

MAIN LINE NEWSLETTER

IN THIS ISSUE

- Status of meetings and upcoming events
- Contact Information for CNPA Council C7
CN Pensions & Benefits
- Christmas Luncheon
Centenarian Birthdays
- President's Message
Pension Fund Report
- Health Care Reports
- Membership Obituaries
Meetings & Luncheons
Scheduled



Mainline is published in January, May, & September
With a circulation of 900
Our meetings are held on the 3rd Thursday of
April & June, and the 4th Thursday in
September & October of 2024
Meetings start at 1 PM
For meeting information and
upcoming events
See Pg 6.

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CN Pensions and Benefits Administration
1-800-361-0739

Pensioners' Web Portal:

cnbenefits.hroffice.com

It will allow you to access relevant pension information, 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 create.

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

CNPA National Web Site: www.cnpensioners.org

CNPA English Facebook Pg: www.facebook.com/cn.pensioners.92

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

Important

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

by calling **1-800-361-0739**

It is also important you let the London Council,

Louise Bayer, **519-438-2433** know ASAP as well !

Council C7 Executive



Photo L - R: Bob Gallant, Ken Gosnell, Louise Bayer, Rick Dixon, Ron Hewson, Ken Roberts, Gerry Flavin



Christmas Dinner



This Year's Christmas Dinner was held at Richards Memorial Church. A Christmas dinner was served and door prizes were given out to the lucky ticket holders.



CENTENARIANS CELEBRATE THEIR 100TH BIRTHDAYS



Muriel Mundy turned 100 on December 27th. She is the spouse of the late Ken Mundy who worked in the shops at Stratford until it closed. Then he worked in the station in Stratford. Presentation was made by C7 President Ron Hewson and his wife Dianna at the Stratford Hospital where Muriel was recuperating from a fall at home.



September 18, C-7'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.

President's Message

Welcome to 2024! As we start a New Year I hope your year will be Healthy and Safe.

We have two new members on our executive this year and I would like to personally thank, Bob Gallant and Gerry Flavin for stepping up and taking on the jobs that they are doing for our Council. I also would like to thank all the other executive members who will continue in their positions.

We are looking into new ways to involve the membership. We are going to have our meetings this year in person, and for the members that cannot make it to London, on Zoom as well. All of our meetings this year will be at the Marconi Club in London. As we have done in the past, we will be meeting at 12:00 for lunch at the Marconi Club before our 13:00 meeting.

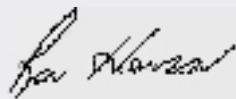
This year our Meetings will be April 18th, June 20th, September 26th and October 24th. You can see the schedule on Pg.6

We will also be having a Spring Luncheon at 12:00 on May 16th and our traditional Christmas Dinner at 12:00 on November 14th. Both lunches are at Richards Memorial United Church in London. Continuing as in the past the Council will be subsidizing our Lunches this year.

Our first meeting for the year will be a test for our executive on April 18th at 13:00, to see if we can run this meeting in person and on Zoom at the same time, from the Marconi Club in London . So please be patient with us if you are on zoom for the first meeting.

At the National Council's ADM last November, we elected new President, Bruce Anderson from the Prairie Regional Council. The 1st Vice President, Blake Olson was elected from the Mountain Regional Council. I will be taking on the position of Executive Secretary. These will be three year terms. In the National Spring Newsletter you will see that Bruce Anderson has focused his term on "Strengthening and Growing the Association".

See you at a meeting,



On January 2, 2024, Vice-President, Ken Roberts and Secretary/Treasurer, Rick Dixon traveled to Kitchener to present Jacquelline Clancy with a gift celebrating her 100th Birthday, on the actual date. Her late husband, Frank was employed as a Carpenter with CN, working in various places such as London (Car Shops) and Toronto. After being hit by a vehicle as a pedestrian, Frank worked in Maple, being able to work around his injuries, sadly passing away at the young age of 52. Jacquelline lives with family members in a beautiful home where we were welcomed to meet many of the family and join in with the celebrations and a light luncheon. The entire family admired the gift we presented.

CN Pension Committee / CN Pension Fund Update

November 2023

1. The CN Pension Committee met in person for the first time in 4 years on November 22. With the full committee and alternates attending, there was considerable discussion and lively interaction on the various topics and issues. The Committee reviewed and approved the most recent retirements and discussed some unusual cases. We also received a financial UPDATE from the CN Investment Division (CNID). Below are the highlights of the meeting and updates.

Indexation - (for those eligible) we approved the communications pensioners will receive explaining their 2024 indexation. The Canadian inflation rate last year was 6.8%, however the CN Pension Plan only allows for 50% of inflation for the previous year UP TO a maximum of 6% - so a 3% increase. Additionally the 3% increase is only applied to the first \$3250 of your monthly pension. So the maximum increase you can receive January 31, is \$97.50 ($\$3250 \times 3\%$) and a minimum of \$9.00 (\$4.50 for spouses). A letter explaining this will be included with the January pension statement. We are also monitoring the health of the Plan Escalation Account which is used to pay for these indexation increases. It is tied to the investment gains (and losses) in the Plan and its value has dropped the last couple years.

CNPA Health Care Committee

The CNPA Health Care Committee representatives met in Montreal at the end of September to review the 2022-2023 budget, discuss 2024 premium rate changes, review issues related to the Plan administration, anticipated future cost pressures and also the latest aspects of Blue Cross drug management programs.

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 this past year, drug costs (particularly new high-cost drugs), rose by about 6%. Prescription drugs make up about 82% of all our Plan costs and those individuals who claimed over \$10,000 each increased 10% to 177.

Plan Provision changes-. In 2024, there will be an increase to the amount you can claim for annual eye examinations and also for foot orthoses and ambulances. We also adjusted the amount you can claim for Registered Nurses in your home and have also added Acupuncturists and Occupational Therapists as eligible specialists.

NEW Design for our Brochure-while the actual content of the Plan Brochure remains essentially the same (with the exception of the above changes) - we did a complete REVAMP of the entire brochure to make it easier to navigate, more visually appealing and hopefully for you, made some of the technical and administrative terms easier to read and follow. Please go to the website www.cnpensioners.org and click on Healthcare then click on MANUAL. Work Related Injuries or Illnesses-many of our fellow railroaders were afflicted while at CN, by physical injuries, exposure to noise, chemicals, etc. which may not have become evident until well beyond retirement. While any or all of these issues may not be eligible for some sort of post retirement claim, your doctor, or specialist may have an opinion that they may be linked to your former employment.

OTTAWA — The Ontario government is investing an additional \$15 million this year through the Local Priorities Fund to invest a total of \$35 million in 2023-24, to help long-term care homes support residents with complex needs like dementia and bariatric care. The funding will ensure residents can connect to the right care in the right place and help reduce avoidable emergency department visits and hospital stays.

Launched in 2022, the Local Priorities Fund invested \$20 million in 2022-23 to help long-term care homes purchase specialized equipment and train staff to provide more specialized care, so that more homes can welcome residents who have complex needs but no longer require acute care in hospital. The fund also helped current residents avoid hospital admissions who have new, or increasingly complex medical or specialized equipment needs which could not be previously accommodated in their long-term care home.

Some examples of the 173 successful projects invested in last year include:

- 15 long-term care homes in central Ontario purchased bladder scanners to quickly assess and treat residents, avoiding unnecessary trips to the hospital
- In Toronto, \$1.3 million was used to create four new nurse-led outreach teams and expand three existing teams to provide staff training and time-sensitive medical supports to help reduce avoidable emergency department transfers
- A \$1.7 million investment in Royal Ottawa Place to hire specially trained staff that can connect residents to mental health and behavioural care
- In the North East and North West regions, close to \$3 million supported a range of projects, including training staff on dementia, wound care, and how to use specialized equipment such as bariatric lifts and bladder scanners. Long-term care residents also received support from a speech language pathologist, personal support workers and a Cree translator/interpreter.

Breaking News! – NEW Canada Dental Care Plan

In December, the Canadian Government outlined senior's eligibility for the Canada Dental Care Plan. It will be phased in and by mid-year 2024 most Canadians over 65 may be eligible to receive treatment and coverage under the Plan.

You need to review the provisions, eligibility, timing and HOW & WHEN to apply Online at the GC website <https://www.canada.ca/en/services/benefits/dental/dental-care-plan.html>.

You should receive a Government letter when you are age eligible to apply. When you receive the letter:

1. Follow the instructions in the letter to apply by phone.
2. Wait to receive a confirmation from Service Canada that lets you know whether your application was successful and you qualify for the CDCP.
3. If you do qualify, wait to receive your welcome package from Sun Life before scheduling any dental appointments. It will explain further when you can start to get care paid for and how.

If you need help, get a family member to assist you, but make sure you take advantage of this important and valuable benefit. If you still have a general question you can call Service Canada at 1-833-537-4342

CNPA Council C7 Membership

Meeting & Event Schedule

April 18th, 13:00, 2024 Marconi Club

June 20th, 13:00, 2024 Marconi Club

September 26th, 13:00, 2024 Marconi Club

October 24th, 13:00, 2024 Marconi Club

Join Zoom Meeting April 18th, 2024 On-Line

click on link below or type into your browser

https://us06web.zoom.us/j/5354314713?pwd=K1J1V0c1ZjFHU1hnUzJrU0ZzOG5Tdz09&omn=874_58212132

Meeting ID: 535 431 4713

Passcode: 4P3uVA

Spring Luncheon May 16th, 2024 12 noon

Richards Memorial Church, London

let Louise Bayer know by MAY 6th at the latest

if you will be attending the spring luncheon

Louise Bayer

519-438-2433

E-Mail: lbayer2022@gmail.com

Christmas Dinner November 14th, 2024 12 noon

Richards Memorial Church, London

Richards Memorial Church

360 Edgeworth Ave. London ON

Marconi Club 120 Clarke Rd. London ON

Current obituaries



| | |
|--------------------|------------|
| Cox Robert | 2023-04-23 |
| Olson David | 2023-08-01 |
| Hill Jessie | 2023-08-17 |
| Lasenby Fred | 2023-08-28 |
| Busby Barbara | 2023-09-06 |
| Bussey Allan | 2023-09-08 |
| Curtis Richard | 2023-09-16 |
| Gifford Douglas | 2023-09-29 |
| Britton Reginald J | 2023-10-02 |
| Illingworth Laura | 2023-10-03 |
| Anthony Virginia | 2023-10-13 |
| Neely Lila | 2023-10-13 |
| Petrie Manfred | 2023-10-20 |
| McNabb Josephine | 2023-10-20 |
| Reed Marlene | 2023-10-22 |
| Grigg John R | 2023-10-22 |
| Davidson Douglas | 2023-10-31 |



Join a Zoom meeting without downloading the app.

Locate the meeting invite link from your email, calendar invitation or Newsletter.

Type in the link on your browser.

Click the join link to join the meeting.

On your web browser, a pop-up window will prompt you to open or download the application.

In the pop-up window, click Cancel.

At the bottom of the page, click join from your browser.

You will be directed to a new page.

Click Allow - to allow Zoom permission for your microphone and camera.

Sign in with your name to join the meeting.

(Optional) Select the Remember my name for future meetings check box. Click Join.