



**Canadien National
Pensionner association**

Provincial Council of Québec

**Provincial Bulletin
January 2023**

A word from the President

Hello dear members,

I wish you had happy holidays with your family and friends. Lets wish ourselves a better 2023 then 2022, which is easily achievable, because according to experts the worst is behind us.

The CN Pensioners' Association has a very important role for all of us on different fronts, whether it's in Health Care, Pension Plans, Community Volunteering, representing and or assisting members in solving problems, etc Your Local Council is your point of contact and information in addition to offering social gatherings that allow you to reminisce. Encourage your Local Council by attending meetings.

Best regards,

Yves G Bourdon

Notice to retirees

It is with deep regret that I must accept the resignation of Arthur Murphy St Hilaire as our CNPA Healthcare Representative.

Arthur made this difficult decision because of reasons outside the CNPA. These reasons are personal and require a lot of his time.

On behalf of the CNPA of Quebec and on my behalf I would like to sincerely thank him for the professionalism and the excellence of his work, we are losing a Health Care expert who has contributed to improving the processes to correct errors in the Blue Cross, negotiate exceptional situations, etc. Arthur was a very important member in the under 55 health insurance transition project, it was an exceptional big challenge that was overcome to our great satisfaction.

Paul Goupil who was Arthur's substitute has accepted the role of Health Care Representative effective February 1st. Paul over the years has attended several National Health Care meetings, also for Blake Olson and me Paul received copies of all communications on this subject. Thanks to Paul for accepting the position and thanks to Arthur for agreeing to help Paul during the transition period.

Work has already begun to find a substitute and if you have one or more candidates, we will be happy to add them to the list.

A BIG THANK YOU to Arthur for his dedication and outstanding contribution to the CNPA.-

CN Pension Committee & CNPA Directors Annual Meeting Year-end 2022 updates

1. The CN Pension Committee met virtually on November 16, 2022 and will thus continue its operations until at least November 2023.
2. In 2020, CNPA has requested training session(s) for NEW and existing committee members. The first such presentation took place on November 10 and was excellent. Over 25 members attended and it educated us on a variety of arrangements. The second session is scheduled for December 1.
3. We also had a pre-meeting with CN and reviewed some concerns and recommendations on the processes and plan provisions. CNPA President Reg Hebert requested to meet in person with the Co-Chair representing the Company in early 2023. At the Committee meeting there was the usual review of all new or ongoing retreats and approvals.
4. INDEXATION 2023 – We have approved the communication that retirees will receive in January. Essentially, eligible retirees will get a 2.46% increase in their monthly payment up to a maximum of \$79.95. The minimum will be \$9.00 and \$4.50 for spouses.
5. CN T4 - Reminder like every year - The CN Income Tax T-4 is MAILED around the END of February and you probably won't receive it until mid-March - so don't call to ask about it unless you haven't received it by the deadline which is the end of March. Want to receive it sooner? - Log in to your account on the CN Pensions and Benefits WEB portal at the following address: <https://cnbenefits.hroffice.com>. If you are not registered, click "Register" and follow the procedure. You will receive your T4 earlier, usually just before the end of February.
6. Financial condition of our CN pension plan – we received a detailed presentation from CN's Investment Division on the financial condition of our pension plan as of early November 2022. It has been a difficult year on the markets, and our regime has also been affected. Our plan has lost approximately 16% of its value since the beginning of the year, mainly due to the decline in the stock and bond markets. In some areas we outperformed market trends and averages, but in others we underperformed. We must also continue to pay our bills. Our pension payments total about \$1 billion a year, which has also been cut from the plan. Our solvency and going concern ratios were very strong at the start of 2022 and, although they will also take a hit, we will most likely come out of this better than other pension funds. We will have these preliminary figures in the spring of 2023.
7. Centenarians - We started the year with 32 potential centenarians from the Quebec region, of which we featured, three died before their date and one was not found, also we have two centenarians in December . We have asked CN for a new list for 2023 and expect it within the next two weeks.
8. Annual Meeting of Directors – November 17-18, 2022 (virtual) Highlights (more details available)

- a. National officers and regional directors participated in this two-day meeting which was well managed and chaired by Reg Hébert. Arthur ST Hilaire, Denis Cousineau, Rémi La Haye, Paul Goupil and our outgoing president Yves Bourdon represented our for the Region. We received reports from all key sectors; Membership, Finance/Budget, Health Care, Government Liaison, Newsletter, Scholarships, Website, CN/CNPAPartnership Agreement, Johnson Insurance, Constitution and Bylaws , etc.
- b. Financially, CNPA is strong and remittances to local councils will continue as they did last year. We are very CONCERNED that some local councils are not contacting the national office and reporting the results of membership recruitment. Audits of local council finances must be completed by MAY 2023 and reported to Rémi Lahaye. We have a NEW Treasurer, Ron Charles from Toronto. We are looking to replace Bruce Peacock as Membership Chair.
- c. C. CNPA Scholarships have been approved for 2023. We should ENCOURAGE all our members to update their address when moving as soon as possible with CN Pensions and Benefits Administration (1 -800-361-0739).
- d. We have done a major cleanup of the National Constitution and Bylaws, which will be distributed in a few weeks. Now is a good time to review and make sure we are sticking to the provisions. We will send highlights when the translation is complete.
- e. The refunded KM has increased to \$0.60.
- f. We encourage you to continue to advertise to all of our retirees who volunteer to receive the added benefit of the Railroaders in the Community program. A new, streamlined national website and a new webmaster will be available in early 2023. The deadlines for national newsletter articles are January 31, June 30 and September 30. We need more articles from our Western Canada.



Good morning folks and Happy New Year

We previously advised that Budget had restricted their car rental discount to active corporate employees, and were doing this by requiring you to supply a corporate email address at the time you booked the car, then advising that, in addition, you would have to back that up with proof of employment at the car rental check in counter. Their sister company, Avis, has followed suit, and the same restrictions apply to their rental process, so I have requested the removal of the Avis discount from our National website.

Please distribute this change through your communication channels to your constituents. Should we reconnect with CN in this area, and are successful in getting Budget/Avis availability back for our members you will be advise. Thanks Bruce Anderson

Canadian National Pensioners Association
South shore of Montreal council
Laurentians-Lanaudiere

To mark the 35th anniversary of the CN Pensioners Association, we have to go back to the beginning. Above all, we must underline the involvement of our predecessors. These people made sure to build us a solid association, based on rigorous principles such as respect, tolerance and benevolence. These people who gave their time to organize an association with the aim of bringing together all those who had built CN as part of their work, our builders managed to keep this group alive and we can see it even after 35 years. .

To mark this 35th is to underline the commitment of all who have not hesitated to put their hands in the wheel so that activities are established and have remained for all these years. Today, after all the work done, we can still enjoy this magnificent organization whose main purpose is to manage fun. To bring people together and give them pleasure, there is no job that brings so much satisfaction.

This association makes it possible to live in society, to bring together people alone, to find former colleagues and that under the sign of friendship, pleasure and camaraderie. So thank you to all those who are at the origin of this success and to all those who have taken up the torch with heart and courage and who continue to make this organization shine for the pleasure of all.

Creation
Serge Julien



Changes of postal address are super important to be well informed Lifeworks-Health Wellness 1-800-361-0739

For some, changes of internet service provider are frequent
It is essential to send us your change of email
And this for all the councils of Quebec
Arcn. provincial@gmail.com
Comments and suggestions

**Canadian National Pensioners Association
Quebec Provincial Council
Reminder**

Provincial Council email: ARCN.PROVINCIAL@GMAIL.COM

CN Pensioners Association: WWW.CNPENSIONERS.ORG

Scholarships April 15 to August 15 <http://www.cnpensioners.org/scholarships.cfm>

Questions about your CN Retiree Benefits Wellness Solution Ltd: 1-800-361-0739

Blue Cross Representative for CN Pensioners Paul Goupil

Pgoupil@sympatico.ca 418-839-2764 cell 418-559-5737

Travel and Promotion

<http://www.cnpensioners.org/travel.cfm>

Choice Hotels: www.choicehotels.ca client code for CN 00064447

Blue Cross-Medavie of Quebec: 1-888-873-9200 contract 93115

Via Rail Canada: www.viarail.ca reservation: 1-888-842-7245

Coop d'habitation les cheminots à Laprairie president Jean-Marc Théoret 450-907-7060

Email: cncoop@hotmail.com or coop.cheminots@videotron.ca

CN Pensioners Association: <http://www.cnpensioners.org>

Travel insurance www.johnson.ca/medoc or 1-866-606-3362

Johnson Home and Auto Insurance 1-877-413-4391

Discount on Ford products 1-877-294-7554

CN Store <http://www.boutiquecn.com>

CN Benevolent Fund www.caissedebienfaisancecn.com

Blue Cross Manual http://www.cnpensioners.org/PDF/BC_2014_01_CN_Brochure_fr.pdf

Membership Committee

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