



# 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. 2008/09

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

Janet Lewis Anderson

## President's Greetings:—

John Mozol

On behalf of the entire Executive of the CN Pensioner Association of Manitoba I want to wish one and all a very **Merry Christmas** and especially a very **Happy and Healthy New Year.**

We are a very lucky group of CN pensioners here in Manitoba enjoying an abundance of clean water to drink, no shortage of energy to heat our homes and blessed with all the food that we need.

This comes about as no accident. We've put in a lot of time and effort to get to this point in life. Come out to our local meetings where we have guest speakers, coffee and companionships.

## About "group term life insurance"

When most of us retired from CN there was a group term life insurance policy provided and paid for by CN. When we get our earning slips at the beginning of the year there is a small charge attributed to the cost of carrying this policy.

The retiree was given a certificated at the time of retirement naming which insurance carrier was responsible for this coverage. As there were different insurance companies for the various groups, there was not just one but several carriers.

You were told at the time of retirement to put this certificate with your important papers so that the executors of your estate would know what insurance company to apply for this benefit at the time of your passing.

Now is a good time to find this certificate to make it easier for your love ones at this trying time. Without the certificate, it will be awkward and perhaps impossible to know what insurance carrier is now the right company as some have changed.

## Corrections

**Robert Wasnie**, retired for over 15 years and has been a member of our local Association for 15 years, advises that his name appeared in the new members list in our Sept.-Oct.-Nov. edition in error.

## Clarification

In our last newsletter it was reported that **Audrey Edwards** name appeared in the death notice. This was received by your Out-Reach Chair **Bob Gill** from last May's report from National Council report that was in error and has been brought to their attention.

Sorry for any inconvenience that this has caused.

## Another correction:— (group meetings)

Operators and Dispatchers meet at the Transcona Inn, 1st Monday of each month not as previously reported. I'm sure starting time is the same.

Ken Ertman whose father was in the CN Police for over 25 years, passed away 4 years ago and among his things was a winter wool hat with fur ear flaps. He was hoping someone reading this might have a CN Police badge for it.

Please call him at 250 768 7784 or e-mail him at [kertman@telus.net](mailto:kertman@telus.net) if you can help!

## Egon & Helga Stanik write,

On behalf of our grandson **Mark**, we would like to thank Harvey for getting out the message in the last newsletter.

**Bob Paetsch** and his son for repairing not just one but two HO steam locomotives, (one even has screaming wheels), and **Earl Symonds** in Sandy Lake for his excellent advice.

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

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

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

**2008-2009 Executive****President**

John Mozol 885 6031  
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**Past President**

Bill Cameron 256 6488  
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**Vice President**

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Gary Davis 663 7722

**Special Event**

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dwalton@mts.net

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wayne-cnpa@zaharia.ca

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cbh@mts.net

Janet Lewis Anderson 275-0482  
jelretiredmama@hotmail.com

**Member at Large**

Linda Schram  
klscham@mts.net

**Membership:— Wayne Zaharia**

As of November 30th 2008 membership is as follows:—

Payroll deduction	2,920
Fee paid by cheque	248
Total Paid Members	3,168
Life Member	1
Total membership	3,169

For those members who pay by cheque it's that time of year again to renew your membership for 2009. As in past requests, I would appreciate your signing up for pension cheque deduction. It's just \$1 dollar a month and it makes my job and our National Council Treasure's job just that much easier. Remember, we are volunteers and anything that lessens our work load is greatly appreciated. So give me a call at 694 5133 and I will arrange to have you put on pension cheque deduction. It's just that easy!

Remember, if you are on pension cheque deduction you don't have to telephone or send in an application.

For our members who are not CN pensioners, unfortunately you will still have to pay by cheque.

**I would like to welcome the following new members—**

Baryluk, Lionel	Batchelor, Joy
Beyak, James	DeJonckee, D.
Cope, Bernard	Ferens, Marian
Hamilton, Joseph	Heshka, Judy R.
Johnston, Eileen	Medeiros, Joe
Puranen, Dennis	Raginski, Oscar
Rauch, Gerald	Romeo, Peter
Sebastian, Brenda	Schram, Linda

Membership report continued on page 5

**Treasurer's Report:—**

**Ernie Borowski**

The annual audit was performed with following results:—

"We have reviewed the financial position of the "CN Pensioners Association of Manitoba". This review consisted of enquiry, analytical procedures and discussion 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 accounting practices.

Signed— on Oct. 8th by  
**Walter Lesiuk and  
Karl Olafson**

**Pension Group in Dauphin & Grandview Area??**

**ATTENTION!—ALL CN PENSIONERS LIVING IN THE DAUPHIN/GRANDVIEW AREA.**

Fred Embryk, who is a CN pensioner in the Grandview Area, would like to hear from you. He can be reached at 204 546 2609.

We, your Committee in Winnipeg and Fred would like very much to meet with as many of you as possible in the Spring of 2009 in your Area. The reason for meeting is to find out if there are enough pensioners to make it worth while forming a Local Council for your Area to have monthly meetings. The majority of areas across Canada have a number of Local Councils spread around the Province they live in. Here in Manitoba the only Local Council at present is in Winnipeg

Please call **Fred.** **Carson Hull**

**Address for CN Scholarships:—**

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

**New OFSI chief named—**

The federal government has appointed senior federal official Julie Dickson as Superintendent of Financial Institutions for a seven year term. Dickson will head the office that regulates and supervises federally registered deposits-taking institutions, insurance companies **and federally regulated private pension plans.** (my emphasis)

**Meals on Wheels: Want to meet a real need in your community?**

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 meals to clients in Winnipeg.

U.S. Railroad Retirement Region	Fargo ND	1 877 772 5772
U. S Social Security	Grand Forks ND	1 701 772 5518

**Outreach Committee****Bob Gill Chair****256 3897****Hank Gosselin****255 2722****Mel Rusiecki—****255 1361****Geo. Lintick****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 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)

<b>John Almdal*</b>	had foot surgery, now home recuperating.
<b>Frank Atchison*</b>	in St. Boniface Hospital, undergoing tests for heart problems.
<b>George Clements*</b>	had eye surgery at Misericordia Hospital, now home recuperating.
<b>Marcel Comealt*</b>	home on oxygen, 14 hours a day.
<b>Gary Davis*</b>	had a hip operation at Concordia Hospital and is home recovering with complications
<b>Harry Diakiw*</b>	had a prostate operation in St. Boniface Hospital, now home recuperating
<b>Roland Gosselin*</b>	home recovering from a triple by-pass operation.
<b>Wilfred Lake*</b>	is in the Deer Lodge Nursing Home.
<b>Gord McLennan*</b>	in Victoria Hospital with circulatory problems, taking therapy.
<b>Melvin Miscavish*</b>	had a stroke, is now residing in East View Lodge PCH in Neepawa.
<b>Wally Mudlo*</b>	had a hernia operation, now home recuperating.
<b>Gene Podlosky*</b>	in St. Boniface Hospital, under going tests for heart and breathing problems.
<b>Sam Pubben*</b>	was in Poseidon Care Home, now in St. Boniface Hospital.
<b>Pat Rockwell*</b>	has vision problems, waiting for placement in Donwoody Manor.
<b>Frd Sciberras*</b>	in hospital with bowel problems.
<b>Steve Skrybalo*</b>	was in Concordia Hospital with a fractured hip, now home recuperating.
<b>Dulcie Stein</b>	wife of <b>Gordon Stein*</b> , in Concordia Hospital for hip operation.
<b>Gordon Thompson*</b>	in assisted living Home.
<b>Paul Zommer*</b>	was in hospital for tests, now home treating an ulcer.

**Special Anniversaries:—**

<b>Don &amp; Myrna Cressall*</b>	celebrated their 50th Wedding Anniversary August 30th.
<b>Vincent &amp; Rose-Aimree Morier*</b>	celebrated their 50th Wedding Anniversary September 27th.
<b>Oddie &amp; Gerry Plamdon*</b>	celebrated their 55th Wedding Anniversary September 12th
<b>Gerry &amp; Gilda Porco*</b>	celebrated their 55th Wedding Anniversary September 12th
<b>Gerry &amp; Marie Savoie*</b>	celebrated their 50th Wedding Anniversary October 1st
<b>Dulcie Stein's</b>	birthday was on July 28, 2008 and was 81 and
<b>Gordon Stein's*</b>	birthday was on October 14, 2008 and was 81 and they
	celebrated their 58th Wedding Anniversary on October 6th, 2008.
<b>Larry &amp; Carole Trush*</b>	celebrated their 25th Wedding Anniversary on September 3rd.

**Wishing the above many more years of Happiness and Health.**

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

Mervin Ash	Kenneth J. Bacon*	Ina Beaumont
Giuseppe Benardi	Florence J. Brodie	James H. Brown*
Wilfred Cansdale	Len Carroll*	Dan Choma*
Edna I. Cockburn*	Rosemary Collins	Yvonne Cooper*
Larry DeBlaere*	Antonietta Delvechio	Doris Dye
Therese Eldridge	Bridget M. Fagan	Daniel GB. Fielding*
Marge Fisher wife of the late	Fred Fisher*	Leon Fontaine*
Adeline R. Gilchrist	Ronald M. Golebioski*	Edward J. Graham*
Norbert Gron*	Marjorie Hansen	Jack Hershfield*
Jack Hilderbrand	Wallace Holden	Andrew Huard*
Anne Hudzick	Blanche Hunt	Hebert Jarvie*
Austin C. Jones	Ivor J. Jones*	John Kadobransky*
Jean Keating*	Arthur W. Kirby	Olga Kosheluk
Frank Kosteniak*	Mike Kotchen	Lawrence B. Labiuk*
Ida H. Laplante	Jeanne M. LeClair	Olga Lichynski
Orville S. Lovell	Peter Maloway*	Irene Medeiros
Owen J. McCormick*	Davie McIntosh*	Marjorie E. McNamara
Joseph L. Michon*	Audrey Morello	Tony Natyna
Margaret Nykoluk	Arthur B. Oakley*	Lillian Olsinar*
Gerald P. Pallick*	Stanley Pawlinsky	Austin Pierre
Beatrice (Bea) Phillips wife of	George Phillips*	Mina Rae
Dorothy Randall*	Christine Sailor, mother of Ernest Sailor* and William Sailor*	Eugene G. Semenchuk*
Gerald AP. Salo	Jack Scott*	Donald Shaw*
Anne Senyk wife of	Walter Senyk*	Al Sparks
Sidney S. Shwaluke	Aurelio S. Sousa	Joseph E. Thompson*
Lloyd Stanton	Joseph H. Stewart*	Charles W. Walmsley*
Nellie Trochim	Burton W. Van Wart	Ignace Yaremekewich
Margaret Wood wife of	Al Wood*	

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

If you thought English was east? Think again!

- 1 The bandage wound around the wound.
- 2 The farm was used to produce produce.
- 3 The dump was so full it had to refuse more refuse.
- 4 We must polish the Polish furniture.
- 5 He could lead if he took the lead out.
- 6 The soldier decided to desert his dessert in the desert.
- 7 Since there is no time like the present, he thought it was time to present the present.
- 8 A bass was painted on the head of the bass drum.
- 9 When shot at, the dove dove into the bush.
- 10 I did not object to the object.
- 11 The insurance was invalid for the invalid.
- 12 There was a row among the oarsmen about how to row.
- 13 They were too close to the door to close it.
- 14 The buck does funny things when the does are present.

**Special Events Report:— Diane Walton—269 1303**

Seasons Greetings and Best Wishes for a Happy and Healthy New Year! Let's all count our blessings and be thankful for what we have and what we can do and enjoy every moment of every day!

Thanks to CN for again sponsoring Family Day at Symington Yard in September—a wonderful day for young and old and many thanks to all the CN pensioners who assisted to make this day so much fun.

Our past few meetings have been very successful with excellent speakers on topics of interest.

—Thanks to Glen Sims our September speaker who talked about the CN Tracks of Glory and thanks also to all the CN pensioners who volunteered at that event.

—Our October speaker was Gord Bakaluk who spoke on fire safety and prevention—valuable information for seniors.

—Our November speaker was Lori Yorke of Snowbird Medi-Quote (phone 947 9210)—an excellent presentation for those seniors who have health problems and difficulty getting travel insurance. I am excited and pleased with our upcoming programs as I know they will be of interest to our members..... spouses are always welcome to attend.

January 7th—Home Security—Age & Opportunity has a program which has a home inspection to advise seniors on how to make their home safe....it looks t doors, windows, locks, etc.

February 4th,—How Safe is Your Food?—Dr. Rick Holley, U. of M. Food Sciences Dept. will speak on how to store food safely and how to choose nutritious food. A thought-provoking topic for seniors who live alone!

March 4th—Your Home or Nursing Home—Wpg. Regional Health Authority will discuss the many alternatives available to seniors, including Independent Living, Support Services, Aging In Place and Long Term Care Strategies. Know the options available to you to make life easier for all the family.

Wednesday, December 3rd is our Annual Christmas Luncheon at the Masonic Centre Osborne & Pembina.

**New Members continued from page 2:—**

Shepherd, Therese  
Sproule, Rick  
Todoruk, Dave

Sorby, Brenda  
Thiessen, Richard  
Tomchyshyn, Stanley

**Website Report:— Janet Lewis Anderson  
[www.cnpensioners.ca](http://www.cnpensioners.ca)**

**What's New**—Stay tuned to our Photo Section—you never know when more photos will be added. Also, keep an eye open for photos from this year's Christmas luncheon.

**Want to go cruising again??**—It's not too late to sign up for our Greek Isles & Mediterranean Cruise on the beautiful Grand Princess October 1st—13th, 2009. This will be a once in a lifetime vacation visiting many famous and historical sites. Your Hosting Trio, (Diane Walton, Janet & Brad Anderson) would be delighted have you join them on this wonderful cruise adventure. Remember, you don't have to be a CN pensioner to take advantage of this opportunity. For more information, go to our website or contact Bev. Harbour of Carlson Wagonlit Travel at 946 1553. If calling from outside of Winnipeg, you can call toll free at 1 800 661 3193 and then ask for Bev. We promise you a great time.

**Travel Insurance FAQ and Tips**—With the help of our recent guest speaker, Lori Yorke from Snowbird Medi-Quote, we have placed a Question and Answer and Tips page on our website. Go to [www.cnpensioners.ca/faq.html](http://www.cnpensioners.ca/faq.html). We hope this information will be of assistance to you when shopping for the right insurance coverage for your travel purposes. ,

There is a separated page re Tips on Insurance with this newsletter with questions and answers to help you when buying insurance. There will be additional questions and answers on this subject in future newsletters.

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**Following members have moved and did not give a forwarding address. Would appreciate hearing from anyone who knows where they might have moved to—**

**If you move, please let me know!!**

Margaret Amundsen,	1185 Patterson St. Winnipeg
Fred Argue,	212-525 Fafard Ave. Wpg.
Florence Burke,	554 Banning St. Wpg.
Steve Belmore,	420-1100 Lincoln St. Thunder Bay
Robert Cassidy,	1203-1150 Munroe Ave. Wpg.
Peter Dubesky,	1040 Talbot Ave. Wpg. (moved Calgary)
William Firby,	217 Aldine St. Wpg
Michael Flynn,	206-880 Arlington St. Wpg.
Edward Graham,	213-3161 Grant Ave. Wpg.
Frank Grogrenz,	946 Ingersoll St. Wpg.
Ivor Jones,	742 Harstone Rd. Wpg.
Laurent Lamoureux,	Box 8 Grp. 25 RR 2 St. Anne MB
Robert McCormick,	1015-3033 Portage Ave. Wpg.
Katherine Miechkota,	105-1126 Molson St. Wpg.
Emma Norris,	227 Stradbrook Ave. Wpg.
Maryon Parker,	151-1145 Dakota St. Wpg.
Aime Vaudry,	Box 244 McGregor MB

**The Pensioner's Help Line number :—****1 800 361 0739**

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.

Canada Pension and Old Age Security information call

**1 800 277 9914**

Canadian Customs & Revenue Service General Inquiries, re Income Tax,

**1 800 959 8281**

Blue Cross in Winnipeg, contract number is 93115 for information call

**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.

Saturday, Sept. 13th was —

#### **Symington Family Day.**

Sponsored by CN for all, employees and their children, grandchildren, retirees the public, all were encouraged to take an engine ride in the cabs of the two engines, shuttle bus service was available to transport the guests to whatever venue they wished to see.

There was food for all, hot medallions of beef on a bun, salads, hot dogs or "smokies", ice cream, coffee or soft drinks, the "works"

Tickets were sold on a wide variety of package goods and all proceeds went to the Children's Hospital.

Lori Cooper, Coordinator, must be congratulated on hosting this event where over 1,200 attended.

Leanne Balfour of Dunmore, AB writes and advises that she is doing genealogy research on members of her family who used to work for CN and resided at one time in Lucerne, BC (23 miles west of Jasper on the Albreda Sub.). The terminal at Lucerne was closed down in the early 1920's and most of the family either relocated to Jasper or Blue River.

Leanne's relatives names were William Gibson, boilermaker and (locomotive foreman) Assistant John Montgomery, (Jack) Cathcart.

Apparently the Gibson-William (Bill), Sarah (Sally) and daughter Jean Gibson ended up in Blue River.

Leanne would really appreciate hearing from anyone who might have information or photos of her relative. Her e-mail address is,  
balfour5@shaw.ca

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#### **Additional New Members**

Campbell, Robert  
Chartrand, Alex  
Dutchak, Doreen  
Rigby, William  
Thompson, George  
Thorkelson, Floyd  
Watson, Mary  
Williams, Keith  
Young, Scott

#### **An Early Autumn Morning by Karl Olafson**

Reflections by a retired railroader.

The summer is just beginning to cast its rays through the trees and fall upon the luscious green grass just outside our window.

The rain shower has ended and moved east in the dark just prior to dawn. This has left the deck glistening with water and the flowers in the boxed planters seem to have perked up waiting for the warm sun's appearance.

The changing of colour of the leaves to the bright yellow gives off a brilliant display when exposed by the sun. This beautiful sight of nature is at its best as we look out from our condo along the Seine River.

Various critters can be seen scampering about. The squirrels are busy accumulating acorns to last the winter. A rabbit can be seen grazing undisturbed by the young doe that has now appeared to join in. I suspect this is the same solitary deer that has developed a fond liking for our impatiens and begonias in the planters on the deck. The deer will eat anything and everything of their liking, right up to the walls of our building. Our planters are now covered by chicken wire.

What a beautiful morning. This would be a super day for a game of golf but we do have a luncheon date. This retirement life has been great. I hope that you too have been able to experience some of these moments.

I recall someone from our large railway family once saying, "There actually are only two kinds of people, those who are retired, and those who wish they were".

Cost of printing and mailing

this Newsletter is borne entirely by the local pensioners Association.

#### **Volunteers in mailing:**

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

**National Council Directors::—  
2007-2008 Atlantic Region**

Walter Agnew	Moncton
Reg Hebert	Moncton VP
Bruce Peacock	Moncton Treasurer
Bren Everard	St. John's NL

**Quebec Region**

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

**Ontario Region**

David Simpson	President
Jim Meers	Bellville
Don Thomas	Bath VP

**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
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**Executive Secretary:—**

Wayne Greenland	Mount Pearl NL
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**Liaison Officer**

Peter Maslak	London
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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 returns. His phone # 253 0137

**Jim's** concern is that retirees are not sure of the procedure for pension income splitting when filing your personal income tax return. He will explain it to you on how it would reduce your tax payable free of charge, this offer expires January 31, 2009. There will be a charge if you ask him to complete your return .

**Jim** retired from Transportation at Symington Yard in 1988 and has filed income tax returns prior to then.

He is familiar with recipients who receive U.S. Social Security and Railroad Retirement

As reported in the Wpg. Sun newspaper of Friday, Nov. 6th.

A married women in Alberta suffers from an eye disease and eventually results in blindness. Her husband after awhile meets a former acquaintance and obtains a legal separation. After living for over a year in a conjugal relationship with his former friend, the husband dies of cancer.

When his wife applies for the CPP survivor benefit, she is denied this as the "other women" by rule who lived with him in a conjugal relationship received the survivor benefit.

The wife appealed this ruling but lost.

In another case that happened relating to a ruling by the U.S. Railroad Retirement Brd. some 20 years ago the man dies.

. Shortly after having three children with a first wife, he divorces, remarries and his second wife raises his three children from a young age to adulthood. When the second wife applies for the U.S. R.R. Board survivor benefit she is refused the benefit as the first wife was still living and by rule, she is entitled to the survivor benefit.

Doesn't seem fare but those are the rules.

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**So True:— Subject Elingsh**

Aoccdrnig to rscheearh at an Elingsh uinervtisy, it deosn't mttar in what oredr the ltteleers in a wrod are, the olny iprnoetnt thihng is that frist and lsat ltteer is at the rghit pclae. This is bcuseae we do not raed ervey lteter by itslef but the word as a wlohe.

**Last minute additions that are out of place——**

**Health Report——**

**Art Bellamy** in Grace Hospital having a hip operation.

**New Member——**

**Moe Bakun**

**Diane Walton——**

Advise that Art Delbaere at 256 8419 is planning a Bus Trip to the Shooting Star Casino——on February 14, 15 and 16, 2009.

This is a Week-End trip and is the first time they have tried this.

Take your Sweetheart out for Valentine's Day. Be the last of the BIG TIME SPENDERS.

Phone Al at 256 for time and place when and where the Bus leaves and the cost, enjoy.

The Holiday Season is upon us and I thought that this was an appropriate recipe for those entertaining.

### Guacamole

#### Ingredients:

- 3 ripe avocados, peeled, pitted and diced.
- 2 tablespoons lemon juice, lime if you prefer
- 1 clove of garlic, crushed
- 1 small roma tomato or 1/2 regular tomato chopped

1/4 of a sweet onion, (about 3 tablespoons), finely chopped

Salt and pepper to taste.

Few drops hot sauce, (optional).

A nice big pinch of cilantro and some minced fresh jalapeno peppers (if you like it spicy).

#### Instructions

1 Put diced avocados into a medium mixing bowl. Add the lemon juice and garlic and mash the mixture with a fork or potato masher.

2 Add the chopped onion and tomato. If you want a smooth guacamole, you can choose to blend the tomato before adding it to the avocado mixture.

3 Continue mashing the mixture, adding some salt, pepper and hot sauce until the desired taste and consistency is reached.

4 If desired, cover with plastic wrap and chill for about 45 minutes before eating.

Serve with tortilla chips; also excellent with toasted pita bread.

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Humour for Lexophiles. (lover of words)

Police were called to a day care centre when a three year old was resisting a rest.

Did you hear about the guy whose whole left side was cut off? He's all right no

To write with a broken pencil is pointless.

A thief who stole a calendar got twelve months.

### Memorabilia

Retirees or surviving spouse and/or family members of retirees may have old artefacts lying around the house that they don't know what to do with?

This arose when a retiree from Edmonton wanted to give back to a museum some old dining car cups, plates bowls etc. that he had and wondered who would be interested in them.

**Bert Andrews**, a retired member and volunteer at the CN Railroad Museum at the VIA Station would be happy to take any old "stuff" off your hands to add to their collection. Call **Bert** at 256 6340

#### More about Symington Family Day.

Many thanks go out to **Janet Lewis Anderson, Bert Andrews, Lyle Corbett, Gary Davis, Bill Reilly and Lawrence Webb** for volunteering their time and energy on Saturday, September 13th directing the more than 1,200 people who attended this public event.

Those unfamiliar with Symington Yard had to be advised where parking was, especially when parking became "tight" at the main yard office. The Fitness Centre had **Lyle and Mel** in attendance while **Gary & Janet** helped in selling the blind auction tickets which raise over \$2,300 for the Children's Hospital Fund. It was a full day from 09.30 until 17.00, thank goodness it didn't rain but the wind kept everyone cool.

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There was a meeting at the Regent Ave. Canad Inn, (the Casino Hotel) sponsored by the Teamsters Canada Rail Conference with guest speaker Debbie Helbling from the United States Railroad Retirement Brd. Mrs. Helbling is the Director and has her office in Fargo N.D. The USRRB now has a toll free number to call 1 877 772 5772.

If you are a recipient of a U.S. R.R. annuity, there is provision for survivor benefits and a lump sum death payment.

Common law relationships are not recognized by the U.S.R.R. Board at this time in Manitoba. She said that the individual concerned should challenge this with appropriate statutory regulations of Manitoba.

Direct deposit of one's annuity can be had if your bank account is with either the Royal Bank or the Scotia Bank. These two banks have institutions in New York State where their federal government can transfer funds to them.

**Carson Hull**, at 269 2692 is your contact if you want to order a CN pensioner's jacket or golf shirt or other accessories. There is a surcharge of 15% on XXXL size

**Carson** needs a minimum order of 24 units to receive the

## **Tips For Getting the Right Insurance for You**

Courtesy of Snowbird Medi-Quote Inc.

### **“What Can I Do?”**

- Read your policy and understand what coverage you have and the limitations that apply
- Make sure the dates on your policy reflect your actual dates of travel
- Look for an insurance company that:
  - Offers coverage for pre-existing conditions
  - Won't charge administration fees for making changes to your policy
  - Offer a premium refund if you can't go on your trip for ANY reason
- Look for an insurance company that will, if you have a claim:
  - Pay directly to the hospital
  - Offers a guarantee of payment to the hospital even before they have completed verification of your coverage
  - Provide assistance to you such as:
    - Message relay to your family
    - Medical case management
    - Coordination of flights for both spouses

### **“What Else Can I Do?”**

- Know the difference between a broker and an agent
- Know your policy exclusions (what wouldn't be covered in the event of a claim)
- Know what you must do in the event of a claim
- Ask questions:
  - Are you a licensed insurance agent?
  - How long has your organization worked with this insurance company?
  - How do you find dealing with this insurance company?
  - How much will I save by buying during the 'Early Bird'?
  - Would I get a better rate by combining an annual plan and top-up?
  - Would I get a refund if I have to cancel my trip due to a reason OTHER than medical?
  - What is the pre-existing medical condition clause that applies to this policy?
  - What is the deductible on this policy?
  - What is the maximum payout on this policy?
- Choose:
  - A reputable insurance provider
  - An Independent broker
  - An expert in travel insurance
  - Someone who is willing and able to advocate on your behalf if you have done everything right and still have problems with a claim.

## **Travel Medical Insurance FAQ**

**Question:** I have a pre-existing condition. Will I be covered for these conditions?

**Answer:** This is a very important consideration when looking for a travel insurance policy. There are policies out there that will cover your currently treated medical conditions, make sure you ask this question when you purchase your travel insurance.

**Question:** My doctor reduced my medication? Does that mean that I am not considered stable for insurance purposes?

**Answer:** Unfortunately travel insurance companies consider a decrease in medication just as negative of a change as an increase in medication is. Most times your medication decreases, you will not be considered stable and your condition will not be covered under your policy until you regain your stability. There are a couple of exceptions to this rule. The routine adjustment of Coumadin or warfarin is not considered a change by most insurance companies, as well as the routine adjustment of type 2 diabetes medication. If your dosage changes for one of these types of medication, your stability is not usually affected.

**Question:** Can I get a refund of my travel insurance if I cancel my trip?

**Answer:** You should ask this question when you book your insurance. The good companies will allow you to cancel your travel insurance for any reason if you must do so prior to your trip. The only time this is not the case is when you have purchased Trip cancellation insurance, as this insurance covers you prior to your trip, not during your trip.

**Question:** What is the difference between trip interruption and cancellation insurance and travel medical insurance? Do I need both?

**Answer:** Travel Medical Insurance is insurance that provides coverage to you if anything emergency related should happen to your health while you are on your vacation.

Trip cancellation insurance is coverage for money you have put down on your trip (eg. Flights or accommodations that you have paid for in advance), where you would not get a refund from the provider if you had to cancel your trip prior to your departure.

Trip Interruption insurance is coverage for you once you are on your vacation if you should have to make an emergency trip home once your vacation starts (eg. A family member gets sick or dies, etc.)

**Question:** Where should I keep my travel policy and should I leave a copy of the policy number with a relative?

**Answer:** You should always keep a copy of your travel insurance policy and insurance confirmations with you when you travel. Your wallet cards should be placed in your wallet so that if you weren't able to call the Assistance Company yourself, someone would find the card and call on your behalf.