

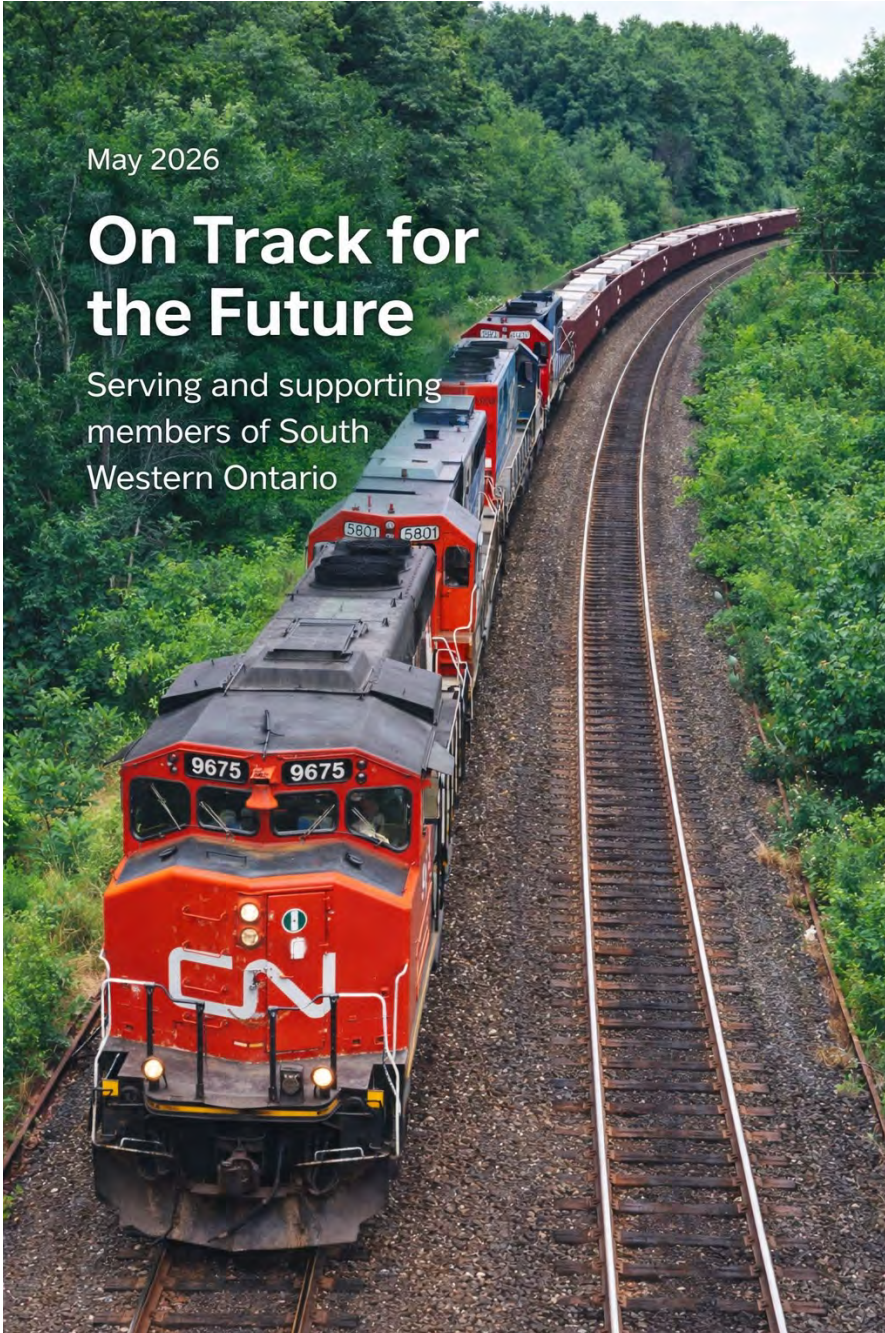
May 2026

On Track for the Future

Serving and supporting
members of South
Western Ontario

IN THIS ISSUE

- C7Executive
- Centenarians
- Scholarships
- Pension Report
- Health Care Report
- Presidents Message
- Membership
- Obits
- Meetings & Luncheons



Bayview - Dundas Sub.

**Mainline is published in January, May, & September
with a circulation of 900 For meeting information and upcoming
events, See Pg 6**

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CN Pensions and Benefits Administration Help Line:

1-800-361-0739

Pensioners' Web Portal:

<https://cnbenefits.hroffice.com>

What You Can Do on the Portal:

- Access your pension information
- Update your address
- Update banking details

First-Time Access Instructions:

- You'll need to ****register**** on your first visit
- After registration,
log in using your ****CN PIN (login ID)**
and the password you create. Need Help?
Call the ****Pensioners' Help Line****: 1-800-361-0739

When a pensioner/surviving spouse moves
or dies, CN Pension and Benefits Administration
needs to be advised immediately by calling

1-800-361-0739.

Also notify Louise Bayer, Membership,
519-438-2433, lbayer2022@gmail.com

CNPA National Web Site: www.cnpensioners.org

CNPA English Facebook Pg:

www.facebook.com/cn.pensioners.9/

CNPA French Facebook Pg: [www.facebook.com](https://www.facebook.com/cnpa.french.3)

[cnpa.french.3](https://www.facebook.com/cnpa.french.3)



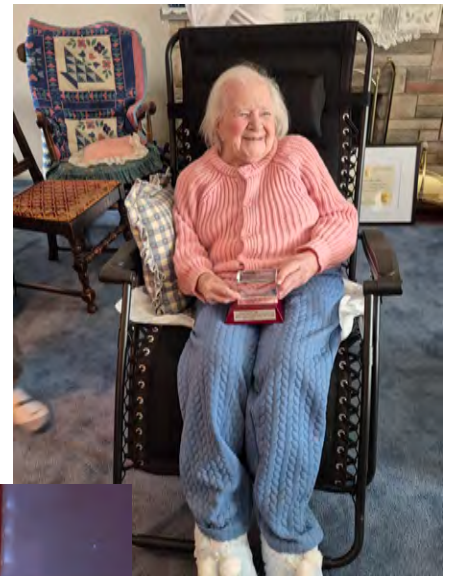


Birthdays of our Centenarians



On **February 16, 2026**, **Mary Holmes** turned 100 years old. Shortly thereafter, Local Vice- President, Ken Roberts and Secretary/Treasurer Rick, Dixon met with Mary and some of her family at the Dearness Home to present her with her gift. She explained that she had seen another resident's gift and was hoping hers would be the same. Just look at that smile! It was! Mary's late husband, George served in the Running Trades for many years, retiring as a Locomotive Engineer, so the gift was just right. We met five of their adult children: Linda, Carol, Les, Steve, and Debbie. One more, David was unable to attend. Happy Birthday, Mary!

On **February 27 th**, **Teresa Durand** turned 100 years old. On day two of her celebrations, Local Vice-President, Ken Roberts and Secretary/Treasurer, Rick Dixon met with family members and friends at her Grandson, Zack's family home, where she also lives. Her gift was well received and gained many complements. Teresa's late husband, After WWII Armand started his career with CN in Royal Oak, Michigan with the Grand Trunk Railway as Director, Purchasing Agent. They moved to Windsor later and he commuted daily to Detroit. Prior to his retirement they moved to Montreal, Armand retired in 1973.



Claire Bojin, April 6, 2026,
Kitchener, Ontario.

Born in Saskatchewan, Claire later moved to Victoria, B.C., where she met her future husband, Donald Bojin. After they were married, they moved to Toronto, where Donald worked for CN in the B&B department until his retirement in 1975. They raised six children, and five of them were there to celebrate her 100th birthday at Pioneer Park Christian Reformed Church in Kitchener. CN's gift was presented by Council C7 Vice President Ken Roberts, in front of a large group of family members and friends.



The **CNPA SCHOLARSHIP PROGRAM** is sponsored by the National Council of CN Pensioners (CNPA). Its purpose is to financially assist the educational pursuit and career development of families of the CN Pensioners Association Contributing Members.

Subject to annual CNPA approval, the Program provides 25 - \$1500 one-year scholarships for each fall school year. The scholarships are distributed and available as follows: five \$1,500 scholarships in each of the 5 Canadian regions (Atlantic, Quebec, Ontario, Prairie, and Mountain).

2026 Key Dates

Program Opens - April 15, 2026

Application Deadline - August 13, 2026

Winners Contacted - By the end of the first week of September 2026

The 2026 Scholarship Program will be open online to applicants effective April 15, 2026.

Applications will once again be accepted by email only and must include all scanned or electronic supporting documentation as one complete PDF file. The application package must be received no later than August 13, 2026.

In the News

Derailment Grimsby Sub A CN freight train derailed near St. Catharines on the morning of March 30.

According to the Transportation Safety Board of Canada (TSB), around 7:30 AM that day, the train was traveling west on the main train line when 14 rail cars, including four tank cars carrying "dangerous goods," derailed.

But there were no injuries and no reported leaks of dangerous goods, according to TSB spokesperson Liam MacDonald.



Message from the President

This is our third month of the year, and we have already held our first meeting in London. It was great to reconnect with old friends who came out to attend. This month, we will be travelling to Sarnia to visit members and friends who are unable to attend meetings in London.

The purpose of our association is to provide social gatherings for our members and keep them informed on issues that may affect their well-being as pensioners. This includes concerns such as the rising cost of prescription drugs and how that may affect our Blue Cross benefits, as well as investment performance and how it impacts our pension plan, particularly for new retirees.

Overall, our pension plan performed better than expected, especially considering the fluctuations in the stock market last year. Final results, however, will not be announced until the end of May.

I know some members who live outside the London area may feel they cannot contribute to the executive. That is simply not the case. Our executive holds Zoom meetings, so all you need is Wi-Fi to participate. Executive members are not expected to attend every social gathering, especially those outside their local area.

Some executive members are making an effort to travel to different communities because we value meeting members face to face, hearing your concerns, and answering your questions.

Like many organizations, our membership is changing. Sadly, we are losing members at a faster rate than new retirees are joining our association. This is not unexpected, given that fewer CN employees are part of the pension plan today. As a result, councils across Canada are closing, and those that remain are covering larger geographic areas.

With your support, this council can continue to operate, grow, and provide opportunities for members across Southwestern Ontario to gather, stay informed, and enjoy time with both old and new friends.

Warm regards,

SWO President



OPC Health Care Committee Report

Ontario has been a very stable environment for our Health Care plan over the past 10 years. But over the next 10 years we will lose 25% of our plan members. (4600 participants in 2026 to 3500 in 2035),

Ontario top rate for over 65 family members has only increased by a total of \$5.00 over the last 10 years (\$169.00 to \$174.00) By comparison New Brunswick rates have increased by 25% over the same period and will continue to rise by 5% or more per year.

As the population of Ontario continues to age quickly and use more medications, rates will continue to rise, not excessively, but more than usual.

We are waiting for CN to implement a minor health care plan for CN Defined Contribution retirees. These are CN Employees not in the CN Defined Benefit Pension Plan

During the last 3 months the Committee has reviewed and granted 4 late enrollments to our plan. Provided clarification to members inquiries on Plan coverage and dealt with members prescription drug coverage.

Pension Committee Summary

The Pension Committee reviewed and approved the monthly pension reports for October, November, December, and January. Ongoing attention continues to be given to understanding why some members receive comparatively small pensions. As part of this review, Pension Committee members evaluated the services provided by TELUS Health and assigned an overall rating of "excellent." Mercer presented the estimated year-end financial results for 2025. Overall, the pension plan performed well during the year and achieved positive returns.

In addition, the CNPA submitted a request for a special one-time payment to assist pensioners with smaller pensions through a lump-sum benefit. Mercer conducted a detailed analysis and provided a comprehensive report on the pension amounts received by members. The review identified several common factors contributing to smaller pension benefits, including:

- Periods of absence due to compensation or sick leave without full repayment of pension deficiencies
- Divorce or division of pension benefits
- Late entry into the pension plan

Following consideration of the request, the Company determined that a one-time payment could not be implemented, as it is not feasible to differentiate or isolate the underlying reasons for smaller pension outcomes.



Asselin Jacques	2025-12-08
Chauvin Angela	2025-12-02
Cook Elizabeth	2025-12-11
Libal Hilda Ruth	2025-12-22
Parsons James	2025-12-11
Poley Margaret M. I.	2025-09-17
Trepanier John	2026-01-22
Noble Ken	2026-04-13



From the Desk of Louise Bayer

To All members: it is very important if you move, get a new phone number, address or new email address. then you let me know of same so I can keep our database updated.

We hope more of you will come out to our meetings/ luncheons in 2026 to socialize and provide your input.

All the best for 2026



Another enjoyable breakfast gathering took place in **Sarnia on May 6th**, where members of the South Western Ontario Executive joined local members for a morning of fellowship and connection. With great food, plenty of laughter, and the chance to catch up with friends and fellow members, the event was truly a success. A total of 40 members attended, and President Ron Hewson made time to personally greet everyone while presenting commemorative CN100 hats to those in attendance.

Upcoming Events and Meetings

June 18th Luncheon, 12 PM

Mandarin Restaurant (519) 680-5000
387 Wellington Road
London ON N6C 4P9

Let Louise know who/how many coming by June 10th/26 at the latest.

Sept 17th Executive zoom meeting 1300

Oct 15th Luncheon London TBD

Dec 3rd Christmas Luncheon Richards Memorial

Dec 10th Executive zoom meeting 1300