



CN Pensioner Association of Manitoba



Meets the first Wednesday of the month at 01:30 P.M.

at the

Norwood Legion, 134 Marion St.

Dec.-Jan.-Feb.

2007/08

Our regular meeting in January is re-scheduled for the 9th. Do not come out on the 2nd. Same place, same time. Start the New Year right by bringing out a CN Pensioner.

Members:—Check out our Website — www.cnpensioners.ca
Get involved in The Forum....our online community!
See what's new.

Janet Lewis Anderson

The President's Corner

John Mozol

Holiday Greetings to all from your Executive, Colette and Myself and a Happy & Healthy New Year to One and All!

The Christmas Luncheon at the Canad Inn, T'Cona 826 Regent Ave, West , Thursday, December 13th at 1200 Noon. Tickets at \$18.00 each from any of your executive or call **Diane** at 269 1303

We've had our local elections at our November 7th regular meeting and all executives and committees were elected by acclamation. From all of us, thank you for having the confidence in our wisdom for another year.

Please consider getting more actively involved in your Association as we need new ideas, pro active thinking and continued scrutiny of our CN Pension Trust Fund. The prospect of surplus is a positive position to look forward to, but we as pensioners, as members of the Plan, are not the only ones who will be watching the progress with interest as the surplus grows.

The Pension Benefits Standard Act 1985 is one of the Federal statutes that dictates where in the future these funds will "flow". Hopefully to the Members.

The United Way of Winnipeg is presently conducting their annual campaign for funds. Please send your contribution to:—
United Way , 5 Donald St. Winnipeg MB, R3L 2T4

Why should you contribute to the U.W.? Where would our community be without the U.W.? This organization funds well over a hundred agencies doing numerous types of charity work here in our City. The agencies that receive funds from the U.W. must qualify before they receive any money to carry out their beneficial functions that make our City a better place to live. Without these agencies, the good work done by charitable organizations would have to be performed by civic groups or be the responsibility of their family..

I canvassed for the United Wav when I was working

HEY MEMBERS!

Gary Heasman, National Council Director in Saskatoon says it best. We are all volunteers, there are only 17 National Council Directors representing all of Canada and it's hard to get someone to take the treasures office as it requires a lot of time, detail and commitment. Let's make it easier not only for him/her, (N.C. Treasurer Bruce Peacock in Moncton,), but also for our local Membership Chair & Treasurer.

How can you help, you ask? By going on PRD, (payroll deduction) the jargon used by the Company more commonly referred to as "pension cheque deduction", (PCD). It's as simple as that! All you have to do is phone **Wayne Zaharia** at 694 5133, give **Wayne** your PIN and he will do the rest.

As the end of the year is fast approaching, it will save you writing a cheque, mailing it, that is if one can remember "did I or didn't I" send **Wayne** a cheque. Not only that, but then **Wayne**, our local Membership Chair has to make out a membership card each year, remit to the N.C. Treasurer in Moncton . With some 23,000 members and surviving spouse to look after with a potential of 41,000 CN pensioner/surviving spouse; members who remit by cheque are asking our volunteer Treasures to do a lot of extra work on you behalf. There are currently 330 who pay their fee by cheque, give **Wayne** a call.

When you as a member, go on PCD, you will receive a plasticized membership card only the once from the N.C. and that will identify you as a CN pensioner.

You do it once and that's it forever. \$1.00 a month is deducted off your pension cheque and you forget about it. Thanks for making it easier

.....
Let our Membership Chair know if you move. Give Wayne a call at 694 5133.

2007-2008 Executive

President

John Mozol 885 6031
kayomoz@shaw.ca

Past President

Bill Cameron 256 6488
bandmcam@ilos.net

Vice President

Harry Diakiw 661 1858
shdiakiw@shaw.ca

Secretary

Carson Hull 269 2692
cbh@mts.net

Treasurer

Ernie Borowski 255 1123
darlern@mts.net

Committee Chairs

Hospitality

Gary Davis 663 7722

Special Event

Diane Walton 269 1303
dwalton@mts.net

Membership

Wayne Zaharia 694 5133
wayne-cnpa@zaharia.ca

Out-Reach

Bob Gill 256 3897
bobeila@shaw.ca

Web-Site Coordinator

Janet Lewis Anderson 275 0482
jelretiredmama@hotmail.com

Publicity & Editor

Harvey Hosfield 489 6257
harveyhosfield@mts.net
Karl Olafson 256 5221
karlolaf@mts.net

National Council Directors

Carson Hull 269 2692
cbh@mts.net

Janet Lewis Anderson 275 0482
jelretiredmama@hotmail.com
Ron Davis 489 4485
Past Pres. ronvel@mts.net

Treasurer's Report Ernie Borowski

Financial audit for 12 months ending August 31, 2007 performed by :— and signed by **Walter Lesiuk** and **Karl Olafson**

We have reviewed the financial position or the "CN Pensioners Assoc. of Manitoba". This review consisted of enquiry, analytical procedures and discussions related to the information supplied to us by the treasurer.

Based on our review nothing has come to our attention that causes us to believe that the financial statements are not in all material respects in accordance with generally accepted practices.

Membership:— Wayne Zaharia

As of Nov. 30, 2007 membership is as follows:—

Payroll Deduction 2,848
Fees by Cheque 330
Total Paid Membership 3,178

Life Members 2
Total membership 3,180

To those members paying by cheque . Please change to pension cheque deduction to make it easier for our Nat. Treasurer and myself. Pick up the phone and give me a cal at 694 5133 and I will do the rest. Isn't that simple? If for some reason you have a concern about going on PCD please let me know what it is. As mentioned above, we have 2,833 members who are on PCD and they do not have a problem being on it.

I would like to welcome the following new members:—

Adams, Daniel	Bailey, Valerie
Bawdon, Lydia	Bontey, Bohdan
Boychuk, Dennis	Brown, A. Marvin
Bula, Jerry	Chopp, Joseph
Christ, V. A.	Conci, Gustavo
Copeland	Elizabeth
Crisostomo, Romeo	
DA Silva, J.C.	Davy, Magdalena
Demski, Ron	Dickey, Wilfred
Dyzandra, Elizabeth	
Ethier, Grace	Feuillatre, Loic
Fisher, Cliff	Fleury, Jim
Gapate, Pat	Gardiner, Lorne
Geeves, Roger	Gill, Gurmeet
Hartle, Ron	Hill, Hazel
Hnatyshyn, Gregory	
Kazmir, Olga	Kelly, Gary
Khan, Arif	Kiezik, Ed
Longtin, Theresa	Macaulay, Frederick
Maglapit, Sotero	

Meals on Wheels:

Always need drivers and/or servers.
Phone **204 956 7711**, seven days a week.
They are really short of volunteers.

U.S. Railroad Retirement Region
U. S Social Security

New members continued:—

Mapue, Rizaudo	Marks, Gladys
McDonald, Milt	McKinley, Allen
Mercier, Marc	Morales, Reynaldo
Moran, Barbara	Olsinar, Lillian
Pinette, Rene	Postma, Sharon
Reid, Rose	Reimer, Gord
Richert, Annette	Rourke, W.
Sakal, Terry	
Schroeder, Suzanne	
Smith, Wayne	
Sookermany, Alvin	
Stawyczyj, Anna	
Strang, Dave	Swyston, Gary
Venesia, Rose	Wiltshire, Arnott
Worbnski, Raymond	
Wynes, Evelyn	
Zimmerman Tom	

Following members have moved and did not give a forwarding address.

Would appreciate hearing from anyone who knows where they might have moved to. Thanks

Badger, Edwin 1209-928 Arbour Rd., N.W., Calgary AB T3G 5T2

Cassidy, Robert G. 1203-1150 Munroe Ave., Wpg., R2K 3S4

Forest, Alponsine 502-70 Poseidon Bay, Wpg., R2C 0A1

Lillies, Aileen 111-513 1st Ave. N. Stonewall MB R0C 0A1

Perkles, Harriet 9-303 Furby St. Winnipeg R3C 2A8

Piper, Ernest 310-475 Hamilton Ave/ Winnipeg R2Y 2G5

Woodard, Shirley 318 Rouge Road Winnipeg MB R3K 1K2

Remember, if you move please let me know.

Address for CN Scholarships:—

Assoc. of Universities & Colleges
600—350 Albert St.
Ottawa ON, K1B 1B1

Fargo	ND	1 701 239 5117
Grand Forks	ND	1 701 772 5518

<u>Outreach Committee</u>	
<u>Bob Gill Chair</u>	256 3897
<u>Mel Rusiecki—</u>	255 1361
<u>Hank Gosselin</u>	255 2722
<u>Geo. Lintick</u>	254 1032

Thanks to the above Committee for their assistance in keeping us updated on the well being of our members. Don't forget to keep us posted on "happy events" such as marriage or a milestone anniversary or birthday that may be occurring amongst our membership. Another reminder—please note that my phone number is 256 3897.

To those previously mentioned on our Sick List, we hope that you are well on the road to recovery and good health. To those that are currently ill or still experiencing health problems, please know you are close in our thoughts and the membership joins me in extending Best Wishes to you.

We have received updates and reports on the following Pensioners since the last meeting.

(An asterisk * denotes member)

- Florence Cable,*** is still having health problems
John Chudzik* is in Park Manor Seniors Home and would appreciate visits from his old friends.
Walter Code* had a stroke and is in St. Boniface Hospital.
Ken Bacon* still recovering from his accident, now using a walker.
- Florence Diduck** wife of **Steve Diduck*** is receiving chemo treatments.
Barry Duncan* mild heart attack, now waiting for a by-pass.
Dorothy Foster wife of the late **Gordon Foster*** had her cornea transplant is now home doing well.
Bill Hobson has received a pace maker and is home recuperating.
- George Johnson*** under went an angioplasty operation is now home recuperating.
John McLise* was in hospital due to a fall, now home recuperating.
Guiseppe Magnifico* mild heart attack, now home recuperating.
Tony Makodanski* was in the hospital with kidney problems, now home recuperating.
- Clare Martineau*** has been transferred to Riverview from Concordia Hospital.
Lena (nee Rodger) wife of **Les Mitchell*** had a hip replacement at Seven Oaks Hospital, now home recuperating.
- Herman Neufeld*** is in the Health Science Centre and is under going chemo treatments.
Gail Osachuk wife of **Bill Osachuk*** had a gall bladder operation, is now home recuperating.
- Stella Patson*** has had cataract surgery, now home recuperating, **Stella** is having her other eye done.
Helga Stanik wife of **Egon Stanik***, had another eye operation, now home recuperating.
Ken Sowden* had a stroke now using a walker to get around.
Albert Thompson* is having radiation treatment for cancer.
Charlie Turk* is in St. Boniface Hospital—blood clot in the lung.
Joan Yarema wife of **John Yarema*** broke her leg, now home recuperating.

continued on page 6

**Our condolences go out to the Family and Friends of the Deceased.
In Memoriam.**

Daniel W. Adams*	Jerome (Jerry) W.C. Afoon	Grace Anderson
Patricia Ashcroft	Frank Bawdon*	Laura J. Borthwick*
John Bowles*	Monty Breman	Mary Buchko
Ella Buffie	Leona Burkett	Michael Capp
Douglas Cimko*	Joyce Clark	Robert Clark
George Copeland*	Daniel Demidiuk	Thomas Dickson*
Barbara Duffill	Paul Dyzandra*	Dorothy Eastoe*
Elsie Everton*	Hazel Field*	Ethel Fraser wife of Harold Fraser*
Ellen Fullerton	Patricia Gauthier	Omer Gysel
Norma Hadden	Elizabeth Hall*	Joan Hanks
Robert J. Sr. Hutchison	Stefan Ilyniak*	Thune R. Jenson
Wesley Kazmir*	John Kruchak	Frederick Lough
Paul Longtin*	Pansy I. Lunny	Alex Martineau*
Charles E. McLaughlin*	Ivan Meinyk	Oiga Mezon
Frank Minda	Mary Nestrovich	Mary Nykoluk
Margaret Olson	Gordon M. Pawlowich*	Thomas Peate*
Donna G. Penner, daughter of Andy Moffat*		Jean Peters
Frank Porco brother of Gabriel Porco*		Alex Postma
Albert Primmatt	William Radchuk*	Prisillan Russell
Robert Richer*	Edmond Rossnagel	Pearl Schindell wife of Larry Schindell*
Jona (Joe) Schroeder*	Niki Sciakwife of Joe Sciak*	William Scott
Gertrude Staryk*	Marsha Strang	(Wild) Bill Sutherland
George Swaluk	Bernard Taylor	Eileen Taylor
Erma M. Venesia	Evelyn Whiteford	Evelyn Yerex mother of Cliff Yerex*
Paul Beauchamp*	John R. Brasher*	Mykola Zubaty

Website Report:—

Janet Lewis Anderson

The What's New Tab—check this page out frequently. You will find important announcements about many things including new enhancements to our website.

Check out our Home Page—we have made some changes there as well. You will notice on the right hand side, we have a "Headline" section. This gives you a quick overview of any announcements, updates, additions or changes we have made to the website. If you click on individual headlines, it will also link you to the appropriate section where you will find out more information on that subject.

In order to make room for our Photo section tab on the banner, the FAQ page has been moved. You can now find it on the Home Page—just look under Headlines and you will see a section called, "More Information". Under this you will find the link to our FAQ page.

continued

You will also see under the Headlines section a link to a document called "Guidelines for Estate Planning and Duties of an Executor". We compiled this document in the hope that it will serve as a useful guide to those in need. Another document that has recently been placed here is excerpts from the pamphlet "Questions on Health Insurance for Travellers".

Check out Bits and Pieces—There is a brief description about this new page under the What's New Tab. It basically states "Learn about interesting experiences and milestones including accomplishments and achievements of our members both past and present". To get to this new section, you can either click on the link from the What's New Tab or go to our History section. You will notice on the right hand side of the History page that there is a link to a sub page called "Bits and Pieces". Click on this and learn about our friends, colleagues and forefathers. If you have stories you would like to submit, please contact me either through the link on the website or at one of our meetings.

continued

Website, continued from page 4

Check out the Photo Section:—Yes, it is here. We've set it up with several different categories and then albums within each. We have loaded over 300 photos thus far. So a big thank you to all who have submitted photos and stories. My challenge to all of you—go through your old and not so old pictures of your life with CN. We would love to include them in our photo section. Be sure to provide as much information about the contents of the photos as possible and of course, your name and phone number so we can return them to you.

The Forum Tab:—Last but not least, we encourage you to register and use the Forum. It is a great online community so please get involved.

Special Events;—

Diane Walton

I still have some tickets available for the Christmas Luncheon—
Thursday, December 13th 12 noon—
at the Canad Inn Transcona.
Cost is \$18.00 each.
Please contact me at 269 1303 to reserve your seat.

Upcoming Speakers:—

December 5th —Ryan Givoli, Manitoba Consumer Bureau Warranties/Guarantees/Exchanges re Christmas Gifts.

January 9th —**NOTE, CHANGE OF DATE**
Peggy Prendergast, Creative Retirement
Upcoming Classes and Courses

February 6th —Carlson Wagonlit Travel Agency
Group tour for seniors

March 5th —Lynn Silver
Winnipeg Humane Society
New facility with opportunities for volunteers

continued

April 2nd —Lorraine Wilkes, Age & Opportunity Centre, Update on ABC's of Fraud

May 7th —Wednesday, Honourary Members Luncheon.—tickets will be available at the April 2nd meeting. Further details in the next newsletter

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**BUS TRIP TO SHOOTING STAR CASINO—
FEBUARY 24-26, 2008**

An added bonus will be one hour shopping in Grand Forks.

Please call Al at 256 8491 to confirm your seat or get more information.

.....
I am always looking for guest speakers that you think members would be interested in hearing.

We ask speakers to limit their presentation to not more than 30 minutes. It's not that we are in a hurry to go to work, but in a group of 75 to 100 members it's hard to sustain interest for all members.

Please feel free to call me at 269 1303 with your suggestions and if you think our group would like to go on a short trip to an interesting location, let me know and I will pass it on.

A Merry Christmas and a

Happy Healthy New Year

To all!

Thursday, December 13th-Christmas Luncheon

CANAD INN Transcona

Tickets went on sale at the October 3rd mtg.

The Pensioner's Help Line number :—

Always have your P.I.N. to better identify you when making inquiries. Adjustment to tax deducted off your cheque advise the above number. If you are married at the time of retirement, make sure that CN has your spouse's name on file. Direct Deposit, never close your old account until your cheque shows in the new account.

1 800 361 0739

Canada Pension and Old Age Security information call

1 800 277 9914

Canadian Customs & Revenue Service General Inquiries, re Income Tax,
Blue Cross in Winnipeg, contract number is 93115 for information call

1 800 959 8281

775 0161

Letters to the Editor are much appreciated. If you have something of interest to share with other CN Pensioners I will be happy to pass it along.

Mailing address:—

122 Borebank St.,
Winnipeg MB R3N 1C9

This **Newsletter** is mailed out by your local Association five quarterly. Total cost of the Newsletter is the responsibility of your Association.

Dec.-Jan.-Feb.

Xmas Luncheon & AGM of the National Council report.

Mar.-April-May

Income tax time! Ugh!

June-July-Aug.

Start of new season. Election of local officers at the Nov. mtg.

Sept.-Oct.-Nov.

Start up after recess

Local elections in Nov.

HLH

On page 7 I make reference to the Escalation Account being reduced \$198.3 million due to the reduction of the 'discount rate' from 6.75% to 6.5%, the assumption of CN's actuaries of the application of the mortality rate of all members and I guess general accounting principles.

As I don't have a documented amount of the escalation account in 2005 I made my own assumption that the E.A. took a 29% hit. I have asked various sources what it all means re the reduction and I have not got an answer that makes sense to me.

As the National Council as of Nov. 22nd-24th have their AGM in Montreal, might we get an answer?

continued from page 3:—**Bob Gill's Report**

Special Anniversaries

- Roy* and Gladys Hall** celebrated their 50 wedding anniversary on September 14th.
- Harvey* and Sonia Hosfield** celebrated their 55th wedding anniversary on September 19th.
- George* and Ruth Light** celebrated their 65th wedding anniversary on October 19th
- Karl* and Ruth Olafson** celebrated their 50th wedding anniversary on October 26th.
- George* and Bea Phillips** celebrated their 57th wedding anniversary on September 16th.
- Gerald* and Patricia Prejet** were married on November 11th, congratulations.
- Gordon* and Dulcie Stein** celebrated their 57th wedding anniversary on October 6th. **Dulcie** celebrated her 80th birthday on July 28th and **Gordon** celebrated his 80th birthday on October 14th.
- Izac* and Tilly** celebrated their 60th wedding anniversary on August 27th.
- Peter* and Mary Tesarski** celebrated their 60th wedding anniversary
- Dennis* and Eva Woods** celebrated their 60 wedding anniversary in September.

Congratulations to All and Many More!

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Birthday of the Month Winners:—

The \$25.00 gift certificates are drawn from members who attend our monthly regular meeting and who put their name in the container for a chance to win. The following are the previous months winners—

- July** Myrtle DeRuke
- August** Myron Tylipski
- September** John Prendergrass
- October** Bill Cameron
- November** Mike Husak

Cost of printing and mailing
this Newsletter is born entirely by the local pensioners Association.

Volunteers in mailing:

Tom Cassels, Lyle Corbett, Joe DeReuck & Myrtle, John Derksen, Eleanor Grey, Hank & Verona Gosselin, Jim Harris, Harry Kaye, Marge Jacobson, Lloyd Lovie, Tom Nicholl, Karl Olafson, Chontel Paterson, Bill Reilly, Mel Rusiecki, Gerry Savoie, Peter Sliwa, Gord Stein, Egon & Helga Stanik, Donna Stevenson, Wally Thomson, plus the Executive Members and Wives.

Thanks to You All

Harvey.

National Council Directors:—

2007-2008 Atlantic Region

John McNeil Halifax VP
 Reg Hebert Moncton
 Bruce Peacock Moncton Treasurer
Nfld.Lrd.
 B. Everard St. John

Quebec Region

Reginald Cloutier Quebec VP
 Jean-Noel Cloutier Jonquiere
 Claude Lyonnaise St. Hebert

Ontario Region

David Simpson President
 Jim Meers Bellville VP
 Don Thomas Bath

Prairie Region

Gary Heasman Saskatoon
 Carson Hull Winnipeg VP
 Janet Lewis Winnipeg

Mountain Region

Chuck Lewis Coquitlam
 Sig Poeppel Kamloops
 William Whiteman Edmonton V.P.

Past President:

Ron Davis Winnipeg

Executive Secretary:—

Vacant

Liaison Officer

John Huibers Gloucester ON

These people all volunteer their time to represent you. Legitimate expenses are paid. **Women are encouraged to run for Directors positions on the National Council.**

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Jim Miln, retired CN pensioner compiles personal income tax.

I know that tax returns must be completed and date marked by April 30th. Call **Jim** at 253 0137

.....
 For Revenue Canada individual income tax inquiries call 1- 800 959 8281

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Theresa Shanoha, a local member wrote a book, "In One Lifetime". A biography of her experiences so far. **Terry** advises that the book is only available in soft cover at \$25.50, add \$3.50 for postage.

Phone (204) 774 7390 or mail to:

T. Shanoha

756 Valour Rd. Winnipeg, MB R3G 3B2

Excerpts from the Chicago Tribune of Thursday September 27/07 by James P. Miller-Tribune staff reporter

CN buys the Elgin, Joliet and Eastern Rlwy. Co. a line that rings the metropolitan area of Chicago for \$300 million.

This will expedite CN's travel through the Chicago area as it is taking CN as long to travel from North to South Chicago as it takes from Winnipeg to Chicago.

CN currently has the Illinois Central and the Wisconsin Central under its parent umbrella.

.....
 The annual general meeting of the National Council of CN Pensioners Assoc. was held in Montreal this past November 22, 23 and 24. We have 3 representatives from Winnipeg representing the Prairie Region and one from Saskatoon.

Concerns of "national interest" are promoted as the Directors come from Newfoundland/Labrador to British Columbia. Though we belong to the CN Pension Plan, issues such as Blue Cross premiums are dictated by not only claims versus premiums but by the provincial policies of the province where one resides.

We will be looking forward to a comprehensive report from all of our local Directors, being **Janet Lewis, Carson Hull**, elected, and **Ron Davis** by virtue of being the past president of the N.C..

Gift Suggestions

Karl Olafson's book, "A Sentimental Journey", a CNR railroad story, is available directly from the author. \$20.00 for the paper-back edition or \$25.00 for the hard cover. Call **Karl** at (204) 256 5221 or send a cheque or money order to:— 2-677 St. Annes Rd.

Winnipeg MB R2N 4C4.

Books mailed anywhere in Canada, postage \$24.00 for the paper-back and \$29.00 for the hard cover.

What does the 5% threshold mean when the maximum indexing (60%) is used to calculate the indexing formula.

Minimum guarantee is applicable at the rate of \$9.00 for retirees and \$4.50 for surviving spouse.

As CN pensioners represent a liability of \$7,030 billion to the pension trust fund, 5% of this would be \$351 million. As the balance of the escalation account as of December 31, 2006 was \$552 million therefore indexing of 60% of the consumer price index, which was 1.8% which works out to 1.08% for qualifying pensioners.

Your January 2008 pension will be increased at the maximum rate or 1.08%

If the 10% threshold of \$7,030 or \$703 million is exceeded in the escalation account in 2007 then we should see pension improvements applicable to our CN pensions for 2009.

Editors comment: if in 2005 the escalation account would not have been charged \$198.3 million the 10% threshold would have been achieved and we would see improved pensions for 2007 or 100% indexing.

Siloam Mission is a Christian humanitarian agency, located at 300 Princess Ave. in Winnipeg R3B 1M3. For a guided tour of their facilities, call 956-4344.

Siloam Mission alleviates the hardships of poverty and homelessness by providing free meals, safe shelter and warm clothing, as well as health care and other support services. They also assist in transitioning homeless and disadvantaged people to more self-reliant lives with skill development, education upgrading and employment training opportunities.

You can make a difference by volunteering your time, passing on your skills or contributing to underwrite the costs of their programs by forwarding your donation to the above address. Let's make life a little easier for others.

A Little Scandinavian Humour

A famed Norwegian archaeologist was digging in a field, at a depth of 10 meters he found some copper wire. He went into town and stated that Norway had telephone service 100 years ago.

Not to be out done, a famed Swedish archaeologist after digging 20 meters down found copper wire and said that Sweden had telephone service 200 years ago.

A famous Finish archaeologist was even more adamant when he stated that he had dug down 30 meters and found absolutely nothing which led him to believe that the Finns had "wireless phones service" 300 years ago.

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Pensioners can order short sleeve shirts and/or, jackets, sizes small, medium, large and extra large from **Carson Hull** at 269 2692.

The shirts come in grey or beige, the jackets are black. Both shirts and jackets have the CN logo in red surrounded by the words Pensioner and Manitoba on the left side of the garment.

Carson needs a minimum of 24 items, a combination of both to make up an order request.

Shirts cost \$22.59 Jackets cost \$33.89

Two guys are talking popular family trends on sex, family and values. Stu says, "I didn't sleep with my wife before we got married, did you?" Leroy replied, "I'm not sure, what was her maiden name?"

A little boy went to his father and asked, "Dad, where did all of my intelligence come from?" the father replied, "Well son, you must have got it from your mother, 'cause I still have mine'.

A doctor examined a woman, took the husband aside and said, "I don't like the looks of your wife at all." "Me neither Doc," said the husband. "But she's a great cook and really good with the kids."

A man is recovering from surgery when a nurse asks him how he is feeling? "I'm okay but I didn't like the four-letter word the doctor used in surgery," he answered. "What did he say," asked the nurse.

"OOPS!"

Grandpa was driving with his 9 year old granddaughter and beeped the horn by mistake. She turned and looked at him for an explanation. He said, "I did that by accident." She replied, "I know that, Grandpa." He replied, "How did you know?" She said, "Because you didn't say 'asshole' afterwards.

This guy has been in the bar all evening staring at a blonde wearing the tightest pants. Finally he walks over to her and asks, "how do you get into those pants?" She replies, "For starters, you could buy me a drink!"

Membership Application We recommend \$1.00 a month off your CN pension cheque. Please mark "New or Renewal"

Please accept my application for membership in the **CN Pensioner Association of Manitoba**. The annual fee is \$12.00, due January 2005, by cheque mail to address shown or by pension cheque deduction of \$1.00 a month. Phone **Wayne Zaharia** with your P. I.N. at 694 5133 to arrange for pension cheque deduction.

I wish to pay my membership fee, (check one)

() Pension Cheque Deduction

() \$12.00 Cheque enclosed.

Name: _____

Mail your application to:

Address: _____

City: _____ Prov. _____

CN Pensioners Association of Manitoba

Postal Code: _____

P.O. Box 2669

P.I.N.: _____

Winnipeg MB, R3C 4B3

Phone Number: