

MAINLINE NEWSLETTER

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**Uncertainty has been the one constant in our lives the past two
Tumultuous years, with the best laid plans of governments and
Individuals repeatedly upended by intensifying waves of the
COVID-19 pandemic.**

**We begin this year with plans for meetings
and luncheons, See Pg. 6.**



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CN Pensions and Benefits Administration 1-800-361-0739

Pensioners' web portal:
cnbenefits.hroffice.com

It will allow you to access relevant pension information and update your address and banking information. On your first visit, you will need to register. You will then be able to access the portal using your CN PIN (login ID) and the password you created. If you require assistance with registering or logging in, please call the **Pensioners' Help Line at 1-800-361-0739.**

National Website and National Facebook Pages
For more information, for contact names and numbers please go to our national website.
cnpensioners
[Facebook cn.pensioners.92](https://www.facebook.com/cn.pensioners.92)
[Facebook cnpa.french.3](https://www.facebook.com/cnpa.french.3)

IMPORTANT

When a pensioner/surviving spouse moves or dies, CN Pension and Benefits Administration must be advised immediately by calling 1-800-361-0739 So that an accurate information database can be maintained !

President's Message

Welcome to 2023. As we move into a New Year, we are all hoping that we will be getting back to a "normal" life and routine. The executive is looking at having Regular Meetings, the first meeting on April 20th with the second meeting on June 15th. Our Regular Meetings will be held again at the Marconi Club on Clarke Rd. There is going to be a Spring Luncheon, the date and place will be announced in our May Newsletter together with the fall meetings schedule.

We had our 1st Christmas Luncheon in three years, and it was so nice to see all the members that came out. 39 people attended the luncheon and we had a wonderful time socializing and reminiscing with each other.

I hope to see everyone at our upcoming Meetings and Luncheons this year.

Take care,

Ron Hewson

CNPA President C7 London

OPC 2nd Vic President

Director National Council

Alternate Health Care Member

Alternate Pension Committee Member



This Years Christmas Luncheon
Held at Richards Memorial Church,
A Christmas dinner was served and prizes
were given out to the lucky ticket holders.



CENTENARIAN CELEBRATES 100TH BIRTHDAY

Muriel Mundy turned 100 on December 27th. She is the spouse of the late Ken Mundy who worked in the shops at Stratford until it closed, then he worked in the station in Stratford. Presentation was made by C7 President Ron Hewson and his wife Dianna at the Stratford Hospital where Muriel is recuperating from a fall at home.

As the days get shorter and the temperature continues to drop,

You may find yourself feeling a bit sluggish and wanting to stay indoors. During the summer months, when the sun was shining and the days were longer, it was easier to enjoy a brisk walk outdoors or get some exercise while working in the garden. For adults between the ages of 18 and 65+, the Canadian 24-Hour Movement Guidelines suggest a minimum of 150 minutes of moderate-to-vigorous physical activity each week and strength/resistance training a minimum of two times a week, amongst other add-ons. Meeting these standards is crucial because not getting adequate physical activity increases the risk of developing chronic diseases and dying.

Need a bit of inspiration to get moving? Read on for a few helpful suggestions on staying active through the remaining weeks of fall and throughout the winter months.

Find an exercise buddy

Research suggests that your peers can help you stay active. Peer-led exercise programs and peer-support programs can help keep you accountable and motivate you to continue to exercise. Whether it be a walk outdoors or a virtual class Online, creating a schedule and committing to a plan with a friend can help you stay on track while making you feel like you are part of a community.

Stretch and strengthen with Yoga and Pilates

Yoga and Pilates both have many positive benefits to your overall health. They can improve strength, balance and mental wellbeing. They are also generally safe exercises to do from home using digital aids like DVDs, Online classes and videos, and mobile apps. Roll out a mat, grab some water and a towel, and make sure you clear some space around you to move. If you're new to either exercise, remember to start slowly and be mindful of your health status, abilities, and limitations.

Switch up your regular walking routine

Nordic walking is a safe and very effective exercise that is particularly well suited to older adults. There is evidence that this form of walking provides a better total fitness result relative to regular walking and resistance training in healthy older adults. Using poles during walking can help build arm and upper back muscles. It can be undertaken in various settings, including urban and outdoor locations and on concrete, grass, or artificial track surfaces.

Use your smartphone to help motivate you

Do you want to up your exercise game? Your smartphone can help! Research shows that gamified apps may help increase physical activity levels, especially those with leader boards that allow app users to see each other's standing and integrate social networking and rewards.

Staying physically active is essential for our mental, cognitive, and physical health at home. Whether trying something new, exercising with a friend, or sticking with a routine you know and love, you'll reap the many benefits of being active.

<https://www.mcmasteroptimalaging.org>



The CN Pension Committee

Met virtually on November 16th 2022 until November 2023.

In 2020, the CNPA requested training session(s) for NEW and existing Committee members and the first such presentation was held on November 10th and was excellent. Over 25 members participated and it educated or refreshed us on a variety of provisions. The second session was scheduled for December 1st. We also had a pre-meeting with CN and reviewed some concerns and recommendation on the Plan processes and provisions and CNPA President Reg Hebert asked to meet live with the Company co-chair early in 2023. At the Committee meeting there were the typical reviews of all new and outstanding Pensions and approvals.

INDEXATION 2023 – We approved the communications that pensioners will receive in January. Essentially, eligible Pensioners will get a 2.46% increase in their monthly payment up to a maximum of \$79.95. The minimum will be \$9.00 and \$4.50 for spouses.

T4's from CN - Reminder as with every year – The CN issued Income Tax T-4 is MAILED about the END of February and you will likely not receive them prior to mid-March – so please don't call and ask about them unless you have not received them by the end of March. You want it earlier? – log into your account on the CN Pension & Benefits WEB PORTAL at <https://cnbenefits.hroffice.com> . If you are not registered click on register and follow the process, and get your T4 earlier & usually just before the end of February.

Financial Status of our CN Pension Plan – we received a detailed presentation from CN Investment Division (CNID) on the financial status of our Pension Plan to early November 2022. It has been a difficult year in the markets, and our Plan was equally affected. Our Plan has lost about 16% of its value year to date, due primarily to volatile Equity and Bond markets. Obviously if you take a \$20B Plan and reduce it by 16% the value has dropped to around \$16B. In some areas we fared better than market trends and averages but in others we did a bit worse. We also need to still pay our bills. Our pension payments total about \$1B annually, so that was reduced from the Plan as well. We had a very strong Solvency and Going Concern Ratios going into 2022, and while they will take a big hit as well, we will likely fare better than other Pension funds. We will get those preliminary numbers in the spring of 2023. CNID advised of potential risks for a recession and more inflation!



TORONTO — Ontario is making it more convenient for people to connect to care closer to home by launching pharmacist prescribing for some of the most common medical ailments.

As of January 1, 2023, Ontarians will be able to stop in at pharmacies across the province to receive prescriptions for thirteen common ailments, including rashes, pink eye, insect bites and urinary tract infections with just their health card. This service makes it more convenient to access care by removing a doctor's office visit and will come at no extra cost to Ontarians.

"Stopping by your local pharmacy for quick and easy access to treatment for some of your most common ailments increases your access to the care you need closer to home," said Sylvia Jones, Deputy Premier and Minister of Health. "Expanding the ability of pharmacists to provide care is one more way we're putting people at the Centre of our health care system, making it easier, faster and more convenient to access health care in their community."

Pharmacists will be able to offer prescriptions for:

- hay fever (allergic rhinitis);
- oral thrush (candida stomatitis);
- pink eye (conjunctivitis; bacterial, allergic and viral);
- dermatitis (atopic, eczema, allergic and contact);
- menstrual cramps (dysmenorrhea);
- acid reflux (gastroesophageal reflux disease (GERD));
- hemorrhoids;
- cold sores (herpes labialis);
- impetigo;
- insect bites and hives;
- tick bites (post-exposure prophylaxis to prevent Lyme disease);
- sprains and strains (musculoskeletal); and
- urinary tract infections (UTIs).

Allowing pharmacists to prescribe for these common ailments will make it more convenient for Ontarians to receive the care they need, while offering patients more convenient choices for how they access and receive health care. With a large, province wide footprint, pharmacist prescribing will help to increase access to care in rural parts of Ontario.

CNPA Council C7 Membership

From the Desk of Louise Bayer

I hope everyone had a good Christmas and New Years and are looking forward to spring and warmer weather.

A reminder to all our Local Paid members: your 2023 Membership dues of \$12.00 are due Jan. 1, 2023. If you have not already sent your 2023 dues, please mail them now to:

Louise Bayer,

693 Brant St., London, Ontario

N5Y 3M9.

If you want to send \$24.00 for two years dues that would be great as it would save you postage and a check next year, etc. and both of us work.

The check must be made payable to the CN Pensioners Association. If you are not sure if you are classified as "Local Paid." Please contact Louise at 519-438-2433.

To All members: it is very important if you move, get a new phone number, address or new email address. then you let me know of same so I can keep our database updated.

I wish you all the best for 2023

Louise Bayer

Meeting Schedule

April 20th, 2023

1 PM Marconi Club Clarke Rd. London

June 15th, 2023

1 PM Marconi Club Clarke Rd. London

September 14th, 2023

1 PM Marconi Club Clarke Rd. London



Beckley	Joseph	August 3-2022
Benedetti	Gisele J	August 23, 2022
Burton	Dorothy	August 4-2022
Desjardins	Eugenia	October 14-2022
Fox	Terry	September 21, 2022
Furlong	Eleanor	November 2, 2022
Grant	Douglas	September 29, 2022
Hamilton	Laura M	September 12, 2022
Kibsey	Sally	November 22, 2022
Knowles	William A	July 27-2022
McLeod	Kenneth	December 22, 2022
Milliken	Jack	September 6, 2022
Nelligan	Noreen M	August 17-2022
Olizarevitch	Dorothy	August 27-2022
Rowlands	Thomas G	September 19, 2022
Spetrino	Pasquale	November 15, 2022
Tucker	Gertrude A	November 5, 2022



Get Service Ontario digital reminders

Get free reminders by email, text message, or phone call 60 and 30 days before it's time to renew your licence plate, driver's license, health card, or Ontario Photo Card.

<https://www.ontario.ca/page/get-serviceontario-digital-reminders>