



# CN Pensioner Association of Manitoba

Meets the first Wednesday of the month at 01:30 P.M.  
at the  
Norwood Legion, 134 Marion St.



Except—July, August & December

Fall Edition

2010

Members:—Check out your Website—[www.cnpensioners.ca](http://www.cnpensioners.ca)

Get involved in The Forum—our online community

Janet Lewis Anderson

See What's New

**Friday, October 1st is our outing on the famed Prairie Dog Central. There is a limited number of tickets available. 250 is the maximum that the steam engine can haul. Linda Schram, your Special Events Chair has put together a fun afternoon**

Proceed north down Route 90, turn left on Inkster Blvd., right on Prairie Dog Trail and the Station can be seen to your right on Prairie Dog Trail.

Your local Association has chartered the "Dog" and we have to fill it up to off set the cost. Linda also needs a count for the number of dinners to order at the "Hitch'n Post". Get your tickets early!  
Call Linda at 255 5636

## Bursary Winners

As President of the CN Pensioners Association of Manitoba, I am pleased to announce the successful recipients of our first annual Bursary Awards Program. Congratulations to Reed Gillanders and Katelyn Roehl.

Reed Gillanders is the grandson of John Edward Barker, who lives in Calgary, but will be attending the University of Saskatchewan in Saskatoon. He plans to study biomedical sciences with the intent of becoming a medical practitioner. He is particularly interested in geriatrics, plastic surgery specializing in post-traumatic facial reconstructive surgery and genetic and infectious diseases.

Katelyn Roehl is the granddaughter of Barbara McGregor, widow of the late Vern McGregor. Katelyn is attending the University of Manitoba and is enrolled in the Faculty of Pharmacy. She is looking forward to making a positive impact on community health by becoming a pharmacist in a small community-based pharmacy.

Both of the successful candidates have already been notified of their awards. On behalf of the entire membership, we wish you much success in your educational pursuits and in all of your future endeavours.

To all the applicants, we want to thank you for taking the time and effort to apply for the bursaries sponsored by our Association. The Selection Committee noted that the quality of all the applications presented them with difficult and challenging decisions in assessing each application. We wish you all much success in all your future endeavours.

**President Ronald T. (Ron) Davis**

President Ron Davis wants to remind you that at our local Association meeting in November we hold our annual election for Executive positions.

Bob Gill, Chair of the Out-Reach committee has had to give up this post for personal reasons so please consider running for this office.

The Out-Reach report, re the reporting of sick members and the report of deceased pensions is probably the most read document in the local newsletter.

## The June Golf Report

The Golf tournament was held the last week of June and for the first time in many years, there was little thought of rain. We had a great day with warm weather and only the mosquitoes to worry about.

There were 32 players in all. Some good scores were—Ron Boychuk 83, Peter Tkach with a 90, Les Bayrack and Wayne Hawthorn with 93 each, Charlie Stevens had a 94, Ralph Swainson, Bill Reilly and Al Bouma with 96's, Steve Diduck and Bob Sharpe with 97's, Joe Tachinski with a 98 and George Gysel, Don Wells and Don Benzie all with 99's. A good day was had by all.

## 5-Pin Bowlers Needed!

Wally Payonk	President	338 2130
Marge Jacobson	Secretary	222 6012
Dean Danforth	Treasurer	452 9203

The above is your CN Vet's Bowling Mixed League executive for 2010/11. We bowl at the Mosienko Lanes at the corner of Redwood & Main, Thursday mornings at 10.00 A.M., the cost is \$8.00 which includes prize money and wind-up banquet. Thursday, September 9th.

We are a mixed league and fun is the name of the game. New bowlers are encouraged to come out. This will help get you out of the house, rain or shine. The summer recess is over when bowling starts up Thursday, September 9th. As we are a fragile bunch, we can find a spot on one of the teams.

Please call Marge Jacobson at 222 6012, she will place you on a team See you in September

## 2010 Executive

### President

Ron Davis 489 4485  
ronvel@mts.net

### Past President

John Mozol 885 6031  
kayomoz@shaw.ca

### Vice President

Carson Hull 269 2692  
cbh@mts.net

### Secretary

Patrick McMullin 415 0358  
pmcmullin@shaw.ca

### Treasurer

Ernie Borowski 255 1123  
darlern@mts.net

## Committee Chairs

### Hospitality

Gary Davis 663 7722

### Special Event

Linda Schram 255 5636  
klschram@mts.net

### Membership

Wayne Zaharia 694 5133  
wayne-cnpa@zaharia.ca

### Out-Reach

Bob Gill 256 3897  
bobeila@shaw.ca

### Web-Site Coordinator

Janet L. Anderson 275 0482  
jelretiredmama@hotmail.com

### Publicity & Editor

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

### Member at Large

Bill Cameron 256 6488  
bandmcam@shaw.ca

### National Council Directors

Carson Hull 269 2692  
cbh@mts.net  
Janet L. Anderson 275 0482  
jelretiredmama@hotmail.com  
Ron Davis 489 4485  
Past Pres. N.C. ronvel@mts.net

As of September 2010 Membership is as follows—

Payroll Deduction	3,497
Fees Paid by Cheque	249
Total Paid Members	3,746

## Blue Cross Report

Carson Hull  
269 2692

“Note”, If and when you take out extra Travel Insurance it is imperative that you answer all questions asked by the insurer truthfully. If you do not and you have a medical problem while travelling there is a good chance you will not be covered.

As well, if you travel to the USA on your CNPA Blue Cross 5 days or less clause, **DO NOT** forget that you will only be covered for a maximum of 80% of your medical costs while in the USA. In addition you will have to pay the entire bill up front and submit to Blue Cross for reimbursement for the 80% portion of your bill upon your return to Canada, the remaining 20% is your responsibility. These expenses must be incurred on an emergency (non-elective) basis. If you have a medical problem while you are in the USA within the 5 day or less you are covered for as long as you are medically required to remain.

Lastly, if you are a VETERAN and covered by DVA for your medical costs, effective January 1, 2010 you are eligible to ask CNPA Blue Cross to provide coverage for your spouse under single coverage. This provides your spouse with the same coverage for approximately 50% of the price you are paying today..

Write to: Medavie Blue Cross  
Administration Department  
550 Sherbrook St. West  
Montreal Quebec, H3A 6T6

## Membership Report

Wayne Zaharia  
694 5133

In the last newsletter I only mentioned Cliff Yerex by name and neglected to list the names of all the other hard working telephone committee members. They are—

Bill Cameron	Phillip Carroll
Gary Davis	Jeannette Grzadka
John Derksen	Al Delbaere
Lin Bell	Carson Hull
Donna Stevenson	Diane Walton

They signed up 191 new members. Thanks to all for the fantastic job done. I apologize for this oversight.

We would appreciate all members who use e-mail to let us have their e-mail address in case we need to do a fast poll on a matter of urgency. We respect your privacy and can assure you that it will only be used for matters of urgency and if an when it is used your name and e-mail

address will be the only one that you see. All others will be hidden. Please send your e-mail address to me at: wayne-cnpa@zaharia.ca

I know I sound like a broken record but if you move please let me know. When you phone Mercer to make changes they do not pass this on to us, therefore, please call us at the same time. Thanks in advance.

Following members are listed as missing and if anyone knows their new address or phone number please call me.

Anderson, Norman A.	Brown, Duane N.
Chomik, John J	Cutts, Mary
Firby, William A.	Keele, Don
Leseach, Marcella	Miechkota, Katherine
Richko, Shirley	Threadkill, Pearl

## Welcome to the following new Members—

Alam, Lorne	Austin, John
Barclay, Philip	Beaudry, Annmarie
Bernier, R. Claude	Bissonnette, Laurent
Bort, Marian	Brownlee, Murdina
Chrisp, Evan F.	Cowan, Agnes
Dahlin, Rick	Dalman, Raymond
Davies, Douglas	Dunn, Garnet
Eger, Michele	Evanochko, Paul
Friesen, Neil	Gladish, Leonard
Guenette, Gilbert	Harmer, Bryan
Howarth, Gary	Kane, Jim
Lean, Arvo	Luney, Marie
MacKenzie, Dennis	Nykoluk, Gord
Nyquvest, Marjorie	Palidwor, Norman
Paquette, Denis	Paulson, Howard
Senenko, John P.	Simpson, Rory
Smith, Dianne P.	Smook, Mary
Spuzak, Eda	St. Hilaire, Leon
Sturhahn, David	Tatham, Dave
Telfer, D.R.	Titanich, Wallace
Todd, Chessie	Turcotte, Mona
Wayne, Ronald	Wiersema, John
Yates, Anthony	

**NB** is the abbreviation of “nota bene”. mark well—used to call attention to something important.

(from a dictionary)

**Outreach Committee**

**Bob Gill Chair**      256 3897  
**Mel Rusieki**      255 1361

**Hank Gosselin**      255 2722  
**George Lintick**      254 1032

Thanks to the above Committee for their assistance in keeping us up-dated on the well being of our members. Don't forget to keep us posted on "Happy Events" such as marriage or milestone anniversary or birthday that may be occurring amongst our members.

To those previously mentioned in 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 that you are close in our thoughts and the membership joins me in extending Best Wishes to you. We have received up-dates and reports on the following pensioners since the last meeting:—  
 (an asterisk\* denotes member)

<b>Gordon Bell*</b>	was taking radiation treatment for prostate cancer, now home recuperating.
<b>Boris Beyak*</b>	while visiting Atikokan ON, and pulling a 22 foot house trailer, parked at a local camp ground, slipped on a slippery slope, broke his left leg, drove from Atikokan to Ft. Frances, where a nephew drove them to Winnipeg. Boris is home recuperating.
<b>Ron Feir*</b>	had a recent hip replacement, now home recuperating.
<b>William Gale*</b>	in Grace Hospital for further tests.
<b>Lorne Gardiner*</b>	had a kidney removed in early June, now home recuperating.
<b>Dolores Gozda</b>	wife of <b>Joe Gozda*</b> had a knee replacement done at Concordia Hospital, now home recuperating.
<b>John Gregorash*</b>	had open heart surgery and a Pacemaker installed, now home recuperating.
<b>Eileen Ireland</b>	wife of <b>Bob Ireland*</b> , fell and broke her hip. In Concordia Hospital, would like visitors.
<b>Shirley Marshall*</b>	had a hip replacement, now home recuperating.
<b>Vince Moirer*</b>	had a knee replacement and while in the hospital had a heart attack, now home recuperating.
<b>Karl Olafson*</b>	recently had a stroke, now home recuperating.
<b>Martin Roy</b>	had heart attack, now home recuperating.
<b>Ron Swanson</b>	taking chemo treatment and vitamin C, recuperating at home.
<b>Bill Warner*</b>	is taking treatment for cancer, now home recuperating.
<b>Walter Whyte*</b>	had a triple by-pass, now home recuperating.

.....  
**Special Anniversaries—**

<b>Kathie &amp; Gerald Akerstream*</b>	celebrated their 59th Wedding Anniversary July 14th.
<b>June &amp; Bill Brychka*</b>	celebrated their 60th Wedding Anniversary June 7th.
<b>Helen Caronia</b>	wife of <b>Joseph Caronia*</b> celebrated her 74th Birthday August 3rd.
<b>Joseph Caronia*</b>	celebrated his 75 Birthday August 3rd
<b>Helen &amp; Joseph Caronia*</b>	celebrated their 33rd Wedding Anniversary August 20th.
<b>Diane &amp; Mike Felewich*</b>	were married June 9th
<b>Theresa Fillion*</b>	will celebrate her 85 Birthday August 3rd.
<b>Nelly &amp; Rudolph Hill*</b>	celebrated their 70 th Wedding Anniversary July 27th.
<b>Mario &amp; Karl Iwanoczko*</b>	will celebrate their 60th Wedding Anniversary September 30th.
<b>Vic Peterson*</b>	celebrated his 85 Birthday June 22nd.
<b>Olga &amp; Steve Skrybalo*</b>	celebrated their 50th Wedding Anniversary June 25th.
<b>Gordon Stein*</b>	will celebrate his 83rd Birthday October 14th.
<b>Dulcie Stein</b>	wife of <b>Gordon Stein*</b> celebrated her 83rd Birthday July 28th.
<b>Dulcie &amp; Gordon Stein*</b>	will celebrate their 60th Wedding Anniversary October 6th.
<b>Mary &amp; Ken Wilks*</b>	celebrated their 55th Wedding Anniversary July 23rd.
<b>Edward Yagilshak*</b>	will celebrated his 80th Birthday September 18th.

**Congratulations**

Here is our most recent Birthday of the Month Winners:—

June      **Peter Sokol**  
 July      **Tom Nichol,**      (of course, editor's comment0

We encourage all members to come out to our monthly meeting—  
 especially if you are having a birthday that month—you too could be a winner!!!

**The following pensioners have passed away since the last report,**  
**(an asterisk\* denotes member of the Manitoba CN Pensioners Association).**

**Eileen Baisch  
 S. Berthelo  
 Harry Borlin  
 William E. Bremner\*  
 Manuel Carvalho**

**Shashikant C. Banker\*  
 Edna Birch\*  
 Joseph Boycott  
 John Brychka\*  
 M. Chalus**

**Edward Beaudry\*  
 F. Bodnarchuk  
 Alexander Boyko\*  
 Manual A. Cabral  
 Gerard Champagne\***

**A.M. Chicken  
 Howard Costello  
 Henry Erlendson\*  
 Y. Freedman  
 Nicholas Gerbinski**

**Emma P. Clissold  
 John Cote\*  
 Patricia Ewbank\*  
 A. Frketic  
 J. Gillingham**

**Ruth Contrad\*  
 Muriel Davidson\*  
 Alfred L. Forth\*  
 Jan Fyda  
 Arthur W. Grieve\***

**Rose Grywinski\*  
 Darryl Horner  
 Leonard Klause\*  
 Anthony (Tony) Konaiz\*  
 J. Kostuchuk**

**R. Gurr  
 Donn Hrycak  
 Mike Klymochko  
 I. Koper  
 J. Kowaski**

**Myrtle H. Haysom\*  
 G. Johnstone  
 N. Komer  
 Stanley Kornell\*  
 Michael Kuryliw\***

**Carl J. Kitchyera\*  
 Aileen Lillies  
 Arthur Mangin\*  
 Mary E. McDonald  
 D. Metcalfe**

**A. Lamoureux  
 Carl O. Lindquist  
 Clare Martineau\*  
 John (Jack) Megarry  
 Lou Morin**

**Margaret H. Lewis\*  
 Tony Makoski\*  
 Russ May  
 M. Meldowych  
 Frederick Nyquvest\***

**William Pedrick\*  
 K. Penner  
 M. C. Roy  
 Peter Sociak\*  
 K. Taylor**

**S. Pelepchuk  
 Karl Phillips\*  
 Gertrude Samborek  
 Frank Sudyko\*  
 Werner Timmermann\***

**Jacob Penner\*  
 Esther Romeo\*  
 E. Simcoff  
 Daniel J. Szun\*  
 James P. Todd\***

**J. A. Trager  
 A. Wasylenki**

**J. Turko  
 L. R. Wilson**

**Elizabeth Szendry**

**Our condolences go out to the Family and 'friends of the Deceased**

**The Mixed Golf report held on August 12th at Oakwood Golf Course.**

**Ron Davis**

The 2009 Mixed Golf tournament was rained out on three occasions before it was cancelled. This year 4 members had to drop out due to physical problems. This year there were 5 no-shows on a hot and humid tournament day. The best scores were, Joan Boudreau with a 95, Peter Tkach 86, Jeff Sawler 89, Ron Davis 91, Grant Laviolette 92 and Ed Grzadka had a 99.

**Website Report & More—August 2010 Newsletter****Janet Lewis Anderson 275 0482****Website:**

Changes and refreshments to the website are still in the planning and construction stages so stay tuned. The summer just went by too fast to get things finished as soon as we had hoped.

**Newsletter on Line**—A reminder, our newsletters are available for viewing on line within the Forum Section of our website. If anyone prefers to view the electronic version of our quarterly newsletters as opposed to receiving the paper copy in the mail, please e-mail me at [jelretiredmama@hotmail.com](mailto:jelretiredmama@hotmail.com).

**Photos**—If anyone has a special photo such as milestone anniversaries, birthday celebrations or retirements and would like them posted in the Photo Section of our website, please e-mail them to me at [jelretiredmama@hotmail.com](mailto:jelretiredmama@hotmail.com).

**Westwood Collegiate 50th Reunion October, 2010**—Just a reminder—did you or a family member attend Westwood Collegiate in Winnipeg? If so, be sure to attend the 50th Reunion Celebration taking place October 7th, 8th and 9th, 2010. For more information, visit the reunion website at [www.westwoodreunion2010.ca](http://www.westwoodreunion2010.ca)

**Book Launch**—Janet Lewis Anderson invites you to the launch of her book, "In The Arms of The Angels—Our Journey through The Darkness of Dementia". The launch will be held on Thursday, September 9th at 07.00 P.M. in The Atrium of McNally Robinson on Grant Ave. She hopes this Mother-Daughter love story, and tribute to her late Mother, will be a source of comfort and compassion to others travelling this difficult road. For more information, visit McNally Robinson's website at [www.mcnallyrobinson.com](http://www.mcnallyrobinson.com) under Winnipeg events.

**The Bucket List**—You know "The Bucket List"—the list of things you want to do, places you want to go, goals you want to accomplish before you "Kick the Bucket". Well here's your chance to share your Bucket List with all of us. We invite you to tell us the amazing things that you have done in your life that you can now cross off your list. Please submit them to Harvey Hosfield, Newsletter Editor at [harveyhosfield@mts.net](mailto:harveyhosfield@mts.net). Let's learn more about the interesting accomplishments our fellow pensioners have made.

**One Off the Bucket List**—Did you know that Linda Schram, Events Chair and Janet Anderson, Webmaster, knocked another item off their bucket list this summer?! Yep, the thrill of a lifetime, Linda and Janet took the plunge with Hy-Wire Zipline Adventures located near Manitou. Zipping along like a bird on 5 cables ranging in length from 500 to 1,000 feet over ravines and valleys, they had one of the most incredible experiences of their lives as they soared over the beautiful Pembina Valley. Way to go girls!!

**Special Events Report****Linda Schram, Chair 255 5636 e-mail [FGL@mts.net](mailto:FGL@mts.net)****Special Events:**

- Sept. 1st.... Regular meeting 01.30 P.M. Norwood legion.  
 Speaker is Lori Yorke  
 Lori is from Snow Bird Medi Quote  
 Topic is Travel Insurance.
- October 1st. Prairie Dog Central Dinner & Dance.  
 October 6th Regular meeting.  
 November 3rd. Regular meeting, annual local elections.  
 December 1st CN Pensioners Christmas luncheon at  
 Masonic Centre  
 (no meeting at Norwood Legion).

**If you have any ideas for speakers or outings, give me a call.**

**Prairie Dog Central:****Friday, October 1st, 2010**

The local Pensioners Association has chartered the Prairie Dog for pensioners, family and friends on Friday, Oct. 1st. Please join us for this great day of nostalgia. There will be prizes for the best dressed western and railway themed outfits. The day will start at 02.00 P.M. at the station off of Inkster Blvd.

From there we will board the train for a trip to Warren and tour of a grain elevator.

We will then re-board the train to the 'Hitch'n Post' dinner and dancing.

We will arrive back at the station approximately 10.00 or 10.30. P.M.

Tickets are \$45.00 per person.

Tickets are available at the September meeting or by calling Janet at 275 0482 or Linda at 255 5636

**Cut off for ticket sales is September 20th.**

**Christmas Luncheon****Wednesday, December 1st, 2010**

We will be having a luncheon on Wednesday, December 1, 2010 at noon for the CN Pensioners and Honorary Members' The location will be the Masonic Centre, 420 Corydon Ave.

Tickets will be available at the October and November meetings. If you can't make it to one of the meetings you can also call Linda at 255 5636 or Janet at 275 0482.

Ticket price is \$16.00 per person. There will no tickets available at the door. Cut off for ticket sales is November 24th.

**There will be no regular meeting in December!!!**



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 report of the National Council .

Mar.-April-May  
Income tax time! Ugh!

June-July-Aug.  
Start of new season. .

Sept.-Oct.-Nov.  
Start up after recess, election of local officers at the Nov. meeting.

**No regular meeting in December.**

### **Of Interest to New Members:—**

The summer edition of this journal had an insert with a page, both sides of new members. This came about as a result of our Membership Chair, **Wayne Zaharia**, a phone committee headed by **Cliff Yerex**, by mail requests and phone applications with a successful number of new members.

Where does your CN Pension cheque get it's funds from to pay out roughly \$750 million annually? The CN Pension Trust Fund generates this kind of revenue. A few interesting observations to note that the liability to the Fund re pensioners on a, "going concern basis" is between \$7. & \$8 billion and the liability of actives re the Fund is between \$5 & \$6 billion.

Severe stock market corrections have a detrimental effect on the Fund.

### **The following "Sentinels" monitor the Fund:—**

The Administrator—CN and Wm. Mercer.  
The Trustee:—CIBC. Mellon Trust  
The Investment Manager:— CN Investment Division.  
The Internal Auditor:—CN  
The External Auditor:—KPMG.  
The Actuary:— Wm. Mercer Limited  
The Board of Directors:—CN  
CN Pension Committee:—Management—Labour—Pensioners  
The First Regulator:—Superintendent of Financial Institutions.  
The Second Regulator:—Revenue Canada  
The Legislature:—Parliament

Besides stock market volatility there are many accounting phrases that the actuaries throw at you. "The discount rate" and the "mortality rate" are just a few.

The "discount rate" currently set by the actuaries is 6.25%. This means, by my definition, is the interest rate required by the Division to raise the money to pay our CN pensions on a "going concern basis".

The "mortality rate" is constantly monitored as the longer we live, the more money is required to comply with the payment on a "going concern basis".

The last time I counted the number of Investment Advisors in the CN Investment Division there were 41 Officers.

The Escalation Account has two figures, the 5% threshold & the 10% threshold. When the 5% threshold is attained, the maximum clause for qualifying pensioners is paid. When 10% is attained, pension improvements can be recommended to the Board.

Then there is the "smoothing term"  
Instead of paying the increases all at once it can be spread over a 5 year or 10 year term.

Cost of printing and mailing

this Newsletter is born entirely by the local pensioners Association.

### **Volunteers in mailing:**

Bill Cameron, Tom Cassels, Rose Chapman, Lyle Corbett, Fred Dagg, John Derksen, Myrtle DeReuck, Lorne & Myrna Gardiner, Hank & Verona Gosselin, Elanor Gray; Marge Jacobson, Lloyd Lovie, Tom Nicholl, Karl Olafson, Chontel Paterson, Ron Poersch, Alban Prejet, Bill Reilly, Mel Rusiecki, Gerry Savoie, Gord Stein, Egon & Helga Stanik, Wally Thomson, Diane Walton plus the Executive Members and Wives.

Thanks to You All

Harvey.

The Fund includes the Escalation Account & the Improvement Account. The latter two accounts are set up to pay for 'qualifying' pensioners indexation along with the sharing of gains (or losses) on the annual return of investment returns with the Company at a sharing rate of 50%.

The survivor benefit rate of 55% or 60% is paid if the pensioner is married prior to retirement and/or living in a common law relationship for one year prior to retirement.

If single at time of retirement, the 10 year estate clause is applicable. Which means that the deceased pensioners estate would get the balance of the 10 years applicable at the rate that a survivor benefit would have been paid. This can be accepted on a monthly basis, but in most cases a lump sum is taken

Direct deposit to your Bank or Credit Union account is recommended of your monthly pension cheques. This will show up on the last banking day of the month. If the 31st falls on a Sunday, your cheque will be in your account Friday. No worry about lost cheques in the mail.. Periodically Mercers sends out cheque stub notices advising if and when there is a change in the income tax rate, indexing increases etc.

**Take an interest in where your money comes from. I was once advised, "if you don't, someone else will".**

### National Council Directors:— 2009-2010

#### Atlantic Region

Walter Agnew Moncton  
Reg Hebert 1st VP Moncton  
Bruce Peacock Treasurer Moncton  
vacant St. John's NL

#### Quebec Region

Jean-Noel Cloutier VP Jonquiere  
Claude Lyonnais St. Hubert  
Luc Grenier Beloeil

#### Ontario Region

David Simpson President  
Peter Maslak London  
Sylvester Peplinski VP Thorold

#### Prairie Region

Gary Heasman Saskatoon  
Carson Hull VP Winnipeg  
Janet L. Anderson Winnipeg

#### Mountain Region

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

#### Past President:

Ron Davis Winnipeg

#### Executive Secretary:—

Wayne Greenland Mount Pearl NFL

#### Liaison Officer

Peter Maslak London

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.**

### For recipients of U.S. Railroad Retirement monthly benefits:—

For Direct Deposit, you must have an account with either the Royal Bank or the Bank of Nova Scotia to set up this service.

Call the Fargo regional office at 1 877 772 5772 and have your U.S. Social Security number available. All others are out of luck.

**Others**, if you do not receive your benefit by the 7th of the month, call this number and they will arrange for a duplicate to be mailed out.

If and when you receive the original cheque, it must be destroyed or returned.

### A little Trivia

Why is "abbreviated" such a long word?  
Why do doctors call what they do "practice"?

Why is the man who invests all your money called a "broker"?  
Why don't sheep shrink when it rains?

\*\*\*\*\*

### Attention, my smart Friends!

See if you can figure out what these words have in common.

**Banana  
Dresser  
Grammar  
Potato  
Revive  
Uneven  
Assess**

No peeking at the answer below! No, it is not that they all have at least 2 double letters, nor is the vowel arrangements, tempting though they were at first glance.

**Answer**—In all of the words listed, if you take the first letter, place it at the end of word and then spell the word backwards, it will be the same word. Interesting

### Pickled Northern Pike or Whitefish (raw)

This recipe is worth repeating as summer fishing is in full swing.

Cut fish in bite size pieces. Fill quart jar 3/4 full and for each jar put in.....

- |       |                            |
|-------|----------------------------|
| 1     | sliced onion               |
| 1 1/4 | cup white vinegar          |
| 1/2   | cup sugar                  |
| 2     | tsp. salt, coarse pickling |
| 1     | tsp. pickling spice        |
| 2     | small clove garlic.        |

Shake well, put jars in refrigerator and shake once every day for 10 days.

Ready to eat.

For International employees.....U.S. Railroad Retirement cheques in July had a notice to go "direct deposit".

I followed their instructions to apply on the website. It only gave the phone number or to mail in your details. I phoned and talked to a rep. In Dallas Texas and was told that we were not able to "GoDirect".

U.S. Social Security recipients can "GoDirect" by phoning Grand Forks N.D.

### I received a letter re CNPA Blue Cross monthly premium.

Lena Koch writes questioning why the rates pertaining to Options under the Family Rate compared to Options under the Single Rates are higher. In all categories except Option B....as an example.....Option A

Single monthly premium is \$66.00  
Family " " is 74.00

Family rate is actually \$148.00, divided by 2 is \$74.00

She goes on to say....."Does Blue Cross consider a marriage license hazardous to ones health?"

(Thanks Ms. Koch for the possible explanation. Harvey)

### Janet L. and Bruce Anderson

hosted a get together party of the local bunch (18) who were on the Greek Isle. tour last October.

Our official photographer, **Bruce**, who documented the whole trip taking over 600 pictures of us all and the various places we visited, had them all on two DVD's accompanied with appropriate music that corresponded with the pictures and was done very professionally

Refreshments were provided by our **Hosts** in their beautiful new home. We all enjoyed seeing one another again to reminisce. **Thanks from all of us!**

A Notice on the front door at Symington "M" Building reads:—

To apply for a position at CN, go to there web-site at.....

www.CN.CA  
Click on..... About CN  
Click on .....Career  
For more information.....  
1 888 888 5909

Your think you got trouble:—

A friend of mine  
has a note at the bank  
a wife and a girl friend and  
they're all over-due!

Letters to the Editor are much appreciated. If you have something of interest with other CN pensioners I'll be happy to pass it along. Mail address—

122 Borebank St. Winnipeg MB R3N 1C9

The newsletter is mailed out quarterly by your local Assoc.. Total cost of the mail-out is born by the Assoc.

Summer edition—June, July & August  
Fall Sept.-Oct.. November  
Winter Dec.-Jan.- Feb.  
Spring Mar.-April-May

#### **Election of local CNPA executive at the November mtg.**

Frequently called phone numbers:

The CN pensioners Help Line 1 800 361 0739

Always have your PIN to better identify you when making inquiries. If you move, advise the above number. If you are married at the time of retirement, make sure that CN has your spouse's name on file. Changing banks, with direct deposit, never close your old account until the cheque shows up in the new account.

Canada Pension & Old Age Security 1 800 277 9914  
Canada Custom & Revenue Service 1 800 959 8281  
Blue Cross, contract number 93115 775 0161  
Phone numbers for International Employees  
U. S. Railroad Retirement—Fargo 1 877 772 5772  
U.S. Social Security Grand Forks 1 701 772 5518

#### **Address for CN Scholarships:**

Association of Universities & Colleges  
600 350 Albert St.  
Ottawa On K1B 1B1

#### **Meals on Wheels**

Do you want to meet a need in your Community?

Meals on Wheels always need drivers and/or servers, seven days a week. Deliver once a week, twice a month or spare when you can.

Call Shirley at 956 7711

Daily, 41 drivers are needed to deliver more than 600 hot noon time meals to clients. This only takes a maximum of 2 hours of your time. A worthy cause.

**Albert Delbaere**—In association with the Belgium Club is promoting a trip to the Shooting-Star Casino-Hotel, leaving September 26th—28th.

All trips include transportation, 2 nights accommodation & on-board entertainment. Leaving 407 Provencher at 08.45 A.M., Burger King 244 Osborne at 9.00 & Sals at 2081 Pembina Hwy. at 09.15 A. M.

Information call **Albert** 256 8419

#### **Volunteers in mailing out the Newsletter:—**

**Tom Cassels, Lyle Corbett, John Derksen, Lorne & Myrna Gardiner, Hank & Verona Gosselin, Marge Jacobson, Lloyd Lovie, Tom Nichol, Karl Olafson, Chontel Pateron, Ron Poersch, Albert Prejet, Bill Reilly, Mel Rusieki, Gerry Savoie, Gordon Stein, Egon & Helga Stanik, Wally Thompson, plus:—**

**Members of the Executive and their wives.**

**Carson Hull, VP and Blue Cross Representative on the National Council** is also the one to contact if you want to order CN pensioner's jackets, golf shirts or other accessories.

**Carson's** phone number is 269 2692'

**Carson** needs a minimum order of 24 units to receive the price he quotes.

**Jim Miln**, retired CN pensioner compiles personal income tax returns.

**Jim** will maximize your correct CN pension income splitting to reduce your income tax, he is familiar with recipients who receive U.S. Social Security and Railroad Retirement benefits and foreign tax credits.

Average exchange rate to convert U.S. funds to Canadian dollars for 2009 is 1.14%. Received this from Revenue Canada Phone .....**Jim at 253 0137** for a competitive filing rate.

#### **CN Ladies Professional golf Association**

To be held at St. Charles Golf & Country Club Winnipeg  
August 23rd to 29th 2010.

Looking for volunteers—application forms on the CNPA website.

#### **New postal rates effective January 11, 2010 —**

**Domestic—.57 cents U.S.—\$1.00 Overseas—\$1.70**  
**30 to 50 grams \$1.00**

**for service call 1 800 267 1177**

**Choice Hotels:—**The CNPA has a discount agreement with Choice Hotels.

Phone 1 800 424 6423 and quote your ID# 00064447 give the city, date & time, arrival and departure etc. Always have your PIN to better identify you as a CN pensioner.

Their website is [www.choicehotels.ca](http://www.choicehotels.ca) This information appeared in the Spring edition of the N.C. Newsletter.

#### **Interesting reading authored by local CN Pensioners**

**In One Lifetime:—** by Theresa Shanoha 774 7390  
**A Sentimental Journey** by Karl Olafson 256 5221  
**Through the Window of a Train—** Barbara Lange 667 8521  
**Our Journey Through the Darkness of Dementia**  
by Janet L Anderson 275 0482  
**Events in the Life of Kei** by Gerrit Boonstra 204 268 3998