



# 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

Spring Edition 2011

Members:—Check out your Website —[www.cnpensioners.ca](http://www.cnpensioners.ca)  
Get involved in —our online community  
See What's New

Janet Lewis Anderson  
275 0482

The Manitoba CN Pensioners Assoc. has 3,903 members. Due to the dedication and perseverance of your Membership Chair, Wayne Zaharia we can now boast a membership of over 3,900 Members or 72% of all CN Pensioners in Manitoba.

Surely, one of you can fill the vacancy of the Out-Reach Committee Chairman.

The Association needs this position filled so that the membership can forward information about their health and their personal special events. All you have to do is four times a year, be the recipient who would receive information about these events and pass it on to me for publication in this journal.

Otherwise this most read feature about our Members in the past goes UN-REPORTED.

The first part of January, we all received the CN 2009 Pension Committee Annual Report. **Don't throw this report away** as it contains most of the information you want to answer questions about the CN Pension Plan.

Pages 6 & 7 contain all the agencies that monitor the checks and balances to ensure that all regulations pertaining to the Trust Fund are adhered to such as the PBSA, 85, the Income Tax Act, the Trustee CIBC Melon Trust, Review and Audit CN Pension Trust Fund's Financial Statements KPMG and the CN Pension Committee etc.

Glossary of Terms can be found on pages 16 & 17 for the likes of me that need guidance to partially understand all the accounting terms used. Smoothing of the CN Pension Trust Fund at the end of 2009 shows a balance of \$13.6 B with a going concern liability of members of \$12.9B All pension payments made in 2009 were \$827M.

Two significant terms affecting the Fund are the 'discount rate' and the 'mortality rate' The lowering of the discount rate by as little as .2/5% dramatically changes the balance in the Fund as well as the mortality rate. We are all living longer as such the Fund needs more money to cover the 'going concern basis'

. We had our annual Christmas Luncheon, Wednesday, December 1st. at the Masonic Centre with 185 attending, hosted by your Special Events Chair **Linda Schram** and ably assisted by her elves, **Janet Anderson, Diane Walton, Gary Davis, John Yarema and Carson Hull.**

The menu was salad, chicken 'cor don bleu', vegies, desert, tea & coffee. A bag of candy was distributed to all with door prizes won by many and the 50/50 draw provided the entertainment with Santa Claus making an appearance.

The honorary members attending the luncheon were **John Almdal & wife Marlyn, Lawrence Webb and wife Florence, Barbara McGregor and Shirley Marshall.** Unable to attend the luncheon were **George Clements, Jim Harris, Stan Siwik and George Turnley.**

A good time was had by all and it was great to see and meet all the fellow pensioners.

## 5-Pin Bowlers Needed!

<b>Wally Payonk</b>	President	338 2130
<b>Marge Jacobson</b>	Secretary	222 6012
<b>Dean Danforth</b>	Treasurer	452 9203

The above is your CN Vet's Bowling Mixed League executive for 2011. 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.

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. 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 Spare are wanted, you pay only \$5.50

**2011 Executive****President**

Ron Davis 489 4485  
ronvel@mts.net

**Past President**

John Mozol 885 6031  
kaymoz@shaw.ca

**Vice President**

Carson Hull 269 2692  
cbh@mts.net

**Secretary**

Patrick McMullin 415 0358  
p McMullin@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

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wayne-cnpa@zaharia.ca

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harveyhosfield@mts.net  
Janet L. Anderson 275 0482

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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

**Treasurer's Report:**

**Ernie Borowski 255 1123**

The audit report was completed for the fiscal year ending August 31, 2010.

"The financial picture of CN Pensioners Association of Manitoba

was reviewed and consisted of enquiry, analytical procedures and discussions related to the information provided by the treasurer."

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

Signed by **W. Lesiuk**

**Membership Report:**

**Wayne Zaharia 694 5133**

As of February 28, 2011 membership is as follows:—

Payroll Deduction	3,676
Fee paid by cheque	175
Unpaid 2011	52

Total membership **3,903**

I would again ask all members who use e-mail to let us have their e-mail address in case we need to do a fast poll or pass on important news prior to our quarterly newsletter going out. We respect your privacy and can assure you that it will only be used for matters of urgency and 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

**When you move it is important to let Mercer know as well as us.**

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

**Anderson, Norman A.  
Firby, William A.  
Threadkill, Pearl**

**Special Events Chair: Linda Schram**  
**255 5636 e-mail FGL@mts.net**

**Januray** Carson Hull spoke on the changes to CNPA Blue Cross.

**February** Meera Thadani, a pharmacist from the U. of M. spoke on the topic of drug interaction. You can contact her regarding questions on prescription and non prescription medications, the program is called MILE, (medical information line), phone 474 6493 hours Mon.-Thurs. 09.30-02.30.

**March 3rd** Our speaker will be Cheryl Kehler from Disability Tax Credit =, (who is entitled, filling out forms correctly).

**April 6th** Our speaker will be Dawn Harmer, Dawn has a Masters Degree in occupational therapy. She will be speaking on mobility issues.

All of the CNPA meetings are held the first Wednesday of the month at the Norwood Legion at 01.30 PM, (exceptions are July, August and December), it would be great to see as many pensioners as possible. There is always a guest speaker, coffee, donuts, birthday draws and 50/50 drawa.

If anyone has any ideas for guest speakers please let me know. Also, if you would like to have an activity planned by the special events committee, let us know. We are planning a picnic for June with more details to follow. If you would like to be put on our e-mail list to be the first to know about upcoming events, please send me your e-mail.  
E-mail FGL@MTS.NET

Welcome to following New Members

Ahlgren, Helen	Couper, Doreen	Kilbrai, Eric	Mlodzinski, Violet
Alberola, Roland	Cripps, Ronald	Kinkartz, Fred	Moffat, Lorne
Allegro, Giuseppe	Croom, Wayne	Kohut, Pauline	Moir, Dilys
Anania, Maria	Cruse, Robert	Kolbuck, Jim	Mondor, Yvonne
Anderson, Bryan	Cumming, Jean	Kolbuck, Ted	Mosuiik, Jean
Anderson, Grace	Currie, Jeannette	Kolida, Eugenie	Neculeac, William
Anderson, Mary	Cyr, Denis	Komarnycky, William	Olive, Catherine
Andrest, Edna	Dalupang, Romeo	Korb, Raymond	Ozimec, Stjepan
Andreyczuk, Caroline	Day, David	Kovach, Charles	Paciorka, Phyllis
Armbruster, Jeanne	Dodd, Janice	Kowalchuk, Moira	Parkinson, Judy
Ash, Phyllis	Duczminski, Barry	Kraychuk, Thelma	Patti, Balbir
Bailer, Edward	Dutton, Secela	Kruchak, Josephine	Paulsen, Mike
Bale, Terrence	Elendiuk, Josephine	Kruger, Kathy	Pelczar, Pauline
Barkley, Leslie	Empey, Edna	Kudla, Walter	Potosky, Jean
Barthelette, Lloyd	Emro, Alexander	Kulasza, Josef	Provenza, Maria
Bates, Robert	Fedorowich, Rose	Lane, Edward	Rawliuk, Gordon
Belanger, Constance	Field, William	Laurmain, Sarah	Robb, Jack J
Belanger, Lee	Fitzmaurice, Ken	Lefort, Brian	Ruchkall, David
Belbos, Helen	Flint, Helen	Leniuk, Anna	Shewchuk, Alex
Bigourdin, Fay	Franceschetti, Antonio	Lindsay, Bernice	Silver, Pearl
Bodnar, John	Gale, Berkley	Lindskog, Brian	Skwarek, Zygmunt
Boehmer, Emmy	Garner, Joan	Lindstein, Joyce	Smith, Bud
Bourgouin, Marcel	Gautron, Gill	Loewen, Abram	Smith, Doris
Bourrier, Claire	Gerhardt, Mildred	Luciw, Leona	Smith, Etha
Brett, Esperanza	Gilmore, Mary	Luczenczyn, Alex	Sobkowich, Sharon
Brown, Gloria	Goldhawk, David	Luptak, William	Speirs, Joan M
Brown, Leslie	Grecia, William	Lyss, Hesel	Spicer, Ronald
Brown, Sharon	Gregoire, Richard	Lytwyn, Anna	Thom, Shirley
Bubb, June	Guspodaric, Victor	MacDonald, Kathleen	Thomas, Robert W.
Bumstead, Beryl	Harrigan, Verna	MacDonald, Kenneth	Timcoe, Olive
Calvert, Phyllis	Hartman, Walter	MacDonald, Lorraine	Westover, Leland
Campbell, Anne	Hildebrand, Jacob	MacDonald, Norman	Wisniowski, Helen
Campbell, Patricia	Holewka, Mary	MacKay, Ian	Wolfe, Edward
Campos, Amador	Holiday, Douglas	Mackelson, Violet	Wolk, Norman
Camungol, Juanito	Hyde, Lorne	MacKenzie, Audrey	Wonder, William
Cancilla, Thomas	Ilyniak, Rosalie	Madden, Evelyn	Wood, Clifford
Capper, David	Ings, Harry	Mailhot, Norman	Wroblewski, Walter
Cechvala, John	Iwaszuk, Roman	Malanczuk, Anna	Wychnenko, Walter
Champagne, Eveline	Jessop, James	Malazdrewich, Gayle	Yanke, Mary
Charenko, Sylvester	Johnson, Mabel	Marko, Lawrence	Yanno, Vincent
Chartrand, Myrtle C.	Johnson, Margaret	Marshall, Margaret	Yarduk, Claudette
Charzewski, Edna	Johnson, Raymond	Martin, Helene	Young, Helen
Chimka, Elizabeth	Johnson, Sheila	Marusenko, Zena	Young, Mark
Chovanchak, Margaret	Jones, Barbara	Marynewich, Jean	Zagaja, Joe
Chrusch, Gary	Jones, Reynard	McDonald, Robert	Zaluckyj, Edeltraud
Chuchmuch, Evans	Jopling, Judith	McNulty, Hazel	Zaretski, Theresa
Clarke, James	Joss, Ray	McPhail, Donald	Zebrinski, Jean
Clarke, Margaret	Joyal, Paul	Megarry, Gord	Zelenko, Mary
Climaco, Almario	Kagan, Sandra	Michaliszyn, Edward	Zink, Paul
Collette, Thomas	Kandia, Eugenia	Mikawoz, John	
Cote, Larry	Kauk, Shirley	Minuta, Caroline	

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

Ada Bailes  
 George Brosnyak\*  
 Marguerite Castel  
 Grace Ewchuk\*  
 Dorothy Greenwood\*

Jeanette Bieganowski\*  
 Joseph Cantafio  
 Kenneth Chapman\*  
 Joseph Gagnon\*  
 Robert Harding

John Boretski\*  
 Violet Carpenter\*  
 James W. Ellis\*  
 Alexander C. Garry\*  
 Dorothy Harrison\*

Jack Hicks\*  
 Jeanne Irwin  
 Ivadell Kirton\*  
 Dorothy MacLennan  
 Arthur McDowell\*

Gabrielle Howika  
 Priscilla Jackson  
 Emily Kowalchuk  
 Edith Manning  
 Elin McKittrick\*

Harry Ings  
 Louis Kaposi\*  
 Norman Lafontaine\*  
 Susan Mazur  
 Olga Petrash

Peter Pondy\*  
 Cecilia Sayer  
 Lillian Slimmen  
 Helen Stark\*  
 Eric Swanson\*  
 Stanley Wiszniowski\*

John Richol  
 Ben Scarff\*  
 Olga Smelski  
 Evelyn Stearns\*  
 Bruce Thack\*

Donald Rudolph  
 Ethel Scott\*  
 James Sproule\*  
 Harold Strachan  
 Lillian R Trubyk

#### **CN Pensioner Groups monthly Breakfast or Luncheon**

##### **Electricians**

Breakfast at the Nor-Villa Hotel, 08.30 AM on the 2nd Tuesday of the month  
 Call Bill 222 3073

##### **Sales & Marketing**

Luncheon at the Legion, on Henderson Hwy. & the Perimeter 12.00 noon  
 on the 4th. Tuesday of the month. Call Wally 582 4250

##### **Transportation**

Breakfast at **Canad Inn**, Elizabeth Rd. 08.30 AM the 2nd Thursday of the month  
 Call Mel 255 1361

##### **Engineering Clerical Group**

Breakfast at Canad Inn, Elizabeth Rd.. 09.00 AM the last Thursday of the  
 month Call Harry Craig 222 6903

If other sub-groups wish to have their group notices printed here, please send me the information similar to the above either by regular mail or e-mail and I will add them to the above. Thanks Harvey  
 In the previous notification there were approximately 11 other groups. I printed it in 2008 so there could be changes to the contact person and/or the type of function and the location.

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#### **CNPA Blue Cross Report;**

**Carson Hull 204 269 2692**

**e-mail cbh@mymts.net**

All pensioners who are members of our CNPA Blue Cross should by now have received their new Blue Cross card which is effective "01/January/11". This card is also your "Drug (direct payment) Card". The drug purchases of a fairly large number of our Members have accumulated to where you have reached your annual Pharmacare deductible. As a result, the Pharmacare Program will fully reimburse all eligible product expenses until April 1, 2011. As a result, you are not required to use your new direct payment card until April 1, 2011.

One very important item to keep in mind is that whenever you are purchasing "maintenance drugs", (that is drugs which you are taking on a continuing basis), you should first ask your Doctor to prescribe a "90 day supply" and then ask your Pharmacist to fill the prescription for the 3 months, (90 days).

cont'd on page 5 bottom right corner

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

I am pleased to report that the revamping and reorganization of our website has been completed. The style is basically the same but you will notice that we have made some changes to the tab of each page and reorganized page content. Here are some of the changes.

**Tabs Across the Top:**

We have removed the Outreach tab and replaced it with the FAQ tab. We have also removed the Forum tab. However, the Forum is still accessible by typing the web address of [forum.cnpensioners.ca](http://forum.cnpensioners.ca). More about this later.

**Events Page:**

We have added a Google Calendar for our Events. Just click on the event to see more detailed information. All previous events now posted on the calendar can be viewed on the "Archived Events" page.

**FAQ Page:**

This is the page where you will find valuable information or links to same. From this page, there are 3 sub pages:

1 **Important Document Page**—these include such documents as our Constitution, estate planning help, CPP changes, important phone numbers etc.

2 **Health Care**—links to the National website for more info: Blue Cross forms, Travel insurance tips etc.

3 **Travel and Discounts**—this page includes hotel discounts, travel insurance tips again, Ford Motor discounts.

**Publication Page:**

We have added a sub-page under this category called "In The Spotlight" honouring some of the accomplishments of our members.

**Search Feature:**

Not sure where to find a piece of information on our revamped site? Well, although we don't have a built in search feature, there is a quick and easy way to find the information. Let's say you are looking for information on health. Here is what you do:

Go to [www.google.com](http://www.google.com)

In the Search bar, type in **sit:cnpensioners.ca health**

Hit Enter

The search results will show you all instructions of where the word "health" shows up in our website. From there you can narrow your search to get to the page and information you are looking for.

**Back to the Forum:**

Although it is still functional in the background, due to lack of interest in using this venue, we have decided to eliminate it. For those who have elected to receive their Pensioners newsletter on line, we will make alternative arrangements for them to receive their newsletter electronically—probably by way of a group e-mail sent quarterly. We regret this step, but there is no point in managing something that isn't being utilized.

Please feel free to explore our refreshed website. If you have any suggestions, please feel free to contact me.

**Christmas Luncheon Pictures:**

The photos taken at the Christmas Luncheon are now available for viewing on our website. They can be found in our Photo Section under Events. The album is Christmas and Honorary Members Luncheon 2010. There are lots of great Santa pictures. Remember, you do NOT need to log in to view the pictures.

**Bursary Program:**

We will once again be offering our Bursary Award Program to the children, grandchildren and great grandchildren of our supporting members. There are several links on our website to the Application form as well as the Terms and Conditions of this program. One such link is on our FAQ page [www.cnpensioners.ca/faq.htm](http://www.cnpensioners.ca/faq.htm). Please communicate this opportunity to your children, grandchildren and great grandchildren as our Bursary Program may be a way to assist them with their educational pursuits. If you don't have access to a computer and would like a copy of the Terms and Conditions and/or Application Form, please contact any one of the Executive. Deadline for applications is August 15th, 2011..

Cont'd from page 4

**Blue Cross Report**

Also, all of us should keep in mind the maximum dispensing fee that is covered under your Pan 93115 is \$9.00 which means Blue Cross will reimburse you for 80% of the \$9.00 for a maximum per prescription of \$7.20. This means you are paying \$1.80 per prescription. However, if your Pharmacy is charging more than \$9.00 per prescription you will be paying the difference between the \$9.00 and the amount the Pharmacy charges plus the \$1.80.

If you are dealing with a Pharmacy that will not fill a 90 day prescription upon request, I would appreciate hearing from you.

**Carson Hull 204 269 2692**

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.**

While driving west on Corydon Ave. and at the extreme west end of Assiniboine Park there is a controlled pedestrian cross walk that is protected by lights. This is the continuation of the bike path that goes around the Park and crosses Corydon and then around the Tuxedo Golf Course.

As I approached the cross walk there were three cars ahead of me all stopped at the cross walk and crossing the street was a large deer. It was if the deer had actuated the lights as the cars, including mine all stopped to allow safe passage.

### About your CN Pension Plan

The winter edition of this newsletter mentioned the 5% threshold and the 10% threshold. The 5% threshold triggers the maximum indexing applicable and the 10% threshold triggers pension improvements that the CN Pension Committee can recommend to the CN Board for approval.

This applies when there is a sharing of the investment surplus/deficit by the Company and the Escalation Account. CN pensioners are considered a financial liability re the CN Pension Trust Fund as we belong to a defined benefit pension plan. The 5% threshold is calculated re the liability of CN Pensioners of the CNPT Fund or between 7 & 8 billion dollars or \$350 million or \$400 million dollars. 10% is double the above liability.

The recent CN Pension Annual Report received this month on page 13 shows the Fund at the end of 2009 was \$13.6 billion.

The report does not show the Pensioners liability to the Fund so the 5% and 10% figures that have to be exceeded before maximum indexing and/or pension improvements can be calculated.

An interesting note, the average age of CN pensioners as of 2009 was 74.2. This figure is a smoothing of a period of 5 years including 2009

Feed back relating to the Fitness Centre located at Symington Yard that took place at our January 5th regular meeting provided by **Linda Schram**

#### Contact—

Jennifer Spratt  
CN Risk Management  
M Building  
Phone 231 7718 or 231 7100

The average exchange rate to convert U.S. funds to Canadian dollars for 2010 is 1.03%. This information provided by Revenue Canada on January 17, 2011.

When I called 1 800 959 8281 R.C. she rhymed off 1.029—and I asked if they would accept 1.03% as a rounded off figure.

This info. provided for those who do their own income tax.

.....  
Didn't know and to proud to ask. That's me Harvey.

On the north side of Portage Ave. at the corner of Langside and Portage there is a new building, (U. W), with letters and numbers posted on the outside. This represents the 'periodic table'.

The letters represent the known elements of which there are 118 and the numbers represent the "atomic weights" of same.

To add to my confusion there are two more tables shown called, 'lanthanoids' and 'actinoids'.

I confess that as I left school at age 17 to work this stuff is beyon my comprehension. But for you folk that know about it and want more info. Go to [www..webelements.com](http://www.webelements.com).

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, Eleanor Gray; Marge Jacobson, Lloyd Lovie, Tom Nicholl, Chontel Paterson, Ron Poersch, Alban Prejet, Bill Reilly, Mel Rusiecki, Gerry Savoie, Peter & Jean Sokol Gord Stein, Egon & Helga Stanik, Wally Thomson, Diane Walton plus the Executive Members and Wives.

Thanks to You All

Harvey.



# **National Council Directors:— 2011**

## 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.

**Janet L. Anderson** received a 16 page brochure, "North of '54", published by Canadian National Railways a reprint by Keewatin Community College sent to **Janet** by **Bill Kaplanchuk**. I have taken the liberty of editing this document. The first instalment was in the Winter Edition.

Captain Jens Munch, a Dane sailed from Copenhagen in May 1619 on the frigate Unicorn with a crew of 48 accompanied by the sloop Lamprey with 16 men landing at Churchill in September. Both ships wintered at Munch Cove 4 1/2 miles up the harbour from the entrance. Shortly after Christmas scurvy broke out and when the ice broke in May only Munch and two men were alive. These three men sailed from Churchill in July, 1620 in the Lamprey and reached Norway on September 21st.

The first shipment of 28 casks of whale oil from the Port of Churchill which were sold in England on December 18th, 1689.

Gooseberries and black currants planted by the British Forces 200 years ago are still growing and producing fruit.

The present Prince of Wales's Fort, immediately across from the harbour entrance, was started in 1733 by Samuel Hearne, completed in 1744 and lost to the French in 1782—11 years to build and lost in an hour. A high-light on a trip to Churchill is to walk the old bastions of the Fort, a dozen or so cannon are there left by the French and studying the inscriptions on the walls. The wonderful stone work, all done by hand the ancient tombstones of the early discoverers of this, one of Canada's noted harbours—Canada's oldest and newest port.

If you were working in a area that produced a lot of industrial noise and you have noticed a significant hearing loss, it might be the cause of your trouble.

After seeing an ear specialist, and seeing a doctor of Audiology who will conduct a hearing exam, if nerve hearing loss is diagnosed, apply to the Workers Compensation Board or the Department that handles these claims and request an application for Industrial Haring Loss.

Once the application is completed by yourself and you hearing specialist the Board will advise you what procedure you must take.

If approved, the Compensation Board will cover hearing aids, batteries, 2 service calls a year, after 5 years the Board will consider replacements of 'aids'.

The AGIL is a new hearing device that has just become available. There is a sound processing chip inside the AGIL that enhances the hearing aid.

The Canadian Income Tax has a disability clause and if one qualifies for this disability after applying for this, you can make a claim on your personal income tax form.

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

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

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

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 Belgian Club is promoting a trip to the Shooting-Star Casino-Hotel, leaving February 27th—March 1, 2011..

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

#### The Book Store

#### CN Pensioners Who have Authored books for Sale:—

Looking for Christmas gift ideas? How about one of the books authored by one of our fellow pensioners? To obtain a copy of one of these books and for an interesting read check out the following:—

**In One Lifetime:—** by Theresa Shanoha 774 7390

**A Sentimental Journey:—**by Karl Olafson 256 5221

**Through the Window of a Train;—**  
by 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

**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 not available at printing.

Phone .....**Jim** at 253 0137 for a competitive filing rate.

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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.