



MAINLINE NEWSLETTER

London CNPA

October 2020

Due to the ongoing COVID-19 outbreak all meetings have been cancelled for now. Video conferencing has replaced executive meetings at the National, Provincial and Local levels of CNPA.

**CNPA Council C7
Executive and Delegates**



October 2020

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***CN Pension & Benefits
Administration***



London Council C7

Message from your President

I hope you are all safe and doing well. With this message I would like to go over some things that have been done this Summer and Fall. The By-Laws were sent out in our last newsletter for you to review. The executive has not received any e-mails, phone calls, or letters about them. We would like to take this time and ask you if the By-Laws we presented are ok with the membership. We will have a vote on them at the first meeting we have after this pandemic, but for the time being we will put the new By-Laws in place so our council will have By-Laws to work under.

We have had three members from our council that have had a Centennial Birthday this year, and to honour those Centenarians we have given out plaques that were designed and approved by CN and the CN Pension Committee for their special birthday.

This year the CNPA Scholarship Program for the CN Pensioners' children and grandchildren went on even with the Pandemic. There were five that received a Scholarship from the National Scholarship Program and one that received the Ontario Provincial Council Scholarship for a total of six this year. Unfortunately, we did not have any from our Council this year.

I have added a summary report to this Newsletter from our fall Health Care Committee and Pension Committee meetings as well.

You may contact me; my address is 49310 John Wise Line Aylmer On. N5H 2R4 e-mail hewson@eastlink.ca or phone 519 671 3321.

Thank you and stay safe,



Mrs. Mildred Petley

Celebrated her 100th Birthday on Aug. 18/20

Ron Hewson and Louise Bayer are seen here presenting her with a CN centenarian plaque in her apartment.

Other centenarians locally were

Mrs. Elfrieda Pastorius and Mrs. Vera Barnett

CN plaques were delivered to the families by President Ron Hewson due to Covid-19 restrictions.

CN Pension Committee September 23, 2020

1. The Committee with regular members met virtually again. Sean Finn chaired. The meeting opened with a presentation by Fiona Murray – VP Public Affairs on Railway Safety Week. I have sent you all the material on this in previous emails. Fiona is also the Chair of the Railway Association of Canada (RAC)
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. She was recognized and will be missed.
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 by Marlene Puffer on our Plan investments.
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. Concerns going forward: 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 and also looking forward 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, so we are liable for the full costs.

- 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 in light of Covid-19 and its ongoing challenges. MAIL ORDER PHARMACY 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:

Alliance Pharmacy – 1-877-796-7979
Sobeys by Mail 1-866-657-MEDS(6337)

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 restrictions 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 pharma care 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.



RAPOSO	DIONIZIO	2020-04-22
SENKIW	ROSE	2020-06-05
BISSON	LILLIAN	2020-06-06
CALDER	GEORGE	2020-06-09
JACK	ANNIE C	2020-06-13
BROWN	MILDRED Y	2020-06-17
CROSS	AUDREY	2020-06-18
HARRIS	BARBARA JOAN	2020-06-20
YOUNG	GRANT	2020-06-21
THOMSON	PAULINE D	2020-06-24
COUGHTREY	MARGARET	2020-07-04
ERNST	RONALD	2020-07-10
LAMBIER	ELLA M	2020-08-01
MAURICE	VIVIAN	2020-08-23
WARD	KENNETH	2020-08-29

Autumn Greetings from the Desk of Louise Bayer

It is imperative if you move, get a new phone # or a new email address to let Louise Bayer know at 519-438-2433, or lbayer@hotmail.com right away.

If you have a Power of Attorney it is also imperative you give them our contact information and have them keep us updated, if you can no longer do the same yourself. If you do not want to receive our mailings and info from time to time, they/you just need to let us know, however we always need your most current information. We just put a notation on your file "Do not send mail". Our data base must be kept updated.

FYI: It is costly for your Local to send out newsletters by Royal Mail and have them returned because a member moved and didn't inform us (or their POA didn't inform us). The cost of stamps, paper, inserts, envelope and time adds up. For the July 2020 mail-out it cost your local approx. \$2.75 per MAINLINE and insert, sent by Royal Mail to you excluding labor. Just email Louise Bayer, lbayer@hotmail.com or Ron Hewson, hewson@eastlink.ca giving your permission for us to send the MAINLINES and other information from time to time to you by email.

2021 Membership Dues of \$12.00 per year for 2021 are due by January 1, 2021. It would be much more cost effective for you and our Local if you give your permission to start paying your dues by payroll deduction of \$1.00 a month from your pension cheque.

It is simple for you to switch to PRD (payroll deduction), just inform Louise Bayer ASAP at 519-438-2433 or lbayer@hotmail.com or Ron Hewson, 519-671-3321, hewson@eastlink.ca so this can be started in January for your 2021 dues.

If you still want to pay by cheque, then please send your cheque by Jan 1, 2021 to Louise Bayer, CNPA Membership, 693 Brant St., London, Ontario N5Y 3M9. These cheques MUST be made payable to the CN Pensioner's Association.

A big thank you to members who have already chosen to go Payroll Deduction of \$1.00 per month starting Jan. 2021. There are still many that can elect to pay their dues by payroll deduction. ARE YOU one of them?

It is important in these times of Covid-19 we stay in touch with one another by phone or email due to restrictions on face to face visits, meeting at coffee shops, regular monthly meetings etc.

Enjoy Autumn as in a few months snow and ice will be here again.

Stay safe and stay well.

Best wishes from Louise Bayer, Membership