



CN RAILVETS OF SOUTHERN ALBERTA E2
Feb 2026 Volume 16 Issue 1

From the Presidents' Desk: Today is February 13 with the current temperature of +5°C 😊, a bit of a cool-down from the recent temperatures of +teens. In Calgary, there is still no snow except for the shadiest of areas, but my yard is bare and dry. Some of the spring bulbs are showing but a further cool-down is forecast that includes the possibility of a dusting of snow might slow them down. What are the shorts and sandals folks going to do? Funny how a little warm weather makes you (almost) forget that rapid drop into the deep freeze we experienced, or how much snow needed shoveling and how slippery the roads were. That was then, but today February 20 is a different story. A nasty snow and wind storm with deep freeze temperatures blew in on February 16/17. So it was back to shoveling the drifts, maneuvering snowy and icy streets and walks all while bundled up 😞. They say we're in for a bit of reprieve for a few days, highs of -9°C. But I suppose this is what living east of the Rockies is all about. Please note that the competition for the 2026 CNPA Scholarship competition will open in April, see inside for mandatory details. I trust everyone had a pleasant Christmas season and are now focused on the year ahead. Check inside for reminders to receive the National Newsletter in colour and new membership e-Cards that would replace the previous plastic cards. Look inside for a list of all external CNPA benefits. Check for the list of E2 Centenarians this year. Valentines' Day...did you have something special for your someone(s) special? Next week has the Family Day holiday on Monday the 16th and on Tuesday the 17th, Chinese Lunar New Year (horse) and Mardi Gras (the beginning of Lent) take place plus Ramadan begins. If any of these are pertinent to you, partake and enjoy. Be careful out there, no one needs a broken anything just to get out of any potential snow shoveling! Get vaccinated for the things you can get vaccinated for, you know, the ounce of prevention or the pound of cure. Hopefully, we'll all get to enjoy the balance of winter and spring without any serious issues. Take care on the highways and byway's, careless drivers are everywhere 😊. See you in June.

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

UPCOMING EVENTS: Next Meetings:

Mar 2 – Regular meeting, join us for lunch, Spring Fling
April ? - Easter - Regular meeting, join us for lunch

EXECUTIVE

President: Judy Woods
Phone: 403-280-9107
woodj0388@gmail.com

Secretary: Linda Engel
Phone: 403-873-5014

Vice-President: Brian Woods
Phone: 403-280-9107
woodsbj@nucleus.com

Treasurer: Madeleine Pelletier
Phone: 403-252-3154
madpell@hotmail.com

Director (appointed): Roland Morin
Phone: 403-276-3901

Editor: Judy Woods
Co-Editor: Brian Woods

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 woodsbj@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: March 2, 2026

MEETING LOCATION: Games Room downstairs at the Kerby Centre, 1133-7 Avenue SW (403-705-3248)
TIME: 12:00

2-E2

The Membership of E2 welcomes our New Members

- Linda Keizer
- Joanne Shea
- Maria Kaskiw
- Florence Annas
- Brian Arbic

Happy Birthday wishes to:

- Eileen Merick, March 7, 87 years
- Madame President, April 27, 75 years

Anniversary congratulations to:

- simply not admitting it doesn't mean you didn't get married

Obituaries

- Darrell Nowlin Sept 28/25 72 years
- Rodrigue Paradis Oct 11/25 84 years
- Carl Annas Dec 05/25, 91 years
- Alfred Betinol Dec 27/25 85 years
- Bertha P Smith Jan 1/26 98 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.

"Alberta's auto policies driving insurers away" was the header in the Calgary Herald article of Jan 30/26 by Jack Mintz. We are living in the province with the second highest vehicle insurance cost at roughly \$1835 (Ontario is #1). Our Alberta Governments' Care-first (no-fault) is rolling out in 2027 with the promise of reducing legal costs and put more focus on treatment and benefits for injured Albertans, thus lowering premiums for drivers, but there are three other policies they should address first. The first is the 'good driver rate cap' that applies to roughly 80% of driver (those of us with no minor traffic convictions in the past 3 years), the rate increases are limited to 5% in 2025 and 2026, with natural disaster costs adding 2.5%, with an overall cap of 12.5% At 12.5% increase when we are looking at inflation of 2.5% per year, sure looks pretty healthy for the Insurers, but their insurance costs are rising much faster than inflation, in 2024 their average claim came in at \$17,148! that's 30% more than 2021(Covid era, maybe driving less is a good thing?) The second is 'excess profit policy' where the Insurers are permitted to earn 6% profit in their rates, but in the care-first era, the Alberta Automobile Insurance Rate Board would be able to review with the ability to return 'excess profits' to policyholders. In theory that's a good thing for us policyholders, but there is much volatility in claims from year to year, how do private-sector parties (the companies) feel about the possibility of making no profits? They will bail out of this market, 6 companies left between 2020 and 2024.(there goes the argument that the NDP government with their cap on rates were the reason insurance companies left the province). The third policy is the take-all-comers requirement where the insurer must offer basic coverage to anyone. It seems fair, but us low-risk drivers are subsidizing high risk drivers. Other jurisdictions have abandoned or reformed these requirements, finding less invasive ways to guarantee coverage to us all.

There were 3 more companies that left the province since 2024, leaving Alberta with 5 top insurers holding 70% of the market (they only hold 65% in Ontario), less competition could lead to higher premiums and service quality decline.

And government's health levy applies to insurance companies-\$115 million in 2026 a 70% increase since 2023, and the provincial insurance premium adds another 4% to our premiums. And I thought the insurance companies were the only crooks in all this. Brian

Stats and opinions were granted by Jack Mintz- President Fellow at the school of Public Policy, University of Calgary

2025 Christmas Luncheon

The luncheon was held on Monday, December 1, at noon in the Games Room at the Kerby with the meal ordered from the Kerby Café menu. It was attended by 11 members and guests. The small number of attendees allowed for good conversations. We held a brief meeting before ordering the food.

January 2026 Meeting

Due to renovations and closure to the Kerby Café until later in January, our regular meeting was cancelled.

2026 CNPA Scholarships

Available again this year with applications accepted between April 15 and August 13, 2026 via **e-mail** only as one complete, unprotected PDF file. Further information at cnpensioners.org. Follow **all** directions and complete all forms. Verify that your sponsor is a member of the CNPA (pays the \$1 per month).



Apple Blossom amaryllis and yellow and magenta orchid, Dec. 15, 2025. Note between the blinds the minimal snow outside. A month later, there was no snow.

Condolences

On behalf of the members of E2, I am sending our sincere condolences to Mario Cusano on the passing of his wife, Laura. Laura was a devoted wife, mother and grandmother, an amazing cook, I suspect she was an excellent gardener based on their yard and garden and a lovely person. Always smiling and glad to see you, Laura will be missed at our event meetings.

Camrose, Alberta

Congratulations to Camrose after the WorldAtlas named you one of the eleven places to retire in 2026; citing historic locations, arts, the Alice Hotel Café, parks and trails among other attributes appealing to retirees.

E2 Centenarians for 2026

Clothilde DelRizzo, Mel Burr and Bertha Esplen - wow, congratulations to each of you!

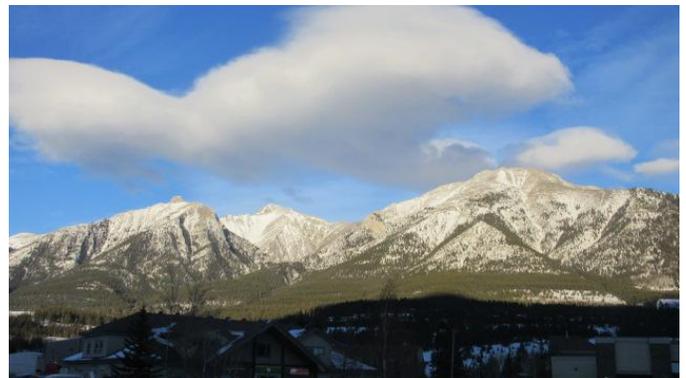


Driving to Canmore on January 11, 2026

Quick List of CNPA Member Benefits

1. belairdirect for travel insurance, 819-566-1002 or the website
2. Trip Merchant Travel Partner
3. Specsavers savings in ON, MB, AB & BC
4. Rogers cel plan at Planet Mobile vcapsis@planetem.com
5. HOLO Alert medical alert items www.holoalert.ca or mtoth@holoalert.ca or 825-401-1905
6. Hearing Life www.cnpensioners.org/membership
7. Avis and Budget car rentals
8. Ford Partner Recognition X-Plan Vehicle Pricing
9. Hotels, when you book directly through the hotel:
 - Best Western
 - Choice Hotels
 - World of Hyatt
 - IHG Hotels
 - Wyndham Hotels
10. VIA passes, check with CN Pension & Benefits Administration *early* to verify eligibility and obtain the actual rail pass or apply online.

Please visit cnpensioners.org for more information.



South-facing view from east of Canmore, January 11, 2026

4-E2

From Blake Olson

- Railroaders in the Community - due to CN budget cutbacks, volunteer hours will be reduced to 100 (220 in 2025) and the maximum charities might receive is set at \$1500 (\$3300 in 2025).
- Partnership Money Disbursement - in 2025 a "Per Capita" basis was used for fund distribution. For 2026 an "Equal Distribution" basis was voted on and carried.
- Mountain Region National Elections (early warning to get you thinking about volunteering 😊) - three positions: a) National Director; b) Health Care Representative and c) Alternate Pension Committee Representative. Anyone wishing to step up, let me know and when the Call for Applicants begins in April, I'll be able to direct you to the actual application. Applications will close on September 30, 2026.
- a *new* CNPA Welcome Letter is included in ALL CN Pension Packages. It introduces the CNPA to new pensioners AND surviving spouses. Includes the CNPA Membership Application Form; the 2026 edition also includes e-newsletter and e-membership card information. Please note: surviving spouses are NOT automatically members, important for continuing with CNPA health care plans.



Ice on the Bow River between Morley and Canmore, January 11, 2026. Pushing against the guardrail in this area.

The Way-Back Machine

I recently read an ad in a Hanna Herald from 1965 for a 16 day tour to Hawaii that included non-stop return air fare, first-class hotel, island tours, Pearl Harbour tour for \$1080. Today, you can still get a flight for *about* that price, but it probably won't include a hotel, tours, luggage fees or airport taxes 😊 . J



Canmore, on the mountain peaks, see the snow swirling in the wind gusts on this sunny January day.

From Steve Mihell, Provincial Govt. Liaison

- T4's will be mailed out about the END of February. Do not call them before the third week in March if you did not receive yours. If you require your T4 earlier, they will be available about the 3rd week of February on the website - cnpensioners.org
- January 2026 was the 60th anniversary of the Canada Pension Plan.
- Dr. Vivien Suttrop has been selected as Albertas' new, permanent Chief Medical Officer of Health, effective Dec. 18, 2025
- Albertas' government is providing an update on acute care capacity during respiratory virus season and on the reviews underway following a patient death in Edmonton. Ed. Note - when will that happen?
- Albertans will be able to access a new health system dashboard that will share key metrics and timely information on the performance of Albertas' health care system. Ed. Note - again, when and how?
- Peter Lougheed Centre (hospital) has completed the \$151-million expansion that will create space for 97 new patient beds. Ed. Note- is there staff to cover the new beds?

Reminder to sign up for the e-Newsletter

The new full colour National e-Newsletter is available by signing up at e-newsletter@cnpensioners.org and begin saving trees, avoid printing delays and, of course, postal issues. Your calendar will still be sent via snail-mail.