

MAIN LINE NEWSLETTER

CNPA Southwestern Ontario Council C7

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**Mainline is published in January, May, & September
with a circulation of 900**

For meeting information and upcoming events,

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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

CNPA National Web Site: www.cn pensioners.org

CNPA English Facebook Pg: www.facebook.com/cn.pensioners.9/

CNPA French Facebook Pg: www.facebook.com/cnpa.french.3

Important

When a pensioner/surviving spouse moves
or dies, CN Pension and Benefits Administration
needs to be advised immediately by calling
1-800-361-0739.

As well immediately notify your local council,

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



CENTENARIANS CELEBRATE THEIR 100TH BIRTHDAYS



Isabelle Forster, of Windsor, Ontario, is the beloved spouse of the late Gilbert Forster. Gilbert worked as a carman in Windsor and was also well known in the local jazz scene as a talented piano player.

Together, Isabelle and Gilbert raised ten children. Isabelle still lives in the same home she and Gilbert settled into back in 1951. Independent and spirited, she continues to cook her own meals and take care of herself, surrounded by the love of her large family. Presentation was made by Ron Hewson. Isabelle celebrated her birthday on December 26th, 2024

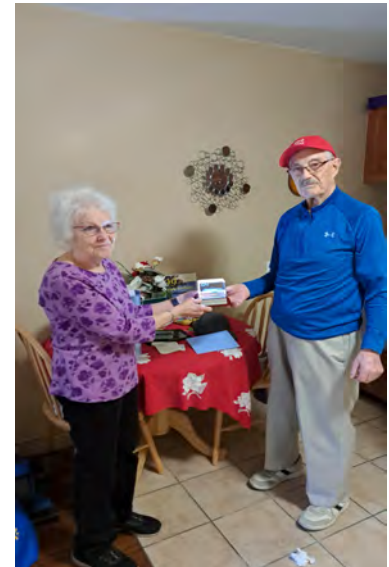
Elmer Pollock, of London, Ontario,

Elmer began his career with CN as an operator using Morse code. His journey continued as he took on the role of Dispatcher in Stratford, later moved into creating timetables, and eventually wrapped up his distinguished career as a CN instructor.

Even after giving up his car just six months before his 100th birthday, Elmer remains independent—doing his own shopping and taking care of himself. It was an absolute joy to meet him and hear about his fascinating career, especially his stories about working with Morse code. Impressively, Elmer still has his equipment and can still send and receive code!

Presentation was made by Louise Bayer.

Elmer celebrated his birthday on April 26, 2025.



CNPA Day at the Rogers Centre Sunday September 14 at 1330

As in the past, I will take your request based on the information below. Once I confirm your ticket selection, please send payment via E-Transfer ASAP to secure your seats.

Please contact me at: haggart.robert@gmail.com or phone (416) 294-4676.

Seating details will be emailed after payment is received.

Section	Description	Price
200 Level Corners	Solid view at great value	\$51
200 Level Outfield	Deeper in the field	\$54
200 Level Baselines	Closer to the action	\$58
200 Bases (Premium)	Prime mid-level seating	\$67
100 Level Outfield	Lower level field view	\$63
100 Level Corners (1st Base Side – Toronto Council) Premium corner seats \$65		

HOW TO RESERVE

1. Choose your preferred seating from the list above.
2. Wait for confirmation from me regarding availability.
3. Send payment via E-Transfer promptly after confirmation.
4. Receive seating details via email once payment is confirmed.

Questions? Feel free to reach out. Looking forward to another great event together!

Bob Haggart



President's Message

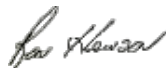
As I mentioned in our last newsletter, the Southwestern Ontario Executive will be holding meetings in different locations throughout the year. This is to make it easier for everyone to attend without having to drive an hour or two. We're bringing the meetings to you—just like the luncheon we had on April 24th at the Hillside Restaurant in Komoka. The times and places for our next gatherings will be included in this newsletter, and others will follow in the September edition.

I will continue to keep you informed about our Pension Plan and Healthcare Plan in each newsletter. We're now five months into the year, and with everything going on with our neighbors to the south, the markets have been quite volatile. The good news is that our Pension Plan is diversified with investments in countries beyond just Canada and the USA. This strategy helps us balance the risk—if the market dips in one or two regions, gains in others may help us break even or even come out ahead. However, it's still too early in the year to make any predictions. I'll share an update on the Pension Plan's performance in our September newsletter.

As for the Healthcare Plan, the committee will be meeting in May. At this time, there are no new updates to report. Any changes or developments will be communicated following the September Healthcare meeting.

Please remember to keep your mailing and email addresses up to date with both CN Pension and Benefits Administration (1-800-361-0739) and with Louise Bayer at 693 Brant St., London, ON N5Y 3M9 or via email at lbayer2022@gmail.com.

Warm regards,
SWO President



Seeking Volunteer for Event Organizer Position

CNPA C7 Members, I hope this finds you well. As you may be aware, our long-time Event Organizer, Louise, has expressed her desire to step back from that part of her position after many years of dedicated service.

Her contributions have been invaluable, ensuring the smooth coordination of our events and keeping members informed. She will be continuing as Membership Chair. Despite previous calls for volunteers, we have yet to find a replacement. Without someone to step into this role, the planning and organization of our gatherings will become increasingly difficult, potentially impacting the future of our group.

The responsibilities of the Event Organizer include:

- Coordinating event details with venues
- Keeping track of expected attendance
- Sending reminders and answering member inquiries

Louise has graciously offered to provide guidance and support during the transition period to ensure a smooth handover.

If you or someone you know is interested in taking on this role, please reach out so we can announce the new organizer in our next newsletter. If no one steps forward we risk losing Louise's expertise and possibly compromising our group's operations.

The question we must ask our selves is

" HOW IMPORTANT IS COUNCIL C7 TO US!"

Your participation and support are crucial in keeping our council thriving. Let's work together to ensure our events continue to be successful.

Looking forward to hearing from you soon.

Best regards, Ken Roberts VP, robertsoflondon@icloud.com

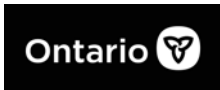


Spring Luncheon Brings Fellowship and Flavor Our annual Spring Luncheon at Richard's Memorial Church was a heartwarming occasion, with 40 members gathering for an afternoon of good food and great company. The menu featured a classic favorite of roast beef with mashed potatoes followed by a tempting selection of homemade pies that left everyone smiling. Thank you to all who attended and to those who helped make the event such a lovely success!



Lunch at Hillside Restaurant – Komoka

On April 24th, 21 members gathered at Hillside Restaurant in Komoka for a delightful lunch. The food was excellent, and the conversation even better. It was a great afternoon of good food, good company, and shared laughter.



Toronto — The Ontario government is making it simpler for seniors aged 80 and over to safely stay behind the wheel by introducing a more convenient process for renewing their drivers' licenses. Starting February 3, 2025, drivers in this age group will be able to complete mandatory vision and cognitive screening assessments and renew their drivers' licenses in a single visit at select ServiceOntario centers. By the end of Spring 2025, this service will be available at all ServiceOntario locations across the province.

Previously, drivers aged 80 and over had to visit a separate location to complete their vision and cognitive screening assessments and then proceed to ServiceOntario to renew their drivers' licenses. With this new approach, seniors will now be sent a renewal notice by mail approximately 90 days before their licence expires, with instructions to book an appointment online or by phone. At their scheduled visit, they can complete the necessary assessments and, if eligible, renew their drivers' licenses on the spot at their local ServiceOntario centre. Ontario Drivers approaching 80 years old and then every two years after are required to renew their drivers licence.



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).

Eligibility

Applications are accepted from children, grandchildren, great grandchildren (includes legally adopted and stepchildren and step grandchildren) of CNPA Contributing Members.

Applicants must have a minimum 80% grade average over the most recent 2 full academic school years in order to be considered.

Applicants are assessed based on a combination of their marks and several other important weighted factors. These may include: community involvement, personal and academic achievements, extracurricular activities, career objectives and other relative information provided by the applicant. The resume and a detailed covering letter can provide a significant amount of this very valuable information used in the evaluation process.

2025 Key Dates

Program Opens - April 15, 2025

Application Deadline - August 13, 2025 (changed starting in 2025)

Winners Contacted - By the end of the first week of September 2025

The 2025 Scholarship Program will be open online to applicants effective April 15, 2025.

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, 2025.

Ontario Provincial Council Scholarship

In addition to the 5 National awards of \$1500.00 each for the Great Lakes Region, the Ontario Provincial Council (OPC) is offering an additional scholarship of \$1500.00, available to eligible applicants.

CNPA National Web Site: www.cnpensioners.org

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. I wish you all the best for 2025

We hope more of you will come out to our meetings in 2025 to socialize and provide your input.



Ward Doreen 2024-09-21
Aitchison Ernest 2024-12-05
Bart James 2024-12-12
Drexler June 2024-12-16
Petrie Linda 2024-12-24
Taylor Doug 2024-12-26

Kyte Ambrose 2025-01-02
Alves Antonio 2025-01-03
Grandy Harold 2025-01-05
Wilton David 2025-01-10
Bedford Wayne 2025-01-12
Mundy Muriel L. 2025-01-14
Blue Dorothy 2025-02-01

Lunch Events/Breakfast Gatherings/Elections

May 1st Executive Meeting

May 21st Pension Meeting Montreal

June 04th Breakfast Gathering Sarnia 09:00 AM

Make a day out of it, just remember the Casino is close by.

Four Points by Sheraton Point Edward Sarnia

1498 Venetian Blvd, Point Edward, ON N7T 7W6

Summer Break

Sept 08th OPC Meeting

Sept. 11th Executive Meeting

Sept 18th & 19th HCC Meeting Montreal

Sept 25th Get Together Windsor is tentative on location and attendance.

Assistance is needed from Windsor area members on possible location !

October Regular Meeting, Election Nominations TBA

Nov. 06th Executive Meeting

Nov. 19th Pension Meeting Montreal

Nov. 20th & 21st ADM Meeting Montreal

Dec. 01st OPC Meeting

December 11th Christmas Luncheon Richards Memorial Church

Dealing with the Death of a CN Pensioner



The following pages should be placed with your personal papers for the Executor of your estate to refer to.

You may be here because you recently lost a loved one or are assisting someone who has. If so, we would like to extend our deepest condolences to you and the family from everyone at the CN Pensioners Association (CNPA). It is always heartbreaking when we hear that a fellow CN Pensioner or their spouse or survivor has passed away. We recognize that this is a difficult time for the family and realize the issues you will face dealing with the loss.

To assist family members manage what can be a difficult process, we have developed various checklists and links which may help make the process a bit easier. While we have attempted to list most usual items to be addressed or handled, the lists are not exhaustive and will not address every unique or unusual situation. Accordingly, you may often need specific professional, legal, financial or other outside support and we encourage you to get all the assistance you may require. These checklists were primarily developed to assist those receiving a CN Pension. Other CN retirees may also find the non-CN Pension information helpful.

1. Contact CN Pension and Benefits Administration

When a CN Pensioner passes away, there are a number of things the spouse or family needs to do, but one thing that is important is to contact CN Pension & Benefits Administration as quickly as possible. Call them at: **1-800-361-0739**

Monday to Friday, from 8 AM to 6 PM Eastern Time

Via contact info: 1-800-799-9934

CN Pension & Benefits Administration will ensure that necessary paperwork gets started and if there is an eligible spouse, that there is limited delay in managing their survivor pension. In addition, by contacting them, they will:

- Get all the necessary information from you to start managing the process. This includes mailing specific forms/documents related to the pension, for completion, signatures and submission back to them.
- Start the process for an eligible survivor pension.
- If there is a CN sponsored life insurance policy, CN Pension & Benefits Administration will notify the insurance company who will then write the spouse or estate and provide information on how to file a claim.
- If the CN Pensioner was a member of the CN Pensioners Association, this membership will be cancelled with the last pension payment. If the surviving spouse wishes, they may re-enroll via the application form that will be provided in the package from CN Pension & Benefits Administration.

- Who should call CN Pension & Benefits Administration?
 - If there is an eligible spouse, and they are able to, they should be the person to call.
 - Someone who is registered with CN Pension & Benefits Administration as a Power of Attorney for the deceased CN Pensioner, or the spouse of the deceased CN Pensioner.
 - The person designated as the Executor/Administrator of the estate of the deceased CN Pensioner.
 - If none of the above are available, a family member who is acting for the deceased.
- What information should they have on hand when they call?
 - The unique 6-digit Personal Identification Number (PIN) of the deceased CN Pensioner. This may be found on previous annual pension statements, CN pension deposit notices, CN tax slips, a CNPA membership card, the original retirement forms or CN correspondence.
 - The date of birth and the date of death of the CN Pensioner
 - The residential address of the deceased CN Pensioner
 - The Social Insurance Number of the deceased CN Pensioner
- If there is an eligible spouse of the deceased pensioner and they are contacting CN Pension & Benefits Administration, or if someone acting on behalf of the spouse is calling, they should also have the following information available about the spouse:
 - Spouse's date of birth
 - Spouse's Social Insurance Number
 - Spouse's residential address, especially if it will be different than the deceased pensioner
 - Spouse's phone number
 - Bank account information
- An Estate Executor or a Power of Attorney or Administrator acting on behalf of the deceased CN Pensioner or the surviving spouse would need all the preceding information when calling.
- Following the call, a package will be prepared and mailed to the appropriate person or party and will include various forms to complete and a list of required documents to provide (such as a copy of the death certificate for example). Although the payment of the survivor pension may commence following the notification of the member's death, it may be suspended if the required documents aren't received in a timely fashion after the package has been issued.
- In the event that there is no eligible spouse at time of death, there is still the possibility that there may be a benefit payable. CN Pension & Benefits Administration will provide all necessary information in this regard to the appropriate person or party.
- NOTE: When a CN Pensioner passes away, and their eligible surviving spouse commences receiving their survivor CN pension, the surviving spouse is now considered to be a CN Pensioner, and will assume the PIN of the deceased CN Pensioner. If a surviving spouse deceases, the processes listed above for a deceased pensioner will now apply to this surviving spouse.
- If the CN Pensioner had a CN Travel Pass – they should contact CN Pension and Benefits Administration and ask about continued eligibility.

2. Health Care Plan for CN Pensioners

Was the CN Pensioner enrolled in the CN Pensioners Association Health Care Plan administered by Medavie Blue Cross under Plan number **93115**

- If they were, when contact is made with **CN Pension & Benefits Administration**, they **will advise Medavie Blue Cross** of the individual's passing.
- If the CN Pensioner's spouse was **covered under the Pensioner member's plan**, **Medavie Blue Cross will continue coverage for the spouse at no charge but for only two additional months.**
(2) These 2 months provide time for the new pension papers to be processed and allows an eligible surviving spouse the opportunity to reapply for coverage if desired.
- **Important** - The **original** policy for the deceased pensioner, that included the spouse, **will be cancelled at the end of the 2-month free period for the spouse and the current Blue Cross cards will be invalidated.** An eligible spouse must **REAPPLY** if desired.
- If there is an eligible spouse who will be receiving a CN survivor pension, included with the pension documents that will be sent from CN Pension & Benefits Administration will be a **new Medavie Blue Cross information package & application.** If the eligible spouse is interested, they can join/rejoin the CN Pensioners Association Health Care Plan.
- Even if the CN Pensioner and/or the eligible spouse **was not** previously covered by the CN Pensioners Association Health Care Plan, an eligible spouse will still receive a Medavie Blue Cross information package and application and may submit their application to join the Plan.
- An eligible spouse who intends to apply or reapply **must submit their application** form to Medavie Blue Cross in the enclosed enveloped **within 60 days of receiving their survivor pension.** If not, they will not be eligible to reapply later.
(Exceptions may apply in Quebec)
- If the Spouse is not eligible for the CN survivor pension, they will also not be eligible for CN Pensioner Blue Cross Plan coverage.
- If there were any outstanding medical claims not previously submitted, please submit them as quickly as possible. If unsure about the process on how to claim or time limits, call Medavie Blue Cross at 1-866-660-7670.
- If there was NO eligible surviving spouse or if the surviving spouse chooses NOT to apply for coverage, the spouse or estate should contact Medavie Blue Cross at: 1-866-660-7670, as there may be a reimbursable overpayment of premium.
- If the SPOUSE of a current covered CN Pensioner deceases, the Pensioner should contact Medavie Blue directly to review options to change their coverage.
- **CN Post Retirement Health Care Spending Account**
Some former unionized CN Pensioners may receive this benefit from Canadian National following retirement between the ages of 55 and 65. If the deceased pensioner is between those ages, please contact Medavie Blue Cross at 1-866-660-7670, who administers this benefit for CN.

Non-CN Pension Related Information - CN Pensioners Association is not directly involved with the various Canadian/Provincial government agencies, we have listed some of the contacts of the primary agencies which many of our pensioners may receive benefits from and other items to consider. In addition, Contact information is provided below for :

Canada Pension – Québec Pension Plan – Old Age Security – Canada Revenue Agency Via Rail, Marine Atlantic and CN/CP Telecommunications Pensioners.

- Many pensioners receive these benefits and when someone passes away, like CN, they must be notified to stop payments and process any survivor benefits.

To learn more about notifying the various affected Canadian government agencies visit:

Canadian Government Notification of Death <https://www.canada.ca>

select language of choice, then benefits, then "What to do when someone Dies"

You will need Proof of Death and the deceased CN Pensioner's Social Insurance Number (SIN)

- **Canada Revenue Agency (CRA)** call 1-800-959-8281– or Reporting Death page <https://www.canada.ca/en/services/death/notify.html>
- **Québec Pension Plan (QPP)** call 1-800-463-5185 or Reporting Death page <http://www.retraitequebec.gouv.qc.ca/en/deces>
- Service Canada handles the Canada Pension Plan (CPP) and Old Age Security (OAS) Plans as well as the Guaranteed Income Supplement (GIS)
- **For Service Canada** - visit Service Canada <https://www.canada.ca/en/services/benefits/publicpensions> or call 1-800-622-6232 – to notify of death and review any potential survivor or death benefits. Service Canada can also advise on cancelling a passport.
- Visit the CNPA web site for this info also <https://www.cnpensioners.org/pension/pension-death-of-a-pensioner>

Registering the Death

- Your province requires the death to be registered. A funeral home typically will register a death within the province, and if they provide you with a death certificate, it means the death HAS been registered. If you don't utilize a funeral home and don't have a death certificate, you will usually need to notify the provincial department of Vital Statistics or provincial Services department.

Other various Agencies or Documents which may require changes or cancellation

- Driver's licence (contact your province to cancel), motor vehicle registrations & insurance, land titles, home insurance, utilities
- Provincial medical insurance coverage or other medical insurance
- Banks, credit cards, investment firms
- Clubs, organizations, memberships, social media, Online accounts, subscriptions

VIA Rail Pensioners – 1-800-799-9934 – (Request Pension Administration)

Marine Atlantic Pensioners – 1-800-561-7660 (Request Pension Administration)

CN/CP Telecommunications Pensioners – 1-800-276-7630 (ALLSTREAM Canada Corp.)

PROCEDURES UPON DEATH OF PENSIONER/EMPLOYEE/SURVIVOR

This information is intended to be a guideline only.

1. Notify railway pension office of death. Insure you have Pensioners PIN #.
CN Pension & Benefits Administration 1-800-361-0739, VIA 1-800-799-9934
2. Determine survivor(s) benefit – paid up company life insurance (amount may vary depending on date of pensioner's retirement).
3. If no joint account is in existence, obtain enough cash from the bank(s) to sustain yourself for at least 6-8 weeks,
4. About 10 working days from the time you notify the company of the death of the pensioner/employee/survivor you should receive a package from the employer (CN or VIA) in which there may be the following documents:
 - a. Form to be completed with voided cheque covering Direct Deposit of the pension cheque into your chequing account.
 - b. Booklet explaining Extended Health Care coverage (Blue Cross). Determine procedure to continue coverage from pension office of employer.
 - c. Forms TD1 and TD1ON, Income Tax Forms - take these forms to your lawyer. Keep a copy on hand in your Income Tax file, for future reference when you file Income Tax in April of the year following death.
5. Locate the will (revise and update as required) with the assistance of your solicitor. Obtain a Letter of Administration from solicitor. Insure that there is a durable Power of Attorney for Assets and Personal Care.
6. Locate all Bank, Credit Union and Trust Company accounts. Obtain information respecting amount payable in each. Change name on all accounts and securities. Transfer to survivor(s). Advise the financial advisor if there is one. Revise the portfolio names etc.
7. Locate all insurance policies, annuities, etc; and obtain information respecting amount payable on each. Notify life insurance agent or company.
8. List contents of Safety Deposit box if any.
9. Review and prepare a detailed inventory of all personal papers of the deceased to locate all assets and debts.
10. Arrange for storage of any assets if required. Advise insurers of personal property, and arrange coverage.
11. Arrange for mail to be re-addressed if necessary.
12. Cancel any subscriptions, credit cards, and charge accounts.
13. Cancel and surrender Ontario Hospital Insurance Card at the local OHIP office.
14. Cancel and surrender Drivers License. (Ministry of Transportation Ontario – Local Office).
If survivor(s) are not drivers, remove license plates and surrender for refund.

15. Notify **United States Social Security Administration**, if employee receiving benefits from this agency. You will need US Social Security #. United States Social Security Administration call: 1-877-772-5772
16. Canada Pension Survivor benefit (package is available from funeral director). Contact Human Resources Development Canada for assistance in completion of application.
17. Change name on automobile and house insurance – contact property insurance agent.
18. If applicable, contact mortgage company and change the name on deed to survivor(s).
19. Workplace Safety Insurance Agency – notify if pensioner receiving benefits (workers compensation) having the claim numbers at hand.
20. If Pensioner was a member of a Labour Union or Professional Association notify the local representative.
21. Apply for Civil service, Union, and Veterans Affairs benefits if applicable.
22. Pay funeral expenses, and all debts of the deceased.
23. Income Taxes payable will be handled when filed for the current year by the Survivor(s). Ensure that a Certificate of Clearance is obtained from the Canada Customs and Revenue Agency.
24. Notify Department of Foreign Affairs and International Trade office of death. Follow advice re disposition of Canadian Passport.

CN Pensioners Association

All physical mail/correspondence to be mailed to:
CN Pensioners Associations
c/o National Executive Secretary
49310 John Wise Line Aylmer ON N5H 2R4

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