



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

Winter Edition 2010/11

Members:—Check out your Website —www.cnpensioners.ca
Get involved in The Forum—our online community
See What's New

Janet Lewis Anderson

**No regular meeting at the Norwood Legion on
Wednesday, December 1st
as the Christmas Luncheon is on at the Masonic Centre.
Tickets for this event are NOT available at the door.**

Ron Davis, President and the Executive members of your local Association wish to extend a **Merry Christmas** and a **Happy New Year** to one and ALL!

Ron mentioned at the November meeting that our indexing formula will show a small increase for qualifying members effective January 1st, 2011 of 0.42% on your basic CN pension. (editor's note, it's not much but there are many pension plans that do not have indexing).

Ron will be attending the regular quarterly CN Pension Committee meeting in Montreal, leaving here November 22nd and then he along with **Janet L. Anderson** and **Carson Hull** our local National Council Directors will be attending the N.C.'s Annual General Meeting on November 24th to the 26th.

Their reports for these meetings will be too late to be included in this newsletter and will show up in the Spring Edition.

.....
Janet L. Anderson is to be congratulated on being re-elected as Director to the National Council of CN Pensioners Association for another three year term at the November meeting.

.....
The last fiscal year of the N.C. shows a healthy balance at their years' end. A far cry from when I first was involved as a Director in the late 80's. The dues barely covered their annual general meeting expenses. As I represented Manitoba as a representative of the U.T.U. Seniors, we only had around 67 contributing members at the time and the President of the N.C. Don Mills insisted that I attend.

If my memory serves me correctly, air fares were much higher then at over \$1,000 return plus three nights hotel reservation, the expenses quickly added up. When CN allowed for pension cheque deduction of annual fees, made it that much easier to recruit new members.
(Harvey Hosfield)

Due to poor response of ticket sales for the Friday, October 1st excursion on the Prairie Dog Central, the event had to be cancelled.

There are minimum numbers that had to be met, such as a guarantee of 100 meals, the cost of chartering the Prairie Dog is fixed so if we hadn't sold enough tickets your local Association would have had to come up with the difference so it was decided to cancel.

Sorry to the some 50 or so who had purchased their tickets, money will be refunded.

Your fellow CN Pensioners have authored books and could be a Christmas gift which makes for interesting reading.

For more information on how to get one please go to the top of page 8, this Newsletter, second column and you will find the author's name book titles and phone numbers.

5-Pin Bowlers Needed!

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

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

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

2010/11 Executive**President**

Ron Davis 489 4485
ronvel@mts.net

Past President

John Mozol 885 6031
kayomoz@shaw.ca

Vice President

Carson Hull 269 2692
cbh@mts.net

Secretary

Patrick McMullin 415 0358
pmcmullin@shaw.ca

Treasurer

Ernie Borowski 255 1123
darlern@mts.net

Committee Chairs**Hospitality**

Gary Davis 663 7722

Special Event

Linda Schram 255 5636
klschram@mts.net

Membership

Wayne Zaharia 694 5133
wayne-cnpa@zaharia.ca

Web-Site Coordinator

Janet L. Anderson 275 0482
jelretiredmama@hotmail.com

Publicity & Editor

Harvey Hosfield 489 6257
harveyhosfield@mts.net

Member at Large

Bill Cameron 256 6488
bandmcam@shaw.ca

National Council Directors

Carson Hull 269 2692
cbh@mts.net

Janet L. Anderson 275 0482
jelretiredmama@hotmail.com

Ron Davis 489 4485
Past Pres. N.C. ronvel@mts.net

There are 5,486 CN pensioners in Manitoba, give or take a view as we are a fragile group. Your local Association has 3,731 paid up members as well there are 8 Honourary Members in our Association.

I joined the UTU Seniors group in 1987 and we had around 67 members. The CN Vets Association had 3 or 400 members. Wayne Zaharia has done a commendable job as our Membership Chairman.

Membership Report:

Wayne Zaharia 694 5133

As of November 30th, 2010 membership is as follows:—

Payroll Deduction 3,493
Fee Paid by Cheque 250

Total paid Members 3,743

.....

For members who have paid their dues last year by cheque, we would appreciate you really considering going on pension cheque deduction of a \$1.00 a month which can be cancelled any time you wish to do so.

If you still desire to pay by cheque, would appreciate you sending in payment by December 15th. Thanks.

Welcome to following new Members:—

Marjorie Ariano Baljit Atwal
Roger Bissonnette Rick Blowatt

Joyce Callow Darryl Chody
Robin Cooling James Ditchfield

Jack E. Foot Allan Gates
Irene Harper Doug Jorgenson

Marshall Mann William Mitchell
Renald Morin Edward Mudry

Joan Nestor McBright Offin
Mary Peden Margaret Peters

Randy Rawluk Leigh R. Rea
Peter Rumak Donald Seal

Gloria Szun Robert Willacy
Gisela Timmerman

.....

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

Norman Anderson Duane N. Brown
Violet Carpenter William Firby
Don Keele Marcella Leseach

Katherine Micchkota Hazel Templeton
Pearl Threadkill

Blue Cross Health Report:—

Carson Hull 269 2692

PLEASE NOTE:—To all CN pensioners who are members of our CNPA Blue Cross plan. You will all be receiving a "Direct Pay" card in the envelope you will receive from Blue Cross in late November. The card does NOT come into effect until Jan. 1, 2011. There will be a number of pages of information in the envelope advising you what the correct procedures are. PLEASE READ all of the information thoroughly to ensure you understand. If you have any questions do not hesitate to call.

What with the rising price of prescription drugs and we as CN pensioners are living longer and having more prescription drugs to keep us healthy, something has to give and your premiums reflect this reality. CN does not contribute any funds.

Premiums are based on the number of claims against the premiums paid into the option 'pool' by pensioners. If the claims exceed the premiums paid by the members the premiums must increase. Blue Cross premiums are for Manitoba CN pensioners as the other provincial health care coverage differs from province to province.

Pensioners who have been retired prior to age 65 and have been covered under the CN Health Benefit plan loose this coverage at age 65 and now if they want the pensioners Blue Cross coverage there are a few details that might help them understand how the premiums are set. They have 30 days to choose which options is right for them...There is a 'rider' that if the pensioner is covered under his/her spouses health care plan, he/she will have 30 days to join after losing this protection.

There are four groups to choose from with 6 options in each group. There is the Family Group, age 65 and over, the Family, under age 65, the Individual group, age 65 and over, finally the Individual, age 65 and under. Each one of these groups has 6 options to choose from. Each option is different with a deductibility clause effecting the premium.

No action is to be taken if you wish to maintain your present coverage. However, if you wish to change option or cancel your participation, write:—

Blue Cross, Admin. Dept.
5 5 0 Sherbrooke St. West
Suite L-15
Montreal Quebec
H3A 6T6

To those previously mentioned in our Sick List, we hope that you are well on the road to recovery and good health. To those that are currently ill or still experiencing health problems, please know that you are close in our thoughts and the membership wishes to extend Best Wishes to you. We have received up-dates and reports on the following pensioners since the last meeting:—

(an asterisk* denotes member)

John Balak*	had a hernia operation in September, now home recuperating.
Helen Barker	wife of Ed Barker* is in Rockview Hospital in Calgary after falling down due to Parkinson disease
Gordon Bell*	it was reported in the last Newsletter that Gordon had Prostate Cancer, this was not accurate, as he has Colon Cancer and was operated on September 9th. (Editor's note, my error.)
Tom Cassels*	as of November 2nd was hospitalized with breathing problems, Nov. 15th now in a room on 6th floor St. Boniface Hospital.
Marshall Cassie*	had an operation on his Colon, now home re- cuperating.
George Clements*	in Riverview Rehabilitation Centre.
Harry Cummine*	fell and broke his pelvis, now home recuperating
Bob Gill*	extensive surgery at the Grace Hospital on October 22nd., now home recuperating.
Eileen Ireland	wife of Bob Ireland* , had fallen and broke a hip, she is now home recuperating.
Borden Kent*	had an Aneurysm attack, now home recuperating.
Barbara McGregor*	was in Health Science Centre, with a broken hip, now home recuperating.
Bill Miller*	has heart problems, however is home recuperating.
Ron Propp	had surgery on his shoulder, now home recuperating
Bill Rayner*	broke his hip, home recuperating.
Gerry Russell*	had neck surgery, (carotid artery) on September 23rd.
Tom Serofin*	had a hip replacement , now home recuperating.

Congratulations!

Here is our most recent Birthday of the Month Winners:

July—	recess
August	Mike Shewchuk
September	Marge Jacobson
October	Larry Lange
November	Wilhelm Miler

Special Anniversaries!

Diane & William Baran*	Celebrated their 55th Wedding Anniversary on October 8th.
Joanne & Walter Bertorcello*	Celebrated their 50th Wedding Anniversary on October 1st.
Martha & Tom Cassels*	Will celebrate their 57th Wedding Anniversary on December 11th.
Betty & Joseph Ducharme*	Celebrated their 60th Wedding Anniversary August 4th.
Theresa Fillion's*	Birthday as 85 in the last newsletter showed the date in error as August 3rd, should have read September 19th. (Editors note, sorry about that).
Ralph Grant*	Celebrated his 84th Birthday September 6th.
Sonia & Harvey Hosfield*	Celebrated their 58th Wedding Anniversary September 19th, (Wow!!)
Jean & Art Jones*	will celebrate their 58th Wedding Anniversary December 16th.
Doug Knapp*	celebrated his 80th Birthday in April
Joan & Doug Knapp*	Celebrated their 50th Wedding Anniversary in July.
Theresa & Ernest Nyiro*	Celebrated their 50th Wedding Anniversary on September 10th
Arlene & Les Thompson*	Celebrated their 50th Wedding Anniversary on June 4th.
Alvin Trann*	Celebrated 65 years as a member of the Elmwood Legion

Thanks to **Bob Gill**, past chairman of the Out-Reach Committee. This is the last report from **Bob** as he had to give up the Committee Chair as he had extensive health work done at Grace Hospital October 22nd. We had our local elections in November and as no one stood for election for the Out-Reach Committee, this committee was disbanded.

Future newsletters will only carry the Obituary notice of CN pensioners' death. As we get this information from the National Council's Treasurer, we will show this from his reports.

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

**Ruth Archibald
 Peter Chernos
 Jean B. Gagnon*
 Ivy Bianco
 Lauraine Duval**

**Elena Arnold
 John (Duke) Chomik
 Barbara Beilman*
 Ken Brown*
 Margaret Emik***

**Orval Beaudry*
 Douglas Constable
 Luis Berg
 Anna Chura
 Margaret Fair**

**Michael Flynn
 Peter Giesbrecht*
 Evelyn Hamilton*
 Catherine Knight*
 Mary Laniuk**

**Burton Garner*
 Colombo Grande
 Alice Hannah
 Edward Kowbel
 Ruth Light wife of George Light***

**Henry Gervais*
 Adam Halikowski*
 Frederick Herring
 Leona Kramble*
 Margaret Lowry***

**Betty MacDonald*
 George A. Marchand*
 Valeria Matthew*
 Beatrice Mitchell*
 Don Parkinson***

**Patricia J. MacPhail*
 Winnifred Martin
 Angela McDougall
 Agnes Neilson
 Albert Porter***

**Mae Mandziuk*
 Clarence Martineau
 Domenico Militano
 Patrick Nooran
 Mary Putz**

**John D. Radcliffe
 Dave Rubin
 Ray Shotbolt
 Jacob Thiessen*
 Olive White**

**Robert Reary
 William Samborski*
 Mary Stevenson
 Lorraine Timbury
 Lindy Williams***

**George Roy
 Olive E. Simms
 Anne Stroschuk
 Robert Wasnie***

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

The Holiday Season is fast approaching and family and friends may be coming to visit for a few days or even longer. I can highly recommend a catering business in Transcona that my family has used on several occasions. Whether it be for a small number or for many they do a super job. This is from my personal experience.

Sevala's, Ukrainian Delight and Catering
 126 Victoria Ave. West
 Transcona
 Phone 224 4900, to place an order.

I notice they had a cut-off date for Christmas orders. Perogees, cabbage rolls, sausage meets and more. This is not a restaurant. Stop in, you will be impressed. (this is not a paid advertisement, Harvey)

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

Changes and refreshments to the website are still in the planning and construction stage so stay tuned. We have made some progress but of course this will remain invisible until all refreshments have been made then uploaded. We have however, cleaned up the, "What's New Page" and "Headlines" column so that it is just current information in there.

The Bucket List

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

CN Railroaders in The Community

CN and the National Association of CN Pensioners are pleased to announce a special program for the company's retired employs. For more information about this Community Program, please visit www.cn pensioners.org and then click on the icon "Railroaders in the Community extended to pensioners".

June & Bill Brychka—60th Year Married

Although their actual anniversary date is June 7th, on June 19th, June and Bill Brychuhka were honoured as they celebrated 60 years of marriage. A lovely afternoon reception was held at the Canad Inns—Windsor Park complete with a fabulous buffet, wine and delicious cupcakes from The High Tea Bakery. Several tributes of love were given by family members and guests including daughter Mary, daughter Jan, son Jim as well June's sister Alene. The icing on the cake so to speak, was the 27 minute DVD photo collage of their life which their daughter Mary so lovingly created. Congratulations June & Bill!

Diane Skoleski & Mike Felewich Wedding

On Saturday, June 19th, 2010 Diane Skoleski and Mike Felewich exchanged wedding vows at a lovely ceremony in front of family and friends. The event which included a reception and dance was held at the Pioneer Hall in St. Adolphe. A great time was had by all! Congratulations to Mike and Diane. Wishing you many years of happiness.

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

September Meeting:—speaker was Lori from Snobird Mediquote, her topic was travel insurance.

If you have questions on travel insurance, call Lori at 947 9210

October Meeting:—CN Pensioner authors **Janet L. Anderson, Gerrie Boonstra, Barbara Lange and Karl Olafson** spoke on their experiences about becoming authors.

November Meeting:—**Carson Hull** spoke up-coming changes to Blue Cross.

December:—There will be no meeting at the Norwood Legion. The Pensioner luncheon will be held on Wednesday, December 1st. No tickets will be sold at the door. **Happy Holiday to all Pensioners.**

Attention all CN Women Retirees:

There has been some discussion on having a coffee group for CN women retirees.. It would be a great way to stay connected or reconnect with past co-workers. If you are interested please e-mail **Janet L. Anderson** at jelretiredmama@hotmail.com or **Linda (Nowell) Schram** FGL@mts.net

.....

This is the time of year when we CN pensioners are getting itchy feet for the warmer climates. The subject comes up about travel insurance. This was passed on to me from a fellow pensioner, follow it up, for your information—

Write **Johnson Insurance**
11120—178th Street, N.W.
Edmonton AB T5S 1P2

for Medoc Insurance application forms—standard plan coverage pre existing conditions after 90 days with no medicine changes.

Another address to try is
Alberta Council on Aging
Box 9, 11808 St. Alberta Trail
Suite 232 Circle Square
Edmonton AB T5L 4G4

phone 780 423 7781

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.

Symington Family Day was held on Saturday, August 21st and by the number of meals served, 2,300, was another resounding success. Employees and their Families had much to choose from. "Obie", a miniature CN train on wheels, ferried any and all, inflatable slides, locomotive engine rides and more.

Cotton candy, soft drinks and ice cream besides barbeque pork, roast beef, cold slaw and potato salad with rolls plus hot dogs and smokies, catered by Danny Whole Hog satisfied all comers.

All were protected from the sun by a huge tent. A "Rainbow Auction" raised over \$8,300 with proceeds going to the "Children's Hospital Foundation of Manitoba".

Tom Hosfield, coordinator, ably assisted by Linda Schram and their many, many volunteers ran a smooth "train". The weather cooperated as well

• About your CN Pension Plan

If you wonder what triggers the increases in the indexing formula, basically it's the cost of living index that is dictated by Statistics Canada. They use a group of items based on a 12 month checking period. If my memory serves me correctly they use the 12 month checking period from July to June 30th to project their findings.

Whether or not indexing is applicable to qualifying pensioners is also based on the sharing of experience gains (losses) of CN Investment Division investment returns of the CN Pension Trust Fund for the previous 12 month period that CN's actuaries use. This is a negotiated agreement between the Company and their Unions in 1989 to become effective in 1991 when the Escalation Account was designed to finance the indexing formula.

They threw in a couple of more numbers, i.e. the 5% threshold and the 10% threshold. If the sharing of the gains (losses) is 5% then maximum indexing is calculated and if the 10% threshold is achieved then pension improvements can be recommended by the CN Pension Committee to the CN Board of Directors for approval.

When CN's actuaries determine that the 'discount rate' should be lowered say from 6.5% to 6.25% there is a calculated reduction in returns and then when the same actuaries reduce the 'mortality rate' because we as pensioners are living longer, again more money is needed to finance the requirements of the 'Defined Benefit Plan' obligations on a 'Going Concern Basis'.

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, Karl Olafson, Chontel Paterson, Ron Poersch, Alban Prejet, Bill Reilly, Mel Rusiecki, Gerry Savoie, Gord Stein, Egon & Helga Stanik, Wally Thomson, Diane Walton plus the Executive Members and Wives.

Thanks to You All

Harvey.

CN Pensioner Groups that meet Monthly.

Electrician's breakfast meets at the Nor-Villa Hotel at 0830 am the second Tuesday of the month.
Call Bill at 222-3073

Sales & Marketing luncheon meets at the Legion, Henderson & the Perimeter at 12.00 noon the fourth Tuesday of the month.
Call Wally at 582 4250

Transportation breakfast meet at Canad Inn on Elizabeth Rd. at 08.30 am the second Thursday of the month
Call Harvey at 469 6257,

Please give me this information in writing so that there is no error in printing— group, breakfast or luncheon, place, time and day of week, also the name and phone number of person to contact for further information.

I will post all the groups who respond in the next newsletter that comes out the end of February.

National Council Directors:—

2010-2011

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 called, "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 as space is limited.

"Physically and historically, the region from The Pas, in Manitoba, north and east to Hudson Bay, is of outstanding interest in Canadian development".

"This section is served by the C.N.R.'s Hudson Bay Division, having direct connection with Winnipeg and with the south, east and west. The length of the line from The Pas, the southern terminus, to Churchill, the terminal on the Hudson Bay, is 510 miles."

"The line, known originally as the Hudson Bay Railway, was built by the Canadian Government. Steel reached Churchill in 1928 and by 1931 the line was in complete operation. At first it was operated on behalf of the Government by the Canadian National. It became part of the C.N.R. System as a division on September 5th, 1951."

"**History and Romance of Churchill**" is too long to reproduce here in its entirety so again, here are a few snippets.

"The youngest, yet one of the oldest seaports on the continent. Site of Prince of Wales's Fort, started in 1733, and of Canada's most modern elevator, built 200 years later."

"The mouth of the Churchill River is bottle-shaped with neck opening to the sea continued

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

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

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

thus giving a magnificent and natural land-locked harbour with 30 feet of water at the dock at low tide. The channel at the entrance has 75 feet of water at low tide, the normal rise and fall of the tide is 12 to 14 feet. A projecting headland and an island further shelter the opening so that storms from any direction have little influence on the inner waters. Rocky cliffs from 40 to 70 feet high enclose the harbour, which is six miles in length and from one to two and a half miles wide at low water, or from one and a half to four miles wide at high water."

I hope to file more of "North of 54" in future newsletters when space permits.

Notice to recipients of United States Railroad Retirement benefits!

Information garnered from a IRS notice that I received in October/10.

"In most cases, you can use free tax software to prepare and file your tax return electronically. Generally, people who make \$49,000 or less can take advantage of the Volunteer Income Tax Assistance (VITA) program for free electronic tax return preparation.

IRS.gov has a host of information on IRS e-file, VITA and other electronic options such as Free File and Free File Fillable Forms.

Please consider using an electronic option to prepare and file your tax return this year."

If you want to obtain paper tax forms, please call 1-800-829-3676 **after** January 10, 2011

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 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.

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.