



Pensioners' news

Keeping pensioners' information on track
Volume 27 • Number 3 • Winter 2023

INSIDE THIS ISSUE

- 1 President's Message
- 2 Membership
- 3 Health Care Matters
Rail Safety Week 2023 – Kick Off Event
in Winnipeg
- 4 CN Pensioners' Associations
Scholarship Program 2023
- 5 CN Pensioners' Associations
Scholarship Program 2023, continued
- 6 Railroaders in the Community
- 7 Railroaders in the Community, continued
- 8 Celebrating Centennial Birthdays
- 9 Celebrating Centennial Birthdays, continued
- 10 The Ontario SPCA and Humane Society
needs your help!
- 11 Travel Insurance—Why? I'm in Good Health
- 12 Membership Application form

IMPORTANT

When a pensioner/surviving spouse moves or dies, CN Pension and Benefits Administration must be advised immediately by calling 1-800-361-0739 so that an accurate information database can be maintained.

The Company (CN) has reached an agreement with the CN Pensioners' Associations (CNPA) to provide mailing addresses periodically. This is so that the pensioner or surviving spouse does not have to make a second call to the National Council.

*Next newsletter deadline: Articles for the
Spring edition due by January 31, 2024*

PRESIDENT'S MESSAGE

I am writing this in October 2023, as our deadline for the winter newsletter is October 31. You will read it in February or March 2024. We could be living in a totally different world than we are now. The only constant these days, it would seem, is change.

For seniors, adapting to change can be difficult and create stress, which in the end can affect mental and physical health. If you feel the world around you is stressful, you may find it helpful to engage in stress relief activities.

You could try walking outside when weather, ground, and ice conditions permit safe movement with no risk of falling. Alternatively, you can enjoy walks on indoor tracks at many malls, gyms, arenas, and community centres. Or perhaps you could take a course at a local university — many are offered free to seniors.

In short, reduce your stress by focusing on other activities rather than constantly dwelling on things you can do little to change or remedy.

I have been involved with the CN Pensioners' Associations for 20 years, following 35 years "on the job." That's a total of 55 years of "CNIing" in one form or another, in one place or another, on one job or another. I have lived in nine houses, held 30 jobs throughout my career, and still have the same wife. Diane has stuck it out with me for 50 years of marriage. We have had a wonderful time of it all and raised two great boys.

But now I feel it is time for me to take a step back. I accepted the position of President of the CN Pensioners' Associations in 2019 and have held it through four years, three of which were Covid-impacted, with all the changes that it brought about. The CNPA leaders across the country stepped up and CNPA survived — and in many ways grew as an association. It was an amazing experience, and I thank all who helped us get to where we are today.

Our next Annual Directors Meeting will be held face to face in Montreal on November 23 and 24. I have written on the importance of this meeting in past newsletters. This one is no different, except that for me, when the time comes to put my name forward for a new three-year term as president, I will not be doing so. I will pass the baton to someone with new ideas and direction. For an association such as ours, change can be good.

So, when you read this, you will have a new president, and I will be past president. Still active on many fronts and still fully supportive of our association's reason for being.

I thank you all for your support when offered, constructive criticism when deserved, suggestions when needed, and recognition when earned.

Thanks.

Reg Hebert

Past President, CN Pensioners' Associations

The National Council of CN Pensioners' Associations Inc. publishes the CN Pensioners' News three times per year.

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2023 National Council and Executive Committees,
including the Regional Vice-Presidents,
visit www.cnpensioners.org/councils

National website and national Facebook pages
For more information, contact names and numbers,
please go to our National website

www.cnpensioners.org
www.facebook.com/cn.pensioners.92
www.facebook.com/cnpa.french.3

CN Pensions and Benefits Administration – 1-800-361-0739
Pensioners' web portal: cnbenefits.hroffice.com

The portal is now available at CNBENEFITS.HROFFICE.COM
It will allow you to access relevant pension information and update your
address and banking information. On your first visit, you will need to
register. You will then be able to access the portal using your CN PIN
(login ID) and the password you created.

If you require assistance with registering or logging in, please call
the Pensioners' Helpline at 1-800-361-0739.

CN is committed to adhering to the highest standards in all aspects of its corporate activities. In order to ensure that pensioners receive the maximum possible information concerning the Company, its activities, the Pension Fund, and all related matters, it funds this newsletter. However, the content of the newsletter is entirely the responsibility of the National Pensioners' Associations, and CN assumes no responsibility for the content of the newsletter, which is the sole and exclusive responsibility of the Associations.

Membership

Congratulations on your retirement!

The CN Pensioners' Associations (CNPA) were established over 40 years ago to represent the needs of Canadian CN pensioners. Our objective is to protect your interests, financial and otherwise, regarding your pension, and to enhance your social interests and activities. Along with the unions and CN, the CNPA is an equal partner on the CN Pension Committee. The CNPA wants to keep pensioners connected, whether through local meetings, our national newsletter, Facebook or websites. We work with external partners to provide you with a variety of significant benefits, including insurance and travel and other valuable discounts. We also proactively lobby and advocate before governments on pensioner issues on your behalf.

WHAT PROGRAMS AND BENEFITS DO THE CNPA MANAGE OR PROVIDE?

- **HEALTH CARE:** With the assistance of key partners, our Health Care Committee of volunteer pensioners manages one of the best retirement health care plans in Canada. Our CNPA HEALTH CARE PLAN for CN Pensioners (93115) provides coverage for some of the costs not covered by your province.
- **SCHOLARSHIPS:** Children and grandchildren of CNPA contributing members get access to our annual CNPA Scholarship Program, which offers 25 scholarships of \$1,500 across Canada, plus additional regional bursaries/scholarships.
- **Our national newsletter and local communications** with members keep you up-to-date on what is happening, like family days, special events, or changes to legislation, policies or programs. We also provide the annual CN Employee Calendar, CN Magazine, and CN in the Community brochure to contributing members.
- **As a member**, you can attend various events coordinated by the local councils across the country. Most hold regular meetings, where current or special issues are discussed, as well as other local activities and events.
- **While CN Pension and Benefits Administration (1-800-361-0739)** is the primary contact for your specific Pension Plan issues and questions, you or your spouse can also ask your CNPA contacts about any issues or concerns you may have.

Find out more on our extensive website, www.cnpensioners.org.

The CNPA does all this for you and other members through contributions of only \$12 per year or \$1 per month deducted directly from your pension payment. This helps us fund all our national and local activities. We need your support and encourage you to sign up.

HEALTH CARE MATTERS – WHAT’S CHANGED – WHAT’S NEW

Premium rate changes – Every fall, your volunteer CNPA Health Care Committee meets to review the previous year’s Health Care Plan financial results. Like your personal expenditures, drug costs (particularly for new high-cost drugs) rose by about 6%. Prescription drugs make up about 82% of all our Plan costs, and the number of individuals who claimed over \$10,000 each increased to 177 (up 10%). As a result, and to overcome the financial deficit we incurred, there will be some provincial increases to premium rates across Canada for 2024. We did, however, limit those increases where possible by using some of our reserve fund.

Plan provision changes – While our ability to improve the Plan is limited when we are in a deficit situation, we continue to make some cost-effective improvements wherever possible. In 2024, there will be an increase to the amount you can claim for **annual eye examinations, foot orthoses, and ambulances**. We have also adjusted the amount you can claim for **Registered Nurses** in your home and have added **Acupuncturists and Occupational Therapists** as eligible specialists.

NEW design for our brochure – While the actual content of the Plan brochure remains the same (with the exception of the above

changes), we have REVAMPED the entire brochure to make it easier to navigate, interactive, and more visually appealing. Hopefully for you, we also made some of the technical and administrative terms easier to read and follow. Please go to the website cnpensioners.org and click on **Healthcare** to find the revised MANUAL.

Work-related injuries or illnesses – Many of our fellow railroaders experienced physical injuries, exposure to noise and chemicals, and other conditions while working at CN. These conditions may not have become evident until well into retirement. While those issues, or some of them, may not be eligible for post-retirement workers’ compensation claims, your doctor or specialist may have an opinion that may link your condition to your former employment. If this is the case, you can go to our **CNPA website, cnpensioners.org**, and click on **Healthcare** and then on WORKPLACE INJURY. Read the brochure and learn how to potentially file a claim with the WCB.

If you are not “connected,” consider getting a family member or friend to assist you with the above links and more on our CNPA website, cnpensioners.org.

RAIL SAFETY WEEK 2023 – KICK OFF EVENT IN WINNIPEG



To help spread the word:
cn.ca/safety

Photo: CN Pensioners Ernie Yakiwchuk, Tim McCrindle, Sharon Niemi, Bruce Anderson, Janet Anderson, Dennis Brown

The Kick Off Event was held at the CN Campus in Winnipeg on Monday, September 18, 2023. Thanks to CN Police and the CN Campus for hosting this fun event while spreading the word on the importance of rail safety. Thanks also to CN Pensioners Tim McCrindle, Ernie Yakiwchuk, Dennis Brown, Sharon Niemi, and Bruce and Janet Anderson for assisting with the pledge taking.

Just outside the Campus, there was a food truck where you could pick up complimentary mini donuts and a lemonade after taking the pledge. Also set up outside: yard style games (ladder ball, hula hoops), a spinning wheel to answer safety questions, CN and Safety Tip giveaways, plus a chance to win one of five \$50 Amazon gift cards. Inside the Campus, six laptop computers were set up for Campus students and others to answer safety-related questions and take the Rail Safety Pledge. In addition, a photo booth with props was set up for fun photos.

Please remember that rail safety should be practiced every day of the year. If you happen to witness an unsafe situation near the railroad, please call CN Police at **1-800-465-9239**.

CN PENSIONERS' ASSOCIATIONS SCHOLARSHIP PROGRAM 2023

Our CN Pensioners' Associations Scholarship Committee has now completed the 11th year of our Scholarship Program. The awards — 25, in the amount of \$1,500 each — to children, grandchildren, and great-grandchildren of contributing members of the CNPA have been mailed to the successful applicants.

In addition to the CNPA National Council awards, the list includes two additional scholarships that Moncton Council continues to fund for grandchildren and great-grandchildren of sponsors who are contributing members of Moncton Council No. 1. What's more, the Manitoba Council is funding a similar bursary, the Harvey Hosfield Bursary, for a total of five awards of \$1,500 each, and one Trade bursary in the amount of \$1,500. Quebec region is also funding two Trade bursaries in the amount of \$1,500 each.

Ontario Provincial Council is awarding a scholarship of \$1,500 to an applicant sponsored from Ontario. These local awards are apart from the national awards and are administered by the local council, which is providing the funding. Information on all the awards as well as the names of past winners and the names of their sponsors are available on our website, www.cnpensioners.org, at any time.

This year we received 110 applications, of which several were rejected for various reasons under the rules, but primarily due to the applicant's parent or grandparent not being a CNPA contributing member. Unacceptable proof of registration is also often a problem, as is the applicant's failure to submit a resumé.

All information regarding our scholarship awards and the application process is contained and easily found on our website: www.cnpensioners.org. If your grandchild is interested in applying next year, he/she should read the instructions posted there well in advance of the scheduled application submission start date, which is April 15, 2024.

2023 Scholarship awards include National, Moncton Council, Ontario Provincial Council, and Manitoba Council as well as the Harvey Hosfield Bursary.

Quebec Council and Montreal Council each sponsored a Trade bursary for 2023 in the amount of \$1,500.

The Scholarship Committee and all the local selection committees would like to take this opportunity to thank CN Pensioners, survivors, and their families for their interest and participation in this Program.

We thank all those applicants who took the time and effort to prepare their professional submissions.

In particular, the students deserve hearty congratulations for all the volunteer work they perform in their communities.

The success of this project will be discussed thoroughly at our Annual Directors Meeting (the Annual meeting took place in November 2023 during production of the Newsletter) with the possibility of offering it once again for the 2024–2025 scholastic year.

If you were not successful this year, please do not hesitate to apply again at a future date if you still meet the required criteria.

Thank you also goes out to the Selection Committee members, who performed the difficult task of assessing the applications and ensuring that their decisions conformed to our strictest, non-prejudiced assessment methods.

We also want to show appreciation to National Director Wayne Greenland, who received all the applications, screened them, and distributed them to the appropriate Regional Committee members. Also, to National Membership Officers Peter Moloney and Nancy Zajacz, who ensured that each sponsor was a qualified contributing member of our Association, and Ron Charles, National Treasurer, who issued the cheques to the successful applicants.

Reginald Hebert,
Scholarship Committee Chair

2023 SCHOLARSHIP PROGRAM WINNERS

STUDENT NAME	SPONSOR'S NAME	RELATIONSHIP	SPONSOR'S COUNCIL CITY	COUNCIL NO.	AWARD
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WESTERN CANADA

Harsunder Singh Hunjan	Bhupindar Singh	Father	Vancouver, BC	E8	National
Noah Westerlund	Henry Hoogenberg	Grandfather	Edmonton, AB	E3	National
Madison Bulloch	Wayne Bulloch	Grandfather	Edmonton, AB	E3	National
Sawyer Trepanier Zurek	Patricia Trepanier	Grandmother	Edmonton, AB	E3	National
Sophie Anastasia Ogaranko	Murray W. McMillan	Grandfather	Edmonton, AB	E3	National

ONTARIO

Allison Coldwell	Joan Fournier	Grandmother	Barrie, ON	C2	National
Hannah Watson	Bruce Watson	Grandfather	Oakville, ON	C4	National
Rosetta Dephilippis	Rosie Dephilippis	Mother	Brampton, ON	C14	National
Liam Prichard	Warren Prichard	Grandfather	Sarnia, ON	C7	National
Jeffrey Lennox	Blaine Lennox	Grandfather	St. Catharines, ON	C8	National

ONTARIO PROVINCIAL COUNCIL AWARD

Alec Schaefer	Wallace Schaefer	Grandfather	Tavistock, ON	C7	OPC Award
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CNPA SCHOLARSHIPS ATLANTIC

Molli Dillon	Doug King	Grandfather	St. John's, NL	A8	National
Jill Legere	Roger Legere	Grandfather	Moncton, NB	A7	National
Cameron Jones	David Andrews	Grandfather	Halifax, NS	A1	National
Anna O'Brien	George Demmons	Grandfather	Moncton, NB	A7	National
Grace Burke	Alfred Burke	Grandfather	Truro, NS	A1	National

MONCTON COUNCIL

Holly Legere	Roger Legere	Grandfather	Moncton, NB	A7	Moncton Council
Maggie Baxter	Gordon Baxter	Grandfather	Moncton, NB	A7	Moncton Council

PRAIRIE

Jessica Walker	Mary Walker	Grandmother	Winnipeg, MB	D3	National
Nate Harris	Wally Harris	Grandfather	Winnipeg, MB	D3	National
Lauren Woodbeck	Linda Edwards	Grandmother	Winnipeg, MB	D3	National
Caitlyn Hogan	John Wayne Gorin	Grandfather	Winnipeg, MB	D3	National
Cole Libner	Helen Libner	Grandmother	Saskatoon, SK	D2	National

MANITOBA BURSARY PROGRAM

Jessica Walker	Mary Walker	Grandmother	Winnipeg, MB	D3	Manitoba Div. #1
Lauren Woodbeck	Linda Edwards	Grandmother	Winnipeg, MB	D3	Manitoba Div. #1
Aurora Andrews	Fay Robertson	Grandmother	Winnipeg, MB	D3	Manitoba Div. #1
Caitlyn Hogan	John Wayne Gorin	Grandfather	Winnipeg, MB	D3	Manitoba Div. #1
Nate Harris	Wally Harris	Grandfather	Winnipeg, MB	D3	Manitoba Div. #1

MANITOBA TRADE BURSARY PROGRAM

No applications received.

QUEBEC SCHOLARSHIP AND TRADE BURSARY PROGRAM

Alexander Fahey	Lawrence Fahey	Grandfather	Montreal/Laval		National
Alexia Forget	Richard Forget	Grandfather	Montreal/South Shore		National
Ryan Cheung	Jenny Lee	Mother	Montreal/Laval		National
Clarisse Boutin	Yvan Lemieux	Grandfather	Montreal/South Shore		National
Chloé Jade Delarosbil	Murielle Whittom	Grandmother	Bas-Saint-Laurent		National

TRADES AND TECHNOLOGY

Dorothée Gingras	Bertrand Bourassa	Grandfather	Centre-de-la-Mauricie		Provincial
Victor Gingras	Bertrand Bourassa	Grandfather	Centre-de-la-Mauricie		Provincial

A lifetime of giving to her community

Three charitable organizations have remained close to **Ruth McCorrie's** heart for over 39 years, and her dedicated service to them shows no signs of slowing down.

In 1983, Ruth joined Daughters of the Nile, a fraternal organization for women founded in 1913 by the wives of Shriners. The Canadian chapter is dedicated to the growth of the organization's permanent Convalescent Relief and Convalescent Endowment funds in support of the Shriners Hospitals for Children in Canada. Ruth served as the organization's Queen in 1991 and, throughout the years, has been on many administrative and fundraising committees.

She is also a long-time member of the Sphinx Temple Patrol Unit, which fundraises and contributes to philanthropy.

In 1985, Ruth joined Khartum Ladies' Auxiliary, which supports not only the Shriners Hospitals for Children but also the Children's Rehabilitation Foundation and other organizations ministering to children living with disabilities. Ruth served as President in 2000 and continues to be active today by participating in various committees and fundraisers. She is the Liaison to the Children's Rehabilitation Centre in Winnipeg.

"The CN Railroaders in the Community program is a wonderful thing, and the grants we have received for my volunteer work have contributed to the good work the organizations do," says Ruth, whose late husband, Robert, worked in the Car Department in Winnipeg before retiring in 1988. He was also a Mason and a member of the Khartum Shrine.



Ruth McCorrie



Dan and his wife, Lenay Gutoski.

Working around the "cluck" for his community

Dan McClory worked for CN for 32 years before retiring in 2018 as an electronic technician at the Winnipeg Electronic Repair Centre. "I was a bench tech in Signals and Communications repairing radios and such," explains Dan. "For the first eight years of my career, I worked on the CN15006 Engineering TEST car and travelled every mile of CN's network from coast to coast."

Dan lives just outside of Winnipeg in the small town of Oakbank. In 2010, a group of volunteers, including Dan and his wife, Lenay Gutoski, revived the town's summer festival, which is now known as Chickendaze. "Lenay is currently president of the executive," says Dan, "and I help out wherever and however I can. Some might call me the gofer!"

The festival has a parade, rides, ball tournaments, and daily live entertainment for both children and adults. But the undisputed star of the fair is the almighty chicken. There are chicken races, chicken wing eating contests, even a chicken mascot. "It's all in good fun," explains Dan. "Through the hard work of many volunteers, we raise tens of thousands of dollars each year for local community organizations like the rec centre and scholarships for high school students."

CN donated a 53-foot intermodal container to the cause to store various items like audio equipment when not in use during the Chickendaze festival. "This year marked 12 great years for Chickendaze," jokes Dan. "It 'dozen' get any better than that!"

Ken Crossman's spirit of service is unstoppable

Ten years ago, when a good friend and neighbour asked **Ken Crossman** if he would take over as Area Chairperson of the local chapter of the Kidney Foundation of Canada, he felt honoured to be asked.

"Their son had donated one of his kidneys to his mother, and I thought it was important to do what I could for the cause," says Ken, who was a records clerk in the Electrical Department in Moncton before retiring in 1993 after 41 years of service. "My area had 100 streets on it," recalls Ken. "It was a big job, so I divided up the area into smaller ones and called people in the phone book looking for volunteers who could canvass. I got 66 individuals. During the entire month of March, I used to walk door-to-door from 9:00 a.m. to noon, from 1:00 p.m. to 5:00 p.m. and then from 6:00 p.m. to 9:00 p.m. All the volunteers combined collected \$5,000 every year for many years." Eventually, Ken started travelling outside of his area to find donors and got the Kidney Foundation to agree to move the canvassing period to May, when the weather was warmer and walking was safer.

Today, Ken relies on a walker and cane to get around, and his canvassing days are behind him. But his spirit of service is unstoppable. Ken volunteers for the Moncton Chapter of the CN Pensioners Association. "I'm Chair of the Sick and Visiting Committee, which makes home visits to ailing CN retirees and provides support to surviving spouses," says Ken, who also makes visits to the sick for his church. "Sometimes people need help to get their affairs in order or find peace. I am very happy to assist them in any way I can."



Ken staffs the Kidney Foundation booth at Disability Expo.



Larry and Cathy Armstrong next to a model of an Engine 5700 steam locomotive, a popular attraction at the railroad museum.

Larry Armstrong: A true ambassador for CN

Larry Armstrong loved railroads. So much so that, when he retired from CN in 2001 after more than 40 years of service, he didn't hesitate to volunteer at the Elgin County Railway Museum in St. Thomas, ON.

Before his passing, he worked every Saturday for seven years as a guide, generously sharing his knowledge of railway operations and railway history. Larry was passionate about railways. He knew so much about the subject, including little-known facts, and was a natural storyteller, says his wife, Cathy. He made people laugh, and they loved his visits. They still wanted to tip him, but Larry showed them the museum's donation box instead.

The grant the museum received for Larry's volunteer work through CN's Railroaders in the Community program helped modernize the building and refurbish old equipment. "The improvements have been beneficial to the city because they have helped attract tourists to the museum," says Cathy. Larry's volunteerism has also inspired Cathy to get involved in the museum's activities alongside him. "I love talking to people as much as he did and helping out during bingo games. We were partners in the CN Railroaders in the Community program and participated in CN tree planting ceremonies and other Company activities. The railroad was our favourite cause."



Celebrating Centenarians Birthdays

CN and CN Pensioners' Associations have always shown respect for their pensioners, especially for those reaching the ripe young age of 100. To honour these centenarians, an award designed and approved by the CN Pension Committee will be presented to this special category of pensioners/survivors to commemorate this milestone. The award is inscribed with their name and date of birth. We will publish the names and dates and, when possible, photos from the presentation in our National Newsletter, released and distributed to all pensioners three times a year.



1. Alma Godard

August 23, Cornwall, ON
Living at the Lancaster Long Term Care Residence.
Her husband, Aime Godard, was employed by CN from February 19, 1973, to February 28, 1987 (14 years). Based in Ottawa, he worked as a supervisor responsible for a maintenance crew that repaired and maintained CN buildings. He passed away in 2005 at the age of 83. Lawrence Mask, Secretary of C9, Ottawa, making the presentation.



2. Carmen Gagné

August 13, Québec City, QC
Her spouse was Fernand Gagné, a Track Maintenance Department employee based in Tourville, QC.



3. Fernande Raymond

September 22, Lasalle, QC
Wife of the late Paul Raymond, a truck driver and union leader in Montreal. Received the commemorative gift from the President of the Montreal/Laval Council.



4. Gilberte Corbeil Laflamme

July 17, Senneterre, QC
Widow of the late Maurice Laflamme, a Track Maintenance employee based in Senneterre. The presentation of the centennial plaque and the CN100 brooch was made to her by her daughter, Louise, and Claude Chartrand, President of the CNPA B2 Council (Abitibi).

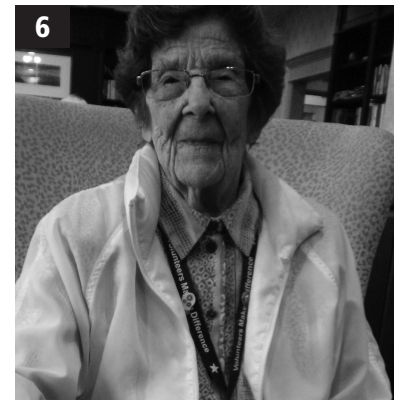
5. Hélène Trudeau-Fortier

July 19, Montreal, QC
Wife of the late Joel Fortier (1919–2002), who worked as a machinist. The memorial was presented by her daughter, Nicole Fortier.



6. Jean Moffett

August 12, Toronto, ON
Widow of the late Joseph Moffett, who worked in accounting at the Toronto downtown office for over 30 years. She is still an active volunteer at the HAM radio shack at the Ontario Science Center. She is very proud of being a member of the centenarian club.



7. Johanna Arts

October 13, Barrie, ON
She received her CN/CNPA birthday gift at a family party on Saturday, October 14.



8. John Krpan

August 22, Kamloops, BC
Veteran and retired CN employee celebrates 100th birthday touring Canada by train. Kamloops local executives were on hand to help celebrate and recognize John Krpan on his 100th birthday.





9

9. Joyce Tilley

August 14, Radium Hot Springs, BC
She was presented with a bouquet of flowers and the CN/CNPA crystal desk plaque. Joyce was pleased and surprised that the Pensioners Association had remembered her birthday. Cheryl Marshman, her youngest daughter, made the presentation.



10

10. Marie-Laure Gautreau

October 24, Moncton, NB
Marie's family made the presentation of the CN/CNPA gift to her on her birthday.



11

11. Michael Shuberynski

August 27, Hawkesbury, ON
Michael lives at the Prescott and Russell Residence long-term care home. Michael was employed by CN in Montreal for 36 years and retired on May 31, 1987, after working at Turcot Yard.



12

12. Sophie Collens

September 4, Côte Saint-Luc, QC
Sophie received a bouquet of flowers and a beautiful souvenir of CN from Rémi La Haye, President and Treasurer of B7 Council. Sophie was an administrative secretary at the Head Office.



13

13. Vivian Wotton

September 18, London, ON
CNPA C7's Local President, Ron Hewson, and Local Secretary/Treasurer, Rick Dixon, presented Vivian Wotton with the gift celebrating her 100th on her actual birthday. She has been enjoying her retirement from CN's Express Division for many years now. A beautiful cake was served to highlight the occasion.



14

14. Yvette Nadeau

July 30, Lévis, QC
Widow of Léo Couture, who worked 32 years at CN's Chary Yard. Her daughter, Johanne Couture, made the presentation with Robert Beaudoin, Interim President, CNPA B9 Council (Conseil du Québec).

CN Railroaders in the Community have contributed thousands of hours of their personal time to make their communities better places to live and work.



**We are happy to introduce a revitalized volunteer program for employees and pensioners!
Check out the exciting features at www.cn.ca/MakingADifference**

The Ontario SPCA and Humane Society needs your help!

The Ontario SPCA and Humane Society is growing our AnimalSmart Humane Education Program and we need your help! This learning resource consists of a series of lessons developed to foster empathy, promote a sense of responsibility, and inspire connection with animals and the environment. The lessons also promote mutual respect among learners, encouraging them to collaborate with their classmates and family and inspiring them to participate in their local and global community. Each presentation includes humane education information, student/child-driven activities, and resources required to extend the presentation or add further presentations that build upon humane education messaging. To meet the goal of maximizing the reach of the AnimalSmart™ program, presentations are offered free of charge to schools and community groups in our animal centre regions.

Our Humane Education Volunteer Team plays a vital role in representing the Ontario SPCA and Humane Society in schools and the local communities we support across the province. You might get involved in any, or all, of the following:

- Delivering presentations (30–75 minutes in length) primarily to local schools; however, this could be extended to community groups. The presentation content will cover the mission of the Ontario SPCA and the principles of humane education, whose goal is to inspire compassion, empathy, and respect for all animals.



- Attending community events hosted by the organization or other community partners, as a representative of the Ontario SPCA (e.g., hosting an information booth at a local event or activity).

If you want to become a Humane Education volunteer, book a presentation or learn more, go to: <https://ontariospca.ca/animalsmart/>



CN EMPLOYEES'
AND PENSIONERS'
COMMUNITY
FUND

2024 Annual Fundraising Campaign

There's still time to give!

Donate to the charity closest to your heart

from **more than 400 organizations** or add the one of your choice*

Every donation counts, make a difference!

Contact us:

✉ communityfund@cn.ca

☎ 1-877-552-7555

🖱 communityfundcn.com

*Please note that
your monthly
contribution must be
renewed each year.*

*Each organization must receive a minimum of \$300 per year to be eligible.

Travel Insurance—Why? I'm in Good Health

That was the thought I had before my last cruise, through the Baltic Sea with nine ports of call. But my wife and I talked it over, and as we were not getting any younger, we decided to once again book travel insurance just in case, though we had never had to file a claim and this was our 15th cruise.

As we got ready to go, all was in order, or so we thought. We travelled to Toronto International Airport for our overnight flight to Copenhagen and onto Stockholm to start off our vacation and cruise. As we toured Stockholm and the surrounding area, I was not myself but assumed I was fatigued from the long flight. It was time to board our ship — I am not mentioning the name of the company or ship, as it has little to do with my story — and I was still having trouble remembering things and talking, and only wanted to sleep. I was unable to go off the ship at our ports of call, and even my wife was so concerned that she stopped going as well to stay with me. She decided to take me to the medical clinic on the ship to see if they could figure out what was wrong. Well, the first doctor said I had pneumonia and gave me some medicine. I was not getting any better when we got to Poland, so I went back to the clinic. The second doctor was convinced it was not pneumonia, but couldn't say for sure what it was and suggested that I be taken off the ship and transferred to a hospital for evaluation. Our next port of call was Germany, and my wife insisted we wait another day. The medical staff made her sign that she had refused medical advice and that, should I die on the ship, it was her fault, not the medical doctors'.

By the time we reached the next port in Germany, I was completely unable to talk, walk, or perform any other bodily functions. There was an ambulance waiting to transport me to the hospital in the city of Rostock. My wife came with me, and as I didn't have any memory of the whole event, she needed to be there with me. Upon arrival at the emergency department, I was assessed and rushed to have a CT scan done, and the doctor informed my wife that there was a massive brain bleed in my head that had pushed my brain to the left side of my head and told her they needed to operate immediately but could not guarantee my surviving the operation or tell what condition I would be in if I did survive.

The reason I am telling my story is that, through those doctors' ability and skill, I survived, which may have happened with or without travel insurance. I have made a full recovery and I am resting at home again with my family. But if I hadn't had travel insurance, what would that had cost my family? This whole event could have turned out very much differently if we had decided NOT to take out travel insurance, as the cost would have destroyed us financially. Having to pay the full costs of hospital care, surgery,

and aftercare alone could have run into the thousands of dollars. Add to that being in a foreign country, not being able to speak the language, needing hotels and restaurants, and having to pay the cost of transportation back to Canada.

My wife contacted our Case Manager, who took over everything and, from that moment forward, he and the people around him handled everything, from hospital bills and hotels to food and our way home. It was discovered after almost two weeks in intensive care that I still had air trapped in my head, and this meant that I could not fly home until it cleared up. I was no longer required to stay in the hospital, but I would have to stay for another two to three weeks as an outpatient for it to clear my head and then I could fly home. Unfortunately, the hotel stays and meals were going to have to be at our expense as our daily hotel and meals coverage was maxed out, so we asked if there was any way we could get back to New Brunswick and our Medicare system. They were going to say no, but then my wife suggested another cruise, as the cost would be less than flying two nurses from Canada to Germany and then flying us all back to Canada first class because I needed to lie flat for the entire flight.

If you don't have a travel insurance policy, you would have to pay all of these costs yourselves, never mind being in a strange country, not speaking the language, and trying to get home through your own efforts.

By the way, the insurance company fully agreed to our plan, and we booked a cruise to New York City, where we were picked up by a limousine service provided by the travel insurance company and were driven home to our front door in New Brunswick. This is my story as a CN Pensioner who got into trouble in a big way and was away from home for nearly three weeks.

The only caveat is that you shouldn't lie to the travel insurance company on the application by either leaving out pre-existing conditions or saying you can travel even though your doctor advised you not to. The insurer will find out and then your policy will be null and void, and you will be left on your own.

I estimate that, without travel insurance, besides the hassle of having to get things done on my own, the monetary cost would have been in the range of C\$75,000 to \$100,000. Plus, I wouldn't have been allowed to leave the country until all my bills had been paid.

John Bailey
Pensioner

