CN RAILVETS OF SOUTHERN ALBERTA E2

June 2026 Volume 16 Issue 2

From the Presidents' Desk: I'm starting this on June 11, another blustery, showery day here in the CowTown. Well, it's now June 26 and I'm determined to finish this newsletter! The weather continues to be up and down, wet and dry but usually windy. Sounds like June to me, at least here in Calgary. If you received a Pension benefits entitlement letter, please be sure to fill in the questionnaire and return it; more on that inside. Also inside, the final warning regarding the 2026 CNPA Scholarships. The CNPA is interested in exactly how we operate our locals and have sent two inquiries; the first was financial (we are a-not-for-profit under the larger CNPA) more or less asking about our financial situation and the second about how we operate our locals (meetings etc.). This second one is quite detailed and will require me to consult with some of our members to complete before mid-July. If I'm given any further information about the results of these inquiries, I'll pass it along in a future newsletter. There are positions open for our National Board (see inside) and I'm supposed to encourage any and all applicants. So, write that resumé and jump onboard! Try to control any standing water on your property to limit the breeding grounds for mosquitoes, including the ones carrying West Nile disease. Take care if you're driving this summer, seems like the careless are also out there (my residential street has had two different roll-over events in a few months)! If you are watching the FIFA World Cup, good luck to whatever team you're cheering for, hint…I'm wearing red. HAPPY CANADA DAY, show your pride in one of the best countries. I hope you also enjoy the other long-weekends of summer - Family Day and Labor Day. Here's to sunny days ahead, have a great summer and early fall!

See you in October.

Talk to me! Comments? Complaints? Suggestions? Photos? Call or email me. Sincerely, Judy Woods, President E2

UPCOMING EVENTS: Next Meetings:
Sept. 14 - Regular meeting, join us for lunch
Oct. 5 - Regular meeting, join us for lunch

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-box 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.

Any changes to your pension - address, telephone number, email address, power of attorney, death etc. must be called into C N Pensions & Benefits Administration at **Life Works at 1-800-361-0739, toll free.** They can also help with all questions regarding your pension or rail pass. Pensioner PIN is mandatory!

NEXT MEETING: Sept, 14 2026

MEETING LOCATION: Games Room downstairs at the Kerby Centre, 1133-7 Avenue SW (403-705-3248)
TIME: 12:00

2-E2

The Membership of E2 welcomes our New Members

-- Sharon Currell
- Olive Fontaine

Happy Birthday wishes to:

- Mel Bur, May 2, 100 years!
- Edith Hynes, May 12, 92 years
- Evelyn Peterson, May 21, 94 years
- CN, June 6, 107 years
- George Merik, June 23, 89 years
- Evelyn Wittchen, July 30, 85 years
- Bertha Esplen, July 31, 100 years!
- Linda Campion, August 17, 75 Years
- Linda Engel, August 24, 86 years
- Terry Eckstadt, September 4, 87 years

Anniversary congratulations to:

- Pres & Vice June 24, "40 wonderful years", shouldn't there be time off for good behaviour?
- Owen Boyd & Karen Prescott, September 28, 7 years

Obituaries

-Joanne Shea Jan 14 /26, 83 years
-Audrey McCabe Feb 16/26, ? years

-Want to see your name in print? The Company keeps all your details secret so if you want to see your name in print, call to give us those details so that can 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. Matters of the CNPA may only be voted on by the Pensioner or the surviving spouse per the constitution.

The Usual Insurance Rant

"Well then, I got my home insurance bill from my carrier first part of March, and it was due by the end of March, they sure don't want me to have anytime to mull it over, do they? Anyway, I did some phoning around to compare my quote to other firms' offers. I certainly had no luck there as all the other firms (including the firm that states they offer CN Pensioners a better rate) came in higher than my quote. So being the annoyed curmudgeon that I am, I ranted to my carrier about my insurance costs having gone up 100% in 8 years with them! So, after getting that off my chest, we reviewed my policy, and it's interesting to see how and what they consider *their* liability now, oh sure they will cover you, but at what cost? So, all I had was the deductible to negotiate; at $500 (their minimum) that's' 100%, dropping it to $2500 reduced the cost by 30%, $5000 reduces it by 37% and $10,000 dropped it by 39%. So, I guess the question is - can you afford the deductible cost if something happens to your home and when was the last time you actually put in a claim? For the vast majority of us the answer is maybe once in their lifetime, and I bet it was for hail damage. My carrier has revised their hail damage percent they will cover on account of the age and condition of the roof, - that's fair in my opinion.
And after a conversation with a person about content insurance (if you are a renter or living in a care facility, those rates are pretty silly too), I was surprised at their $1200 yearly cost for content insurance! I suggested that they look at increasing their deductible, but in this case of owning collectables, they felt they could not afford the increased deductible cost, that $100 a month is added onto their rent costs, ouch!
But again, whatever situation you are in, please do shop around, enquire of what exactly they cover, policy coverage does change, they are there to explain what their firms' cover and *doesn't* cover, that way you can feel better of what risk factor and cost you can tolerate. The way I see it, it's not like you're driving your home or apartment around town and are at risk of being hit by another home or apartment…
Brian

Pension Benefits Entitlement Audit

I recently received my third 'randomly selected' Pension benefits entitlement audit in my '16 years of relaxation', where the corporation is enquiring that I am who I am and if I'm still alive and entitled to the benefit. I talked to another pensioner who has received 4 requests in his 31 years of retirement, and I know of one other who never got one in his 44 years of retirement!!
So it is very important that you keep your current address up to date with the administration, if you are audited, and the notice doesn't get responded to, they can and will stop the benefits you are rightly entitled to. Visit cnpensioners.org for more information.
Brian

2026 Picnic IN the Kerby

The luncheon was held on Monday, June 1, at 11:30 in the main dining area of the Kerby Café with the meal ordered from the Café menu. It was attended by seven members and guests. The small number of attendees allowed for very animated conversations. We held a brief meeting before ordering the food.

FINAL 2026 WARNING - 2026 CNPA Scholarships

Available again this year with applications accepted between April 15 and August 13, 2026 via **e-mail** only as one complete, unprotected PDF file. Further information at cnpensioners.org. Follow **all** directions and complete all forms. Verify that your sponsor is a member of the CNPA (pays the $1 per month). Please note that late submissions will not be accepted.

E2 Centenarians

Clothilde Del Rizzo celebrated her centennial birthday at Bethany Harvest Hills, Calgary, surrounded by family from across Canada. She is the spouse of late Alfred Del Rizzo (1911-2000) who worked for the Sioux Lookout, Ontario repair track as a carmen until 1976. She is the proud mother of 5 children, 7 grandchildren & 11 great grandchildren. She was presented her crystal locomotive #5703, the number coincidentally being one her son James had worked on as a conductor locomotive operator.

Mel Burr spent his early years working for the CNR, first, as a Telegraph Messenger Boy while still in school. After learning Morse code, he became an Operator and Relief Station Agent. Joined the Canadian Army at 18 and at wars end, returned to CN working as Station Agent in several towns in Manitoba and Saskatchewan including five years on the Hudson Bay Railway. He was invited to take on the position of Manager of the Carload and Express Centre at North Battleford, from there onto Saskatoon and then Calgary, retiring at age 57. After retirement, he moved to Salmon Arm, BC where he enjoyed golfing and gardening. He now lives back in Calgary. He has four children - a son in Ontario, two daughters in British Columbia and a daughter in Alberta. He has a total of 8 grandchildren, and 13 great grandchildren. He has given up golfing and switched to riding his scooter, except when it's snowing.

FYI - Important

The question - do you need to inform CN/LifeWorks of your spouses' (non-pensioner) death? The answer is YES, for several reasons. Your spouse is usually named as your beneficiary for your CN life insurance policy so, you will need to name a different person; you are probably in a Medavie Blue Cross 'family plan' for health care and should move to a 'single' plan; the Pension Committee sends out an annual report every July that includes your annual statement including WHO is pension beneficiary - PLEASE give this to your **executor** OR include it with your will as most of your family have no idea what your PIN number is. One call to CN Pensions & Benefits Administration at LifeWorks at 1-800-361-0739 will guide you through this process. Please ensure your family KNOWS your PIN!!

If you don't advise of the spouses' death it must be proven at the death of the pensioner (not always easy, inexpensive but usually time-consuming) which will significantly delay the administration of your benefits.

Judy

Available now! Begin saving trees, avoid printing delays and, of course, postal issues.

From Blake Olson

The following 5 positions are up for election and we invite candidates to apply by September.

1. National Director - Mountain Region - 2 Vacancies
2. Alternate CN Pension Committee Representative - Mountain Region
3. National Health Care Plan Representative - Mountain Region
4. Alternative National Director - Mountain Region
5. National Executive Secretary - National Council

June 2026 Pension Report

The Pension Committee meeting was held in Montreal on Tuesday May 26. We were provided with the fully audited Fund report from Mercer. The Pension Plan 2025 audited results showed it earned 6.5% and stands at $17B. It paid out $950 million in pensions last year

The Plan is fully funded with the going concern ratio of 146% and a Solvency Ratio at 138%. Both are solid indicators that the Fund is well funded above any payout requirements.

As the inflation rate in 2025 averaged 2%, and with favourable funding provisions, there will be a 2027 indexation of 1.2% (60% of 2%)

Minimum monthly increases on January 1, 2027 will be $9 or $4.50 (spouses) and a maximum increase of $39

You will be receiving the Pension Plan Annual Report by Mail in July of this year and will contain the detail and full information on the above and we encourage you to read it fully. Included in that Report will be IMPORTANT added INFORMATION you should share with your spouse, your executor and keep a copy with your will!

From Steve Mihell, Provincial Govt. Liaison

April 2026 OAS Increase

As of April 2026, seniors aged 75 and over receive a maximum Old Age Security (OAS) pension of $817.36 per month ($816.54 to $817.36 depending on the specific source, reflecting the enhancement). This increase is part of the quarterly, inflation-indexed adjustments for the April to June 2026 period.

Here are the key details for April 2026 OAS (75+):

Maximum Payment: $817.36 per month for seniors 75 and older.

Increase Basis: The increase for this age group, first introduced in July 2022, remains in effect, creating a higher baseline than those aged 65-74 ($743.05).

Cost-of-Living Adjustment: OAS benefits increased by 0.1% for the April-June 2026 quarter compared to the previous quarter. This represents a 2.1% increase since April 2025

Payment Date: The increased payment was scheduled for April 28, 2026.

Income Threshold: For 2026, the maximum net income before the OAS clawback (repayment) starts is $95,323.

National News

Christopher Liew is a CFP®, CFA Charterholder and former financial advisor. He writes personal finance tips for thousands of daily Canadian readers at Blueprint Financial. Hitting 65 used to feel like a finish line. Now it's more like a starting gun. A whole new layer of credits, benefits, and tax rules kicks in the moment you blow out the candles. Some show up automatically, some you have to claim, and a couple just got more generous for 2026. Most Canadians know the broad strokes. The details are where the real money hides, and the system isn't designed to make any of it easy to find

https://www.ctvnews.ca/business/article/turning-65-soon-watch-out-for-these-changing-credits-and-benefits-christopher-liew/