

MAIN LINE NEWSLETTER

CNPA Southwestern Ontario Council C7

IN THIS ISSUE

- **C7 Executive**
- **Health Care Report**
- **President's Message**
- **Seniors Driving Tests**
- **Via Pass/Preference**
- **Scholarship Program**
- **Obits**
- **Meeting/Luncheons**
- **Election**



Photo description Pg 2

**Mainline is published in January, May, & September
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For meeting information and upcoming
events,**

See Pg 6

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CN Pensions and Benefits Administration Help Line:
1-800-361-0739

Pensioners' Web Portal:

<https://cnbenefits.hroffice.com>

What You Can Do on the Portal:

- Access your pension information
- Update your address
- Update banking details

First-Time Access Instructions:

- You'll need to ****register**** on your first visit
- After registration,

log in using your ****CN PIN (login ID)**
and the password you create. Need Help?
Call the ****Pensioners' Help Line****: 1-800-361-0739

**When a pensioner/surviving spouse moves
or dies, CN Pension and Benefits Administration
needs to be advised immediately by calling**

1-800-361-0739.

**Also notify Louise Bayer, Membership,
519-438-2433, lbayer2022@gmail.com**

A photograph illustrating work on the Michigan Central's Detroit Tunnel on September 30, 1907. The photo was taken from the 14th Street bridge, looking towards what will be the tunnel entrance. The excavation of the cut that will lead to the U.S. portal has just started with the excavator working towards the Porter Street bridge (with a streetcar running across the bridge) and eventually will be two tracks wide. A Michigan Central locomotive runs right next to the new cut while a construction car sits on the newly stubbed track to the left. Nicely kept homes are still present along the right-of-way giving the residents a great place to observe the massive construction project but will with the march of time be replaced by a more industrial setting. In the next week after this photo was taken the first section of tunnel would be sunk with the construction lasting the next few years. The tunnel will open to passenger traffic in the summer of 1910.

CNPA National Web Site: www.cn pensioners.org

CNPA English Facebook Pg: www.facebook.com/cnpensioners.9/

CNPA French Facebook Pg: www.facebook.com/cnpa.french.3

FALL 2025 HEALTH CARE COMMITTEE UPDATE

The Plan incurred a short fall in 2024. This had been anticipated, and the 2025 premiums were adjusted to help balance the books. The shortfall was driven by 2 primary areas. Significant increased usage of new and existing high-cost drugs. Ozempic cost our plan \$700,000 in 2024, cancer drugs cost \$1million. High Claimants (Plan Participants who claim over \$10,000 in 2024) The total amount claimed by 131 was \$3.4 million or 20% of all claims.

The committee reviewed the viability of our plan over the next 10-15 years. The average age is now over 77 years. We are losing about 1700 pensioners a year with only 220 new CN pensioners and about 500 surviving spouses. We anticipate drug costs will increase 5-8% per year.

There was a review of MBC customers' service levels, which are both stable and reasonable. The Committee will meet September 18-19 to set rates for 2026.



Thank you to those CN Pensioners who represented CN at last year's Terry Fox Run.

On September 15, 2024, nearly 300 CN employees, retirees, and family members took part in six runs across Canada, raising over \$16,500 for cancer research. This was part of CN's \$1 million commitment over three years to help fund life-saving research and innovation. In 2023–24 alone, the Terry Fox Foundation directed \$43.9 million to cancer research, supporting over 170 projects and nearly 600 researchers. Definitely something to be proud of!

This year's run - the 45th annual - takes place on Sunday, September 14, 2025 across Canada! As we look ahead to this year's events, we invite more of you to get involved. Team CN has started recruiting for these sites:

Toronto: <https://run.terryfox.ca/team/teamcmtoronto>

Barrie: <https://run.terryfox.ca/team/teamcnbarrie>



Playing with purpose Hockey Helps The Homeless, in partnership with CN, raised \$7.8 million

They laced up, volunteered and showed what it means to play with purpose. Hockey Helps the Homeless, sponsored by CN, raised an incredible \$7.8 million for local organizations fighting homelessness across Canada through a series of friendly hockey tournaments.

Further Details are available at: CN Community - Hockey Helps the Homeless | cnpensioners.org



Message from the President

I trust that you all enjoyed a pleasant and relaxing summer. It is remarkable how quickly the seasons change, and with autumn now upon us, winter is soon to follow.

This year, your executive committee introduced a new initiative by hosting meetings outside of our usual locations. On June 4th, we held a breakfast gathering in Sarnia, which was well attended by members from that region. Regrettably, we were unable to proceed with the gathering scheduled for Windsor in September due to the absence of a local member to assist with securing a suitable venue. All that is required is a location to host a luncheon where members in the area can come together. Our council will provide support for the luncheon and will also be available to address any questions you may have regarding Health Care, Pensions, or the work of our Council.

In October, we will be conducting elections for executive positions, and we welcome new volunteers to join our team. Please note that membership on the executive is not limited to those residing in London, as our activities extend throughout Southwestern Ontario. Additionally, executive meetings are held virtually via Zoom, allowing participation through a phone, tablet, or computer. If you are interested in learning more about our council or would like to consider becoming involved, I encourage you to contact me at hewson@eastlink.ca. I would be pleased to provide further information.

Finally, I remind everyone of our upcoming October Luncheon and our annual Christmas Luncheon in December. Further details can be found in this newsletter.

Warm regards,

SWO President

Breakfast In Sarnia

On June 4th, members of the executive traveled to Sarnia to share breakfast with members from that area. The cost of breakfast was subsidized, and CN baseball-style hats were handed out to everyone in attendance. We were delighted to see over 40 members come out, many of whom had the chance to reconnect with fellow employees they hadn't seen for quite a while.

It was a wonderful reminder of the value of gathering together, sharing stories, and keeping the connections we've built over the years alive. Moments like these are what make our council meaningful.

What do you want?

I am Bob Gallant, I have been on the executive team of our Council for the past two years. Why? Well, because the Council reached out for someone to step up and volunteer, and it was a way to help fellow retired CN railroaders in a small way.

Volunteer associations are increasingly having difficulty getting anyone to devote a little time to participate in activities, let alone help guide them. In our case, we are getting older and while we may have more time, other priorities like health, distance, and other issues take precedence. But there are still over 40,000 of us who need the CNPA to represent them once in a while.

Why do I believe we need a CNPA? I think there are three key reasons:

To ensure that our pensions get topped up to the maximum possible as a result of the Pension Fund's investment returns - we do not have an indexed pension.

To negotiate the best supplemental health coverage at a reasonable cost.

To be there when we have challenges in accessing the system, be it to change banks, or eventually, so that our executors know what needs to be done when we pass.

We, as retired railroaders, continue to need that help. Yet fewer of us seem willing to devote a little of our time to serve our association. Are we coming to a point where the few who are still willing to help will have to hire "outsiders" to perform these needed tasks?

I hope not! Don't consider your age to be a barrier. Share your experience, your talents and your wisdom to the benefit of your fellow retirees. Don't let "George" or "Sally" who are already multi-tasking on your behalf be alone - help out, please.

Nominate yourself - come help your fellow retirees, your Council needs your support.

Attend our meeting on October 16th, join our small team!



In Ontario, as of September 2025, there are newly standardized requirements for driver licence renewal for those aged 70 and above, but the most extensive regular testing still starts at age 80.

Requirements for Ages 70–79

Beginning September 2025, anyone renewing a licence at 70 or older must complete medical and vision checks at renewal.

Cognitive screening tests may be requested if there are medical concerns or driving incidents but are not automatic at every renewal for everyone in this age group.

A road test is only required if flagged by the medical or vision assessment, or due to a history of driving infractions.

Requirements for Age 80 and Over

Drivers must renew their licence every 2 years.

The renewal process involves:

A vision test with prescription lenses if needed.

A group education session on aging effects, safe driving, and new traffic laws (about 45 minutes).

Two quick cognitive tests: drawing a clock and crossing out specific letters in a list.

Review of driving record by the Ministry of Transportation.

If a driver struggles during the assessment, has medical issues, or demerit points, a full road test or additional medical checks may be required.

The Ministry mails instructions and appointment booking details about 90 days before expiration.

Special Circumstances

Seniors of any age may have extra testing (vision, written, road test) after an at-fault collision or traffic offence conviction.

Failing required tests can result in license suspension or a restriction downgrade.

CNPA Ontario Scholarship Report --2025

This year we had 49 Scholarship Applications for Ontario of which 8 were rejected for various reasons. Total applications across Canada were 203 with 42 Rejections.



2025 - Ontario National Winners

Nicole Holden -McGregor ON – Sponsor Margaret Marks from C7 Amherstburg, ON

Megan Fraser C2 – Sponsor Marie Fraser from Barrie, ON

Nayna Nijhawan - C14 - Sponsor -Sant Lal Nijhawan from Richmond Hill, ON

Alessandra Gaspari -C14- Sponsor- Anita Barbarossa from Port Colborne, ON

Katie Di Gregorio – C14 – Sponsor Heather Muirhead from Peterborough, ON

OPC – Winner:

Dominic Beyak C13 – Sponsor Annette Beyak from Rainy River, ON

THANKS to our Selection Committee of Joan Elliott, Ron Hewson, John Wallington and Dave Simpson for a job well done.

VIA Rail has standardized the rules regarding points accumulation and status qualification for all bookings made with a VIA Rail pass. This modification has been made to comply with the terms and conditions of the program. The change was made on April 3, 2025. The rules for accumulation of points and status qualification for the passes of CN and CP retirees are as follows:

Members who travel with a Pass will only earn points when they pay extra. The surcharge amount will be used to calculate the number of points to be credited.

The amount paid for a surcharge during a given qualification period will be used to determine the level of member status.

Concerned passes:

GB Passcode:

Active CN employees, their spouse and their dependents.

GT Passcode:

Grand Trunk employees, their spouse, and their dependents.

HB Passcode:

Retirees from CN at the time of the show, their spouse and their dependents.

MB Passcode:

Retirees from CP, their spouse and dependents.



From the Desk of Louise Bayer

McCallum	Doris L	2025-04-02
Maltais	Irene	2025-04-15
Kerr	Joseph	2025-04-26
Campbell	Norman	2025-05-02
Mcmanus	Charles	2025-05-04
Olson	Morval	2025-05-15
Weston	Edward	2025-05-16
Adams	Verlie M	2025-05-17
Mcilveen	Robert	2025-05-17
Finnemore	Patricia S	2025-05-18
Robinson	Paul	2025-05-21
Mair	Florence	2025-05-28
Welch	Ronald	2025-05-29
Asbury	Norma	2025-05-31
Neroda	Ruth	2025-06-02
Macmillan	Kenneth	2025-06-12
Goncaives	Jose	2025-06-12
Field	John	2025-07-06
Pelletier	Marlene	2025-07-06
Bowen	Mary	2025-07-11
Pearson	Marian	2025-08-09
Shaw	Lorne	2025-08-09

Welcome to fall! Hope everyone had a good summer.

NOTE: It is very important if you move, get a new phone number, physical address, new mailing address, or email address, you let me know of same ASAP. at 519-438-2433 or lbayer2022@gmail.com

If you know of any retired CN Pensioner that is not already a member of the CNPA, please encourage them to join. There is strength in members. Have them contact me by phone or by email.

Our Christmas dinner will be held Thursday, Dec. 11, 2025, 12 noon at Richards Memorial United Church, 360 Edgeworth Ave., London, ON. Cost per person is \$10.00. Dinner will be served 12 noon sharp and You should arrive by 11:30 to pay and get checked in.

There will not be a gift exchange this year.

Please let Louise know by Dec. 2 if you will be attending this event.

Meetings, Luncheons and Elections

Meeting - October 16th at the East Lions Community Centre 1731 Churchill Ave. London, On 519-661-2489

Lunch will be provided starting at 12 PM Meeting to start at 1 PM.

Notify Louise by Oct. 7th your attendance at the meeting to enable us to order food for everyone.

Elections - This years elections are part of this meeting with these positions open for nomination.

- Vice President Position
- Membership Chairman Position
- Events Organizer Position
- Alternate to the OPC Position
- The remainder of the executive positions will be filled by the incumbents.

Christmas Dinner - December 11th at Richards Memorial Church 360 Edgeworth Ave. London, ON 519-455-3470

Participation and Leadership Challenges

A Note from the Editor

Our group continues to face challenges that affect both our present activities and our future strength. A key concern is the low turnout at regular meetings. While special events may draw a larger crowd, the routine gatherings—where ideas are exchanged and decisions are made—often see fewer members. This limits opportunities for broader involvement and stronger connections.

Perhaps the most pressing issue is the difficulty in finding members willing to serve on the executive. Leadership and planning are essential to keeping the council active and meaningful. When few step forward, the future becomes uncertain.

It is worth asking ourselves:

“How important is our local council to us?”

If members do not wish to be part of the executive or contribute to planning, what will become of the council? The answer lies with the membership.

We encourage everyone to reflect on the value the council brings, and to consider how they might play a part—whether through regular participation, support for activities, or service in leadership roles. The strength of our group depends on the shared commitment of its members.