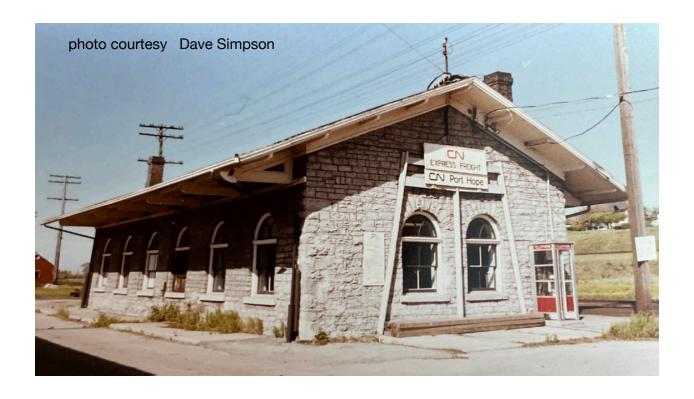


Belleville and District Newsletter

Winter 2024 Edition (January)



May They Rest In Leace:

Minerva May Bonham	5 August 2023
Wilbert "Wob" Henry Collins	5 August 2023
Mary Faye Pippy	25 August 2023
Eleanor Lola Radford	20 September 2023
Francis "Frank" Llewellyn Trombley	30 September 2023
Keith Foster	1 October 2023
Thomas Edward "Ted" Jury	5 October 2023
Ruth Ann Millar	6 October 2023
Doris Helene Lupinette	11 October 2023
Wayne Bates	31 October 2023
Annie May Agnes Bradley	31 October 2023
Clarence Watkins	12 November 2023
Viola Edna Janet Andrews	26 November 2023
Gerard Philip Harris	29 November 2023

[&]quot;I would rather walk with a friend in the dark, than alone in the light."
- Helen Keller

Did you know?

When a contributing member of our association dies, the surviving spouse is welcomed to our breakfast and/or dinner meetings at no charge for a full year!

Belleville Council (C3)

Council meetings & general meetings may be held at any location and at any time. Directors may choose to hold any meeting virtually, in person, or a combination of both.

Please address all correspondence to the President.

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President's Message

Happy New Year

Hopefully this message finds you Happy and Healthy and ready to start off a New Year. The past few years have been hard on us all, with sickness and death, so hopefully it's behind us now and we can continue with our luncheons at the Dugout where the Staff do an excellent job for us in providing great & tasty meals.

Our Yardman Monument has started and Mr. Dave Simpson and Committee will be real happy when it is completed.

Our National Scholarship, along with the Ontario Provincial Scholarship, was once again a success and we will be ready to do it again in 2024 with all funding in place.

The Belleville and District Pensioners Association (C3), has donated a copy of the **CN** commemorative book "!00 Years of Building a Legacy Together" to the Belleville Public Library for anyone who has a desire to check it out.

We would like to welcome all new Pensioners, both new and those that transferred from other councils.

We have some new members on our Local C3 Council...... *Rick Phillips* and *Tim Spice*. If you need any assistance with your pension needs or Blue Cross, PLEASE, feel free to contact me at my email: jlesmacdonald@gmail.com.

Any member of the council can also provide assistance.

Also I would like to thank our calling ladies who do an excellent job in calling all who would like to come out to our dinners, some of them have been replaced with new ones and to those that have resigned I would like to *Thank You* for all the years of service you have given us. CHEERS.

We always welcome new council members who would like to join our CN Pensioners executive. This doesn't take away much of your time.

On a last note I would like to thank the members of our local council for their time and patience in a job well done.

Please take time to smile today.

Cheers

Les MacDonald

To the guy who invented zero.

Thanks for nothing...!

Welcome to the CN Pensioners Association:

Dianne L Bartlett

Johanna Jeronimus

Rosemary Quibeell

Mark A Kernaghan

Paul Prokopczwk

The purpose of the CN Pensioners' Association is to represent the needs of retired CN employees. Our objective is to protect your interests, financial and otherwise, regarding your pension, your benefits and support and enhance your social interests and activities.

IMPORTANT...

When a pensioner moves or dies, **CN Pension and Benefits Administration** must be advised immediately by calling (1-800-361-0739).

A surviving spouse does **not** automatically remain a member of the CN Pensioners Association. To remain a member of the Belleville Council, the surviving spouse must complete a new membership application and arrange their own payment of dues (\$1.00 per month).

At the beginning of the year I made a resolution to lose 10 lbs.

Only 15 more to go...!

Let me tell you something about....**YOU....**CNPA member

Your story is much more interesting than **you** think! How and when did **you** become involved with **CN**? Where did your journey take **you** and what stops did **you** make along the way? We would all like to know a little more about **you**. Contact the editor at the CNPA meetings or send an email to <u>jwmueller44@yahoo.ca</u> subject line "CNPA Belleville Newsletter".



January Birthdays

- 1. Rita Carriere
- 5. Michael Fahey
- 12. Yves Leroux
- 14. Helen Kinloch
- 19. Doreen Gray
- 23. Norm Newton
- 26. Deborah Black

- 2. Lydia Stratton
- 8. Dorothy Hughes
- 12. Donna Simpson
- 15. Joan Fletcher
- 20. Marie Barr
- 24. Trul Trulsen
- 28. Dale Duvall
- 30. Norman Lentz

- 3. Joseph Leroux
- 10. Evelyn Aide
- 13 Elizabeth Aldrich
- 17. Harriet Nickerson
- 23. Donald Nolan
- 25. Bill Hrynick
- 28. Ann Schwager

January Anniversaries

21. Bevan William, Catherine

22. Mueller John, Heather

February Birthdays

- 2. Yolanda Gutoskie
- 3. Eva Smith
- 6. Nancy Bunnett
- 17. Rana Harris
- 23. Edna Beaton

- 2. Elsie Machan
- 5. Steve Thorne
- 12. Wm J Nolan
- 17. Mary Sheedy
- 3. Robert Eric Mckague
- 6. Donna Bellwood
- 15. Timothy Spice
- 19. Sharon Graham
- 26. Terry Meers

February Anniversaries

9. Smith. Jack, Sandra

March Birthdays

- 1. Don Bishop
- 4. Bessie Bonter
- 7. Collette Benight
- 8. Nelson Fitzgerald
- 11. Frances Grant
- 16. Giselle Clement
- 21. Evelyn Tripp
- 22. Gerry Hughes
- 24. Bryan Smith
- 24. Marion Coveduck
- 26. Don Harris

- 2. Audrey Fox
- 5. Tim Verge
- 7. Faye Clancy
- 8. Denise M Vernier
- 13. Bill Black
- 20. Lloyd Kellett
- 21. Gwendolyn Newton
- 22. Doug Thrasher
- 24. Ethel Pearl Asselstine
- 25. Jennie Ellen Gregg
- 27. Ingrid Harrington

- 4. Paul Bently
- 7. William Bevan
- 7. Emily Hebbourn
- 10. Ryan Hackett
- 15. Beth Collyer
- 20. Ernest Hollister
- 22. Wilfred Beaudrie
- 22. Aloise Muskiluke
- 24. Mary Walsh
- 26. David Simpson
- 31. Arthur Quesnel

March Anniversaries

- 2. Phillips Rick, Cheryl
- 10. Graham James, Sharon
- 3. Carrol John, Joanne
- 14. Spice Timothy, Deanna.
- 26. Hughes Gerry, Dorothy
- 9. Dafoe Donald, Donna
- 17. Leroux Yves, Betty

Can February March? April May.

April Birthdays

- 1. Margaret Pumple
- 13. John McGinnis
- 18. Shirley Thrasher
- 25. Jack Smith
- 28. Doris Hiddleston

- 10. Jesse Ladoucier
- 16. Eva Bellis
- 21. Murray Martin
- 26. Bev Verge
- 10. John Mueller
- 17. Marie Johnson
- 25. Harry Hebbourn
- 27. Marlene Glenn
- 30. Robert Bellewood

April Anniversaries

- 2. Pitt Jack, Nancy
- 5. O'Hara. Elaine, Allan
- 3. Hampson Larry, Debbie
- 10. Simpson David, Donna.
- 21. Verge Tim, Bev
- 3. Cousins Robert J, Marg
- 11. Schwager Ted, Anne

Many people think that too many transport trucks are clogging up the highways. They propose taking those trucks off the roads and putting them on the rails. This photo is probably NOT an example of what they mean.



Railroader in the Community

The *CN Railroader in the Community* programme provides grants to employees, **retirees** & **spouses** in recognition of time volunteered to registered charities in their communities. It is highly recommended to participate in this programme if you qualify. Not only can your charity benefit from your volunteering, it may also benefit financially! Go to **enpensioners.org** click on "CN Community" for more information.

"For it is in giving that we receive."

- St. Francis of Assissi

Newsletters are published each January, May and September.

We would love to have some contributions from you for future newsletters. How about it? Do you have a story or tale to share with our readers? Maybe you have an idea or other topic of interest to submit.

Perhaps you could report on an event you attended.

Contact the editor at the CNPA meetings or send an email to <u>jwmueller44@yahoo.ca</u> subject line "CNPA Belleville Newsletter".

Stanley drove his new car into a tree. He now knows how a Mercedes bends!

Requests for confidential information

Have you received an email or text message asking for your Client Number, Account Number, Secret Questions or PIN? If you ever receive an email or text message that asks for any of these things, it's smart to be suspicious of it.

Money scams

Online shopping fraud

Ever see an offer online or receive an email with a product offering that sounds too good to be true? Then there's a real chance that it is. Fraudsters pose as sellers offering items for an amazing price or with free shipping, but all they're after is your money.

Card skimming

Credit and debit card fraud can happen at bank machines, ABMs and retailers virtually anywhere. Make sure whenever you're entering a PIN into a machine, you keep it private, and keep your eyes open for suspicious-looking devices attached to the machine so you don't unknowingly help thieves gain access to your Account.

Think twice before putting that cheque in the mail...

Sure, the letter looks legitimate, but is it? Are you being asked to send in money or provide confidential information? If so, you may be looking at a case of attempted mail fraud. Fraudsters use several tactics to trick you, including:

- -Get-rich-quick schemes
- -Fake charity solicitations asking for donations
- -Prize winnings that require you to pay for shipping expenses

Remember, when in doubt, contact the organization the letter claims to be from to confirm if it's real.

"You can't win them all, but you can try."
- Babe Didrikson Zaharias

Imposter scams and CRA fraud

In imposter scams, fraudsters will impersonate a trusted source, like the police, your bank, or in many cases, the Canada Revenue Agency (CRA), to convince you to send them money and/or your personal information. These scams happen year-round but spike during tax season when you might get a text, call or email claiming that you owe the government a tax payment or have a refund waiting for you. Pay attention to red flags, like if the call is coming from a strange number, and ignore requests from unknown sources asking for your personal and financial details. If you're unsure, contact the CRA or institution they're claiming to be directly.

Grocery rebate scam

Watch out for fake emails and text messages offering you the Federal Government's new **grocery rebate**, a one-time payment to eligible Canadians meant to compensate for higher grocery prices due to inflation. If you get an email or text claiming to be from the CRA asking you to click a link to collect a grocery rebate, don't respond and contact the CRA directly if you have questions. You can also learn about the eligibility for the rebate on the CRA website.

Phone Scams

Banks and government agencies will never request gift cards or prepaid cards in payment of a debt or bill. If you ever receive a suspicious call, don't provide any personal or sensitive information and get in touch with the organization they claim to be representing.

Want to avoid a hangover or terrible headache? Eat a few cucumber slices before going to bed and wake up refreshed and headache free. Cucumbers contain enough sugar, B vitamins and electrolytes to replenish essential nutrients the body lost, keeping everything in equilibrium, avoiding both a hangover and headache!

AND

A single cucumber contains most of the vitamins you need every day. Cucumbers contain Vitamin B1, Vitamin B2, Vitamin B3, Vitamin B5, Vitamin B6, Folic Acid, Vitamin C, Calcium, Iron, Magnesium, Phosphorous, Potassium and Zinc.

Common fraud

Account takeover

If a fraudster does manage to steal your personal information, their next move is to gain access to your online accounts. They can really do damage by making purchases, withdrawing your money or even changing the details of your account.

Identity theft

Identity and information theft is a serious problem facing consumers and businesses today. Hackers are no longer interested in breaking into computer systems and causing them to crash. Instead, they want to keep a system up and running so they can steal information from it, or use it as a launch pad for attacks against other computers. If your identity is "stolen," you may find yourself with a poor credit rating as the fraudster has taken out loans, credit cards, etc. in your name. If you notice any abnormal activity in your financial records, don't hesitate to contact your financial institution to follow up..

Looking to fight off that afternoon or evening snacking binge? Cucumbers have been used for centuries and often by European traders, trappers and explorers for quick meals to thwart off starvation.

Health Care Matters

The Health Care Plan for CN Pensioners brochure is complex; there are lots of pages and it is difficult to find what you need. Never the less, it might be helpful to read it if you want to maximize your benefits. The plan brochure is on the **CNPA** national website **cnpensioners.org** under Healthcare and Blue Cross.

CN Pensioners' Association

Benefits of membership:

- Blue Cross Health Care Plan
- National newsletter 3 times per year plus the CN calendar
- Regional and Local Association newsletters
- National Council Scholarship Programme
- etc.

