Thought

Thursday, September 26 – President's Farewell

UPCOMING SOCIAL EVENTS

September 13th: 2:00 PM Port Dover play and dinner

("Here on the flight path" Norm Foster") **Note: This is followed by Dinner at the Erie Beach 5:00 PM ~ Reservation**

KIWANIS CONVENTIONS

Eastern Canada & Caribbean District Convention – Toronto Ontario, April 30 – May 2, 2026

Kiwanis International Convention – Manila, Philippines, from June 25–27 2026

BIRTHDAYS

Alfred Hauk – Birthday – September 6

ANNIVERSARIES OF DATE JOINED

Crystal Godwaldt – Joined – September 6, 2001

EDUCATIONAL SPOT

An inter-club meeting is one which is jointly planned and held by two or more Kiwanis clubs, or by a Kiwanis club and any Kiwanis Junior, Circle K club, Key Club, Builders Club, K-Kids, and/or Aktion Club and duly announced as such in advance through club notices. No less than a visiting group of four, composed of Kiwanians or a minimum of two Kiwanians plus members of a Circle K club, Key Club, and/or Builders Club sponsored by the visiting Kiwanis club, must be

in attendance. To qualify for inter club credit, the meeting must be an official meeting of the host club. Conventions, division council meetings, and similar events do not normally qualify.

THOUGHT FOR THE WEEK

There are only two ways to live your life. One is as though nothing is a miracle. The other is as though everything is a miracle. – Albert Einstein

**To view the highlights of last weeks meeting,
please page down.**

Last Week's Meeting Highlights



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Highlights of the Thursday, 28 August, 2025 Weekly Meeting

President Nancy welcomed all members, Guests Krista Mailon, Scott Adams, Laura Mazwi, Steeve Smith, Angela Straker, Teresa Beal, Rose Faitenhine, Anne Saunders, Randy Moyer, Nancy Boyle, Aakesh Nayi, Kim Clarke, Dr Alison Baker, Rob Simmons, Shirley Tai, Robin McNaughton and Stratford Club Members Wilf Smith, Tom Edge, Ron Connelly, Gerald Cook, Paul Carnegie and Guest Speaker - Peter Bowen - Fidelity Canada, Toronto



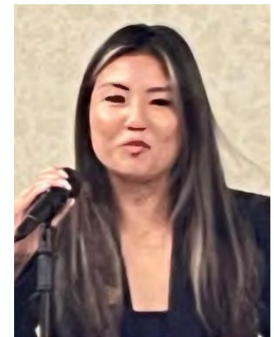
President Nancy asked Members with Guests and a representative from each Inter club in attendance to stand and be recognized.



President Nancy called Ken McNaughton to the podium who opened by announcing that our speaker today was Peter Bowen, VP, Tax and Retirement Research, Fidelity Canada, Toronto. Ken said that Peter also leads Fidelity's research into issues regarding planning for, and living in retirement. Peter will be speaking to us about, Navigating the Retirement Road map.

Ken then called on Shirley Thai who has worked with Fidelity for a number of years to give us some background about Peter Bower.

Shirley Thai gave a brief in site into Peter Bowen's experience. He has been with Fidelity since 1994. For the past 11 years, he has been listening to financial advisors and investors and studying their changing needs. Peter is passionate about helping Canadians of all backgrounds and at various life stages better understand Canada's evolving tax landscape and sharing insights on tax and investing strategies. He has been interviewed many times on various subjects relating to Federal Budget analysis, Canadian Retirement Report, Canadian Tax and Retirement Research, and is published on the Web, as well a webcast and podcast. Shirley then asked us to welcome Peter Bowen to the microphone.



Peter Bowen was warmly welcomed and summarized his background with Fidelity and proceeded to talk about Navigating the Retirement Roadmap by giving example what can be done. He outlined details needed, and their benefits, 5 years prior and 5 years after retirement by having your specific retirement goals being documented and put in place. He used terms such as Cash-flow planning where funds, to avoid being overtaxed can be transferred at different times of your life.

Peter reviewed life expectancy changes that have occurred in the last 15 year, and the fact that people are not retiring at 65. Today because people are living longer some people retire to play, then go back to school to learn something they wanted to learn and then apply this new knowledge, to a part time job that they enjoy. This in turn increases the family over all wealth.

Peter covered a number of taxation points, using several personal examples to underscore the accuracy of the information.

Life Expectancy

Average age of retirement

Retirement Goals

What are your sources of income?

OAS

CPP

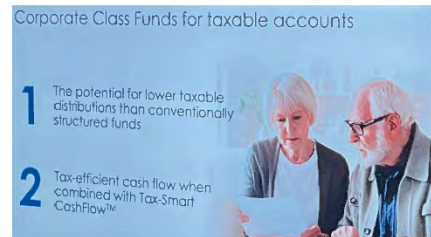
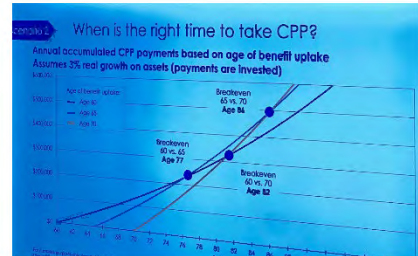
TFSA

Reverse Mortgage No! No! No!

Corporate Class Funds

Donation Strategy

Charitable Gifting Return vs Tax Benefits



Financial advice is critical to your retirement planning, was a strong message, throughout the talk.

Peter answered many questions during his presentation and was faced with a number of others at the end of it.

Leo Vos made the official thanks to Peter indicating that in recognition of his presentation, we have made a donation to a Charity we like to support. That charity is the Lansdowne Children's Centre Foundation.

Peter was then asked to draw the winning Ticket for our Dinner for Two Anywhere in the World Draw.



Ken McNaughton was asked to come to the podium, as he was the one who sold the winning ticket. The winner of this year's Dinner for Two Anywhere in the World Draw is:

Lisa Suffern



President Nancy thanked all Members

President Nancy asked If there was anything else for the good of Kiwanis, seeing none, she adjourned the meeting with the ringing of the Bell.

Following are candid pictures from this meeting

