



CN RAILVETS OF SOUTHERN ALBERTA E2  
Feb 2022 Volume 12 Issue 1

**From the Presidents' Desk:** Well, it's 2022 and we're bouncing along through another 'southern Alberta winter' and I hope all of you are faring well. Although I do enjoy the Chinooks (except for the headaches), they always tend to remove all the protective snow from the yard and then when the inevitable *winter* returns (usually with a nasty cold snap) it leaves many plants without any protection from the howling north wind and rapid drop in temperatures. You remember, like the first week of February 😊! Last fall, I tried putting straw on the more tender areas, but I see I didn't get some of it 'stapled' down enough to keep it in Alberta when the westerly Chinook winds blasted through, I hope the folks in Saskatchewan can use it! I was greatly saddened by the fact that NOT ONE PERSON contacted Brian or I regarding my request in the last newsletter 😞 (you do recall that I asked for ANYone to contact us with your thoughts on some kind of meetings?). Like I said, the need is there, without your input and no meetings, we are putting ourselves at risk of not honouring our Charter. Some Councils even held functions for Christmas and others are holding Zoom meetings to keep in touch with their members. I'm sure some of you do not have internet access but I'm equally sure all of you have some kind of telephone access therefore I'm not sure what your problem is. It's just a telephone call to help us organize and plan *our* future! Now that mandated restrictions are being removed, and *if* there is no additional health crisis brought on by this removal, I would like to resume meetings, possibly in April. Maybe even plan for the *Picnic In the Kerby* in June. Talk to me! Mardi Gras (Fat Tuesday) and Ash Wednesday (Lent) happen in the beginning of March so I will take this opportunity to wish all that celebrate, Happy Easter! Here's to winter winding or bouncing down and the start of spring! This is a very wordy newsletter, but I hope you enjoy it. I hope to see some you soon and all of you in June's newsletter.  
Comments? Complaints? Suggestions? Just want to say hi? Call or email me. Sincerely, Judy Woods, President E2

**UPCOMING EVENTS**

**No Meetings Booked YET** – but I would like to hear from as many people as possible to hear whether you would even *consider* coming to a meeting in April, May or June.

**EXECUTIVE**

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**Our Condolences**

It is with great sadness we now inform you of the passing of Jim Lorentz on December 23, 2021, age of 94. Jim was a long-standing member, who rarely missed a meeting (plus that opportunity for lunch in the café). Jim was always engaged and shared his thoughts on local and national Pensioner issues; that input will be missed. We offer our most sincere condolences to his widow Alice and extended family.

**CNPA Blue Cross**

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.

**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).**

**The Membership of E2 welcomes our New Members**

- Marc Sherwood
- Allen Foster
- Alice Lorentz

**Happy Birthday wishes to:**

Eileen Merick Mar 7/22, 82 years  
 Marj Lewis Mar 20, 85 years  
 Tom Lefley Mar 30/22 90 years young (or REALLY old?)  
 Claire Roberts April 19/22, 91 years  
 George Ellis April 23/22, 71 years  
 Judy Woods April 27/22, 71 years

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:**

We do not have access to your birth or anniversary dates unless you tell us!

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

Jim Lorenz Dec 23/21, 94 years  
 Bill Borrow Sept. 16/21, 79 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 😊.

**E2 Important Information**

The Kerby is open, and I would like to resume meetings once again. I am aware the risk of Covid-19 is still out there (even if the Premier says there's no risk) but, the Kerby is a safe environment for us to gather in as they have cleaned and sanitized everything plus have maintained their masking policy. The questions to you this newsletter are: 1) would you consider attending a meeting?, 2) what *day of the week/month and time* works for you?, 3) would a catered lunch meeting be preferred?, and 4) will you provide a comment that allows the Executive to make necessary changes to our constitution without a majority ruling?

I am aware that some of you do not wish to enter downtown Calgary, but the Kerby is on the western end out of the core, directly adjacent to the Kerby C-Train station and a free parking lot (3 hours free when you sign in at Reception). We try to hold our meetings at less congested times of the day to avoid any of us having to fight rush-hour traffic just to get there and back home. As an added bonus, the Kerby is at the western end of the No Fare Zone for the C-Train, so you can attend a meeting, have lunch, then go shopping in the Core all without searching for a parking space and paying ridiculous prices when you find one. Talk to us!

Oh my, I cannot believe my eyes...Brian doesn't have anything to rant about this time. I'll check him for a fever, just to be safe... J No renewal paperwork yet, fever is low...B

**CN in Your Community**

This annual event will be held on June 6, 2022, consider volunteering as your way to celebrate CN's 103<sup>rd</sup> birthday.

**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 Life Works** (new name, same company) **at 1-800-361-0739, toll free.** 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 [woodsby@nucleus.com](mailto:woodsby@nucleus.com) if this option works for you.

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

**Blake Olson November 2021 Update**

**CN Pension Committee** had its year end meeting November 17th. There were several preparatory meetings as well. In addition, the CNPA held their Annual Directors Meeting (ADM) on November 18/19. Both sets of meetings were held virtually. Here is a summary: **1.** During the Pension pre-meetings, we discussed a few important items. Pension Committee & Pre-Meeting Discussions: **a.** Centenarian Awards – the awards will continue for 2022 with the same crystal locomotive presented. We have asked for the 2022 LISTING ASAP so we can ensure timely presentations to early 2022 recipients. We want the listing to also include info on the original pensioner's service and position. We also asked if there are SURPLUS CN 100 pins that these could be included with what is sent to them. We should have the listings by early December. Hopefully we can attend some presentations in 2022. **b.** Issues with the CN Employees and Pensioners Community Fund administration. – some have found difficulties with the ability to do online donations and this is being reviewed by CN. There have been some staff changes recently due to CN Downsizing which impacts this area. In addition, setting up a BC Flood relief fund. I requested one but have not heard. *Read letter from Cyrus Reporter* **2.** CN Pension Committee meeting Wednesday November 17 – Virtual Meeting attended by all regular and alternate members. Chaired by our CNPA President Reg Hebert **a.** No update on CN issues or activities as no Sr. Executives on the call. **b.** Typical review of all new and outstanding Pensions and approvals. CN updated the committee on the Governments (OFSI – Office of the Superintendent of Financial Institutions) review of how Pension Plan solvency calculations are made. CN submitted comments and recommendations after the initial proposals were drafted. OFSI revised their position and as a result, the impact to our plan will be low. **3.** INDEXATION – The good news is that for all of us, inflation during 2020 (the beginning of the pandemic) was extremely low. The bad news as a result, the 2022 increase due to the cost of living will be extremely low. The maximum increase will be \$9.75. The guaranteed minimums will be the usual \$9.00/\$4.50) The good or maybe bad news for 2022 is that the current inflation is very high which everyone can see at the grocery store and elsewhere. But potentially provide a larger indexation in 2023 **4.** CNID Pension Fund Investment Update **a.** We received, as usual, an update from the CN Investment Division, who manages our pension funds. The group indicated that we are tracking very positively this year despite bond market negativity due to interest rate increases early in the year. This was

offset by an extremely strong equity market performance. We are on track for very good overall return assuming continued market stability. We continue to outperform the benchmark Canadian pension plan returns by about 20%. **b.** For our Alberta members, our assets in Alberta oil and gas, which we retained despite the downturn, are now performing extremely well. **c.** With the current returns this year, the Plan is now worth right around \$20B. Further to my last report our plan funding as defined by the Solvency and Going Concern ratios have again improved. As the results are yet unaudited, I will report on the actual numbers next spring. To coin a phrase of a fellow Committee member "I wish the CNID was managing my personal investments" and I agree! **5.** Our March and May Pension meetings in 2022 will be virtual, September it will be in Saskatoon, and Montreal in November – both assuming things are "normal".

**CN PENSIONERS ASSOCIATION Annual Directors Meeting** – November 18th and 19th **1.** Reg Hebert started with a Presidents Report & overview of the busy year despite no meetings and no CN special events. While we all want to meet again, resumption of meetings/activities will be consistent with local government regulations. With our vulnerable age group, most Directors reported this will be later rather than sooner to ensure member safety – held virtually via ZOOM and attended by all directors and executives across Canada. We again had a busy and full 2-day agenda. Here are some of the highlights: **2.** Pension Committee training – we continue to wait for and look forward to CN's training package for new Committee members. Our CNPA involvement is led by Denis Cousineau from Quebec. **3.** As reported above our continued Recognition of Centenarians, despite direct mailing, is still an important activity. I want to thank those involved to make this happen, get pictures etc. I am unsure if our MR Newsletter rep Alex Hui has written to any of you looking for stories or centenarian pictures but if not, you can always send them to me and I will get them to national. **4.** The National Scholarship Program was again a success, with a few more applicants versus the low pandemic year 2020. It has been approved again for 2022. **5.** We had a brief update with our efforts with CN on ensuring our members affected by Noise Induced Hearing Loss are receiving a fair shake at getting benefits they may be entitled to. **6.** LOCAL Annual Financial Audit – as we near another year end, all your local financial statements will need to again be audited. All MR locals will need to report to Al Vodden that it is completed, when and by whom (actual financial details not required). The 2021 Audit should be completed by April 1, 2022, so that Al can report completion to national. **7.** Treasurers /

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Membership Report

**a.** Financially our national organization is solid. This is in part because of 2 years of no travel for ADM meetings. As a result, the usual funding transfers between National and the Regions and locals will continue next year. This includes quarterly rebates and the partnership transfer rebate.

**b.** As I have reported in the past our membership numbers continue to drop because of the net loss of about 1000 pensioners each year. This means we need to be even more diligent at our new retiree membership recruitment.

**c.** Bruce Peacock is Retiring – likely the most significant change over the past years was the announcement that Bruce will “retire” at the end of 2022 after more than 20 years of dedicated service to our CNPA organization. These shoes will be tough to fill and the role of treasurer and membership chair will likely be split between 2 people. The CNPA is involved in finding suitable replacements to train over the year.

**8.** Johnson Insurance Partnership – we received a presentation from Johnson on our CNPA membership participation in various Auto, Home and Travel Medical insurance products they offer. You get direct mailings from them and while we always encourage our members to get several quotes when seeking coverage and compare, Johnson tries to be very competitive in the marketplace and offer our members discounts. We receive a rebate from Johnson each year based on member usage which helps fund our CNPA programs and activities.

**9.** New Pensioner involvement – we reviewed wording in our bylaws and constitution to make sure we welcome all CN RETIREES, irrespective of what Pension they receive, and including CN Defined Contribution retirees.

**10. CNPA Health Care Committee** I did an update on the 2021 results and the critical demographic issues we face in the next 5-10 years as our pensioner population drops, the age increases and medication costs rise. We will be doing a special review in early 2022. By the way, the ONLY region with positive new pensioner growth was in the mountain region.

**11.** RRITC – The railroaders in the community program continued to be a very positive aspect of our pensioner community volunteer involvement. Despite the pandemic, CN paid out over \$367,000 last year to the various agencies and charities our members volunteer with. You will read more about this the national newsletter and we encourage all members who can to get involved and see the charitable benefits they generate.

**12.** Travel & other Member Benefits – our VP Bruce Anderson from Winnipeg continues to work with CN and other businesses to find new and better discounts for our CNPA members. CN’s recent admin/staff changes has hampered this a bit. Please go to the national website under MEMBERS /

Discounts to see where you can save. There is a recent Rocky Mountaineer train discount added.

**13.** 2022 – CN Celebration – we are waiting to hear back from CN on a prospective celebration event to be held likely in June 2022 which may involve pensioners. That’s all we have and are waiting for more info early in the New Year from CN.

**14.** National Newsletter – despite the pandemic and fewer live activities, our newsletter continues to be very diverse and full of new stories and updates. Unlike last year, when there were CN delays, you should all be actually receiving your December newsletter in December! It will have the CN Calendar for those eligible AND a Fridge Magnet with key CN Pensioner contact information. We need to encourage our members to stick it on their fridge.

**15.** With the recent Federal Election – most government legislations were on hold or dropped. We anticipate this will get going again and our CNPA Gov’t Liaison officer will be back ensuring that issues affecting our members are being recognized. Disappointingly, there is no news on the national pharmacare program promised by the government two years ago. If there are questions or comments on this summary, please write me. Best regards and Merry Christmas and a safe happy and healthy 2022. Blake Olson

#### BC Flood Relief

From: Cyrus Reporter Sent: November 22, 2021 9:11 AM  
Subject: CN Donates \$100,000 to Canadian Red Cross British Columbia Floods and Extreme Weather Appeal

Dear Mr. Olson:

I hope you and your family are safe and healthy.

CN today announced a donation of \$100,000 to the Canadian Red Cross in support of relief efforts to aid flood and extreme weather victims in British Columbia.

The communities and First Nations along the CN network are our neighbours, and neighbours help each other in times of need. CN would like to thank our employees and disaster relief personnel who have been organizing evacuations, delivering medical equipment, and escorting health care workers to stranded sites since the beginning of the floods. This donation will help provide much needed shelter, essential goods, emotional support to thousands of stranded residents, and help rebuild once the waters recede. Please read below a copy of the related Press Release with the update of that situation.

Sincerely,

Cyrus Reporter, Vice-President, Government & Regulatory Affairs|Corporate Services

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**Subject: CN | Network Updates | Significant Rainfall in Western Canada**

Good afternoon,

We would like to update you on the situation in lower mainland British Columbia. CN crews worked around the clock throughout the weekend restoring the track between Kamloops and Boston Bar. We expect this area to be passable early on Wednesday, November 24<sup>th</sup>, 2021 barring any unforeseen issues.

The restored areas will require on-going monitoring and maintenance windows as we resume train operations. We will continue to assess the situation as repair crew's progress.

We appreciate your support.

Tyler Banick, Manager Public Affairs| Corporate Services  
Edmonton

**Congratulations, it's a Girl!**

CN Announces Appointment of Tracy Robinson as Its First Female President and CEO

Montreal, January 25, 2022 – CN announced it has appointed Tracy Robinson as President and Chief Executive Officer and as a member of its Board of Directors, effective February 28, 2022. This appointment follows the previously announced retirement of Jean-Jacques (“JJ”) Ruest, who will depart CN's Board on February 28, 2022 but remain at CN in an advisory role until March 31, 2022 to ensure a seamless transition. Ms. Robinson, joins CN from TC Energy and previously spent almost three decades at Canadian Pacific, is a well-respected and seasoned public company executive who brings more than 35 years of operational management, strategy development, and project execution experience to drive growth and profitability to CN. She has a proven track record as an extraordinary high-performing leader, for which she is highly regarded within the Canadian federal and provincial regulated natural gas industry and beyond. CN also announced several changes to its Board of Directors - The Hon. Jean Charest P.C. has been appointed as an Independent Director. Shauneen Bruder has been appointed Vice Chair of the Board. Two new independent Directors with North American railroad experience will be appointed to the Board before the 2022 AGM.

**Mountain Region Regional Council**

Mountain Region Regional Council – Meeting - 1000 – MST (ZOOM) February 7, 2022 In attendance (The Usual Suspects): Butch Whiteman – Chair Edmonton, Myron Wizniak Kamloops/Okanagan, Jeff Mohr Prince George/Central BC, Gordon Wheatley Victoria and Alternate National Director, Brian Woods Calgary, Barry Jones Fraser Valley, Alex Hui

Vancouver, Al Vodden Treasurer and National Director, Dennis Jensen National Director, Blake Olson Secretary and National Director and Health Care/Pension Committee, Mary McLaughlin National Pension Committee, Michael Petrescu National Health Care Committee. Absent: Len Townsend Nanaimo Council. Guests: (non-voting) Cliff Gervais, NEW Edmonton Council Representative replacing Butch Whiteman, Hubert Plante Kamloops

1. Chair Butch Whiteman called the meeting to order at 1000 (MST) and established that a quorum existed. He welcomed the Council members and introduced Cliff Gervais – Cliff will replace Butch Whiteman as the Edmonton Council Representative. He also added one item to the agenda (attached), potential recognition of “retiring” National Treasurer, Bruce Peacock. No additional agenda items added.

2. National Positions - Elections – with continued uncertainty due to Covid-19 and no regular meetings, a motion was made and unanimously passed to further extend the National Director and other positions one year. The revised end dates are now as follows: a. Directors - Al Vodden (2023), Dennis Jensen (2024), Blake Olson (2025) b. Alternate Director Gordon Wheatley (2023) c. Health Care Reps - Blake Olson (2023), Michael Petrescu (2023) d. Pension Committee Reps - Blake Olson (2023), Mary McLaughlin (2023)

3. Distribution of CN Partnership Money - Al Vodden discussed the recently received Partnership payment to the regional account. \$5098 was received from National. In 2020, the money was distributed equally and in 2021 per capita. Following discussion of the various options, there was a final motion to split equally \$600 per local, retaining the remainder in the regional account. Unanimously Carried. There was special mention of the excellent work the local Membership Chairs have done to keep membership levels strong. Despite lower pensioner numbers in general across Canada, the Mountain Region is in a positive situation year over year.

4. Electronic Fund Transfers (EFT) – Al Vodden discussed doing the deposits electronically again this year. – He will confirm bank details with locals and make the deposits. In addition was general support for ALL national quarterly rebates to the locals to be done electronically. Regional Budget – Al Vodden reviewed the regional budget, with a current balance of \$1002.57. There were some minor past Council communications expenses in addition to the \$3.00 per month of bank service fees. There is a small bank EFT fee, which is still cheaper than mailing and local council processing. There was discussion about Bruce Peacocks' departure and as National Treasurer and Membership Chair. Al Vodden was to contact Reg Hebert and/or the other Regional VP'S to determine if any special recognition will be provided and have our region involved.

6. Annual Local & Regional Account Audits – Al Vodden discussed the requirement of annual financial audits. NOTE: Each local Council should complete their year 2021 Financial Audit as soon as possible and will provide a confirmation of completion/results to Al Vodden who will advise National. Al Vodden advised of completion of the Regional Audit. There is

## 6-E2 MRRC meeting continued

no need to provide AI with any detailed financial data/information however local councils will need to keep records of their annual Audits with their files. (We've already taken care of this audit - J)

7. Scholarship Committee – Blake explained that he would relinquish the Chair role this year. Mary McLaughlin has offered to take over the role as Chair, and Blake will assist with transition this year. We have Alex Hui (Vancouver) and John Wiebe (Edmonton) who have indicated interest in joining the committee - Mary to review as a replacement for Blake. The committee is Mary McLaughlin, Gordon Wheatley, Tony Duhaime and Mike Englehart.

8. Pension Committee Update – Blake updated the committee on the December 2021 CN decision to restrict participation of about 1700 managers and supervisors currently in our DB pension plan effective April 2024. There was discussion on CNPA membership, and participation in the Health Care Plan as well as implications of this change to these members and our Plan financial impact.

9. Regional Committee Elections – Butch Whiteman has decided to “retire” as Chair of our Committee. As is done annually, all positions are up for election from members of this council. Following nominations Dennis Jensen will assume the role of Council Chair, Gordon Wheatley will become Vice Chair, and Al Vodden and Blake Olson will respectively retain their Treasurer and Secretary positions for 2022. Cliff Gervais used the opportunity to thank Butch for his dedication to all pensioners and consistent hard work and service with the Edmonton Local and the Regional Council. 5 years ago, Butch personally spearheaded the effort to develop and implement this Regional Council. With his strong leadership and due diligence, this Committee has matured and works effectively and efficiently together with minimal cost and issues. Butch will be missed by the entire Committee.

10. Local Committee Updates and General Discussion – Brian Woods discussed his concerns over post Covid membership involvement and meeting participation and there were comments from others on their issues as well. Barry Jones explained Fraser Valley locals' 2021 meetings and Christmas banquet and Covid protocols. Gordon Wheatley discussed their small membership (mostly surviving spouses) and concerns for the future. In general there is still uncertainty with how or if members will “return” to meetings after over a 2 year hiatus, however the Fraser Valley experience this past fall was positive. Myron explained some of the changes to the Kamloops Council.

Motion Approving - Meeting Adjourned at 1135 MST

### **Secrets to a Happy Retirement**

With permission from Christine Ibbotson

Pre-COVID there was a study to determine the reasons why some retirees are happier than others. Thinking about that, why aren't all retired people happy? They don't work or commute, have no deadlines, commitments, angry bosses or backstabbing coworkers to deal with plus they can sleep in

every day. The working folk cannot imagine why they *wouldn't* be happy all the time. Looking at the financial aspects of the happiest retirees, it was not that they had more money but that they viewed their money as a tool for their happiness. The happiest had no mortgage or consumer debt. They also stayed in the house they had purchased and paid off while they were working. This is where it got interesting to me. Turns out, many retirees that moved during the early years of retirement to “rightsize” their life took on home renovations or made big purchase decisions and wound up with more debt than they bargained for; forcing them to eat into their retirement savings or carry a new mortgage that wasn't anticipated. When it came to vacations, the happiest had taken 2 or 3 vacations every year, while the less happy had 1 or none. The next discovery was unexpected, that happiest were not lavish spenders but seemed to be right in the middle-class with their spending on cars, clothing and vacations. The unhappy on the other hand were the opposite, having more status symbol purchases and high-priced vehicles. Interestingly, the happiest had done a lot of planning over the years, not leaving anything up to chance. Most had financial advisers and all had several (3-5) sources of income funding retirement. The unhappy did little to no planning for their future during their working years, with most starting just 5 years before retirement. They invested with financial assistance, usually day-traded on their own and planned to rely on only 1 or 2 sources of income (pensions only). The happiest had many personal hobbies (4-7) while the unhappy had fewer than 3. So, what is a hobby? A hobby is a leisure pursuit, something that fulfils and defines you, something you think about, something you do often and is absolutely one of the key traits that will ensure your happiness. Those that had many core pursuits were statistically happier than those that retired with only 1 or 2 things they liked to do outside work. Many Canadians with no hobbies ended up with depression in retirement claiming having never been depressed before retirement. Now, without work, they felt they had lost the only identity and sense of purpose they had ever known. The #1 hobby among the happiest was volunteering (there are endless options). Happier retirees tended to be very active and social with daily exercise being a key factor. Remember this study was pre-COVID but the findings are still interesting. The happiest were much more involved socially (still are, virtually), joined clubs, played sports, attended fitness classes, volunteered, had part-time jobs and were generally busy every day with activities. The unhappy tended to prefer more solitary interests, such as walking alone, hunting and watching television. The take-away from this is to plan your life, only you can make you happy, healthy, fit, busy, wealthy, content, independent, prosperous – you get the idea. No matter where you are, no matter what is going on in your life right now, change it and mix it up this year. Find your own happiness equation and just do it!

Article appeared in the Calgary Herald Jan 25/22 Christine Ibbotson has written four finance books, including the best seller How to Retire Debt Free & Wealthy. Again, I thank Christine for her permission to reprint this article in our newsletter. Brian