



CN RAILVETS OF SOUTHERN ALBERTA E2  
Oct 2021 Volume 11 Issue 3

**From the Presidents' Desk:** Now we're already approaching Halloween and, yikes, time is moving quickly! Happy belated Thanksgiving, I hope you were able to safely enjoy the holiday, maybe even with loved ones 😊. So far, this fall has been quite lovely, so the leaves have had a chance to change and then fall slowly unlike in some previous years where early snow forced them off. However, my crystal ball still shows that much leaf-raking is still in my future. Thinking back to the summer...the very hot and dry summer, I've never gardened so much in the evenings before; there were days I didn't even venture outside! With judicious use of water, my flower beds and garden areas looked good (mostly drought tolerant plants because of my southern exposure) but regardless of my efforts, some showed signs of heat stress. I'll know more in the spring if there was actual (deadly) damage...ahh, the joys of gardening – there's always next year! Please read inside for important Local E2 information (read dire here), Scholarship winners, a note about the Cranbrook Rail Museum and other scintillating articles 😊. I trust everyone exercised their right to vote in both recent elections and I am reminded of that saying, 'the best of a bad lot' but even that will have to be determined at a later date. With winter nipping at our heels, I ask each of you to take care whether walking or driving, no needless incidents please. In advance, Brian and I wish everyone a very happy Christmas season (hopefully surrounded by those you hold dear) and a healthy, prosperous New Year. Back at you in 2022!

Comments? Complaints? Suggestions? Just want to say hi? Call or email me. Sincerely, Judy Woods, President E2

**UPCOMING EVENTS**

**Currently, All Meetings Suspended**

Effective Sept 4<sup>th</sup>, the Kerby is allowing only fully vaccinated patrons on site, card or App required at the front doors. The Café is open for dining in and take away, open from 0800 to 1400 (2PM). They have also opened meeting rooms and some activities to members. The Wellness Foot Care Clinic and the Woodshop are also open, by appointment only.

**EXECUTIVE**

President: Judy Woods                      Secretary: Linda Engel  
Phone: 403-280-9107                      Phone: 403-873-5014  
Email: woods@nucleus.com

Vice-President: Brian Woods              Treasurer: Madeleine Pelletier  
Phone 403-280-9107                      Phone 403-252-3154  
woodsbj@nucleus.com                      madpell@hotmail.com

Director (appointed): Roland Morin      Editor: Judy Woods  
Phone: 403-276-3901                      Co-Editor: Brian Woods

**Our Condolences**

Fellow pensioner and regular meeting attendee, Lorne Malinowski, lost his brother Lyle on August 31, 2021, (non-Covid related) at age 61 years. To Lorne, his mother Marie, sister-in-law Della, nephews James (Jordan) and Blaine, and niece Melody we offer our most sincere condolences for your loss.

**The Cranbrook History Centre, formally The Canadian Museum of Rail Travel**

This is a real gem! Various escorted tours are available whenever they're open. Very informative and the cars are now under cover but still outdoors so dress accordingly. Indoors is a gift shop, large model train display, paleontology specimen display, washrooms, elevator, and beautifully displayed parts of the Royal Alexandra Hotel ((Winnipeg). Plan a trip to our next-door neighbour and drop in to this museum located at 57 Van Horne Street S., Cranbrook, BC V1C 4H9, phone 250-489-3918 or info@cranbrookhistorycentre.com

**All meetings** are currently depending on restrictions.  
**NEXT MEETING: to be determined in room 208**  
on the first Monday of the month except September when it is the 2<sup>nd</sup> Monday. No meetings July or August.  
**MEETING LOCATION:** Room 208, Kerby Centre, 1133-7 Avenue SW (403-705-3248) **TIME:13:00.**

All published CNPA newsletters can be read at [cnpensioners.org](http://cnpensioners.org).

## 2-E2

### The Membership of E2 welcomes our New Members

- Elisabeth Katzke

- Lynn Howard

-Alan Yep

### Happy Birthday wishes to:

Bev Cernak June 1, 86 years young

Bill Smith June 19/21 97 years young

Gwen Knott June 14, 93 years young

Bertha Esplen July 26, 95 years young

Linda Engel Aug 24, 81 years

Nelson Roberts Sept 7, 90 years

Emerson 'Red' Robinson Sept 23, 88 years

Terry McDonough Oct 4, 94 years

Madeleine Pelletier Oct 11, ?? years

Martha Anna Robinson Dec 7, 88 years (I share Marthas' birth date, but she's got 21 years seniority on me - Brian)

To anyone else that had a birthday during this pandemic, you must be doing a good job keeping yourself healthy, so keep up the good work!

### Anniversary congratulations to:

President and Vice June 24- too many wonderful years 😊

Owen Boyd and Karen Prescott Sept 28- beginners at 2 years

Emerson and Martha Anna Robinson Oct 5- 65 years (thanks for the call with these important dates)

Roland and Doreen Morin Nov 1- 57 years

George and Eileen Merick Nov ??- 61 years (call me please)

If you have an upcoming anniversary that you would like to see here, please inform us. We do not have access to your birth or anniversary dates!

**Obituaries:** The Membership of E2 extends their sincerest sympathies to the family and friends of:

Gordon Maxwell May 28/21 96 years

Peggy Cooke (widow of Arthur) Aug 11/21 96 years

Want to see your name in print in our newsletter? Call us, give your details and maybe a story to add in as well and we will make that happen. Perhaps a pseudonym for any nefarious members could be arranged 😊.

### **Insurance Rant, As Usual**

Well, that was different, my annual auto renewal came in 7% lower than last year's policy! Which doesn't make up for the 13% increase last year, but is trending in the right direction., my carrier also has given me back around \$100 over the last 19 months of less driving, which makes me chuckle when I deposit those cheques.

Here is some Insurance info I got off the Consumers Union web site; Actively pursue discounts; for example, snow tire discounts, my carrier gave me 5% discount off part of my policy for having the M&S symbol (or the snowflake on full winter tires) on the side of the tires. Bundling your home and

auto, they all encourage it, and it does lower costs. Raising your deductible from \$500 to \$1000 could save 11%. Consider dropping the collision coverage if your annual premium equals or exceeds 10% of the vehicles book value. Loyalty doesn't pay, a recent consumer survey; 23% had switched carriers in the past 5 years and 63% found better rates and 78% were satisfied with their new carriers. The bottom line here is Insurers figure you aren't going to jump to another carrier, and they may raise rates just because of this, thus costing you extra money.

**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. 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!

**CN Pensioners' Help Line** answers *all* questions regarding your pension or rail pass. It's also where you report any changes (addresses, power of attorney, etc.) also the death of any Pensioner. *Have the pensioners' PIN (SRB) ready!* **Call Morneau Shepell now called Life Works at 1-800-361-0739, toll free.** If in doubt please call Brian Woods, 403-280-9107, for clarification of some (not all) of your questions.

### **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-basket from our local council (best choice for us). Please advise Brian Woods at 403-280-9107 or [woodsbj@nucleus.com](mailto:woodsbj@nucleus.com) if this option works for you.

**NEWSLETTERS AVAILABLE THE FOLLOWING TIMES:  
February June and October**

### Winners CNPA Scholarship Program 2021

Congratulations to the following successful applicants:

Alan Ogaranko, Edmonton AB  
 Jillian Aisenstat, St. Albert AB  
 Cassandra Noel Vandermeer, Edmonton AB  
 Grace Hannah Kemp, Surrey BC  
 James Price, Castlegar BC

Be sure to read future issues of this newsletter for All Important opening and closing dates. Of course, you could just have your loved one go to [cnpensioners.org](http://cnpensioners.org) so they are aware of the dates and requirements to act in a timely and efficient manner.

J



### Rail Safety Week

September 20-26, 2021, in Canada, USA and Mexico. Safety is a shared responsibility and we all play an important role in helping to make our communities safer. As a group of CN Connectors, **here is how you can engage your peers, families, friends, and communities:**

1. Visit our *Rail Safety web pages* and watch and share the Rail Safety video with colleagues, friends and networks.
2. Keep our Rail Safety Week *Virtual Toolkit* handy and *create* opportunities to share our message during virtual gatherings, on social media and within your activities.
3. Encourage everyone to test their rail smarts and *participate* in CN's Rail Safety Week Pledge & Play at [mysafetypledge.com](http://mysafetypledge.com).
4. Share these rail safety tips with your family, friends, colleagues and community.
5. Follow us on social media! All week we will be sharing rail safety tips on Twitter, LinkedIn, and Facebook.

Every day on a railroad somewhere in North America, someone is injured or killed in an entirely preventable trespassing or crossing incident. We can do more to help prevent and reduce tragedies from happening. Working together as ONE TEAM, we will be even more effective.

Thanks for helping us raise awareness and keeping our communities safer. Together we can save lives - <https://www.cn.ca/en/safety/neighbours/rail-safety/>

### Finding Balance

-from the Injury Prevention Centre at the U. of Alberta  
 Give a Yes or No to each of these questions, each yes is 1 point, and each no is zero points so keep score.

1. Have you fallen in the last 6 months? If so, learn more about how to lower your fall risk to prevent falling again.
2. Do you use, or have been advised to use, a cane or walker? If so, speak to a physiotherapist to get the best aid for your use.
3. Do you sometimes feel unsteady when walking? If so, exercise to improve strength and balance.
4. Do you have to steady yourself by holding onto something when walking at home? If so, talk with a physio for exercises to improve balance.
5. Do you worry about falling? If so, speak with your healthcare provider, especially if it stops you from being active.
6. Do you need to push yourself up with your hands to stand up from a chair? If so, do 30 minutes of physical activity 5 days a week. Stronger muscles can reduce your risk of falling.
7. Do you have trouble stepping up onto a curb? If so, be active to improve strength and balance.
8. Do you often have to rush to the toilet? If so, talk with your healthcare provider about the need to rush to the toilet.
9. Have you lost any feeling in your feet? If so, talk with your doctor or podiatrist because that numbness can cause a fall.
10. Do you take medication for sleep or to improve your mood? If so, review your meds, vitamins and supplements with a pharmacist or doctor yearly or if your prescription changes.
11. Do you take medication that sometimes makes you feel lightheaded or more tired than usual? If so, talk to your doctor or pharmacist about medication side effects or causes of lightheadedness.
12. Do you often feel sad or depressed? If so, talk with your healthcare provider about these feelings.
13. Do you have difficulty avoiding hazards in your path because you don't see well? If so, visit an eye doctor yearly to check your eye health.

If you scored 4 points or more, you may be at risk of falling so speak with your healthcare provider for more information. Find out more about preventing a fall at [findingbalancealberta.ca](http://findingbalancealberta.ca).

I have also received additional information from this group and have a few different pamphlets etc. available for you to pick up, just give me a call to reserve your copies. J

### CN Grain Plan Fall/Winter 2021

CN has the resources in place to move this year's grain crop to market and is current to demand. A significant reduction in supplies available for shipment is expected due to the combination of historically low carry-in stocks combined with a dramatic reduction in crop production due to prairie drought conditions. August grain shipment volumes reflected the impact of these factors with 1.45 MMT of grain moved by CN. Please refer to [cn.ca/grain](http://cn.ca/grain) for the latest detailed statistics

#### 4-E2

##### Blake Olson Fall 2021 Update

**CN Pension Committee** The committee met on September 22/21. While this meeting was intended to be in Saskatoon, it was Virtual. Regular members only attended. As is usual, there are no Actuarial or CN Investment Division updates at this meeting. We are scheduled to meet in Saskatoon in Sept. 2022, including a session with local pensioners. 1. CN Executive Sean Finn reviewed the recent initiatives related to the aggressive proposed bid acquisition for the Kansas City Southern RR (KCS). The US – Surface Transportation Board (STB) rejected the CN/KCS request for a voting trust, which allows transfer of control while the STB is reviewing the merger and related requirements. As a result, the KCS Board decided to reject the CN merger agreement and went with CP. The prior CP/KCS merger agreement voting trust had already been approved by the STB. As a result, KCS paid CN a \$1.4B merger breakup fee. CN decided not to enhance its bid for KCS. Over the next year or so, the STB will study the KCS/CP merger. This includes input from customers, state governments, Unions and other railroads. 2. Sean Finn also briefly explained the aggressive approach CN is now taking to drive productivity, operating efficiency and manage costs. This is to restore CN as the premier railway in North America 3. Stephen Covey – Chief of Police & Security spoke about CN's Railway Safety Week initiatives ending Sept. 26 4. We reviewed and approved the last 4 months of new retirees and discussed various unusual cases 5. We evaluated the performance of Plan administrator Morneau Shepell (which is now called Life Works) as excellent 6. I reported earlier this year on a review of Pension Plan solvency evaluation rules by the government Office of the Superintendent Financial Institutions (OSFI). CN had taken a strong position with OSFI and their proposed regulations on how certain calculations on liabilities and assessments are performed. Following CN's recommendations this summer, OSFI has revised their approach which is positive and accordingly reduces what could have had a negative albeit minor impact to the PLAN. Our Plan is very solid and well managed. 7. The FULL committee will again meet virtually in mid-November, which will include an Investment/Financial update. Both Mary McLaughlin (alternate) and myself will attend. 8. As a side item, we continue to review a training package for new and current Committee members designed to improve and clarify Plan provisions and requirements **CNPA Health Care Committee** (HCC) meets twice a year. On September 16, the regular & Alternate Regional representatives as well as the CNPA president met virtually. The CNPA Health Care Plan is solely managed by the CNPA Health Care Committee members. The Plan is fully funded completely from the 22,000 participant's premiums which total about \$20M annually. Mountain Region committee members are Blake Olson and Michael Petrescu (alternate). Blake also chairs the national committee. As usual, at this annual September HCC meeting, we look primarily at the previous calendar year financial results and develop premium rate adjustments for the following year (2022). We also receive

a forecast on the constantly increasing drug prices, issues facing the insurance marketplace & changes to government programs and taxes all of which affect our future Plan performance. Here are the meeting highlights: 1. The 2020 results were overall slightly lower than budgeted. Quebec, Central and Western Canada were on or just slightly better than budget. The Atlantic Provinces were over budget. 2. We continue to benefit from special programs/initiatives introduced over the past 5 years to reduce administrative costs, provincial taxes and aggressively manage the cost related introduction of new high-cost drugs. 3. A continuing critical issue having a major impact to our annual budget and reviewed this year again is the cost of high claimants. High claimants are those who claim more than \$10,000 individually annually AND these 168 people account for \$4.1M or 22% of all claims a) There were some minor claimant additions/reductions in Quebec, Ontario and the West. In the Atlantic Provinces however, where few provincial drug assistance programs are available, the number of claims rose by 12 or 20%. Nationally: b) The Atlantic region accounts for 42% of all national Plan high claimants. This totaled \$1.82M or 41% of ALL claims for all Atlantic Region members. The Atlantic Provinces premium increases each year are driven generally by this small member group. c) The committee looked briefly this year at some available options to address this concerning area and will develop proposals in 2022 to potentially ease this constantly increasing financial burden on the plan and its members. 4. This year there will be no Premium increase for all provinces except the Atlantic, where a limited increase will be applied. Quebec will see a decrease based on lower high claimant projections. With the exception of Atlantic (2021/2022) and BC (2021), there have been essentially no general premium increases over 4 years. In each year there have been some positive Plan revisions/benefit improvements. 5. The Plan continues to be generally financially secure. The continued loss of members due to dwindling new CN retirees and increasing annual pensioner deaths is resulting in accelerated aging of our pensioner members and by default Plan costs. We need to be actively addressing the above concerns to ensure continued Plan long term viability. 6. There is a major Plan change occurring in Quebec in 2021/2022 due to revisions in the eligibility for CN pensioners to join the Government Drug program RAMQ. As a result, the under age 65 Plan will be eliminated at year end to allow current and new under 65 retirees unrestricted access to the Government program and the resultant significant annual premium savings. 7. Covid-19 continues to affect our Plan in certain benefit areas but not as significantly as 2020. We continue to monitor this monthly. 8. We introduced a Mail Order Pharmacy option a year ago and have seen a steady rise of members joining this program (not available in Quebec). This option provides savings to the member on lower prescript fees and drug costs and with included delivery to their address. The CNPA Health Care Committee team members should be commended for the excellent job they do administering the Plan, addressing member concerns and making tough but necessary decisions.



## CNPA Blue Cross

It has come to my attention that if you need to make changes to your CN Blue Cross Plan, they now require that you send it in writing. Our Group Plan number is 93115 plus your personal PIN is required on the request. For further information, Blue Cross can be reached at 1-866-660-7670.

### CN OUTLINES DETAILS OF STRATEGIC PLAN

MONTREAL, September 17, 2021

“Full Speed Ahead – Redefining Railroading,” which will allow CN to continue delivering high-quality service to customers while generating profitable growth and enhanced returns to shareholders. The plan announced today builds upon CN’s January 2021 strategic plan to lead on safety, customer value, operational excellence, sustainability and social inclusion, while also delivering industry-leading shareholder returns. *“CN’s ambition is to build the premier railway of the 21<sup>st</sup> century by methodically investing in technologies to deliver high-quality service to customers, improve safety and sustainability, create capacity and reduce costs and delays. Just as CN pioneered the industry’s focus on efficiency to increase reliability, we are now well-positioned to lead the industry through its next transformation by investing in the success of our customers, workforce and communities while delivering enhanced financial results.”* — JJ Ruest, President and Chief Executive Officer of CN

CN is committed to operational excellence and delivering value for its shareholders by:

1. Resuming share repurchases, CN will recommence share repurchases under the plan previously approved by CN’s Board of Directors in January 2021 and expects to complete the remaining C\$1.1 billion of share repurchases by the end of January 2022.
2. Increasing shareholder returns, CN is reviewing capital structure and financial leverage with a view to increase total shareholder distributions, including share repurchases in the range of C\$5 billion for 2022.
3. Reducing capital expenditures, CN expects to reduce capex to 17% of revenue in 2022 as a result of the current good condition of its network and the Company’s continued absolute commitment to safety and customer service. CN expects to maintain capex at 17% of revenue for 2023-24 unless there are significant market shifts.
4. Producing compelling financial returns, CN is committed to driving top-quartile Total Shareholder Return (TSR), leading the industry in organic revenue growth driven by CN’s intermodal business and showing continuous improvement on its operating margin.
5. Lowering its operating ratio, CN is targeting an operating ratio of 57% for 2022 by:
  - a) Prioritizing rail operations, including car velocity, train speed and train length, and committing to pursuing strategic alternatives for adjacent non-rail businesses that are not best-in-class; and
  - b) Rationalizing its cost structure by streamlining management, especially support functions, to improve labor productivity by accelerating speed and quality of decision making. CN believes an operating ratio of 57% is optimal for a world in which

customers and regulators are putting a greater emphasis than ever on expanding customer choice, service and reliability.

### Terry Fox Run September 2021

This year, again, the Terry Fox campaign was a virtual one. This year, however, they are not requesting individual donations as the only way to participate in the fund-raising. For CN retirees to participate, they only need to register as a participant on the Terry Fox page on the CN Employees' and Pensioners' Community Fund website. Join the CN Team, and challenge yourself to run, walk or roll on or around September 19 in honour of the 41st annual Terry Fox Run. In recognition of your participation, CN will make a \$50CAD donation to the Terry Fox Foundation on your behalf. Terry Fox and the CN Family Forty-one years ago: Terry (a 22-year-old cancer patient with his right leg amputated) ran across Canada during his Marathon of Hope to raise money for cancer research. Some of you might not know that Terry came from a proud family of CN railroaders: Terry’s father Rolly worked as a switchman for 36 years, and his grandfather and uncle Brian Hogan also worked for CN. In fact, Rolly’s colleagues took over his shifts whenever Terry was in the hospital so the family would not miss a paycheque. As this is an annual event, please mark this in your 2022 calendars accordingly. We encourage CN retirees to support the Terry Fox Run by registering your participation on the following webpage – [www.caissedebienfaisancecn.com/events/terry-fox-marathon-of-hope](http://www.caissedebienfaisancecn.com/events/terry-fox-marathon-of-hope) You may also use this web address to make a personal donation. Every dollar counts!

### Organizational Changes at CN

As part of CN’s “restructuring” process, we have lost two of our primary contacts within the corporation. Suzanne Dalzell called me this morning and she has been notified that as of Oct 7, her position has been eliminated with no known replacement at this time. She is going to try and find me a contact to continue on with the initiatives we have been pursuing, and she will make that introduction prior to her leaving. For now, Lorenza Baldi will be the sole contact for the RRITC program, and I will have a conversation with her in the near future, but her role has been primarily one of detail work, not strategic, so I’m not sure how the overall program will move forward. We do have a bank of profiles that have already been submitted to the CN writer, and I have her contact info, so as long as she remains in place, we should continue to work off that bank and have profiles for the next few editions of the newsletter. Also, Chauntelle Lauzon has been notified her position as head of the CN Employees' and Pensioners' Community Fund has been eliminated, but I don’t know the effective date for that or what replacement, if any, is contemplated there.

*From Bruce Anderson*

I don’t know these people at all but, their loss to our organization is bound to have an impact at some point as long-standing relationships have been hard to establish and now they’re gone. Hopefully agreeable replacements will be available soon.

## E2 Information...Important Information

Although the Kerby is open, with restrictions, when canvassed, most of the regulars declined in-person gatherings. This the safest practice we could adopt at this time, however, we need to honour our charter and constitution by having some sort of meetings – in person, Zoom (not popular with the older members), conference calls or individual calls, etc. As there are too many of you for us to call, I'm asking that you take an active role in your pension group (E2) and call or email Brian [403-280-9107 or woodsbj@nucleus.com] or Judy [403-280-9107 or woods@nucleus.com] to let us know your preferences so we can move forward. Consider everything about our meetings, such as day of week and month, time of day, do we need 10 meetings per year (October and November are a must because of National and Regional elections), meeting location (when under contract with the Kerby we're charged \$1 per person for our meetings although that might change because of Covid-19), or anything else you can think of. I will not require formal motions for any suggestions/recommendations but will construct a list of your ideas and present them to any Members that wish to be involved and take a count of those in favor or not for any of the suggestions. As always, the majority wins. We will need to rewrite portions of our Constitution again as such items as the quorum, meeting dates, etc. must reflect our current and future needs. When you call us or we call you, you will be asked if you agree with a quorum change from 10 persons (3 Executives plus 7 Members) to 7 persons (minimum 1 Executive plus Members). We have approximately 155 Members so it seems a bit amusing that most of you would stand by silently and let just 7 Members decided everything this Local does. Our 'meeting regulars' are reaching higher levels of 'seniority on the planet' coupled with the threat of Covid-19 and their personal situations I'm sad to think it's doubtful some will not be able to join us whenever we're able to safely reconvene. Maybe we've reached the 'Next Man Up' within our Local. I have not been approached by the National or Region Councils yet about the status of our meetings but they will and I want to have something positive to relay to them as this is a very important issue that must be addressed. Please do your part in this endeavor and contact us with your ideas for future meetings and vote on the quorum change. Sincerely, Your President, Judy Woods

### The Terminator Speaks

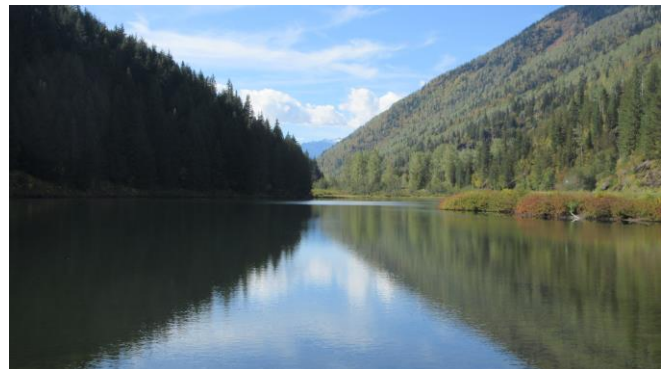
A quote from Arnold Swartzanegger Aug 12/21; *"I think people should know there is a virus here, it kills people, and the only way we can prevent it is to get vaccinated, to wear a mask, social distancing, washing your hands all the time, and not just to think about my freedom is being disturbed here. No, screw your freedom, because your freedom comes with obligations and responsibilities. Yes you have the freedom to not wear a mask, but you're a schmuck for not wearing a mask"* ouch!



Royal Alexandra Hall, once part of the Royal Alexandra Hotel in Winnipeg, MB. Cranbrook History Centre, Cranbrook



Display at Sandon, BC. Former wild silver mining town now part of the Valley of the Ghosts.



Fish Lake rest area. Between New Denver and Kaslo BC



View from the bow of Osprey 2000 ferry Going to Balfour from Crawford Bay in the Kootenay region of British Columbia