



CN RAILVETS OF SOUTHERN ALBERTA E2
Oct 2023 Volume 13 Issue 3

From the Presidents' Desk: Yikes! Where have the meltingly hot days of summer gone? Not that I appreciated the excessive heat but, I'm not ready for anything near cold temperatures. I'll save my whining for the February edition 😊. I will be delivering two centenarian Chrystal Trains for the Edmonton Council later this fall, Mrs. Muriel Hume and Mr. Joseph Gagne as they reside in Calgary. In September, it was nice getting back to our regular meetings in spite of the fact that if we have any fewer attendees, we'll never reach quorum. Seems every year I'm tasked with presenting the need to rewrite our constitution just to accommodate the need for fewer numbers just to make quorum. I joke that if it gets any worse we could hold our meetings in a pay phone booth...but just where do you find one of those these days?! I will try to get advance information regarding the weekly specials from the Kerby Café so we can base our dates for our luncheon meetings on that information. Even if we aren't impressed with the specials, the regular menu is quite good and the food is more than all right. Please read the included article from the President of CARP (Canadian Association of Retired Persons) regarding the COVID situation as it has some excellent recommendations. Also, take note of the scholarship winners and see that there are none from our Council. I'm not privy to who applies so, I'm hoping E2 applicants simply did not win and that you, as Pensioners, are reminding your grandchildren to take the time to apply. Please consider attending our Christmas luncheon, it's a great way to visit with former workmates, have a nice meal and the parking's free! After the November 6th meeting you can call Brian or I and we will gladly add your name to the list and give you the details. Happy Hallowe'en later this month! Although I'm not looking forward to the upcoming season, I will caution everyone to take care once the *slippery season* is with us. Speaking of the next season, Brian and I would like to wish everyone the best for the holiday season and a most healthy and prosperous NewYear. Talk to me! Comments? Complaints? Suggestions? Call or email me. Sincerely, Judy Woods, President E2

EXECUTIVE

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All published CNPA newsletters can be read at cnpensioners.org.

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

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 woodsbj@nucleus.com if this option works for you.

UPCOMING EVENTS

Next Meetings:

Nov 6/23 –luncheon meeting, deciding December Christmas luncheon date.

Dec 4/23 possible regular meeting, December luncheon date, see above.

*Please note phone calls will be made on the Sunday prior to the meeting to confirm that specific date, especially during inclement weather.

NEXT MEETING: Monday, November 6, 2023
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MEETING LOCATION: Games Room downstairs at the Kerby Centre, 1133-7 Avenue SW (403-705-3248)
TIME:12:30

The Membership of E2 welcomes our New Members

- Darren Warren

Happy Birthday wishes to:

- Terry McDonough October 4, 95 years
- Madeleine Pelletier October 11, 82 years
- Roland Morin November 11, 86 years
- VP Brian December 7, way too old to put in print
- Martha Anna Robinson December 7, 87 years
- Alice Lorentz January 14, 90 years

Anniversary congratulations to:

- Emerson (Red) & Martha Robinson October 5, 67 years
- Roland & Doreen Morin November 11, 59 years
- George & Eileen Merik November 12, 63 years

Obituaries: The Membership of E2 extends their sincerest sympathies to the family and friends of:

- Lorry Cawiezel June 22/23 79 years
- Colleen Cornez June 8/23 59 years
- George Carey Aug 11/23 ? years

Want to see your name in print? Call and give us your details and maybe a story as well and we will make that happen. A pseudonym for any nefarious members could be arranged 😊.

Membership Advantages: 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. Also added is an association with the travel discount company, Colette Travel, plus the opportunity to join the CNPA Blue Cross plan when you initially retire. If you join the Rail Roaders In The Community program, a \$100 bonus donation is available. 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. **New incentive to join** – There is currently an offer of a two-year FREE membership so let's chat up anyone about to retire!

I do not have much of a rant this time as my vehicle policy went down 4.3%, so it's gone down to what I was paying 5-6 years ago, so I can't rant too much, I wish food prices went back down to those years prices too... What we should be concerned about is where our homeowner policies are headed, what with the wildfire season we had in the Western part of the country this year, someone (us) will be picking up that tab.

CNPA Scholarships

We concluded the CNPA Western Canada Scholarship Program for 2023. We had 18 applications, and all excellent quality candidates. My team of Gord Wheatly, John Wiebe and myself reviewed and came up with the following five (5) successful candidates. A thanks to Blake Olsen for being our 4th evaluator and making the process easier. The successful entrants are:

- 1- Noah Westerlund from Sherwood Park, AB, his grandfather, Henry Hoogenberg is a member of Edmonton E3 council
- 2- Sawyer Trepanier Zurek from Edmonton, AB, her grandmother, Patricia Trepanier is a member of Edmonton E3 council
- 3- Maddison Bulloch from Vancouver BC, her grandfather, Wayne Bulloch is a member of Edmonton E3 council.
- 4- Harsunder Singh Hunjan from Richmond BC, his father, Bhupinder Singh is a member of Vancouver E8 council.
- 5- Sophie Anastasia Ogaranko from Edmonton AB, her grandfather, Murray W McMillan is a member of Edmonton E3 council

We are looking for 1 or 2 additional evaluators for the 2024 Scholarship Program. Please contact me if you or one of your local members may be interested in helping out. (Ask Brian or Judy for the correct contact information.)



Monarch butterfly on camping table, Beartooth Pass, Montana

For Your Information

CN publishes an electronic newsletter monthly (Spotlight) which contains articles involving active employees and events that have taken place throughout the system. CN has provided electronic access to this publication to our Association and through the good work of George Rowan, working with the CN contacts, we now have hyperlinks on our National website (cnpensioners.org) that will take you directly to the Spotlight page. There you will find the current, and some past editions of the publication. On our website, the links can be found on the "What's New" banner on the home page, or on the "Community" section page.

A Message from Bill VanGorder, Chief Policy Officer & Chief Operating Officer CARP

Dear Members,

Have you heard folks say that Covid is a thing of the past? Because it is not. While vaccines have provided significant protection, the virus continues to mutate and pose risks to our communities. Thankfully, our membership seems to understand that Covid is **a new normal**. Earlier this year when surveyed, 82% of our membership indicated they "do not think Covid is over."

This is reassuring. As we approach the fall season (and the impending return of flu season adds an additional layer of concern), it's crucial to recognize that the battle against COVID-19 continues. This fall, CARP would like to ask you, if individually and collectively, we can take simple steps to help individuals avoid the threat of debilitating long-term effects and even death of the "tripledeemic", then why wouldn't we? Stay the course and protect the health of yourselves, your loved ones, and the community.

So how is fall 2023 and beyond shaping up? Says a McMaster University expert on Respiratory health, "When we look at data coming out of the southern hemispheres, specifically Australia, we can see they had a pretty grim cold and flu season. We kind of use them as predictors of what we might expect, and what they had was a pretty significant COVID wave. They also had a lot of RSV infections...and they had a bad year for influenza. The good news is that we can avoid a sequel to that crisis, but only if we collectively work together through mask wearing. "Most experts agree that we're in the very earliest parts of (COVID) wave. So, we're waiting with bated breath to see if it's going to be a wavelet or a big wave. There has definitely been an uptick in hospitalizations and (viral signal) in wastewater."

Expert advice on how to protect ourselves, others who are vulnerable and avoid strain on our health care system remains steady, and foremost on the list of ways to protect yourself

relates to vaccination. **In fact, vaccination saves more Canadian lives than any other form of health intervention.**

Stay updated on your COVID boosters – they should be taken six months after the prior dose. While you may feel like you've taken "enough", it's the recency of the boosters that determines the degree of protection, not the number you've taken. While Older bivalent vaccine boosters are available in Canada, the new formulations targeting the latest COVID variants are not yet available. Speak with your health professional about whether it's worthwhile to wait for the updated vaccine.

Other key vaccinations:

Get your flu vaccinations

Get your shingles vaccinations

RSV vaccinations are likely to be available soon. Stay tuned.

Simple ways to stay safe:

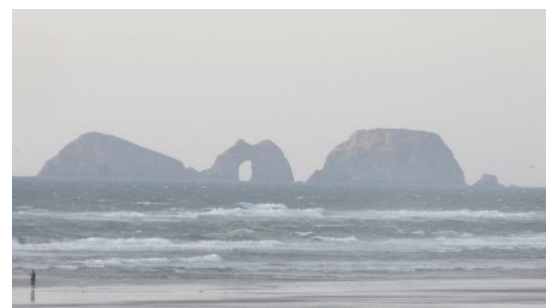
Indoor masking is going to provide a layer of protection that could make a real difference to your health and longevity. Properly fitted masks work.

Stay home when you are sick or avoid others that are sick.

***Note** – the latest information from the Alberta government says both the annual flu shot and the next COVID shot will be available after Thanksgiving but you should call to book your appointments anytime. J



Class P-2 Engine No. 2507 built by Baldwin 1923, Great Northern Railway, retired 1955. Resides in Wishram, WA alongside the very active BNSF mainline.



Stormy Oregon coast, Cape Lookout, late September 2023

2023 Regional Elections

Only DB Pensioners and contributing CNPA members can apply. Call for applications is from May 1 to September 30. Submit documents to the Regional Chair, Dennis Jensen, and Regional Secretary, Blake Olson, by September 30, 2023. October 1 the Regional Secretary will provide the complete list of candidates for each position to each Regional Representative (for E2, it's the President). Before November 1st the E2 President will submit one ballot (for the local) for each available position to the designated Regional Representatives. Those ballots will be tabulated, and the Regional Secretary and Regional Chair will be notified of the results by November 10, 2023. (Note that E2 members will discuss and vote for the applicant of their choice, majority rules apply. Only the President will submit the final choice(s).) Positions available: Alternate Pension Committee Representative, CNPA National Director, Alternate National Director, HealthCare Committee Representative and Alternate HealthCare Committee Representative.

October Voting

I have received two resumés, provided by Blake Olson, that we made our decision on. The candidates, Tim Urbanovitch and Mike Englehart, are both applied for the Alternate Pension Committee Representative position. After reading the resumés, the members selected Tim Urbanovitch as their choice. All the remaining positions, except the Pension Committee Alternate (vacant with no applicants) will retain their current members.

E2 Donations

As a carried motion, a donation of \$100 was made to Alberta Lung Association in memory of Butch Whiteman. As an additional carried motion, a donation of \$100 was made to the Terry Fox Foundation (CN matched our donation) as part of our annual donations.

CN Pension Committee / Actuarial Update - May 2023

1. The CN Pension Committee met virtually on May 23rd 2023, with the full regular and alternate members attending. The chair was CNPA President Reg Hebert. We first recognized the long standing contribution Darlene Cherry of CN Pension and Benefits Admin has had to the committee and her involvement with the Plan. Darlene has worked with our CN Pension Plan for over 40 years, starting at CN, and then moving with CN Pensions to Mercer, then ultimately to her last role with TELUS Health. Darlene has also supported the CNPA all these years, attending all the local CN Pension Committee meetings across Canada, plus doing special presentations and of course helping many of us deal with unusual situations and answer questions for our pensioners. While we are happy for her retirement, she will be missed. We are in good hands with her replacement Patrick Lono who has been managing our Plan for

several years now. 2. We had our typical review and approval of the new pensions, with discussion on several unique or unusual cases. 3. The CN Pension Committee Annual Report DRAFT was reviewed by the committee. You will receive the final version of the report in July. We asked for a few revisions that will help pensioners better understand some of the information and make it easier to read. 4. The Mercer Plan actuary provided the Committee with their official CN Pension Plan Funding Actuarial Results at December 31, 2022. While we have provided you with unaudited and interim results previously, these are actual results and confirm what we previously reported. The highlights of the presentation are as follows: a. The Fund lost 14.4% in 2022. However with higher interest rates, which reduced the value of Plan liabilities, the Fund remained fully solvent at 119%. The Going Concern ratio was 133%. The Plan paid out almost \$1B in pensions in ADDITION to the loss. b. Any indexation increase you may receive is funded by the Pension Plan Escalation Account (EA). The EA shares some of the investment gains the Fund may make, but when the Fund loses money, as it did in 2022, there are no additional funds added to this Escalation Account. The account balance was however sufficient enough at the end of 2022 to fund an indexation increase on January 1, 2024. This indexation was calculated based on the inflation between 2021 and 2022 and in keeping with the Plan indexation formula. The Annual Report you receive in July, will outline the minimum and maximum increases you may receive if you are eligible for indexation. The 2024 maximum increase will be slightly higher than the maximum increase in 2023. Future indexation increases will depend on available money in the EA combined with the ongoing level of inflation. c. There are about 14,900 active (working) CN Employees in the CN Pension Plan, up about 500 due primarily to CN hiring. In April 2024, the previously reported removal of 1800 current active CN NON unionized members in the Plan will occur. The impact to the Plan, from a funding point of view, is minimal. These 1800 employees will still be entitled to a CN Pension at some point in the future, but could be reduced due to their scheduled removal from active status. d. The number of CN Pensioners dropped by 1909 in 2022, one of highest losses in recent years. We lost a NET total of 1012 pensioners. The total number of pensioners on December 31 was 30,591. There were only 897 new pensioners/spouses. The average pensioner age also increased to 76.6 from 76.5. e. While the actuaries will not "predict" the future, they did comment that a drop in interest rates would likely have a negative impact on the above Solvency Ratio, particularly if investment gains are limited. 5. The CN Investment Division attended the meeting and provided some answers to previously submitted CNPA Committee representative questions. We also asked and they advised that there was a year-to-date Fund performance improvement of 5.5%. Of course it is early in the year, and with global recession fears and market pressures, this could change in either direction before year end. 6. We next meet on September 20th (Virtual) then potentially in person in Montreal on November 22nd.

Blake Olson - Health Care and Pension Committees