



CN RAILVETS OF SOUTHERN ALBERTA E2

Oct 2025 Volume 15 Issue 3

From the Presidents' Desk: Well now, wasn't that drop into the deep freeze exhilarating? Or some other word not allowed in print? At least the weather is supposed to moderate somewhat for a few days and hopefully last until after Hallowe'en. We are, however, still in Alberta and the weather is a toss-up so I have my winter gear at the ready. Good news about the CNPA Scholarship competition – an E2 members' grandchild won a scholarship, and the number of applicants is up. Please note that the competition for the 2026 competition will open in April, consult cnpensioners.org for needed details. I trust everyone had a pleasant 'Turkey Day' and are now focused on the upcoming holidays. Check inside for opportunities to receive the National Newsletter in colour and e-Cards that would replace the plastic membership cards we received. You might need some assistance obtaining these as they require using the pensioners' website. We will decide the date for our Christmas luncheon at the November meeting and calls will be made after that decision. I would appreciate seeing more members in attendance. I hope you enjoy the Trick or Treaters later this month – so many inventive costumes. In these troubled times perhaps it's time to remember our Armed Services and their service to our country. If you're a CFL football fan, Grey Cup happens on November 16th and I hope *your* team wins 😊. And then it's on to winter (if it hasn't already happened) – be careful out there whether on foot or in a vehicle! I hope everyone has an enjoyable Christmas and holiday season. I'll be back in February of 2026.

Talk to me! Comments? Complaints? Suggestions? Photos?
Call or email me. Sincerely, Judy Woods, President E2

UPCOMING EVENTS: Next Meetings:

Nov 3 – Regular meeting, join us for lunch

Dec ? - Christmas luncheon, call us to confirm

*Please note phone calls will be made on the Sunday prior to the meetings to confirm that specific date, especially during inclement weather.

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All published CNPA newsletters can be read at cnpensioners.org.

NEWSLETTERS AVAILABLE THE FOLLOWING TIMES:

February, June and October

HOW DO YOU GET THIS NEWSLETTER?

1. by **Canada Post** (most expensive, our least desirable),
2. by accessing it yourself on **cnpensioners.org**,
3. by receiving it directly in your **email** in-box from our local council (best choice for us). Please advise Brian Woods at 403-280-9107 or woodsby@nucleus.com if this option works for you.

Any changes to your pension - address, telephone number, power of attorney, death etc. must be called into **Life Works at 1-800-361-0739, toll free**. They can also help with all questions regarding your pension or rail pass.

NEXT MEETING: November 3, 2025

MEETING LOCATION: Games Room downstairs at the Kerby Centre, 1133-7 Avenue SW (403-705-3248)

TIME: 12:30

2-E2

The Membership of E2 welcomes our New Members

- Mezan Singh
- Sharon Davis
- Warren Darren

Happy Birthday wishes to:

- Les Martin, Oct 24, 81 years
- Roland Morin Nov 11, 88 years
- Martha Robinson, Dec 7, 89 years
- VP Brian, Dec 7, 71 years

Anniversary congratulations to:

- Roland & Doreen Morin, Nov 11, 61 years
- George & Eileen Merik, Nov 12, 65 years

Obituaries

- Wayne Erickson Oct 14/23, unknown
- Joan Ladouceur May 31/25, 94 years
- Steven Hand July 3/25, unknown
- Gerald Stotz Aug 17/25, 74 years

Want to see your name in print? The Company keeps all your details secret so if you want to see your name in print, call to give us those details so that can happen. A pseudonym for any nefarious members could be arranged 😊.

Membership Advantages: The Scholarship Committee will deny any applications sent by non-contributing members children or grandchildren. **Only** contributing members receive the annual CN calendar, delivered to your home – for only \$1/month. Also added is an association with the travel discount company, Colette Travel, plus the opportunity to join the CNPA Blue Cross plan when you initially retire. If you join the Rail Roaders In The Community program, a \$100 bonus donation is available. Be a promoter of the CNPA and encourage any non-members you know to call Brian Woods 403-280-9107 where, for that mere \$1/month (by PRD), they will become members. Also, they'll receive a copy of this wonderful newsletter! **Please Note:** Membership for a Spouse or survivor is **not automatic**, but they are invited to attend meetings (no voting unless in good standing - paying that is) and special events. **Social memberships** are also available (\$10 paid to us annually), this entitles the member to attend all functions of the local, and vote on local, non-CNPA, matters. Matters of the CNPA may only be voted on by the Pensioner or the surviving spouse per the constitution. **New incentive to join** – There is currently an offer of a two-year FREE membership so let's chat up anyone about to retire!



Columbia Gorge on Highway 14, Washington

The Usual Insurance Rant

"Proposed auto insurance plan just doesn't add up" was the heading in an article from May 23/25. The Alberta government has promised to significantly increase the compensation paid to individuals injured in automobile while simultaneously reducing premiums by 20%, this is their Care First scheduled to be in place in 2027. This plan is a 'no fault' system that promises two things, 1. that every party whether at fault or not will receive the same level of compensation and 2. your premiums will go down on average \$400. But the math doesn't add up as now both parties get paid out, whereas in the fault based system the total compensation paid to injurers was only 15% of that paid to the victims. In this 'better system' the number of injurers will be the same as the victims, the premiums will have to increase by \$600, that's a difference of \$1000, as Jim Prentiss said to Rachel Notley during a leaders debate in 2014 "let me explain to you the math is hard".

And how would the government pull off saving us that \$400? By having the victims receiving compensation without going through the court system (less lawyers would be a good thing), but they will also be reducing the payout to those involved in accidents by possibly 50%. Given examples from other provinces that have gone this route, much of the reduction in compensation will come from significant restrictions on the amount paid to motorists who have suffered major physical injuries.

Is this system what Albertans want or understand? I sure would like the government to come clean/clear on how Care First will work and show us your math too.

And in the meantime, the government has capped the automobile rate increases this year to 7% (mine went up 7.3%) as the excuse was the increased claims costs to the industry, funny, the Auto Insurance rate Board released their report in January revealing that claims costs are dropping.

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* All figures came from articles printed in the Calgary Herald by Christopher Bruce emeritus at the University of Calgary, Craig Allen independent consulting actuary and Mark McCourt accident injury lawyer.

CNPA Scholarship Program Mountain Region

First off, congratulations to Kalli Cooper, of Hanna, granddaughter of Linda and the late Gerry Campion on being awarded one of the \$1500 scholarships. Well done Kalli!

The Scholarship Committee reports that applicant numbers are back to pre-Pandemic levels. Thanks to all that take the time to complete the necessary documents.

In no particular order, the winners for 2025 are:

Eliot Avery Scott, Gerald William John Scott, Grandmother, E3
Kalli Cooper, Linda (Gerald) Campion, Grandmother, E2
Lauren Kemp, Gerald Hugh Spence, Grandfather, E9
Abigail Lawes, Reed Kowalchuk, Grandfather, E3
Jonathan Dydruk, Jeanette Dydruk, Grandmother, E10

We extend our sincere appreciation to the CNPA Scholarship Committee, Mountain Region, for their continued excellent work in this selection process.



Pacific Ocean off Cape Meares, Oregon (same rocks, different view of picture below)



Pacific Ocean off Oceanside Beach, Oregon (same rocks, different view of rocks above)

Centenarian Cards – As the previously used CN letter was deemed low quality, the CNPA has designed and developed a new personalized card that has been approved by CN. They were then professionally printed and provided to CN for distribution with the gifts. It will be signed by the President of CN and our CNPA President.

New 'e-Newsletter' – Commencing with the 2026 spring edition, the National Newsletter *in colour* will be available via email to those who sign up at e-newsletter@cnpensioners.org. Saves trees, avoids delays with printing and postal issues. Even if you sign up for the e-newsletter your calendar will still be sent direct to your address.

New membership 'e-Cards' – With more of our discounts requiring presentation of a CNPA membership card, many of our members cannot find their card that they put in a safe place 😊. So CNPA membership now has access to an e-Card if required to get a discount by contacting the CNPA membership team. The new card usually gets back to the member in 2-3 days. Starting December 2025, ALL new pensioners or surviving spouses will have the OPTION to request an e-Card, no card or a plastic card with their CNPA membership. Application form will be in their retirement package. Save this e-Card in your pics on your phone.

National Item – Annual Directors meeting in Montreal November 20-21, details to follow.

Hockey Helps the Homeless – Calgary, Winsport Arena, Thursday November 20, 2025. CN is the Premier National Partner in this fundraiser. Consider making a donation, go to hockeyhelpshehomeless.com for details.



Pacific Ocean, Cape Lookout Oregon – where are the surfers?

Upcoming Christmas Luncheon

The date will be set at the November 3rd meeting so, give us a call to reserve your seat(s). Lunch will be ordered from the Kerby Café menu. There will also be a brief meeting to deal with year end items. Hope to see more of you attend!



Mt. Hood, Oregon, such an impressive mountain even from a distance



Cruise ship plying the Columbia River waters in October

Mr. Vena Goes to Washington

There was an article on the website of *Railway Age* about the visit of a certain CEO of Union Pacific to the Whitehouse. Jim Vena was promoting the merger with Norfolk Southern to create a transcontinental railroad. If the deal does not go through the UP shareholders are on the hook for US\$2.5 billion.

Tim Urbanovitch Writes

I saw a post about thousand miler the other day and was wondering how many terms would be unknown to today's railroaders? -thousand miler, -19Y or 19R, -watch card, -PK, -OS, -Superior train, -friction bearing, -grain door, -Flax Liner, -Operator, -closing up at stations, -92B, -Call Boy, -LCL, -hoop, -Train order signal, - Passenger flagman, -Train register, -Register ticket?



A nice mid-October day in K-Country



K-Country mid-October – Yikes! Look at that snow!



Unscheduled meeting of K-Country CNPA members. Note- we offer much better food at our meetings 😊.