



**The Membership of E2 welcomes our New Members**

- William Hewson
- Eileen Lefley
- Peter Allaby
- James Cairns

**Happy Birthday wishes to:**

Edith (Hynes) Nelson May 12/22 88 years  
 Evelyn Peterson May 21/22 90 years  
 Bev Cernak June 1/22 87 years  
 CN June 6/22 103 years

Bill Smith June 19/22 97 years and counting 😊

George Merick June 23/22 85 years

Bertha Esplen July 26/22 96 years

Linda Engel August 24/22 82 years

To anyone else that had a birthday during this pandemic, you must be doing a good job keeping yourself healthy, so keep up the good work!

**Anniversary congratulations to:**

Judy and Brian Woods June 24/22 36 'wonderful' years

We do not have access to your birth or anniversary dates unless you tell us!

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

Annie Kuzma March 13/22 age 97 years

Lyle Dowdell March 15/22 age 90 years

David Steiner March 25/22 age 67 years

Tom Lefley April 5/22 age 90 years – you made it!

Gwen Knott April 27/22 age 93 years

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

**Additional Condolences**

1. To Eileen, the family and friends of Tom (TAC) Lefley, retired Yardmaster. He will be remembered for his wit, love of his family and friends (plus his amazing Sunday midnight shift cooking skills).

2. To sister Diane, the family and friends of Ron Annas. Ron truly enjoyed being a member of E2. Throughout his struggles, he remained a gentle soul expressing himself through his music and writings and indulging in his passions for fishing and playing crib.

**In Passing**

The following names were included in the Edmonton newsletter:

Grace Folkman, widow of Ben, Mirror

Bliss A. Lowerison, Superintendent. Transportation, Edmonton

Lyla Stone, widow of Fred, Calgary

This annual event will be held on June 6, 2022, consider volunteering as your way to celebrate CN's 103<sup>rd</sup> birthday. [NOTE: I will try to remember to put this notice in the February newsletter as it was already too late even before we prepared this edition]

**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. 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!

**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 Life Works** (new name, same company) **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.

**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](mailto:woodsbi@nucleus.com) if this option works for you.

**NEWSLETTERS AVAILABLE THE FOLLOWING TIMES:**

**February June and October**

### Insurance Rant, As Usual

I took part in a AIRB (Alberta Insurance Rate Board) survey Mar 3/22, via Zoom with 7 other consumers, the board was enquiring about our thoughts on vehicle insurance costs and our dealing with Alberta firms. Here is some of the highlights; Alberta rates # 3 behind ON and BC in policy cost, there are only 3 Western Canada underwriters (but 45 companies). The Alberta government sets the policy agenda for insurers; the new rules where you only deal with your carrier in case of an accident was government mandated, group discounts are not allowed by this government, other governments do, giving their consumers more choice. Let's not forget this government dropped the 5% yearly max insurance increase from the last government, I know my insurance costs have gone up 30% in 4 years.

All company's PL/PD rates vary and so does the cost to your policy, the value of the vehicle has a bearing on the cost of your insurance, where you reside also has a bearing on your cost. All agents/brokers get a percentage of your policy, this is how they make their money (and these firms made a LOT of money the last 2 years!!), some companies offer different policies/rates to online and in-person. Insurers can only go back 6 years prior to see your accident or cancellation history (where you were refused insurance). Convictions that affect your insurance are: Minor (speeding, traffic violations) increase your cost up to 20% and Major (impaired, distracted driving) increases your cost up to 50%, so put the damn cell phone away!! I know I gave up drinking and driving last month, after finding this out...

There was a question on our opinion for Pay As You Go (drive more, pay more insurance) Nova Scotia has it in place now, BC is looking into it, but it's a hot topic with their populace. How this actually works, we were not told, maybe the honour system? "I only drive 100 miles a year", that would probably work as well as the Insurers keeping their profits to a reasonable amount...

Brian

### CNPA SCHOLARSHIP TIME

Applications at [www.cnpensioners.org/scholarships.cfm](http://www.cnpensioners.org/scholarships.cfm) ONLY. Competition opens April 15, 2022 and closes August 15, 2022. All the information needed to complete the forms is available on the website. NO late entries will be considered as well as those whose sponsor is NOT a Member in Good Standing (does not pay the \$1 per month). Again, all the conditions and rules are on the website. Good luck to all those applying!

### Picnic *IN* the Kerby 2022

I am excited to announce our annual Picnic *IN* the Kerby 2022 version. Because of prior bookings on the Kerby's part, our Picnic will be held on the second Monday- Monday, June 13, 2022, from 11:00 to 14:00 in the (newly named) Kerby Centre Games Room (we know this is the room downstairs next to the cafeteria where we hold all of our functions). As the name indicates, they've added a couple of shuffleboards and supplies for other table games, and we have full access to these if we wish to utilize them. We also decided to change up the menu by choosing pulled pork, Cobb's buns, house made cornbread, coleslaw and Caesar salad. The Kerby now serves Starbucks Pike Place coffee and Teavana tea and offers a wine and beer cash bar served from the Kerby Café counter. As this will be a catered affair, I must hear back from you by June 5, 2022. RSVP to Brian (403) 280-9107 or [woodsbi@nucleus.com](mailto:woodsbi@nucleus.com) OR Judy [woods@nucleus.com](mailto:woods@nucleus.com) or (403) 280-9107

### 125 Year Celebration

CN pensioners may be interested in an event celebrating the 125th anniversary of the Canadian Northern Railway – to be held in Big Valley, Alberta, on Saturday, July 9, 2022. 125 years ago in 1897, Sir William Mackenzie and Sir Donald Mann completed their first line, the Lake Manitoba Railway and Canal Company, between Gladstone, Dauphin, and Winnipegosis, Manitoba. This humble short line operation marked the beginning of modern-day CN operations in western Canada. Running from 11:00 to 18:00 and featuring a special ceremony at 14:00, there will be entertainment, interpretive tours, prizes, and a special celebration honouring those who have family ties and connections with the old Canadian Northern Railway. There is no cost to attend. If you or anyone you know had a relative or connection with a historical employee of the Canadian Northern Railway (1896 to 1924), the Canadian Northern Society would like to hear from you! A warm welcome awaits any and all CN Pensioners. For further information visit [canadiannorthern@telus.net](mailto:canadiannorthern@telus.net) or call 1-780-672-3099

#### 4-E2

### Blake Olson Update

March 2022, Mountain Region Update

1. CN Pension Committee **a.** The CN Pension Committee convened on March 16th for its first quarter 2022 session for regular members. We had a couple pre-meetings with the CNPA members and also with CN to review issues related to the agenda. **b.** No update on CN issues or activities as no Sr. Executives on the call. **c.** We did our review and approval of new and outstanding Pensions and got a refresher on Pension top ups, death in service and how US and VIA service pension calculations are made. **d.** CN gave us an overview of the changes that were announced in December where ALL remaining NON-unionized managers and supervisors will be forced on April 1, 2024 into the companies Defined Contribution Pension Plan (DC). These 1800 or so current members will also cease active participation in our Pension Plan that day but will still be eligible to receive a pension benefit from our plan when they are eligible to retire. CN indicated that information packages have been provided to affected members and in person (virtual) sessions will be scheduled. While I won't repeat what I provided you in December and January, one key question that was asked was the financial impact to the Plan. While we will get a proper actuarial anticipated Plan Fund impact at the May meeting, we were advised it was very negligible, as I expected. **2.** CNID Pension Fund Investment Update **a.** We received an update from the CN Investment Division (CNID), who manages our pension funds. The group confirmed a 2021 annual return of 8.9% which is ahead of benchmarks and our 20 year average of 8.5%. **b.** Because of the 2021 returns, our Solvency Ratio and Going Concern Ratios both increased again and show how healthy and well managed the fund is. Because of the solid state of fund assets and solvency ratio, government regulations restrict CN from contributing to the Plan this year. **c.** However for 2022, with inflation, world market uncertainty and the current war in the Ukraine, the Fund has given back much of the 2021 gains year to date. It is difficult for the Fund managers to anticipate world order and potential outcomes or escalation of current situations, so the market may be volatile for many months to come. We will likely also see some downward pressure to the solvency and going concern ratios. But it is still early in the year. **d.** As expected, the CNID is actively managing our assets and also taking advantage of market opportunities to offset the challenges and prepare for an eventual recovery. We will get another update in May. **e.** Inflation is running at about 5.7% and may rise further depending on fuel prices and supply shortages. While this is positive from our pension indexation point of view, we have a CAP on annual increases. So no windfall. On the other hand the Canada Pension Plan and OAS might see a larger annual increase for 2023 if inflation continues. **3.** National Scholarship Committee – we met on March 8th and our Mary McLaughlin attended as she will take over from me as Chair for the mountain region. The program will be up and running starting April 15th and closing August 15th. CN PENSIONERS ASSOCIATION **4.** Blue Cross Deadline for Receipts – if you

have any outstanding 2021 eligible Blue Cross medical receipts that fall out of your folders when you do your income tax get them in now and before the April 30th deadline. And it is a deadline! **5.** CN Ukrainian Relief Funding – CN announced it will make a combined donation of CAD \$1.1M to the Canada-Ukraine Foundation and to Razom in the United States in support of Ukrainians displaced by the war in Ukraine. CN will also be matching donations made through the CN Employees' and Pensioners' Community Fund. If you and your Local members are looking for a SAFE and Reputable way to donate to help those affected by the war, this is it. Let's help those in need. In just a week CN employees and pensioners have already donated \$43,145.00 to the Ukraine Humanitarian Crisis Appeal on a target of \$20,000 or over 215% - your tax deductible donations matched by CN will go to either the Canadian Red Cross or to the Canada-Ukraine Foundation. The LINK to Donate: <https://www.caissedebienfaisancecn.com/en/event-list>



Hanna from Cemetery Hill May 2022



K-Country mid-May 2022, still a lot of snow on the higher elevations.



### Alberta Blue Cross Coverage for Seniors (Group 66)

My reason for including this information is that neither Brian or I had received any information regarding this or any other Alberta Benefits when we turned 65. Luckily, someone suggested we should enroll asap to obtain the additional discounts on our prescriptions (still goes through our CNPA Blue Cross Plan first, then through Group 66). Please verify that you are included in this plan if you live in Alberta and if you live elsewhere, enquire if there is an additional benefit program in that province. After all, we all like saving our money!

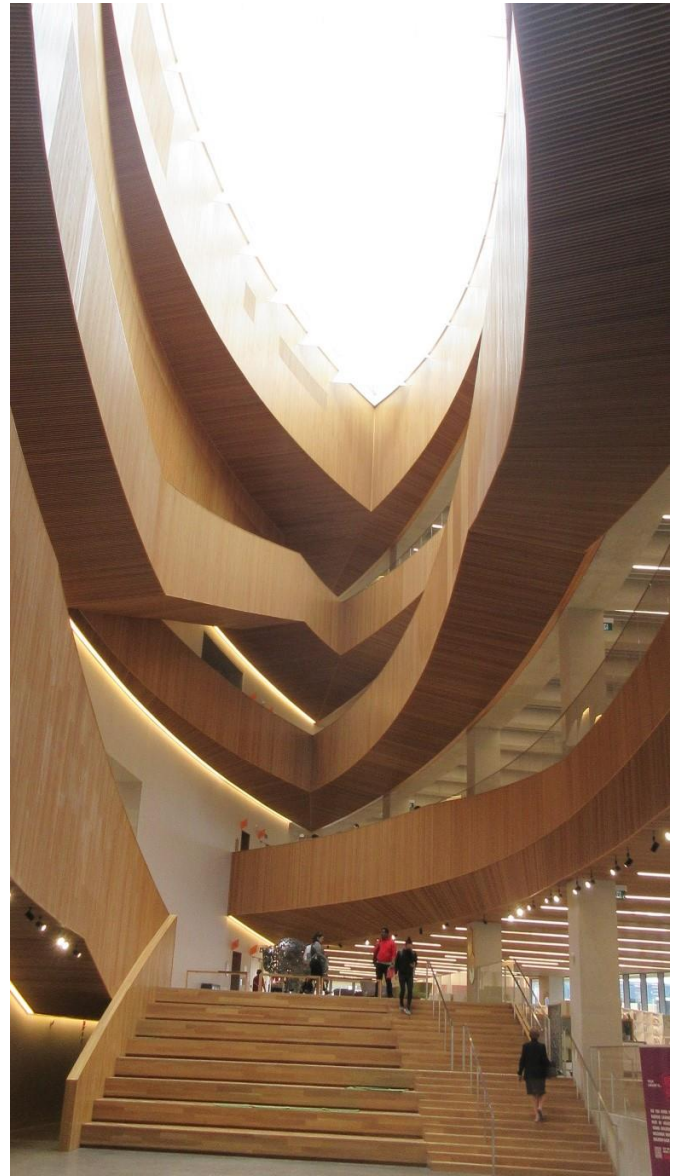
**Overview:** The Government of Alberta provides seniors with premium-free coverage for prescriptions drugs and other health-related services not covered under the AHCIP. Alberta Blue Cross administers the Coverage for Seniors program and claims. AHCIP manages eligibility and registration. The Coverage for Seniors program does not provide travel insurance. If you are planning to travel outside of the province or country, you are advised to purchase travel insurance to cover emergency hospital and medical expenses.

**Eligibility:** To be eligible for Coverage for Seniors, you must provide proof of being 65 years of age or older. When AHCIP records indicate an Albertan will be turning 65, a package is mailed to the address on their AHCIP file providing information about programs and services for seniors. This package will include a letter asking you to submit proof-of-age documents if required. If you did not receive the package, or have further questions, contact the AHCIP office. If we have a proof-of-age document on your AHCIP file, Coverage for Seniors is automatically added to your AHCIP account. If we do not have a proof-of-age document on your AHCIP file, you will need to submit a proof-of-age document and a completed Proof-of-Age Declaration form (PDF, 149 KB)

**Acceptable proof-of-age documents include:**

- Canadian driver's license
- Alberta identification (ID) card
- birth certificate
- old-age pension entitlement form
- passport or immigration record
- Canadian citizenship certificate

Take your proof-of-age document and declaration to an AHCIP authorized registry agent for processing. You can also mail the completed form and a copy (both sides) of the proof-of-age document to the AHCIP office.



Calgary Public Library Main Branch May 2022. Fabulous building, definitely a must-see.



Buffalo installation made up from language text from local indigenous groups. Calgary Public Library Main Branch May 2022