



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

Summer Edition 2011

Mailing Address: P.O. Box 2669, Winnipeg, MB R3C 4B3
Members:—Check out your Website —www.cnpensioners.ca

The Good News is that **Rose Chapman** has agreed to be your Out-Reach Committee Chairman.

Special events, information about our members, please contact one of the Committee members. Their names and phone numbers can be found at the top of page 3 of this newsletter. **Rose's** e-mail address is.....

rchapman17@shaw.ca

Bob Gill, past Out-Reach Committee chair will be a hard act to follow, but I'm told that **Rose** is quite qualified to 'fill the bill' so to speak.

Remember that July & August there is no regular pensioners meeting at the Norwood Legion.

Wednesday, September 7th is our first meeting in the 2011-2012 season.

Make sure to attend and bring a new or old CN Pensioner with you.

Hope to see you All in September. Harvey

CNPA of Manitoba, Winnipeg Vet's Mixed 5-Pin Bowlers League

The annual wind-up banquet was held on Thursday, May 12th, at the St. Joseph's Catholic Men's Club. A buffet featured just about anything one could think of for a light lunch.

Teams, exceptional players, pin money and others were recognized for their accomplishments over the bowling season. Mixed bowling starts on Thursday, September 8th. Don't let your league die, plan on coming out and join the Gang!

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 2011/12. We bowl at the Mosienko Lanes at the corner of Redwood & Main, Thursday mornings at 10.00 A.M. The cost is \$9.00 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**

CN Retirees 20th Golf Tournament

Kingswood Golf & C.C., La Salle MB

Tuesday, June 28, 2011

Ron Davis, is your Golf coordinator, and his phone number is 489 4485 for more information. If you want to get on his e-mail address list please call **Ron** and he will oblige.

Tee-off time is 09.30 AM and players are asked to be there at least 30 minutes prior to tee-off. Cost is \$76.00 which includes shared golf cart, BBQ steak dinner, prize money and gratuity. Money must accompany the entry form. Cheque must be made out favour of **Ron Davis**, and no later than June 15th. **Ron's** address is 562 Renfrew St. , Winnipeg MB R3N 1J7.

You can make up your own four some for golf and all the information one needs to get to La Salle is on the entry form.

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The Mixed Golf Tournament

Will be held at Oakwood Golf & C.C., Tuesday, Aug; 9th.....tee-off time is 10.00 AM For more information call **Ron Davis** at 489 4485

2011 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
pmmcullin@shaw.ca

Treasurer

Ernie Borowski 255 1123
darlern@mts.net

Committee Chairs

Out-Reach:

Rose Chapman 832 1105
rchapman17@shaw.ca

Hospitality

Gary Davis 663 7722

Special Event

Linda Schram 255 5636
fgl@mts.net

Membership

Wayne Zaharia 694 5133
wayne-cnpa@zaharia.ca

Web-Site Coordinator

Janet L. Anderson 275 0482
jelretiredmama@hotmail.com

Publicity & Editor

Harvey Hosfield 489 6257
harveyhosfield@mts.net
Janet L. Anderson 275 0482

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

Membership Report:

Wayne Zaharia 694 5133

As of May 27th, 2011 membership is as follows:

Payroll Deduction	3,657
Fees Paid by Cheque	<u>196</u>
Total Paid Membership	3,853

If you move, please let me know as well as Mercer and others that need this information. For those who pay by cheque, please consider on paying by pay-roll deduction. It's only \$1.00 a month and it makes it so much easier for me and the National Treasurer to keep track of you. Just give me your PIN and I will do the rest. We are volunteers and anything to make our job easier is appreciated.

We are looking for the following members who have moved. If you know where they are please let me know:

Norman A. Anderson	William A. Firby	Edwin Laurila
Elizabeth Lutz	Percy Mayham	Betty Steffens

Since February 28th, 2011 we have signed up 37 new members, but we are always encouraging new membership to maintain our numbers. When meeting with a pensioner for coffee, lunch etc. enquire if they are member and if not ask them to join. Remember, this is your Association and the more members we have the stronger our voice is.

Welcome to the following new Members

James Alcox	Kevin Bukoske	Edward Chanowski
Cheryl Choma	Rod Cockell	Henry Compain
David Cortvriendt	Joyce Cumming	Cliff Dempster
John DeVisser	David Feeney	Richard Fleming
Karla Gable	Marietta (Betty) Garry	Robert Gordon
Garry Hall	Olga Harapiak	Ruth Hicks
Anna Hogg	Nick Hrominchuk	Ray Jarnouin
Neil Jette	Beatrice Kellett	Alan Malmquist
Allen Manrovich	James Muir	David Murray
Roy Procter	James Robinson	George Skrumeda
Ray Smith	Jim Spears	Maureen Stammers
Blair Wilgosh	Mary Winfield	Eroca Yardley

Out-Reach Committee

<u>Rose Chapman Chair 832 1105</u>			
Hank Gosselin	255 2722	Linda Ksionzek	669 8308
Mel Rusieki	255 1361	George Lintick	254 1032

The Outreach Committee thanks the members for keeping us updated on the well being of our members, and on special birthdays and milestones anniversaries.

To those previously mentioned on our Sick List, we hope that you are feeling much better. To those who are currently ill or still experiencing health problems, please know you are in our thoughts. The membership join us in extending Best Wishes for a speedy recovery.

We have received reports and updates on the following Pensioners since the last newsletter; (*denotes member).

John Almdal*	will have shoulder replacement surgery in July.
Tony Baricz	had water on his lungs, is now home from hospital and is feeling much better.
Dwayne Brown*	has Alzheimers's and is in Riverview.
Marcel Comeault*	has severe lung problems and is on oxygen 24/7.
Therese Fillion*	fell and broke her left hip and arm. She is recovering in Concordia Hospital and undergoing rehabilitation.
Richard Greenaway*	had treatment for cancer and is now recuperating at home.
Zane Lewkiw*	has health problems.
Lloyd Lovie*	is undergoing hormone therapy injection treatment for prostate cancer.
Ron Poersch*	had gall bladder surgery and is home recovering.
Martin Roy*	is in Concordia Hospital and is waiting for placement.
Liz Spencer*	had a heart attack in April, is home recuperating.
Donna Stevenson*	is undergoing tests after having gall bladder surgery..
Gary Taylor*	is home from hospital.
Wally Thomson*	is in hospital and is not doing well.
Eddie Wright*	is in Lions Manor and is getting therapy at Deer Lodge Centre.

Lawrence Webb*, asked us to remind those who need immediate health care for minor accidents, pain and illness, to keep in mind that the Misericordia Health Care Centre at 99 Cornish Avenue, has an Urgent Care Walk-in Clinic that is open 24 hours a day, 7 days a week. The switch board number is (204) 774 6581.

Also, if you aren't sure what you should do when a medical problem arises, call the 24-Hour provincial Health Links-Info Santé number for advice at 788-8200, or toll free 1 888 315 9257.

Birthdays and Anniversaries:

Congratulations and best wishes for many more years of good health and happiness to the following:

John Almdal*	celebrated his 80th birthday April 29th.
Robert Crane	will celebrate his 80th birthday in June.
Walter Lesiuk*	celebrated his 80th birthday in April
Gordon Moore*	celebrated his 80th birthday in April.
Ronald* and Judith Ross	celebrated their 40th wedding anniversary on February 26th.
Mary Tesarski*	celebrated her 87th birthday on December 24th, 2010.

The following pensioners have passed away since the last report, (* denotes member of the CNPA of MB.)

George K. Clements* honorary member, father-in-law- of Carson Hall			John D. Anderson
Lenna Atchison	Paul Ausborn	M. Bachinsky	Elsie R. Baigrie
Cyril A. Blake	Joseph R. Bonot*	June M. Bubb	Madeline Byrnes
Elmer C. Cairns	John R. Campbell	Richard Carluck*	Evelyn Carpentier
Dorothy Cathro	John Choma*	Brownie Chudzik*	Marie Rose A. Crozier
Ronald S. Cumming*	Simone Davidson	Wildric J. Dennison*	Sarah Derewiawchuk*
Jack B. Devaney*	Josephine Ducharme*	Maria Duda	Mary Eldridge
Bernard G. Fuller*	Keith Gable*	William A. Gale*	Geoffrey Gomez*
Fern Gregg*	Art Grunston*	Jackie Gustafson	William Hadaller*
Orest Harapiak	James Hogg*	Annie Holisko	Verna Holowick
Jean Inglis*	Stanley Korobchuk*	George Kuppers*	
Elsie Leclair* wife of Vic Leclair (deceased)		Maria Loewen	Ilda Luke*
Ian N. Mackenzie*	Margaret E. McBeth	Agnes P. McCormack	Douglas C. McIvor*
Ed Miedzy Brocki*	Domenico Militano	Melvin L. Miscavish*	Elizabeth Morrison*
Donalda Munn*	Stella M. Norman	Lorraine Nugent	Charles Obirek*
Paul Osborne*	George Paradis*	Winnifred Phillips*	Eileen Pinsonneault
Mabel Pitura*	Pearl Maude Prendergast*	Julius Reznik*	Rose Ritter
V. Fred Rody*	Verna Romanow*	Ernest Romas*	William R. Roy*
Jennie Rumak	Elsie Ruta	William Salki	Irene Shaver
Thomas Sherban*	Anna Shuper	Alice Singbush*	Adele Siwik
Maria Slezak	Anna Stawyczyj*	Dulcie Stein wife of Gordon Stein*	
James Stewart*	Mike Storoschuk	Elizabeth Swait	Roland Thompson*
Tibor Toth	Harry Typa*	Margaret, wife of Albert Vandendorpe*	
Carmen Welch*	Walter Wencek*	Allan West*	Tom Willows*
Don R. Wilson*	William Wynes	Mike K. Yaremko*	Olga Zadorozny

The CN Pensioners Association of Manitoba extends our sincere condolences to the Family and Friends of the deceased.

CN Pensioner Groups monthly Breakfast or Luncheon

<u>Electricians</u>	Breakfast at the Nor-Villa Hotel, 08.30 AM on the 2nd Tuesday of the month Call Bill 222 3073
<u>Sales & Marketing</u>	Luncheon at the Legion, on Henderson Hwy. & the Perimeter 12.00 noon on the 4th. Tuesday of the month. Call Ed Woodward 338-5298
<u>Transportation</u>	Breakfast at <u>Canad Inn</u> , Elizabeth Rd. 08.30 AM the 2nd Thursday of the month Call MeI 255 1361
<u>Engineering Clerical Group</u>	Breakfast at Canad Inn, Elizabeth Rd.. 09.00 AM the last Thursday of the month Call Harry Craig 222 6903
<u>T'Cona Machinists</u>	Breakfast at the Transcona Inn (Regent W.). 08.30 AM last Wednesday of the month Call Sooki Kambo 224 3677

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.

Website Report & More
Janet Lewis Anderson 275 0482

Newsletter On Line

More enhancements have been made to our website. Although the Forum is disabled, our newsletters are still available online, but are now located on a new page on the website. First visit our website at www.cnpensioners.ca then click on the Publicity page. On the right hand side of this page, you will see a link to "Members Only". Click on that. A pop up screen will appear requesting a username and password. Username name for everyone is: cnpamb; Password for everyone is: newsletter. Once you hit enter, it will take you to the Members Only page with links to several editions of the newsletter. If you wish to see an older version that is not shown, please just contact me.

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.html. Please communicate this opportunity to your children, grand children 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 Condition and/or Application forms, please contact any one of the Executive. Deadline for applications is August 15, 2011.

Caribbean Princess—Come Cruise with Us

Bruce & Janet Anderson invite you to join them on The Caribbean Princess sailing the sunny Caribbean March 17th through to April 1st, 2012. We will be departing from San Juan for 14 glorious days at sea visiting many fabulous ports including St. Thomas, Tortola, Antigua, Dominica, Barbados, San Juan, St. Maarten, St. Lucia, Grenada, Bonaire and Aruba. Cruise only lead in prices for the following categories are: Inside cabin \$1,745 per person (Category J.): Ocean view (no obstruction) \$2,065 per person (Category EE): and Balcony \$2,645 per person (Category BD). Join us for some fun in the sun! For more information including airfares, please contact Bev Harbour at Carlson Wagonlit Travel, phone (204) 336 7240 or toll free at 1 800 661 3193.

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

Picnic in the Park, for CN Pensioners

When: June 23rd, 2011

When: Assiniboine Park, site of Locomotive
6043, **Site 16.**

There will be lunch, games and prizes.

Tickets are \$5.00 per person, 2 per member.

In case of rain it will be moved to the Norwood Legion.

Tickets are available at the June 1st regular meeting or by calling **Janet Lewis Anderson** at 275-0482 or **Linda Schram** at 255-5636.

Guest Speakers:

At our March meeting Cheryl Kehler of Disability Tax Credit Services explained the credit and how to apply. Some of our pensioners are now receiving this credit because of the information they received at the meeting. If you would like to know more, call Cheryl at 204-221-8628.

At our April meeting, Dawn Harmer spoke on how we should remain active physically and mentally. She showed us some stretches and spoke on how to maintain our brain power.

At our May meeting, Donna Hill from Manitoba Health spoke on the importance of having a Health Care Directive. For more information on this call Ms. Kathleen Klaasen, Winnipeg Regional Health Authority, phone at 204-926-8029 or you can email her at kklaasen@wrha.mb.ca.

June meeting, our speaker will be Susan Gordon, from Victoria Lifeline.

September meeting, the topic will be the United Way of Winnipeg. Our guest speaker will be Tom Hosfield. He hopes to have a representative from the United Way to answer all your questions.

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.

May 12th the CN Vet's 5-Pin Mixed Bowling League held their annual wind-up with a sumptuous buffet at noon at the St. Josephs Catholic Club at 1467 Main Street.

Wally Payonk, President reminded one and all that the Vets have been active for 50 years. We have many new retirees but I don't see them coming out to bowl. September 8th we start up again at the Mosienko Lanes at the corner of Redwood & Main. Make a mark on your calendar to come out this season. Thursdays at 10.00 AM at \$9.00 is a good deal..

Louis LaVallee, Don Flanagan, Dan Aleznder, Vic Guraino and wife Sharon with Ivon Pisker giving a good account of themselves. **Stella Patson** also had a banner year.

Be a good sport, come on down.

About your CN Pension Plan

I received a phone call the other day from a pensioner who has been retired 10 years and his question was, "when is our contract up with CN?" He will not see this answer as he doesn't belong to CNPA of Manitoba., so he won't be receiving this newsletter.

His 'contract' with CN ended the date he took his CN Pension. On further questioning his concern was the news that the inflation rate had gone up 3% and could continue to increase with the price of oil. He was also concerned how the Plan could afford to continue in these uncertain times?

I tried to explain the terms of the defined benefit pension plan that he belongs to, that he is guaranteed his pension . There are many checks and balances governing the CN Pension Plan, the CN Pension Trust Fund , the vehicle that provides the money to pay.....his pension.....For instance.....

On page 71 of the CN 2010 Annual Report states under, "Additional disclosures"....'Fair value of plan assets at end of year'—\$15, 097 billion, compared to \$14,332 billion at the end of 2009.

The CN Pension Trust Fund is called a Notional Fund, which means that there are more than one fund under this "umbrella". The Escalation Account is the Fund that funds the indexing formula for qualifying CN pensioners. When investments returns exceed the 5% threshold on investments re the E.A., maximum indexing formula is applied and when the 10% threshold is achieved, pension improvements can be recommended to CN Board of Directors by the CN Pension Committee for approvable.

The Pension Benefits Standard Act, 1985, the Income Tax Act, the Trustee Melon Trust, the Auditors and other obligations must

be adhered to by the Company as they have a fiduciary responsibility to all members of the Plan

The Company has recently set up the defined contribution benefit plan, the 401 K's for U.S employees and are phasing out the 1935 CN Pension Plan due to attrition of the members of 1935 Plan.

Remember, that we belong to the 'defined benefit pension plan', the above plans are for non-schedule new employees and the Company's U.S. employees.

The indexing formula is based of a 12 month checking formula of a particular group of products that Statistics Canada uses for the period between July 1st and June 30th of the previous year.

Actuarial value as of December 31/2009.....Market value \$13,607 B. and the liability of pensioners was \$8,010. B. (this figure is used when the 5% & 10% values are calculated.)

The Escalation Account balance was \$781. M. and the Improvement Account, which applies to the unions was minus (\$41. M.) and the Improvement Account re non union members was a plus \$34. Million. The surplus was \$888. Million.

The above figures were provided by your president of the CNMPA.

Often asked , where are the Plans assets invested in.? From page 68 of the 2010 annual report....."The Policy mix in 2010 was: 2% cash and short-term investment, 38% bonds, 47% equities, 4% real estate, 5% oil and gas and 4% infrastructure assets.

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

Volunteers in mailing:

Bill Cameron, Lyle Corbett, Fred Dagg, Myrtle DeReuck, Lorne Gardiner, Hank & Verona Gosselin, Bob & Elia Gill, Eleanor Gray; Marge Jacobson, Lloyd Lovie, Tom Nicholl, Chontel Paterson, Ron Poersch, Alban Prejet, Bill Reilly, Mel Rusiecki, Peter & Jean Sokol, 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

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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.

Thanks to **Fred Dagg** on phoning Grand Forks re his U.S. Social Security account and was advised that the old number was not in service but was replaced with a toll free number, 1 888 617 0456

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A locomotive engineer writes about his paid up life insurance policy that he received from CN when he retired.....

“Subject....paid up live insurance -policy number 9875.”

“Industrial Alliance’...he advises that National Life was the original insurance carrier, then Great West Life and now Industrial Alliance. It goes on to say, “Enclosed please find a revised Certificate of Insurance, reflecting your beneficiary designation.”.

“Please review this form to ensure that all information is correct. If you have any questions regarding this policy, or require further changes, please call me at 1 877 422 6487 extension 2365.

Signed
Meghan Legere, Group Billing Dept.”

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Information re Hearing Aids.

A personal report on Aids as I have worn them since 1981. The WC Board agreed with my application on industrial hearing loss shortly after I bought my first aids and they have assumed the financial cost since that time.

A month ago the WCB agreed to have my older aids replaced and there is a world of difference between the older version and the new replacements.

The new hearing aids have soft plastic power domes’ instead of the hard plastic mould that was attached to the aid by hollow tube. The new aids “the power domes’ are wired to the hearing device and transmits the sound through the wire that doesn’t get ’ear waxed up”

What a remarkable difference.

Confucius Did Not Say ...

Man who wants pretty nurse, must be patient.

Lady who goes camping must beware of evil intent.

Man who leaps off cliff jumps to conclusion.

Man who runs in front of car gets tired, man who runs behind car gets exhausted.

Man who eats many prunes get good run for money.

War does not determine who is right, it determines who is left.

Man who drives like hell is bound to get there.

Man who stands on toilet is high on pot.

Man who lives in glass house should change clothes in basement.

“A lion will not cheat on his wife, but a Tiger Wood”.

.....

Manitobans who paid their car insurance for 2010 got a rebate this May. Depending on the make of your car (s), the rebated differed and as I have a 1993 & a 1998, one was \$223 the other \$292.

I don’t consider this a rebate but a return of dividends. If the MPI were a private company, their stock holders would have got this in the form of dividends. I don’t here of private insurance companies rebating their surplus to all customers.

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 onCareer
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, (Mercer), 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 1 888 617 0456

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, Oct 2nd—4th, 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.

For more information call Albert at 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**

**In The Arms of The Angels—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.

New postal rates effective January , 2011 —

Domestic—.59 cents U.S.—\$1.05 Overseas—\$1.75

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 This information appeared in the Spring edition of the N.C. Newsletter.