



CN RAILVETS OF SOUTHERN ALBERTA E2

Oct. 2020 Volume 10 Issue 3

From the Presidents' Desk: Belated Happy Thanksgiving to everyone! Ours was a small gathering with only those in our cohort attending. Funny that I never used the word 'cohort' before this pandemic and now I not only hear it on various news programs but, I am also using it on a regular basis. I guess even us old dogs can learn a new trick or two 😊. With all the rain in June, I'm surprised my hands and feet didn't start to web! After the bout with hail, some of my newly planted plants were somewhat shredded, but most came back nicely. They did struggle with come-back after subsequent storms though. After the thorough soaking came the heat, welcome after all the rain but there were a few days I stayed inside until the late afternoon before tending the garden. Through all the weather ups and downs, the weeds were, and still are, prolific to say the least. Due to the Covid-19 pandemic, our summer and fall have been a bit subdued. No (safe) gatherings, no festivals, no Calgary Stampede (love it or hate it, it's still a big deal in this city), no (safe) shopping (until more recently, sort of), no travel outside Canada (for a while yet but, still a good idea), no going to restaurants (most of them were closed anyway, some did take-out), no going for personal services such as haircuts. Masks, hand sanitizer and frequent hand washing have become our new normal. Hopefully with the annual flu season just barely around the corner, I hope our efforts to stay safe are successful. Be sure to get your flu shot, they can be booked through most doctors' offices and pharmacies. Please don't skip the shot this year, it could mean the difference between a little and a lot sick. Rumor has it that we aren't spring chickens anymore – no truth to that rumor I say. I realize this is very early but, Brian and I would like to wish each of you the best Christmas you can manage through the pandemic (staying safe though) and all the best wishes for 2021.

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

UPCOMING EVENTS

All dates are tentative

- the Kerby is open and is allowing meetings, but at this time we do not feel we are willing to put our older attending members' health at risk. We're all pensioners, so it's not as if we would gain a turn!

-Christmas dinner, TBD? But very unlikely

EXECUTIVE

President: Judy Woods
Phone: 403-280-9107
Email: woods@nucleus.com

Secretary: Linda Engel
Phone: 403-873-5014

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

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

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

Editor: Judy Woods
Co-Editor: Brian Woods

Covid-19 Updates



They got it right during the Spanish Flu epidemic in 1918, why can't we?

News from some of the other locals is that they are not holding in-person meetings, nor are they holding any Christmas luncheons. MRRC has suggested a 'holding pattern' or the use of Zoom, etc. until it is safer to return to regular meetings next year. Brian and I are always open to telephone calls 😊. If any of you have suggestions, please contact us.

All meetings are currently on hold.

NEXT MEETING: to be determined in room 208

on the first Monday of the month except September when it is the 2nd Monday. No meetings July or August.

MEETING LOCATION: Room 208, Kerby Centre, 1133-7 Avenue SW (403-705-3248) **TIME:** 13:00.

The Membership of E2 welcomes our New Members

- Geraldine Joan Ladouceur
- Bob Lefley

Happy Birthday wishes to:

-To anyone who had a birthday thru this pandemic, you're doing a good job keeping yourself healthy, so keep up the good work!

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:

- Howard Watts July 9/20 - 94 years
- Ken Schoor Aug 30/20 -77 years

Insurance Rant, As Usual

Wow, now I get two favourite times of the year, first home then auto-insurance renewal time. This time it was the auto insurance, which went up 13% over the previous year! I was forewarned about my carriers increase when shopping around for home insurance from other carriers, but I was taken back by the amount of increase. Before tackling my carrier, I looked up other avenues, even going as far as to inquire about vintage vehicle insurance, the vehicle met the age criteria, over 25yrs, but not the usage- utility work runs and booze runs. But going over my policy with my present agent, we found? (why do we, the consumer, have to find these saving for them?) some savings - winter tire discount (M&S symbol counts as winter tires with this carrier) and less driving (how much less driving can we do thru this pandemic?) By upping the deductible to the next level, you could also lower the cost, these are things that you can discuss next time you're dealing with your agent. They certainly do not want to lose us as clients, so they should be doing everything they can to keep us as clients, right?

News from Edmonton

The Edmonton Council has put out a concentrated effort to get people with email capabilities to accept the newsletter online to reduce not only the cost of printing and mailing but also the work involved in stuffing, addressing and stamping envelopes. The National is also interested in the percentage of members able to receive communications online. I'm thinking, in the future, we may be approached about receiving National newsletters and other communications online. I'm sure mailing costs for the larger Councils and the National are determining factors for any decisions to move in that direction. Don't be surprised if, in the future, you get a call, from me or someone else, asking for your email address (please verify it's one of us though). All CNPA newsletters can be read at cnpensioners.org.

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. I believe all those currently holding those positions have agreed to stay on for another year. If this changes and an election is slated, I will contact as many members as possible. This time lag should give everyone a chance to evaluate various positions to put your talents to work for our great organization. I'm sure the longer-standing volunteers would appreciate someone else standing up.

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 if this option works for you.

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

3-E2

CNPA Scholarship program 2020

We had 28 applicants this year, down from 54 last year, obviously Covid-19 related as they were down significantly across Canada. There were 2 rejected: one because his Grandfather was a NON-Contributing member and a second because he was a previous winner. The applicants came from EVERY local, about 1/2 from Edmonton which has about half of the regions' membership. For the first time, all the winners were young ladies. 60% of the assessment comes from the average grades, the other 40% comes from their other academic achievements, volunteer activities, community and other participation. Every year we are impressed by the quality of the very best candidates. Despite their dedication to their studies, they are also actively engaged in a wide variety of activities and outside endeavours in their communities. It is easy for our committee to reach consensus when the cream quickly rises to the top. The non-winners (there has to be some every year) were thanked and encouraged to apply again. Our Committee consisted of Mary McLaughlin (Edmonton) Gordon Wheatley (Victoria), Tony Duhaime (Kamloops) and myself. I want to thank them again for their dedication and hard work.

The 2020 CNPA Scholarship Winners:

Maya Kobylanski, sponsor Lida Petersen, Edmonton E3
Megan Dawson, sponsor Richard Dawson, Edmonton E3
Georgia Hidson, sponsor Bruce Mackay, Edmonton E3
Justine Beghin, sponsor Robert Beghin, Edmonton E3
Elisabeth Marks, sponsor Emerson Robinson, Calgary E2

Rail Safety Week

Rail Safety Week was held across North America from September 21-27. Operation Lifesaver was created to raise public awareness of the potential dangers at highway/railway crossings and from trespassing on railway property. Since inception, significant progress has been made in informing people and communities about incidents and fatalities related to dangerous behaviour around railway tracks. Still, in 2019, **230 rail trespassing incidents** at grade crossings were reported in Canada resulting in **66 deaths**. Sadly, most of these incidents could have been prevented had those involved chosen to respect rail safety practices. For further information, go to operationlifesaver.ca.

CNPA Mountain Region - Fall 2020 Update by Blake Olson CN Pension Committee – September 23, 2020 1. The Committee met virtually again. Sean Finn chaired. 2. Sean gave us an update on CN's railway operations and COVID-19. Safety of employees has been paramount with strict protocols in place and employees have done a great job delivering to our customers. Masks have been mandatory since May 1, 2020 when inside and everywhere when no social distancing is available. 201 CN employees have tested positive for Covid-

19. The railway has performed well despite the issues. While volumes were affected by market conditions and reduced traffic in the late spring, traffic volumes in many sectors have or are improving and western grain shipments have been excellent with record volumes. 3. The committee reviewed member changes and KC James of the TCRC has been appointed by the Unions as the co-chair of the Committee. He joins co-chairs Sean Finn and Reg Hebert. Also many of you know Lisa Fraleigh, who supported the pension committee and its members over the last 25+ years, has retired. 4. I reported at the last update that the federal government Office of Financial Institutions (OFSI) had frozen lump sum payments out of pension funds. This action was initially taken due to Covid-19 and to protect Canadian pension funds that could be in jeopardy if there was a significant loss of funds and reduced income from investments. THIS did not affect our pensioners, but did affect those leaving CN. OFSI has now allowed CN to resume payments but has new rules are in place for portability transfers out of funds. 5. CN Investment Division financial update highlights: a. They reported to us at the end of May that our Plan had gained 1.7% which was 1.8% ahead of the market benchmarks. b. As of Sept.22 our Fund was up 7.1% YTD against a benchmark of about 4.7%, so the fund is doing well so far this year and has recovered despite the ongoing concerns. Some portfolios, like bonds and equities are doing better, while others are lower, like real estate and oil and gas. c. Portfolio realignments and diversification as well as investment strategies taken over the past year or so have proven beneficial to the Plan, especially during this crisis. Certain actions like hedging have also reduced liabilities. d. 2/3's of Canadian Pension funds are not performing up to the benchmark. e. Going forward concerns; Covid-19 second waves continue to affect markets. Government economic actions (stimulus), lower interest rates etc. will have longer term effects on markets. China/US trade issues, Tech sector concerns and government fiscal policies are still creating uneasiness in the markets. There is a US election which creates some uncertainty. **Health Care Committee Fall 2020 Meeting** -The full committee met virtually in "Montreal" September 25th. Covid-19 impacted everything including our Health Care Plan for CN Pensioners. The government actions on closing businesses, and restricting prescription drug sizes impacted how our members were unable access covered services and their costs for prescriptions. The committee reviewed the 2019 results and Covid-19 impact to the plan financially during the first half of 2020, this fall and into 2021. • Financially the Plan had mixed results across Canada. The Atlantic Provinces and BC results were higher than budgeted while the rest of the provinces were close to break even. We saw a significant cost impact from an increased number of high claimants. High claimants are those who charge more than \$10,000 per year. In 2019 we had 157 members who in total claimed close to \$4,000,000. That was up over \$600,000 from 2018 and represented over 20% of the total charges nationally and over 43% in the Atlantic provinces alone. The Plan does not have annual or lifetime maximums,

4-E2 – Health Care Committee continued-

so we are liable for the full costs. Mountain Region Regional Committee • To offset the losses, BC and the Atlantic provinces will see a 9% increase in premiums in 2021. This is the first increase since 2017. The other provinces will not see an increase. We continue to use some of our reserve funds each year to lower the impact to our plan costs across the country. • We have introduced an important new process for our members considering Covid-19 and its ongoing challenges. **MAIL ORDER PHARMACY** • Alliance Pharmacy – 1-877-796-7979 (Pharmacies located across Canada and shipping from closest major centre) is a safe and effective option for members to REDUCE their prescription costs AND get free delivery. Member prescriptions are delivered to their door, in most cases at a lower cost than they are paying today. To sign up they CALL one of these two numbers: • Sobeys Pharmacy by Mail - 1-866-657-6337 (Pharmacy located in Moncton and shipping from Moncton Canada wide) Members should watch for a special mailing in your 2021 renewal letter or in the National Newsletter and also on the CNPA Website under health care. (Quebec Government restriction prevent us from offering this in that province) • We have now streamlined the process for obtaining TRAVEL MEDICAL INSURANCE through Blue Cross. While most are not travelling these days, when travel starts again, a reminder that Blue Cross Members can get their first 15 days of travel medical insurance FREE when they book 16 days or more. Now members can get this insurance from anywhere in Canada by calling one number - Toll free: 1-888-905-3493 and have their Blue Cross card ready. • Despite most Blue Cross customer service staff working from home across the country, the service levels, payment processing and response to inquiries has been excellent. • National Pharmacare - while it was committed to by the Federal Government in June 2019, the September Liberal Throne Speech offered little in future actions or benefit. Deep in the bowels of the speech was the following brief statement: "The Government remains committed to a national, universal pharmacare program and will accelerate steps to achieve this system including: • Through a rare-disease strategy to help Canadian families save money on high-cost drugs; • Establishing a national formulary to keep drug prices low; • And working with provinces and territories willing to move forward without delay. This was what was also committed to in 2019, so we wait to see if any tangible actions begin. • SAVE MONEY – a reminder that if members want to save even more money on Medical Supplies, Prescription Glasses, Dental treatment or a wide variety of other medical related goods or services, they need to go to www.blueadvantage.ca You can search through the large number of providers who want your business AND are prepared to give you a discount. Compare prices with your Blue Cross discount.

From CNPA President, Reg Hebert

Changes coming soon to RR in the community. Will be posted on our web site. Members of CNPA will get higher amounts for volunteer work done. Local Council meetings: Given where we are in Canada with Covid, (OK but still a risk in many areas) and the uncertainty of the impact of schools re opening which could cause a spike in cases plus considering the age of our membership. It is my opinion that face to face council general meetings should be postponed until further notice and certainly into 2021 for re-evaluation. Even if the actual rules would allow some gatherings in some cases and with precautions it may seem OK but one slip up could have serious consequences. A good fall newsletter and getting more email addresses on your lists with which to communicate may be a better idea. I don't see large Christmas gatherings as a very good idea this year either! Council Executive meetings could probably be conducted safely and within government guidelines for your area. There may be a need for a monthly meeting of the exec and maybe every second month is OK. That is up to each council.

CN's Quarterly Review

For those that care or are just casually interested, this review is currently available on the Company's website at www.cn.ca/financial-results.

Storm of June 13, 2020

As of October 15, there are still many damaged houses in those northeast neighbourhoods. As you may have heard, some residents are still having difficulties dealing with their insurance companies and other roadblocks to getting their homes repaired or at least prepared for winter. Makes you wonder what house insurance is all about – no wonder Brian rants.

A lookback at our waterfront property June 13, 2020



5-E2

Kooteney Lake, September 15, 2020. There is more lake and an opposite shore hidden in the smoke.



The Osprey Ferry popping out of the smoke, September 16



Kananaskis Country, late September and early October 2020



More fall in Kananaskis Country photos



And now we've fallen victim to Mother Nature's evil snowy ways!

And now for something completely different:

As I get older, I realize:

1. I talk to myself because sometimes I need expert advice.
2. Sometimes I roll my eyes out loud.
3. I don't need anger management; I need people to stop pissing me off.
4. My people skills are just fine. It's my tolerance of idiots that needs work.
5. The biggest lie I tell myself is "I don't need to write that down, I'll remember it."
6. When I was a child, I thought naptime was punishment. Now it's like a mini vacation.
7. The day the world runs out of wine or beer is just too terrible to think about.
8. Even duct tape can't fix stupid but, it can muffle the sound.
9. Wouldn't it be great if we could put ourselves in the dryer for 10 minutes; come out wrinkle-free and three sizes smaller?
10. "Getting Lucky" means walking into a room and remembering why I'm there.

Any of these sound familiar?? 😊

6-E3 Edmonton In Memorium

Oliver Blaylock Carman, Calder
Irene Browne Widow of Howie Director Sales&Services,
Edmonton
Denny Brusnyk Machinist/Millwright,Calder
Eric Cholewka
Ioan Dragusanu Electrician
Julia Dube Widow of Night Foreman
Lena Fotty Hotel MacDonald
Lorraine Fulmes RTC
Lorna J Greig Widow of Vice-Pres. Brotherhood of Maint. of
Way Employees, just 2 weeks after her 100th birthday
Roger Hayes Conductor
Helen May Heigh Widow of Henry, Section Forman
Wayne Hurt Manager - Railcar Fleet Car Mgmt. Edmonton
Eigild Jensen
Karen Johnson Widow of Operations Admin,Calder
Gloria Kolt Widow of Martin, Electrician, Calder
John Korol Diesel Shop Machinist, Calder
Vern Ledger Conductor, Edmonton
Norbert Licht Car Distributor, Edmonton
James Mazeppa Rate Clerk – Frt. Accounting, Edmonton
Bertha McConnell Widow of Harold Wally, Locomotive Engineer
Earl Merryfield Trainmaster, Kamloops
Patrick Murray Project Officer, Work Equipment
John Patrick Planning Officer, Track Rationalization,
Edmonton
Joseph Pigeon
Pearl Pincombe Widow of John, Machinist/ Millwright
Elizabeth Raymond Wife of Harold
Isador Rimney Carman, Calder
Douglas Rogers Carman Walker Yard
John Samoil
Don Sarvage Administrative Officer Engr. Edmonton
William Selby Yardmaster, Edmonton
Stephanie Sowak
Lawrence Tchir SCC Clover Bar
Walberga Verbin Widow of Anthony, Locomotive Engineer
John Yowek Express Motorman
We were saddened to hear of the death of Joe Romaniuk's
wife, Alice, in May.

Milestones

Birthdays - 85 Years Old

Linda L. Antymniuk Jun 3	Iris Bennett Sep 17
Carolyn Bede Jun 26	Frank Benko Sep 24
Constance Gaudin Jul 26	Viola Diduck Sep 24
Joanne Saunders Jul 27	Julie Charters Sep 27
Anne Krogh Jul 29	Sheila E. Jubb Oct 3
Shirley Pitts Aug 3	Ray L. Golden Oct 6
Mary Ann LaRose Aug 5	Emelia Heeks Oct 13
Zinnia Lischuk Sep 1	Alice R. Arsenault Oct 17
Lillian Yakiwchuk Sep 2	Gene Kirsch Oct 19
Mary Derksen Sep 4	Brigid Desjarlais Oct 19
Mavis Gamble Sep 7	Ellen Nieman Cherkas Oct 25
Tullio Barilla Sep 11	
Vincent A. Desjardins Sep 11	

90 Years Old

Philip E. Turner Jun 22	Cecil Sakousky Aug 30
Shirley Fruno Jun 28	Reuben A. Mastre Sep 3
Germaine Dancause Jun 29	Ida Dumont Sep 19
Jean Bistran Jul 5	Bernadette Brown Sep 28
Donna Buchanan Jul 11	Donald B. Campbell Oct 11
Victoria R Ball Jul 16	Henry Monsebroten Oct 19
Emily Strocki Aug 3	Olga Trachuk Oct 21
Sabina Szwajkowski Aug 10	Margaret Rose Oct 21
Suzet M. Fernandes Aug 16	Estelle Marshall Oct 28
John Beloglowka Aug 28	

95 Years Old

Lydia Jan Jul 14	Maria Andrzejewski Sep 21
Emma Brilz Jul 27	Ollie Rosnyk Sep 24
S. Edith Keegan Jul 27	Hilda M. Tomlinson Oct 5
Edith Gourley Aug 9	Ethel Lang Oct 14
William J. Billings Aug 13	

100 Years Old

Lorna Greig Jun 3	Anne Boyenko Jun 9
-------------------	--------------------

Anniversaries - 50 Years

William J. & Verne Billings Jun 2
Patrick & Lynda Steinke Jun 6
Dennis & Irene Shostak Jun 17
Richard & Anne S. Jordan Jun 26
Judy & Brian MacKenzie Jun 27
William & Sharon Roberts Jun 27
M. Tim & Marilyn Schoepp Jun 29
Tarlochan & Gurshinder Gill Jul 11
Neil M. & Elsie Anderson Jul 13
Swapon & Rama Lall Jul 20
Joe & Bonnie English Aug 22
William & Sandra McKenna Aug 29
Edi & Elisabeth Klopfenstein Aug 29
Dennis & Dorothy Goble Aug 29
Jerome & Olga Nahayowski Sep 5
Reg & Eveline E. Crane Oct 10
Edward & Marion Lavallee Oct 17

60 Years Married

Patricia & Edward Terence Mowbrey Jun 4
Paul & Linda L. Antymniuk Jun 25
Richard J. & Carrol Clarke Jul 6
Raymond & Colleen Spink Jul 22
Roy & Stella Bossert Jul 23
Daniel & Vicki Martinuik Jul 30
Gilbert & Pauline Calhoun Aug 13
Michael & Georgina Oshaneck Aug 27
Bruce & Pauline McBain Sep 17
Robert G. & Donna McMillan Sep 17
Robert & Margaret Gauvin Oct 14
Jerry R & Elsie Belziuk