

Class of 65 Newsletter

Bulletin d'Information—Classe de 65



Number/Numéro 183

Feb/feb 2026

Disclaimer: This Newsletter is produced for members of the RMC Class of 1965 and is based primarily on inputs from members of the Class of 65. It is not an official publication of the Royal Military College nor does it purport to represent the views or opinions of all members of the Class. Unfortunately, the Editorial staff lacks the linguistic skills to produce a bilingual version. Items are published in the official language in which they are received.

Editor's Corner/Coin du rédacteur

In an effort to stimulate some discussion and, perhaps, some individual thoughts among this collection of retired 80 plus classmates, **6541 Fraser Holman** has provided some insights into his retirement plan. It is hoped that others might agree to share their own plans/concerns in future editions. I am sure that many of us have uncertainties, major and minor, as to future planning and some might be addressed in such an exchange.

In the interests of privacy, I have made a couple of minor changes to Fraser's generous input, however, the central gist remains.

Retirement Planning by

6541 Fraser Holman

You asked for newsletter material, and I thought I might try this, originally written to respond to a friend's curiosity about our apparently early decision to move into a retirement residence in midtown Toronto.

We had rather imagined that at around 75 years of age (2018/19) we would move to a condo or apartment, on a single level to accommodate anticipated decline in mobility and health. However Covid limited our options for a couple of years, and we decided to forgo that step and move directly into a retirement residence. We wanted to stay relatively close to our Leaside home and two obvious choices presented themselves. So in 2021 we visited them both and clearly preferred the ..., a fairly new family-owned retirement residence.

We wanted a 2 bedroom, 2 bathroom unit which seemed to be in somewhat short supply. After a couple of years of waiting and despite a forecast of a further 1 to 3 years, we were offered a very nice unit in June of 2024 and moved in 2 months later. A very big adjustment for us - most of all in downsizing from our 3 bedroom house. We managed to sell a measure of our furniture and brought our favourite pieces with us. Our real estate agent was very assistive and agreed to get rid of extra stuff that we had not found homes for. We found a very good "Move Manager" who knew the residence building and was well worth the price.

Our place is indeed high end, in both price and satisfaction. A very responsive and good natured staff. Around 200 residents at various states of health; many using walkers and a number in wheelchairs. And many completely mobile and competent. At least one Order of Canada and a great variety of accomplishments in life. Very interesting and engaging for the most part. Two floors for advanced care, both cognitive and physical. And an energetic activities staff who coordinate lots of diversions including trips; great in-house library, spa and pools, balcony and gardens.



Numero 183

Feb/fev 2026

Page 2

Retirement Planning (concluded)

Meal hours allow great flexibility and no seating is assigned. We can reserve a table if we want to arrange dinner with others or host outside friends. In fact a big attraction of the new life is the ease with which we can host others. Drinks are at a modest cost as are most menu items for the visitors. Our meals are fully included with several gourmet choices at each meal. In addition we have a fully equipped galley kitchen in the unit. Meals can also be ordered for pickup and eaten in our unit. There are two dining rooms, one with white tablecloths, and one a more-relaxed Bistro.

The suite is fully made up by housekeeping once a week including change of bedding and towels. There is a washer and dryer in our unit. A modest storage locker in the basement, and I have built storage over the bathtub in the second bathroom. Parking is included underground and a valet is available every day.

A few lifestyle adjustments: no open flame in the building; emergency buttons on pendants to summon assistance; sign out when we leave the building. We live in midtown among great restaurants but our meals have been paid for at home. We have had to learn not to buy groceries

We have been here for a bit over a year and certainly have no regrets and we are enjoying everything. It is a big expense but you can't take it with you, and our investment advisor's analysis is that we can manage for at least 15 years.

Sandy has had two recent knee replacements so living without stairs has been great, and I can attest that I don't miss the yard work or snow clearance duties. We didn't move very far from our home in Leaside, so we continue to volunteer at our church, at the Sunnybrook Veterans Centre and in support of various institutions. I haven't taken up the available classes in Later Life Learning yet but I do expect to do so. I walk most days for around two hours, exploring the neighbourhoods. And there is a men's walking group out off Leaside once a week. Men are in the minority here, so a group of men put together a weekly gathering for drinks and dinner conversation.

If you are considering this sort of move in your life, I suggest you do full research; if there are guest suites you could try the experience for a week or so.

Editor Notes: Many thanks to Fras and Sandy for sharing their experience with us. I hope it will stimulate similar examples and/or concerns/question.

The Class That Keeps On Giving from 6439 Hugh Spence

Dear Members of the Class of 1965,

Congratulations on your remarkable achievement in securing 2nd place in the 2025 Battle of the Classes! With an incredible donation total of \$83,250.55, your class has demonstrated inspiring leadership and dedication. The Canadian Military Colleges extend our sincerest gratitude for your outstanding support, which will make a lasting impact on our community. Thank you for being champions of generosity and unity!

Kindest Regards,

Jennifer Jordan

RMC Alumni Association, Director of Fundraising and Marketing



Numero 183

Feb/fev 2026

Page 3

Ottawa Branch January Lunch

The monthly lunch of the Ottawa branch of the Class of 65 was held on 20 January at the Broadway Grill in Barrhaven. Eighteen classmates attended and enjoyed the good food and stimulating conversation. I am pleased to report that all who attended to be in good health and fine fettle. Many thanks to **6540 John Hilton** who organises these events and to the staff of Broadway for their friendly, attentive service and good food.

FCWM Bookroom by 6364 Mike Braham

My apologies for the following advertisement, but I am hoping that it might be of interest to classmates living in the Ottawa/Gatineau area and to those who might be visiting from out of town.

The Friends of the Canadian War Museum (FCWM) with which I am a volunteer, maintains a used military bookroom. The Bookroom is open every day that the CWM is open and maintains a large collection of donated non-fiction military history books for sale at a very reasonable price. The money raised by the Bookroom forms part of the annual contribution by the FCWM to the Museum. Last year, the Bookroom donation was approximately \$50,000.

The Bookroom may be of interest to some of you as an excellent source of new material for your existing library or as a means, through donation, to start whittling down your collection.

If you choose to donate books, we will be pleased to provide you with a parking pass if needed and the use of a hand cart as required. The Bookroom is open from roughly 0900-1500 every day and is easily located on the main floor of the Museum by following the banners.

The Developer Strikes by 6533 Gord Forbes

Sometimes it can be difficult trying to write a blog. The first thing you have to do is find a topic. Having tried many, you give most of them up because you don't know what to do with them. So, you flounder around some more.

And then a topic becomes so obvious you have to pursue it. So, here is another blog about our favourite wannabe dictator and land developer, Mr. Trump. Not only are his ICE agents harassing people in different cities, most notably right now in Minneapolis, they are attacking them and in at least one case, killing a US citizen. ICE has been called Trump's private militia.

If that isn't enough, he has decided, in his land developer mind, to acquire Greenland. He has threatened the country that does "own" Greenland, Denmark, and any European country that opposes his with another tariff war. He says it for national security reasons, but that argument is, at best, tenuous. Note that the US has military basing rights in Greenland and still has a major military base at Thule (now called Pituffik Space Base) in north-western Greenland, currently housing a surveillance sensor system to detect missile activity coming over the pole. It has been there since the 1950s. There is no



Numero 183

Feb/fev 2026

Page 4

The Developed Strikes (Concluded)

reason to believe that if it were diplomatically requested, additional US military bases would not be granted by the Danish government. So much for the national security argument.

The other argument put forward is access to rare earth and critical minerals. But that is what international trade is for. US companies should be able to get mineral rights and set up mining operations for export from Greenland to the US or any other country. It is done all over the world.

What he probably wants is to be able to claim that the US is now the largest country in the world. He probably sees it as a great place for a Trump hotel and maybe even a golf resort. Notice it is not most of the US population that wants this, it is President Trump and some of his cohorts.

If I were Denmark, I would tell him they would sell the island . . . for one hundred trillion (that's trillions, not billions) Euros. If he balks at this price, then I would raise the price to one hundred and fifty trillion Euros. Insist on Euros, because to acquire that much money would depress the US dollar as he tries to acquire the Euros. Is it practical? Possibly not, but it would undoubtedly anger him. Then he would have to back off, or take more aggressive action. That would undoubtedly cause a major breach with the only allies he really has.

Closing Notes

Just a short edition this month, but I do hope some of you will share your thoughts on retirement planning in future issues. I also know that we have tried to steer away from politics in this newsletter, but I think it is becoming increasingly difficult to ignore what is happening in the world today and I for one, would be interested in the thoughts of classmates on what is going on.

