



## CN RAILVETS OF SOUTHERN ALBERTA E2

June 2020 Volume 10 Issue 2

**From the Presidents' Desk:** In this era of Covid-19, I hope everyone is staying safe and healthy. So much has changed since the last newsletter, I hardly know where to start! Our last meeting was on March 2, the Spring Fling, with 11 members present to enjoy the goodies. I'm glad we had that time together as I'm not certain when we will gather like that again. In the future the Kerby will most likely be allowing small groups to meet but I will have to consult with the regular attending members to verify if they would actually attend. No sense in calling a meeting and no one shows up because of health concerns. Perhaps I will look into the cost of a conference call if there is an urgent need for our locals' consensus on some issue. Hasn't the weather been a rollercoaster lately? I'm okay with chilly nights, rainy days and gusty winds but I'm not in favor of hail. The recent bout of hail didn't totally flatten my yard, but it did shred a lot of leaves...especially the bedding plants but not the weeds 😞. I won't get started on weeds or creeping bellflower (bane of my life) but suffice to say that I'm thankful for the weekly pick up of our green bin. The severe storm on June 13 wreaked havoc in the northeastern part of the city where I live but we didn't suffer too much damage. You could, for a time, paddle a canoe down Temple Drive in front of my house! There will be more about this 'storm for the ages' inside. In this time of social distancing, I'm hoping all of you are reaching out (telephone, internet or whatever some other method) to keep from feeling isolated or somehow disconnected from those around you. Now is the time for calling people out of the blue just to find out how they're doing, I'm sure most everyone is in the same boat and will gladly chew the fat. Covid-19 doesn't seem to have any barriers so why should we? Not sure about calling? Give me a call, I'd be glad to have a chat with you...we can talk about how to get rid of creeping bellflower.

Comments? Complaints? Suggestions? Just want to say hi?  
Sincerely, Judy Woods, President E2

### UPCOMING EVENTS

**All dates are tentative**

- Sept 14<sup>th</sup> first meeting after summer, if the Kerby is open and allowing gatherings
- Oct 5<sup>th</sup> meeting
- November 2<sup>nd</sup> meeting and finalization of Christmas dinner, if such an event is allowed

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### Covid 19 Updates

As we we move forward, we are hopeful we can have meetings in the near future, but we are uncertain of the status of the Kerby Centre and its reopening plans. We also have to be aware of the health of our attending membership, as this virus has shown in Campbellton NB, it can be reintroduced and spread very quickly. The last thing we want to do is put our attending membership at risk. For the foreseeable future, maintain social distancing, wear masks whenever possible and keep smiling and washing your hands...often. Stay healthy, we want to live forever, right?!

Watch a special message to CN employees from President and CEO, JJ Ruest. In this video, JJ explains that the state of our network is strong and reliable, how CN is ready to move more freight and provides important messages about COVID-19. ENGLISH - <https://player.vimeo.com/video/401373094>  
FRENCH - <https://player.vimeo.com/video/401380234>

Leading CN's medical team is Dr. Marie-Danièle Pitchen, MD. Catch up with Dr. Pitchen as she takes a few minutes to discuss the OHS team, remind us of the importance of having the right information and the number one thing you can do to protect yourself from COVID-19 (you guessed it!). ENGLISH - <https://player.vimeo.com/video/399212574>  
FRENCH - <https://player.vimeo.com/video/399214538>

**All meetings** are held refreshments may be provided. Come early for lunch and chat with friends.

**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.

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### The Membership of E2 welcomes our New Members

- Chris Ronayne

### Wedding Congratulations! to:

Owen Boyd (widower of Pat) and Karen Prescott (widow of Jimmy) Sept 28, 2019

### Happy Birthday wishes to:

- Bill Smith, June 19, 95 years young  
- Linda Engel, August 24, 80 years young

### Anniversary congratulations to:

- 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:

- Bernice Bonner, Feb 21/20 - 92 years  
- Harry Home, March 30/20 - 86 years  
- Alice Kmet, April 10/20 (widow of Dominik) - 92 years  
- Don Pierce Sr., April 12/20 - 87 years

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

Well it was one of my favourite times of the year, insurance renewal time. I enjoy this experience so much I do it twice a year! This time it was the home insurance, which they jacked up 20% over the previous year, I had shopped around and was forewarned about my carriers' other increases coming down the pike, so they all know who gives better rates on what, so it's up to us to shop around, and/or adapt our policies. By upping the deductible to the next level could lower the cost by 25%! Most/all policies start at \$1000 deductible, so if you put in a claim, you are already out that amount, and how often do you put in a claim? You would be surprised on what they do not cover (unless you pay for extra coverage), and most of us maintain our homes and do the necessary repairs to keep our homes in good shape, and it's not like we are driving around in our homes worried about getting hit by the other guy.

### **News from Edmonton**

From the communications I have received, the Edmonton Council has decided to produce their newsletter in an on-line format only for the time being but will also post it on the CNPA website, as is our newsletter, at [cnpensioners.org](http://cnpensioners.org).

I would assume that the costs involved for the larger Councils would be a determining factor so aren't you glad we're still small enough that our costs are not affecting our bottom line too much?

**Membership Advantages** Many of our fellow CN pensioners are still not contributing members of the CNPA. 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. They recently added an association with a 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.

**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 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 .

### **November Elections - Upcoming Elections**

Three positions up for election in 2020 – Regional Director, Alternate Regional Director and Regional Health Care Representative. Give these positions your consideration and let me know if any are of interest so I can answer or re-direct 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 [woodsbi@nucleus.com](mailto:woodsbi@nucleus.com) if this option works for you.

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

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### **CNPA Scholarship program 2020**

We are pleased that the 2020 SCHOLARSHIP Program, sponsored by the National Council of CN Pensioners (CNPA), is being continued this year and has been open online to applicants effective April 15th. As a reminder, there are (5) \$1,500 scholarships available for the Mountain Region (AB/BC). Eligibility is for children and/or grandchildren of paid up members of the CNPA on our region. Applications will once again ONLY be accepted BY EMAIL and must include all scanned or electronic supporting documentation as one complete PDF file. The application package must be received no later than August 15th, 2020. Incomplete submissions will be rejected. Please ensure all requirements for submission are met prior to sending. SPECIAL NOTE: As a result of effects of the Covid - 19 Pandemic on the Canadian education system, particularly at the High School Graduate level, some modifications have been made for submissions this year.

All details including all required forms are found on the CNPA website: <https://www.cnpensioners.org/scholarships.cfm#cnpa>  
Good luck to our applicants!!

### **CNPA Mountain Region Pension Committee and Health Care Update - May 2020**

After a virtual meeting on May 20, here is a brief update of the two meetings. **The CN Pension Committee** meetings cover the approvals of the pensions for February/March 2020, we also receive an Actuarial Update on the status of the Pension Plan as of December 31, 2019. Because of the world economic and financial issues related to Covid19, we also received a brief update from the CN Investment Division on the Pension Plan Investments. Highlights: 1. The Annual Report on the Pension Plan for 2019 will be mailed to all Plan participants this summer as usual. The report contains a comprehensive update on the Plan, its structure, participation rates, Investments overview and actuarial evaluation. It is worthwhile reading the entire document. 2. On December 31, the Plan was fully funded. On a going concern basis (long term) the plan was at 126% up 2 points from 2018. On a solvency basis (a snapshot in time) which is used to recognize the funding if the Plan was terminated that day, we were at 103%, same as 2018. Both these numbers are extremely positive. 3. There were about 52,000 participants in the Plan – 33,000 Pensioners and about 15,800 active employees and 3200 inactive members. While the employee numbers were stable, the Pensioner population continues to drop by 800-900 each year and the average age of pensioners continues to rise. Since 2000, we have lost 1/3 or 13,000 pensioners. In 2000 the average pension was \$17,500 today, almost \$35,000 or double. 4. As we reported at the March update, the financial return on the Plan was 12.4% in 2019. Because of these investment returns, our Plan continues to provide annual cost of living increases based on inflation as we are in a surplus situation. 5. Based on the current Covid-19 economic situation, Pension plans in Canada deteriorated financially in the first quarter of 2020. The current average solvency rate of federally regulated plans was about 90% while CN's was about

98%. While this is lower than 100%, it is still very positive when compared to other Plans in Canada. As markets recover, we will likely see an improvement in these ratios however there is still a lot of instability. 6. The Federal government has stopped all special initiatives related to Pension Plan reforms or special solvency payments until the Covid-19 "dust" has settled. They are also taking other proactive initiatives to protect Plans and members. 7. Morneau Shepell is working well, with over 90% of call-centre and other admin people working remotely from home. 8. The investment division provided a brief update on the financial markets on our Plan investments, in my last report, our Plan had suffered about a 6% loss as of mid-March 2020. As the markets have recovered somewhat, as of mid-May our Plan was at about a break-even situation. Again, very positive news compared to other Plans and is a direct result of sound financial diversification and Plan investment management. **Health Care Committee** 1. The Committee reviewed the financial results for 2019 and they were consistent with budgets and expectations. There have been 3 years without increases, and with some plan improvements. We continue to benefit from cost management initiatives over the past 3 years. 2. The 2020 year to date impact of Covid-19 was discussed. As the provinces restricted prescriptions to 30 days, this tripled the fees our Plan pays. On the reverse side, there was a reduction in the use of Extended Health care provisions, like optometrists, Chiropractors, etc. We are uncertain of the long-term effects to the Plan, but at this point it is anticipated it will be negative and impact premiums in 2021. 3. While we are learning about how to do with less, shop on-line and restrict travel, Members will soon find out about a NEW Mail Order Pharmacy process we will implement later this year. With a Prescription fee of \$6.99 and delivery to your door, this might be a cost effective and new way to fill your prescription without leaving home. You will see more information this summer and fall. 4. While no one may be travelling outside the country for a while, we will be introducing a NEW 1-800 Travel insurance phone line where members can call to get quotes on Travel insurance. For Plan members travelling for 16 or more days, the first 15 days are free, and will be able to be booked through this number instead of calling your local Blue Cross office. You will also hear more about this in coming months. **Scholarships** 1. The CNPA Scholarships are up and running for 2020. Please advertise as best possible despite having no meetings. 2. CN has suspended their scholarship program for 2020. **CN** While no direct update was provided, CN's operation is running smoothly and efficiently. However, the traffic volumes are lower due to restricted international traffic and lower demands in all market sectors. CN is however doing an excellent job managing the Covid-19 process with both employees and customers. Go to CN.ca to learn more. Blake Olson, Chair Health Care Committee & Mountain Region Pension Committee Rep

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##### From our President, Reg Hebert

**Regarding our National Newsletter:** CN is looking to reduce costs as much as possible going forward account Covid-19 and the mail costs for our newsletter came under scrutiny. CN would like to generate the newsletter as planned but have it placed on our web site to be viewed. Due to space constraints in the printed edition, some articles were not used so I have asked if we can now include those articles for this on-line edition, they will discuss this with the editorial team. They would place the People Magazine on their web site for viewing and advise in the letter to pensioners how to view that document. The company will advise to all pensioners, by regular mail, of this change which will hopefully apply this newsletter only. Given the problems and uncertainty all Canadian companies are facing at this time, CN's actions for cost cutting are warranted and prudent in my opinion. The on-line material should be ready soon if it is not already available. I do not have a date yet for the issuance and mailing of the physical letter. CN is operating with a lot of people absent or working from home.

**Regarding centenarian plaque program:** The centenarian plaque program which was suspended due to the impact of the pandemic when it began to be felt in Canada. Top Marketing, the plaque provider, are in the process of resuming their operations which had been shut down as non-essential. So, we can resume where we left off with plaques now being sent directly to family members after confirmation the centenarian is still with us. Reg Hebert

##### Perspective from Butch Whiteman:

It's a mess out there now. Hard to discern between what's a real threat and what is just simple panic and hysteria. For a small amount of perspective at this moment, imagine you were born in 1900:

- On your 14<sup>th</sup> birthday, World War I starts and ends on your 18<sup>th</sup> birthday. 22 million people perish in that war. Later in 1918, a Spanish Flu epidemic hits the planet and runs until your 20<sup>th</sup> birthday. 50 million people die from it in those two years. Yes, 50 million.

- On your 29<sup>th</sup> birthday (1929), the Great Depression begins. Unemployment hits 25%, the World GDP drops 27%. That runs until you are 33 (1933). The country nearly collapses along with the world economy.

- When you turn 39 (1939), World War II starts. You aren't even over the hill yet. And don't try to catch your breath. On your 41<sup>st</sup> birthday (1941), the United States is fully pulled into WWII. Between your 39<sup>th</sup> and 45<sup>th</sup> birthday (1945), 75 million people perish in the war.

- Smallpox was epidemic until you were in your 40's, as it killed 300 million people during your lifetime.

- At 50, the Korean War starts. 5 million perish. From your birth, until you are 55 you have dealt with the fear of Polio epidemics each summer. You experience friends and family contracting polio and being paralyzed and/or die.

- At 55 the Vietnam War begins and doesn't end for 20 years. 4 million people perish in that conflict. During the Cold War, you lived each day with the fear of nuclear annihilation. On your 62<sup>nd</sup> birthday you have the Cuban Missile Crisis, a tipping point in the Cold War. Life on our planet, as we know it, almost ended. When you turn 75, the Vietnam War finally ends.

Think of everyone on the planet born in 1900 (or even our centenarians born in 1920); how did they endure all of that? When you were a kid you didn't think your 85-year old grandparent understood how hard school was or how mean that kid in your class was. Yet they survived through everything listed above. Perspective is an amazing art. Refined and enlightening as time goes on. Let's try and keep things in perspective. Your parents and/or grandparents were called to endure all the above – while you are called to stay home and sit on your couch.

##### From Sean Finn via Reg Hebert

These messages are positive and clearly show CN is moving forward safely throughout this period of history. The railway will be there to rebuild and make stronger Canada's economy and help our neighbors to the south as well. The videos are well worded and thought out, worth taking a few minutes of your quarantine time to listen to. Sean Finn did an excellent job of recognizing and thanking employees, Communities and Stakeholders. He pays particular attention to retirees as well. Enjoy, Reg Hebert

EN VERSION: <https://youtu.be/Z2W6sWqfz4E>

FR VERSION: <https://youtu.be/uwjQgA5UwNA>

##### Storm of June 13, 2020

In the northeastern part of Calgary, where Brian and I reside, the storm was lengthy and filled with rain like I've never seen before and an abundance of hail of all sizes. I'm glad there was so much rain as it lessened the damage of the hail for us. Unlike other areas that could shovel the amount of hail they received; we watched ours melt in the rainwater, after shredding and deflowering some of my garden though 😞. After chatting with one our 'older' neighbours about the storm, she dubbed it a 'storm for the ages' as she had never been through a worse storm in all her years. About two blocks from our house, some parked vehicles became bobbins and floated around until the water receded enough for them to be deposited wherever they had floated to. Although I have not spoken to any of those residents, I'm sure they sustained a lot of damage to those vehicles. As you have no doubt seen on television, areas to the north of us were devastated by the storm. Vehicles, houses and businesses were smashed and broken, some seriously flooded. The fear and dread those residents/owners must have been feeling during the pounding is completely understandable, especially in our current economic situation. The cleanup after a storm of this magnitude will take a very long time, financial recovery probably longer but I hope the feeling of being safe and strong will return quickly.