

**NATIONAL COUNCIL OF CANADIAN PACIFIC PENSIONERS
ASSOCIATIONS
OFFICE OF THE SECRETARY
P.O. BOX 885
REVELSTOKE BRITISH COLUMBIA**

September 6, 2015

Greetings all Delegates, Chapter Secretaries and members

The Biennial Convention was held in Montreal, Quebec at the Holiday Inn & Suite Points Claire, 6700 Trans Canadienne Highway Pointe Claire, Quebec

There were 7 Delegates and 4 Executive members along with our Pension Representative, Robert J Cameron. There were some members from Montreal, London and Windsor at the meeting also.

Enclosed are the minutes of the Convention. The minutes are first and all the reports presented are in the 2nd section as Appendix's

The new Executive as of September 1, 2015 are as follows:

President Mr. Lyle Berge
 144 Brightondale Close, S.E.
 Calgary, AB, T2Z 4M7
 Tel 403-271-3604
 E-mail llvb@shaw.ca

Secretary Mr. Robert J Cameron
 And P.O. Box 885
Pension Rep Revelstoke BC, V0E 2S0
 Tel 250-837-4248
 E-mail rjc48@telus.net

Treasurer Mr. Don Jennings
 4422-57 Avenue
 Barrhead, AB, T7N 1K2
 Tel 780-305-3238
 E-mail donjen@shaw.ca

1st Vice Pres Mr. George Hucker
 205 – 2936 - 50th Avenue
 Red Deer AB, T4R 3H5
 Tel 403-340 2840
 E-mail georgehucker@shaw.ca

2nd Vice Pres Mr. Peter Landry
305-225 Bamburgh Circle
Scarborough, ON M1W 3X9
Tel 416-492-6297
E-mail landry@sympatico.ca

3rd Vice Pres Mr. Tom Sonier
16 Tweed Crescent
London ON, N5X 1Z4
Tel 519-453-2065
E-mail soniert@rogers.com

Alt Pen Rep Mr. Tom Sonier
Elected May 16 Tweed Crescent
22-23, 2015 London ON N5X 1Z4
In Montreal Tel 519-453-2065
E-mail soniert@rogers.com

Hoping to see you and many more at the next Convention in May 2017 at a location to be picked later. If anyone has any questions about these minutes please call me or e-mail me.

Yours truly

Robert J Cameron
Secretary NCCPPA

MINUTES OF THE 2015 BIENIEAL MEETING OF THE NATIONAL COUNCIL OF CANADIAN PACIFIC PENSIONERS ASSOCIATIONS

Held at the Holiday Inn & Suites Pointe Claire Montreal,
6700 Trans Canadienne Highway, Pointe Claire, Quebec
Friday May 22, 2015 to Saturday May 23, 2015

The meeting was opened at 09:00 AM Friday May 22, 2015 by Mr. Rae Leduc of the Montreal M & S Chapter, our hosts. He welcomed the entire Executive and all Delegates to Montreal and thanked the National Council for choosing Montreal for their convention. He then turned over the gavel to our National Council President, Mr. Lyle Berge.

President Berge thanked him and asked 2nd Vice-President, Peter Landry from Toronto to give the opening prayer, and there was a moments silence for the retirees we have lost in the last 2 years.

President Berge then introduced the Executive of the National Council, Himself as President, 1st Vice-President George Hucker, who was absent due to medical problems, 2nd Vice-President Peter Landry, 3rd Vice-President Jim Harris, Treasurer Don Jennings, who was absent due to medical problems, and Secretary and pension Representative Robert J Cameron.

President L Berge then introduced the Delegates

Revelstoke BC	Mr. Robert J Cameron
Calgary AB	Mr. Ken Brown
Kenora ON	Mr. Al Hoffman
London ON	Mr. Tom Sonier
Toronto ON	Mr. Bill Nash
Montreal PQ	Mr. Rae Leduc
Windsor ON	Mr. Murray Bulbank

President L. Berge welcomed everyone to the convention and explained why we believe in this organization.

President Berge explained who are speakers would be this AM

1. Blain MacIsaac CPR Pension Department Director
2. Mr. Benoit Savoir, Blue Cross representative and his assistant Mr. Lapointe.

President Berge then went over the agenda

Friday May 22, 2015 Bordeaux room

7:30 TO 9:00 AM Registration

9:00 AM – 5:00 PM business meeting with members and Delegates

May 23rd Saturday

9:00 AM to Noon Business meeting with members and Delegates

10:00 AM to Noon Registration for Tour.

1:00 PM Bus departure for Exporail museum

4:15 PM Bus departure from Exporail to, the hotel

5:00 PM cash bar at the hotel (location to be advised at hotel)

6:00 PM Buffet banquet at the Hotel(room to be advised at the Hotel)

9:00 PM entertainment South Shore Saints

11:00 PM The End

Motion by Peter Landry and seconded by Gary Hackney to adopt the agenda. Carried.

Approval of minutes of 2013 Convention. Bob Cameron asked if the way they were printed was OK and all agreed.

Motion by Peter Landry and seconded by Bill Nash to accept the minutes of the 2013 Convention as printed. Carried.

Reports of National Officers

Treasurers report Read out by President Berge he explained it to all

Motion by Lyle Berge and seconded by Jim Harris to adopt the
Treasurers report Carried Appendix # 1

Pension Representative Report to all read out and discussed.

Motion by Bob Cameron seconded by Murry Bulbeck to adopt Pension Representative
Report as read. Carried Appendix # 2

President Berge then introduced our guest speakers

- 1 Mr. Blain MacIsaac CPR Pension Director
- 2 Mr. Benoit Savoir Blue Cross
With assistant Mr. Francis Lapointe

Mr. Blain MacIsaac was the first to speak. He gave a detailed report of what his job is and how the pension plan stands as of December 31, 2014. Many questions were asked and dealt with by Mr. MacIsaac.

Copy of his report is attached as Appendix # 3

Mr. Benoit Savoie was next to speak and gave a presentation and information about Blue Cross and explained about Blue Cross Advantage. His assistant Mr. Francis Lapointe assisted him in his report. Blue Advantage brochures were handed out,

Any questions you can go to www.blueadvantage.ca. Extra copies are to be sent to all chapters and anyone wanting the information from Bob Cameron.

Copy of Mr. Benoit report is attached as Appendix # 4

A break was taken for Lunch at this time.

Meeting resumed at 1:30 PM

Secretary NCCPPA report read out by Bob Cameron

Motion by Bob Cameron and seconded by Jim Harris to adopt Secretary Report as read. Carried Attached as Appendix # 5

3rd Vice President - no report from Jim Harris

2nd Vice-President Peter Landry report read out. Motion by Peter Landry and seconded by Bill Nash to adopt 2nd Vice-president Report Carried. Attached as Appendix # 6

1st Vice President - no report from George Hucker

President report read out by President L Berge.

Motion by L Berge and seconded by Bob Cameron to accept President Report as read. Carried Attached as Appendix # 7

PROPOSED RESOLUTIONS- 2015 CCPPACONVENTION

MONTREAL

My suggestion pertains to the maximums in Part 2 of \$ 15,000.00 plus \$ 10,000.00 for maximum \$ 25,000.00.

Some retired employees have passed this number and are no longer covered, some are close and some are not close at all.

The purpose of group insurance is that all pay the fees whether they use the service or not. It is a principle of our common interest.

Certainly, no one expected the retirement age would go down and that the average age would go up. The CPR and all other companies have cancelled Derived Benefit pensions as they are un-affordable for the company. Thus, it is obvious that CPR does not want to be responsible for any increased cost to these pension plans.

However, the fact that some employees have surpassed the limit and others are approaching it is a serious issue.

Therefore, I suggest that CPR ask Blue Cross how much the employee-paid fees would have to go up to increase the minimum to \$ 35,000.00 for retirees currently covered by Part 2, I understand there are about 7,200 retirees or spouses on Part 2. So, let's say, by example that Blue Cross comes up with a cost of \$ 144,000.00 to cover increase to \$ 35.000.00 for say five years. That would translate to \$20/year higher fee per year. Certainly, any retiree near the \$ 25,000.00 would gladly pay this additional fee. Any retiree not close to the limit may also appreciate this new set-up in that who knows what their future medical fees might be. It is a very good insurance investment. Besides, the employee paid premiums vary every year in any case.

This suggestion would not increase CPR costs. This suggestion would not increase the Blue Cross costs. As a safety valve for everyone, set up a 3-year or 5-year trial period subject to review for extension.

Executive was asked if the Montreal Chapter could present their resolution. The Executive agreed

After some discussion by the Delegates a Motion was made by Rae Leduc seconded by Peter Landry to add Part 3 to Blue Cross at \$ 20,000.00 and get information as to the cost to be paid by the Retirees based on the numbers of Part 2.

Motion carried unanimously.

TORONTO

- 1 Ad Hoc: Ad hoc increases for Pensioners who have been retired for Twenty-Five (25) years and 30 years of service; same benefits apply to spouse that receive the spousal allowance.

This and # 2 Calgary same, Executive agrees with Toronto # 1

Motion by L Berge and seconded by Peter Landry to take this resolution to CP.
Carried

- 2 Union Negotiated Pension Benefit and Health care.

To ensure any new Pension and Health care benefits that are negotiated by the unions are to include all current retirees as well as future retiree's pension.

Be IT FURTHER RESOLVED THAT WHEN negotiating retirement benefits the NCCPPA Pensioners Representative is present.

Executive agrees with this Resolution

Delegates discussed and agreed.

Motion by Bob Cameron and seconded by Peter Landry to keep this going.

Carried

3 HEALTH / MEDICAL CARE

Whereas C.P. Pensioners have lost all their Dental Care and Vision Care,

Be it Resolved that the Blue Cross plan be cancelled and all Pensioners/Survivors, including all Pensioners that gave up their Health Care plan for the Rail Pass be enrolled in the new Health Care Plan called HEALTH SPENDING ACCOUNT. (H.S.A.)

Same as Calgary # 4 Executive agrees to give to Delegates

Delegates agreed. Motion by Ken Brown and seconded by Murry Bulbeck. Carried

- 4 Whereas according to the Canadian Pacific Company Pension Plan rules Article 3 VACANCIES E (ii) will be rewritten to read: At each General Meeting of the NCCPP& S the assembled membership will nominate and elect an Alternate NCCPPA Representative who, when the Pensioner Representative is not able to attend the regular scheduled meetings of the Administrative Committee, shall attend in the Representative's stead.

Already in our Bylaws when the Alternate Pension Representative gets elected Article 4 Section 5 Paragraph # 3

- 5 Be it resolved that Article 12.09 of the pension rules is age discriminatory.

Therefore it should be deleted from the C.P. Rail Pension Plan Rules and Regulations

Same as Revelstoke #2 Bob Cameron explained it is still up in the air waiting for the TCRC negotiations to be completed

Bob Cameron to explain same to the Delegates. Also Bob Cameron to speak to Gary Wynn who knows more about this and advise all Chapters.

- 6 Be it resolved that the payroll department of CP Rail be more prompt in issuing income tax receipts, as it is not unusual for this information to be delayed until late March.

Bob Cameron explained he asked CP in February and CP explained that they will not change the date of mailing out T-4's as it has done it this way for years and are not changing. End of February to mail out. Bob Cameron to explain to Delegates.

Blain MacIsaac explained this in his report this morning but did agree to try and get them out earlier.

Motion by Murry Bulbeck and seconded by Gary Hackney to advise CP of our concerns. Carried

CALGARY

1. INDEXING: Indexing to be changed from 50% to 75% of CPI up to maximum of 3% based on the first \$ 1500.00

Executive agrees

Delegates agree Motion by Ken Brown and seconded by Gary Hackney to take to CP. Carried

2. ADHOC: In consideration of Article 15 of the Pension Plan Rules, an ADHOC increase for pensioners who have been retired for a minimum of 25 years and have 30 years or more of pensionable service. Same benefits apply to spouses that receive spousal allowance.

Executive agrees with Toronto # 1

Delegates agree with Executive ruling

- 3 BLUECROSS: Resolved that the Pensioners and Survivors over the age of 80 who have maxed out their \$ 15,000.00 Blue Cross coverage under Part 1 be given a further \$ 10,000.00. Under Part 2 the \$ 10,000.00 be increased to \$ 15,000.00

Executive agrees with Montreal Resolution

As this is along the same idea.

Delegates agree with Executive ruling.

- 4 To jointly explore a Health Benefit Package to ideally include a Dental, Vision, and Hearing plan for Retires.

Executive agrees

Delegates agree with the Executive like Toronto # 3

- 5 Jointly explore the cost to the company, of any retirees still possessing Rail Passes, to be given the option to enroll in Part 2 of Blue Cross coverage, which would be paid for by the retiree. This would be a one time offer in exchange for the pass.

Executive agrees that this is an ongoing problem and CP will not move on it. CP says no way not up for discussion. Motion by Bob Cameron and seconded by Jim Harris to not progress to CP. Carried.

- 6 Change Article 5 (1) (a) in the NCCPPA Bylaws so that the frequency of Meetings is changed to 3 years from 2 years. If approved, “biennial” will be changed to “triennial” wherever it appears in the Bylaws.

Executive agrees to let Delegates discuss. President L Berge explained that 2017 would be the time to change as it will coincide with the next Pension Representative Election.

Motion by Jim Harris and seconded by Murry Bulbeck to table until the 2017 Convention. Carried.

- 7 Update the Pensioners Web Site quarterly.

Executive agrees, ongoing negotiating with CP

Motion by Jim Harris and seconded by Tom Sonier to keep talking to CP over this item. Carried

8. All Pensioners and Survivors who are covered under the HSA be given a pay direct card for drug, dental & vision care claims. This would resolve the inconvenience of having to submit paper claims for reimbursement.

Executive to let Delegate explain

Delegates discussed and agreed it was not acceptable by CP. Motion by Ken Brown and seconded by Jim Harris to accept. Motion was defeated

Notify General Chairman of the Pending of reduction of the HSA amounts.

9. Recognizing the CP Pensioners Association have limited bargaining power in terms of the requests being fulfilled, we seek advice of Canadian Pacific Railway as to how we may contribute to the well being of the industry.

Executive agrees to let Calgary Delegate explain.

Motion by Ken Brown and seconded by Gary Hackney to accept this resolution for well being. Carried.

REVELSTOKE

1. Add to Article 4 (a) new subsection (i)

All chapters who do not send a delegate to the Convention will be allowed an absentee vote on resolutions. Once they receive a list of the resolutions from the Secretary of the National Council they must have their vote sent to the Secretary of the National Council at least 2 weeks before the Convention.

Executive agrees to give to Delegates for discussion

Delegates discussed and agreed it was not as if there was an amendment then the chapter who was not there would not have any discussion on it so it is not viable. Motion by Bob Cameron and seconded by Jim Harris to accept this resolution. Motion was defeated by the Delegates.

2. Delete Article 12.09 of CP Pension rules as it is discriminatory by age.

As per Toronto # 5 Bob Cameron explained that it is still up in the air waiting for the TCRC negotiating to be completed. Bob Cameron explained this to all the Delegates for their information.

Bylaws Review

Executive with our own requirements to put on Web page.

Lyle spoke about putting pictures of the Executive on the Web Page. Also updating the Bylaws to bring them up to date.

Motion by L. Berge and seconded by Bob Cameron to update the Bylaws. Carried.

Item 111 Page 4 Article IV discussed. Motion by Murry Bulbeck and seconded by Rae Leduc to accept new Item 111 Page 4 Article IV Carried.

Discussed a credentials form for future conventions. Motion by Bob Cameron and seconded by Jim Harris that the National will provide a Credentials form at the end of the Bylaws for each Chapter and in the convention year a copy will be made by each chapter who sends a Delegate, and have it signed by the President and Secretary and mailed to the National Secretary to register their Delegate. Carried.

Last page Article 12 Not for Profit article.

Motion by L. Berge and seconded by Ken Brown to put the not for Profit article in our Bylaws. Carried.

Motion by Tom Sonier to adjourn for the day at 05:00

Saturday May 23, 2015

Opened at 9:00 AM

Unfinished Business

Regarding Pension Rule 12.09

Bob Cameron explained to all delegates and Executive that it is still in progress as we are waiting for the TCRU to finish negotiating as they have to meet with the Government appointed arbitrator Mr. Adams starting October 5, 2015 to finalize their contract talks. All other Unions have contracts with nothing for Pensioners. Everyone will be advised as to what the outcome will be.

New Business

Rae Leduc brought up for discussion about chapters are losing members and not signing up any new members. Peter Landry spoke about retirees asking what does the NCCPPA do for me, and to try and get more retirees to join chapters or the National. The delegates and all present discussed this for some time and at the end it was decided to set up a committee of Rae Leduc, Jim Harris and Lyle Berge to work on a letter to give to all chapters to give to all retirees explaining what the National does for them and have the chapters mail the letter to all new retirees, It was agreed that when it is done it will be sent out to all.

Elections of National Officers.

President Lyle Berge nominated by Peter Landry
 As there were no other nominations and Lyle accepted the nomination
 he was elected by acclamation

1st Vice-President
 George Hucker was nominated by Jim Harris
 As there were no other nominations and as George
 agreed to run he was elected by acclamation

2nd Vice-President
 Peter Landry was nominated by Bill Nash
 As there were no other nominations and Peter
 accepted the nomination he was elected by
 acclamation.

3rd Vice-President
 Tom Sonier was nominated by Peter Landry
 As there were no other nominations and Tom
 accepted the nomination he was elected by acclamation.

Treasurer

Don Jennings was nominated by Peter Landry
As there were no other nominations and as Don
agreed to run he was elected by acclamation.

Secretary

Bob Cameron was nominated by Tom Sonier
As there were no other nominations and Bob
accepted the nomination he was elected by acclamation

Alternate Pension Representative

Tom Sonier was nominated by Peter Landry
As there were no other nomination and Tom
accepted the nomination he was elected by acclamation.

Bob Cameron explained he would try and have a picture at the front of the 2015
Convention minutes when they come out.

President Berge thanked Jim Harris for his hard work and guidance while he was
on the executive as 3rd Vice-President and wished him well from all.

Lyle Berge explained to all to be at the back of the hotel for the Bus ride to the
Museum tour at 12:45 we will come back to the Hotel around 05:30.

The Sad news was the Bus never showed up for the tour and at 3:00 PM it was
cancelled and as all agreed it was sad but nothing we could do.

Banquet at 18:00 in the meeting room downstairs. There will be a cash Bar.

President Berge thanked all for coming to the Convention and thanked Rae and
his committee from M & S for hosting the convention
And wished all a safe trip home.

Al Hoffman from Kenora thanked the Executive for their continued work on
behalf of the Pensioners.

President Lyle Berge handed the Gavel back to Rae Leduc.

Rae Leduc thanked the national Executive and all Chapters for choosing Montreal
and hoped all had a good time. He wishes all the very best and a safe trip home.

Robert J Cameron

Meeting was adjourned at 11:15 AM

Secretary

LIST OF APPENDIX'S 2015

- Appendix "1" Don Jennings Treasurer's report
And financial report read out.
- Appendix "2" Pension Representative Report read out.
- Appendix "3" Blain MacIsaac presented C.P Pension
Report
- Appendix "4" Benoit Savoie presented Blue Cross report
Along with Francis LaPointe
- Appendix "5" Secretary Report read out
- Appendix "6" 2nd Vice-President Report read out.
- Appendix "7" President Lyle Berge report read out.

APPENDIX 1

April 14, 2015

Report of Activities for Don Jennings, Treasurer NCCPPA 2013 to 2015

Greetings to the Executive, Delegates and Guests at this 2015 Biennial Convention of the National Council of Canadian Pacific Pensioners:

As I have stated in previous reports to those Conventions I have certainly enjoyed the position of Treasurer for the National Council as it gives me an opportunity to correspond with and meet the representatives of Pension Associations across Canada. I have relocated to Barrhead, and Barrhead has a Canada Trust Financial institution so there has been no problem carrying on the banking transactions on behalf of the Council.

I am sorry that I am unable to attend the Montreal Convention this year as Montreal is one of my favorite cities. I have difficulty walking distances as I require a knee replacement. However I would be honored to continue as your Treasurer, if reelected.

In 2014, a total of fifteen Associations were affiliated with the National Council with a reported membership of 944. This figure isn't really accurate because, when the Chapters send in the membership check to the National Council; this covers those local Chapter members that pay their local dues to the time of remittance of that check.

Local members pay their dues all through that year. I would like to emphasize the reporting of this number could be very important as your Association may be entitled to another delegate to attend a Biennial Conference. We are losing Local Chapters, such as Victoria, BC, Saint John, NB, Ancaster, ON, Staynor, ON, Trois Rivieres because of declining membership and limited prospects for new members. This, I believe is a problem with most organizations. The Council, I believe, is in pretty good shape financially, as we are holding our own even though memberships are dropping. The donations we receive from Canadian Pacific Railway and Blue Cross in our Convention years are gratefully received and assist us maintain this financial viability. For your information, in 2004 we had 2825 members from 23 member associations. In 2007, we had a low 1653 members from 20 member associations and in 2010, we had 1832 members from 21 member associations. Blue Cross Travel Insurance Commissions have steadily increased yearly since the Executive negotiated this benefit for pensioners. As everyone knows, bank interest is low and the dividends we receive on our Canada Trust Market Fund are low to what it was in the past.

I would like to say that is a great pleasure working with Lyle, George, Peter, Jim, and Bob. I think it is necessary to have representation spread across Canada so Pensioners can reach these representatives and those representatives pass along information to near

Pension Associations. In my opinion, this is more important than ever in today's Railway climate because of the Company's discontinuance of the Momentum and other hard copy mailing to pensioners and using their website to get this information to the pensioners. Many of our pensioners and survivors do not have access to a personal computer.

Lyle does a great job of getting information out to member associations and the Executive by his Newsletters. These Newsletters are also translated into French for our French speaking member associations and this translation is done by Carole Valence. Carole's father was a very active member of the National Council. Bob Cameron, as our CP Pension Representative, and the NCCPPA Secretary, works closely with Lyle and the National Executive in performing those duties for the benefit of all CP Pensioners and survivors.

I will still stay in close contact with my Calgary Pension Association because of the many friendships that are made that that you didn't have an opportunity to have when you were an active employee.

Respectfully yours

Don Jennings
Treasurer, NCCPPA

E – Mail: donjenn@shaw.ca

Phone: (780) 305-3238

National Council of Canadian Pacific Pensioners Association

Financial Statement ending December 31, 2014

Bank Statement Chequing Acct. #521 Balance December 31, 2013 \$8466.67

Receipts

Membership Dues	\$1029.78	
Dividends and Interest	60.47	
Blue X Travel Insurance Commission	1164.64	
	<u>2254.89</u>	2254.89
		<u>10721.56</u>

Disbursements

OPERATING EXPENSE		
Photocopies / Postage	118.55	
Office Supplies	9.50	
Translation	140.00	
	<u>268.05</u>	
CONVENTION 2015		
Advance to be accounted for	1500.00	
Total Disbursements	1768.05	1768.05
Bank Balance December 31, 2014	8953.51	
Mutual Fund Account	15000.00	
Total		<u>23953.51</u>

**NATIONAL COUNCIL of CANADIAN PACIFIC PENSIONERS
TREASURER ANNUAL REPORT**

RECEIPTS for January 1 to December 31, 2014

Chapter/ Transaction	Dues Paid	Bank Balance	Interest Dividend	Blue X	Misc	Total Member
Jan 1 balance		8466.67				
Interest/Dividend			60.47			
Blue X				1164.64		
CPR Donation						
Blue X Donation						
Montreal	100.00(A)					50
London	43.00					43
Cranbrook	125.28 (B)					97
Kamloops	33.00					33
Windsor						
Revelstoke	210.00					210
Toronto	50.00					50
Calgary	175.00					175
Nanaimo	20.00 (c)					10
Red Deer	13.00					13
Medicine Hat	27.00					27
Sudbury	42.50					45
Kenora	33.00					33
Sherbrooke	40.00					40
M @ S, QC	68.00					68
Winnipeg	50.00					50
White Rock						
	1029.78	8466.67	60.47	1164.64		944
Balance Forward from 2013		8466.67				
Membership Dues	1029.28					
Interest / Dividend	60.47					
Blue X Commission	1164.64					
Membership Dues 2015	(88.28)					
TOTAL		10721.06				

(A) \$50.00 paid for 2015

(B) \$28.28 paid for 2015

(C) \$10.00 paid for 2015

DISBURSEMENTS January 1 to December 31 for Operating Expenses

	Communication Phone/Postage/Copies	Office Supplies	Trans. 1	/ Donation	Total
RJC	9.50	118.50			128.05
CV			140.00		140.00
	9.50	118.50	140.00		268.05

RJC = Robert Cameron
CV = Carole Valence

List of NCCPP Chapters Who Have Submitted 2014 Membership Dues

		Members	Paid
Windsor			
Cranbrook	Receipt #76, February 3, 2014	97	97.00
	Receipt #88, December 10, 14	(28)	28.28 (2015)
Kamloops	Receipt #83, April 28, 2014	33	33.00
Nanaimo	Receipt #75, Nov. 27, 2013	10	10.00
	Receipt #89, December 10,14	(10)	10.00 (2015)
Sudbury	Receipt #84, June 12, 2014	45	42.50
Kenora	Email, April 7, 2014	33	33.0 0
London	Receipt #86, June 17, 2014	43	43.00
Montreal	Receipt #90. December 26,, 14	50(a)	100.00 (a) pd. 2015
Toronto	Receipt #77, February 05, 2014	50	50.00
Medicine Hat	Receipt #81, April 15, 2014	27	27.00
Calgary	Receipt #87 June24,2014	175	175.00
Red Deer	Receipt #82, April 15, 2014	13	13.00
Winnipeg	Receipt #80, April 10, 2014	50	50.00
Sherbrooke	Receipt #85, June17, 2014	40	40.00
Revelstoke	Receipt #79, April 2, 2014	210	210.00
White Rock	Receipt #		
M @ S, Que.	Receipt #78, March31, 2014	68	68.00
		<hr/> 944	<hr/> \$ 1029.78

Montreal (a) received in 2014

APPENDIX 2

REPORT OF PENSION REPRESENTATIVE ROBERT J. CAMERON TO THE EXECUTIVE AND ALL CHAPTERS AND CP PENSIONERS

May 22, 2015

All Pension Committee meetings are held on the first Tuesday of each month in Calgary AB all year long.

The Committee has 8 members with 4 Company Officers and 3 Union Officers and 1 Pension Representative. The Chairperson is a Company Officer. Currently Kathie Brown is the Chairperson. If there is a tie vote the Chairperson gets the deciding vote with the exception of a few items and then it is referred to an Arbitrator for his ruling.

As of January 1, 2012, the Pension Plan assets totaled \$ 9.1 billion. The solvency ratio on that date was 91.9%. As of January 1, 2013, The Pension Plan assets totaled \$9.6 billion. The solvency ratio on that date was 92.2%. As of January 1, 2014 the Pension Plan assets were 10.568 Billion. At that time the Pension fund became solvent which means that there is enough money to pay all employees with interest and all retirees will be paid from an insurance company until death. There is an amount of \$ 898,000,000.00 extra in the fund at the end of 2014 the fund is at 11.191 Billion and will not know what the excess is until later this year.

The plan pays out in excess of 42 million per month. The money collected each month from the employees and the company and from the investments is on the average of more than 100 million, so after the expenses each month the fund is still growing on an average by about 65 million per month.

The number of retirees in the Pension Plan are declining each year. The total number of retirees and survivors as of December 31, 2014 is in excess of 21,000

All unions are on a cap for their pensions including Unifor who signed this year. Any new Hires will be subject to a limit of \$ 1,795.00 from June 1, 2013 forward. The pension rules have been adjusted so that anyone on pension now will not be affected and there is a grandfather clause in the Pension Rules to protect them.

Momentum is no longer being printed but I continue to try and get CP to put it on the Web page for all, and also I can mail it if it is done to anyone who does not have a computer.

We have got CP to update the "In Memoriam" supposedly 2 times a year last up date was December 31, 2014. It is on the Pensioners Web Page

Myself and The National Council Executive will continue to update all info we receive from CP with regards to pensioners there is no 2014 Newsletter and we are still trying to get CP to put it on our Web Page so we can get it to all pensioners.

Blue Cross

As each year goes on the Pensioners who are on Blue Cross are getting closer to running out of their \$ 25, 000 or \$ 15,000 extended benefits.

Our National Convention is in Montreal May 22-23, 2015 at that time we will be meeting with Mr. Benoit Savoir the Blue Cross Representative and hopefully we can get some information for all retirees and I will keep you informed as to what takes

I have helped quite a few of Pensioners with Blue Cross and HSA problems and got them corrected for them. Also many have called for assistance re deaths and any other problems that they have and I have helped them.

I have attended a few Chapters meetings whenever I could and I have been contacted by many by phone or e-mail with their concerns and will continue to try and visit many more Chapters to assist any pensioner when needed and keep them informed and up to date of how the CP Pension Plan is progressing. As of October 1, 2014 CP has been reluctant to allow me to travel to visit Chapters when asked. I went to a few chapters in 2014 and as of January 1, 2015 I have been to Salmon Arm BC and Nelson BC and was allowed to go to Vancouver BC in May but the meeting date was changes so I hope to go there in December if possible. I will also be going to Kamloops in June and meeting the Executive of the Calgary chapter in early June.

All resolutions from our Convention in 2013 were sent to all General Chairman in 2014 for them to add to their contract negotiations

Lyle Berge and myself and George Hucker by conference call meet with CP on March 4, 2014 to discuss the resolutions from our convention President Lyle Berge has included this information in his first Newsletter of 2014. (Read Out)

All T-4's were sent out at the end of February as always with CP

This year there was a lot of problems with the T-4's some were right others were not and if you have a problem you are to contact pension services or call Blain MacIsaac to get them corrected His phone number is 1-403-319-6873 or 1-888-511-7557.

CP mailed out a letter to all retirees with the information about the results of the pensioner representative. The results were that no other pensioner received the required 25 nominations so I was elected by acclamation for the next 3 years.

The reason the company never sent you the letter notifying of the results in July 2014 was that they only wanted to send it by e-mail and I asked them to send it to all retirees as per the Pension Benefits and Standards Act. I was going to contact The Office of The Superintendent of Financial Institute but I continued telling them to send it and finally in

December they agreed to send it with the January mail out. In that letter was a letter to advise you of what to do with a Power of Attorney, but do not send it out until you need it. Also a letter to come to see if you are still alive. .

I have been elected until August 31, 2017 and will continue to work on your behalf as best as I can. For those of you who nominated me I thank you very much.

Thank you

Robert J. Cameron
Pension Representative

APPENDIX 3

NATIONAL COUNCIL OF CANADIAN PACIFIC PENSIONERS

Montreal, Quebec MAY 22, 2015

PENSION TRUST FUND

- ❖ Pension liability will grow over the next several years due to CP's aging workforce.
- ❖ Voluntary pre-payments in 2009/2010/2011 total \$1.75B.
- ❖ CP's pension contributions for 2012/2013/2014 total \$207M.
- ❖ Employee contributions for 2012/2013/2014 total \$158M
- ❖ CP continues to make regular contributions to the plan
- ❖ CP remains committed to meeting its pension obligations to pensioners and survivors
- ❖ At December 31, 2014, the pension plan had \$11.2B in assets held in trust by CIBC Mellon Trust Company.

CHANGES TO THE PENSION PLAN

- Effective with retirements on or after December 31, 2013 management employees no longer have the option for a lump sum payment on retirement
- New pension limit as follows:
 - USW, CPPA, IBEW, MWED, Management - \$1,975
 - TCRC-RTE, RCTC - \$2,200
 - UNIFOR - \$2,050
- For new hired union employees – new pension limit of \$1,715
 - pension formula 1.7%/2.0%; contribution rates 4.3%/6.3%
- Effective with retirements on or after December 31, 2022, the age for an unreduced pension increases from 55 to 57 for management employees.

STATISTICS

- ❖ Active Pensioners in April 2015 – 13,915
- ❖ Active Survivors in April 2015 – 6,648
- ❖ Oldest Pensioner – 104 years old
- ❖ Oldest Survivor – 115 years old

Number of Paid Pensioners/Survivors

BC	3,173	NB	525
AB	3,178	NS	166
SK	1,173	PEI	14
MB	2,577	NL	45
ON	5,135	US	88
QC	4,435	Outside North America	55

Total Pensioners/Survivors – 20,563

Average Age of Paid Pensioners/Survivors

BC	74	NB	80
AB	73	NS	79
SK	74	PEI	78
MB	74	NL	71
ON	75	US	73
QC	77	Outside North America	79

Average Age in Canada - 75

POST-RETIREMENT BENEFITS

LIFE INSURANCE/DEATH BENEFIT

- ❖ Sun Life, Industrial Alliance (National Life), Manulife, CP

HEALTH CARE

- ❖ Blue Cross
 - Part 1 only – 5,283 Part 1 & 2 – 7,026
 - Sends out letters when getting close to the maximum
 - Part 1 cost in 2014 - \$5.0M
- ❖ Health Spending Account (HSA) with ClaimSecure
 - 6,369
 - Cost in 2014 - \$6.5M (Actual)

ANNUAL CONFIRMATION PROCESS

- ❖ Applies to approx. 5,000 pensioners/survivors each year
- ❖ Initial form sent out in February of this year
- ❖ The 2015 request covered birth years:
 - 1929 – 1935
- ❖ Must be signed and returned
- ❖ No return = risk of pension payment being withheld.

PENSION SERVICES CALL CENTRE

- ❖ Toll Free – 1-888-511-7557 or direct in Calgary at 403-319-3035
- ❖ Email – pension@cpr.ca
- ❖ Number of calls received in 2014 – 29,011
- ❖ Number of emails received in 2014 – **19,746**
- ❖ Number of retirements in 2014 - 793
- ❖ Number of terminations in 2014 – 1,005
- ❖ Number of deaths = 1,067
- ❖ Email IDs – **28%**

REMEMBER TO

- ❖ Send us your email ID
- ❖ Send us your new address if you move
- ❖ Have your Power of Attorney send in all documentation
- ❖ Call us if your spouse passes away
- ❖ Call us if you have a new spouse
- ❖ Complete the form for the confirmation process if you get one this year or any future year.

PENSION SERVICES 1-888-511-7557 (TOLL FREE) OR 403-319-3035 IN
CALGARY - EMAIL: pension@cpr.ca

APPENDIX 4

BLUE CROSS

CP Pensioners Biennial Meeting Montreal 2015

Agenda

- Prescription drugs
 - Pay direct card
- Blue Advantage Program
- Mobile Application
- Plan design

Prescription Drugs

- Introduction of a pay direct card effective February 1, 2015
 - Present your Blue Cross card to your pharmacist
 - Only pay the portion not covered by your plan
 - No need to send us paper claims for prescription drugs reimbursement
- Communicated with 2015 renewal information

Prescription Drugs

- Utilization level as of April 30, 2015
 - Part 1
 - 292 out of 5184 members – 6%
 - Part 2
 - 3180 out of 6836 members – 47%
- Next steps
 - Medium to communicate to all members.

Blue Advantage

- At point-of-sale discount program
- Participating providers across Canada
- What kinds of products and services?
 - Vision care products
 - Medical supplies and equipment
 - Hearing products and services
 - Health and wellness products and services
 - Dental products

It's easy – simply present your Blue Cross ID card

Mobile Application



Plan Design
Open discussion and Questions?

APPENDIX 5

NATIONAL COUNCIL OF CANADIAN PACIFIC PENSIONERS ASSOCIATION

SECRETARY'S REPORT

2015 BIENNIAL CONVENTION, MAY 22-23, 2015 MONTREAL QC

Welcome Delegates, Executive and members to Biennial Convention of 2015.

I have been your Secretary since I was re-elected in May 2013 at the convention in New Westminster BC

After the convention I spent about 3 months writing up the minutes and got them translated through Lyle Berge. The French version was mailed by Lyle and I mailed the rest of them out at the end of August 2013.

They were mailed to all Chapters in late August of 2013 and at this Convention you will be asked to adopt the minutes of 2013 as they were printed.

Thank you for your patience in waiting for them to be printed. I have worked with the executive since May 2013 and enjoyed the job.

We at the Executive level are trying continually to get more retirees to join any chapter for their own information and fellowship.

I would hope every chapter is also trying to do this to increase the membership of the National Council.

With regards to the Article 12.09 in the Pension Rules after the Convention in New Westminster BC in May 2013 letters from 2 spouses was sent to the Human Rights with the assistance of George Hucker (who supplied the forms) and the answers they received was it was not a human rights violation as they are still getting paid even though it is less. We are now waiting word from the unions as to what they negotiated and the TCRC is in **arbitration now**. Unifor and IBEW never negotiated anything for the pensioners and hopefully the TCRC will get something for the pensioners.

Wishing you all a good convention

Yours truly,

Robert J. Cameron
Secretary NCCPPA

(APPENDIX 6 on following page)

NATIONAL COUCIL OF CANADIAN PACIFIC PENSIONERS
MONTREAL QUEBEC MAY 21st ,22nd, 23rd, 2015

WE ARE STILL VERY FORTUNATE TO BE ABLE TO HAVE OUR monthly meetings
at the C.P.Rail Historical North Toronto Station.

It's a great meeting place where we can hear the trains going by while
we are holding our meetings. We hold our meetings on the fourth Wednesday.
Our numbers at our meetings are getting smaller ever year. We are down
to a average of 9 Pensioner by meeting. With these low numbers we may
loose our free meeting place.

In Burlington C.P.Pensioners meet on the last Thursday of the month for
Luncheon/meetings and there it's the same. We are lucky to get 16 Pensioners.
On May the 9th The Teamster's held their annual Pensioner dinner and there
were only 78 Pensioners and employees attending. The reason for the low no.
of Pensioners attending is because Pensioners move out of Toronto as soon as
they get their pension. Consequently this is another reason it's hard to sign up
new members. The teamster donated 40 door prizes and C.P.Rail was suppose
to donate some money towards the prizes.

On September 9th at 1000 am the North Toronto Station will celebrate the
foundation stone laying which took place on Sept. 9th 1915
The Royal trust bought the land for \$100.00 on October 26th 1910 and re sold
it to the Rail road.

The Pensioners will participate in this celebration.

We are trying to get a C.P.Rail Officer to be a guest speaker .

The North Toronto Station was used for the King and Queen when they
came to Canada in 1939 for their Royal visit.

C.P.Rail used The North Toronto Station until Union Station was built.

During the second world war The North Toronto Station was also used
for all the Troop trains.

Keep trying to sign up new pensioners. Our National Council needs
our support. Keep active for good health. Remember to keep in touch
with all your Pensioners friends.

If you move please advise C.P.Rail Pension Department, Blue Cross and
your Pensioner's association , including your local Chapter.

I want to thank the Executives , the Delegates, and The Pensioners for giving
me the privilege and giving me your support to be Vice President.

Traternally Yours
Reta Landry

National Council of Canadian Pacific Pensioners Associations

President's report - 2015 biennial convention, May 21 – 23, 2015 Montreal, Quebec.

Following is my report of my activities since the 2013 biennial convention in New Westminster, B.C. This convention was hosted by our White Rock chapter.

2013 Convention Resolutions.

At this convention, delegates passed a number of resolutions to be put before CPR. After each convention, a main task of the president's role is to present the resolutions that were passed, to the CP Pension Committee. This was done by letter on October 24, 2013; and on March 4, 2014, Bob Cameron, George Hucker (by phone) and I met with Kathie Brown and Debbi Johnson of the CPR Pension department, to discuss these resolutions.

Following are the resolutions and results of our discussion. The CPR representatives wanted to emphasize that CPR is not looking to increase costs, and are seeking to reduce post-retirement benefits (for people going on pension).

Comments follow the resolutions:

Resolution #1. ADHOC: In consideration of Article 15 of the Pension Plan Rules, an ADHOC increase for pensioners who have been retired for a minimum of 25 years and have 30 years or more of pensionable service. Same benefits apply to spouses that receive spousal allowance.

- CPR had been in a deficit position with respect to the solvency requirement of the Pension and Benefits Standards Act, and has contributed some \$1.3 billion over the past few years, prior to 2013. They were not willing to consider ad hoc adjustments, but were willing to review in the future, and will leave Article 15 in the Pension Rules.

Resolution #2. Union Negotiated Pension BENEFIT and Health care.

To ensure any new Pension and Health care benefits that are negotiated by the unions are to include all current retirees as well as future retiree's pension. Be it further resolved that when negotiating retirement benefits the NCCPPA Pensioners' Representative be present.

This is something that Pensioner Representative Bob Cameron is pursuing with the Union General Chairpersons.

Resolution #3. HEALTH / MEDICAL CARE.

Whereas C.P. Pensioners have lost all their Dental Care and Vision Care, Be it Resolved that the Blue Cross plan be cancelled and all Pensioners/Survivors, including all Pensioners that gave up their Blue Cross plan for the Rail Pass be enrolled in the new Health Care Plan called Health Spending Account. (H.S.A.)

- discussion of this resolution was combined with discussion for resolution #7. **BLUE CROSS:** Resolved that the Blue Cross coverage under Part 1 be adjusted to allow an increase to \$20,000.00 limit. Under Part 2 the \$10,000.00 be increased to \$15,000.00. This is due to increased medical costs.
- it is important to note the differences between Blue Cross parts 1 and 2. CPR pays the cost of part 1. As noted, CPR does not wish to increase costs, and are seeking to reduce post-retirement benefits. So they are not willing to increase the current lifetime limit per individual of \$15,000.
- Part 2, which has a current \$10,000 limit, is voluntary. Pensioners chose whether or not to participate, and pay a monthly premium (deducted from your pension cheque). The rates vary from province to province. A couple of conventions ago, we asked Blue Cross if they would be willing to quote us what it would cost to include dental, hearing aids and vision. They did that, by province, and stipulated that, for them to institute such coverage would require 100% participation from all pensioners in Part 2.
- When we canvassed some of the pensioner associations, there were those who did not support this, so that was a non-starter.
- CPR said that they cannot cancel Blue Cross and institute an H.S.A. without 100% buy-in from pensioners.
- One of their concerns is with older pensioners understanding exactly what is happening, that is, the older pensioners would have to physically go out and find a plan, and this may be quite a burden on them.
- *Nevertheless*, the CPR representatives undertook to look at the question of what if they did get rid of Blue Cross and replace it with an H.S.A., what would the cost be – would it be viable.

UPDATE – on February 10, 2015, Pensioner Representative/NCCPPA secretary Bob Cameron asked Debbi Johnson, CP Director, Pensions, if any progress had been made in deliberations with respect to this resolution. Ms. Johnson responded on February 17, 2015, “...to determine the cost of replacing Blue Cross with an HSA involves an analysis of the current information which will take a lot of time and we don’t have anyone available to do it. As mentioned at the meeting, CP is not looking to increase benefit costs for pensioners.”

First Vice-President George Hucker invited Ms. Johnson to explain further, and Ms. Johnson replied, “...We need our actuary to look at the current costs in order to determine the future cost. Unfortunately, he has not been available to do this nor will he be available in the near future.”

Resolution #4. Life Insurance Coverage. Be it resolved that all life insurance coverage for Union retirees be upgraded to the maximum negotiated coverage.

- The CPR representatives advised that anyone who retired prior to August 1994 had paid up life insurance. The maximum now is \$7,000.00. To now increase the life insurance would be 100% cost for CPR, and that is a non-starter.

Resolution #5. Indexing will be increased from 50% of CPI on the first \$1500.00 of monthly pension. Also over the next 5 years, the base amount for indexing will be increased from \$1500.00 to \$3000.00 of monthly pension.

- CPR is not looking to increase this. What is currently there will stay for existing pensioners.

Resolution #6. Election/appointment of the Pension Representative. Put in place a method to ensure that any mechanism that results in the election/appointment of the Pension Representative of the CPR Pension Board be structured so that qualifications and/or experience becomes part of the criteria for the position (i.e.: the Executive will write a job description for the position – qualifications of the nominees will be submitted in advance of the election so that they may be included with the ballot).

- The CPR representatives advised that rules of OSFI (Office of the Superintendent of Financial Institutions) only require that they send out the nomination form. The only requirement for candidates is that they be a member of the pension plan. At this point, the CPR representatives said they are satisfied with that.

Resolution #8. Pensioner's website – update quarterly.

- The CPR representatives will undertake to update “In Memoriam” twice a year, and put other items on the website as they become available.

Update - In Memoriam – this has not been updated twice per year, largely because of staff shortages at CP. However, we did receive an updated “In Memoriam” for the end of December 2014. We will continue to follow up with CP.

Resolution #9. Delete Article 12.09 of CPR Pension rules as it is discriminatory by age.

- The CPR representatives advised that CPR is one of the only plans that has a post-retirement spousal plan, that is, if a pensioner re-marries, the new spouse will also be covered, except for this 10 year provision. When asked about the CN rules, where this provision was removed in about 1986, the CPR representatives stated that CN does not have a post-retirement spousal plan. They further stated that this rule is not against OSFI regulations.
- when asked if the Canadian Human Rights Commission had told CN to take this rule out, would CPR would also have had to comply, the CPR representatives said that if Human Rights had directed CN to remove this rule, CPR would also have had to comply. They further advised that OSFI, who regularly review CPR's Pension rules, has never said it wasn't right.
- Disagreement remains about this topic, so more research will be done.

Update – in the summer of 2013, with the assistance of our First Vice President, George Hucker, two pensioners who are affected by this article wrote letters to the Canadian Human Rights Commission. Advice received was that the Human Rights Commission cannot do anything about private pension plans.

OTHER ACTIVITIES SINCE MAY 2013:

Location of the next biennial meeting – at our New Westminster meeting, no chapter volunteered to host the 2015 convention. In previous correspondence with Rae Leduc of the Montreal M&S chapter, he had said it would be nice to see the convention come to Quebec. So, in the Fall of 2013, Rae and I started to explore the possibility of their group hosting the 2015 convention. By the end of year 2013, the Montreal M&S group had agreed to host our convention. Early in 2014, the Montreal M&S chapter had located an appropriate hotel for us, and entered into a contract to hold rooms for us for May 22 – 24, 2015.

Meeting with CP Communications department (regarding pensioner communications). On October 1, 2013, after the Pension Committee meeting, Bob Cameron and I met with CPR Public Affairs representatives Mark Seland, Steven Noble, and Steve Sugars (the CPR Webmaster) to continue the dialogue we had started in January of that year.

The method of communication as far as the company is concerned will be the Pensioner website. I was surprised to learn that the website has lots of "hits", particularly in the sections about "Your Pension". Steve Sugars said there is not so much viewing of the chapter letters and NCCPPA information. But it was encouraging to see that people were starting to go to the website a bit more. So far, I am the only one with a password for the website, so I can go in and add material, including chapter newsletters. I would like to have at least three or four other people with the password, from various chapters across the country, and I'm seeking your guidance as to who might be most appropriate. The company will provide an online training course, and we are free to contact both Steve Noble and Steve Sugars for day to day inquiries. For the "In Memoriam" section of the website, the CPR representatives at that time said they could provide updates twice a year. Staff shortages seem to indicate we will probably be looking at one update per year.

The representatives also spoke about **CP Magazine**, and said there is a link on the pensioner website to get to the magazine on the CPR website (www.cpr.ca). The most recent edition of CP Magazine is Volume 7.

May 6, 2014 –Pensioner Representative Bob Cameron and I met with new CP Pension Director Blain MacIsaac, mainly so Mr. MacIsaac and I could meet and touch base.

June 5, 2014 - A meeting was held at CPR's Ogden headquarters, between Benoit Savoie, Blue Cross representative, Blain MacIsaac, CP Pension Director, Bob Cameron (by phone), and myself. We had been seeking a meeting with the Blue Cross representative to discuss possibilities regarding Part 1, funded by CP, and Part 2, paid by pensioners, in particular, as more pensioners pass away, what are options for people to buy more coverage from Blue Cross - without having to have 100% buy-in from pensioners.

Mr. Savoie had the following points:

- there are 7,200 pensioners and survivors enrolled in part 2.
- we're losing 500 - 600 pensioners and survivors each year, with no new people coming in (because of introduction of HSA some years back);
- even for part 2, CP is the client for Blue Cross;
- re 100%, if only people who want extra coverage take it, rates would be very high, it would almost be like single rates vs group rates;
- Blue Cross has to spread the risk;
- what to do for people who have already capped out - the only way to keep rates down is to have more people participating.

Direct pay drug cards:

- Mr. Savoie says this would have to be an all or nothing situation as well;
- Mr. MacIsaac stated, "if we did get the direct card, people can choose to use it, or elect to fill out the paperwork and wait for re-imburement as before - everyone would get one".
- Mr. Savoie indicated that other than year one, CP should not incur extra expense.
- Blue Cross and CP would need lead time should they decide to do it - Mr. Savoie will have the conversation with Kathie Brown and Debbi Johnson.
- Blue Cross is trying to move away from re-imburement towards point of sale coverage.

Update - Blue Cross Direct Pay Drug Card – this resolution has been the subject of previous conversations and correspondence since at least 2009, and we were pleased to learn that a drug card would go into effect on February 1, 2015.

Part 1 and 2 limits.

Mr. Savoie will check on what communication happens, or should happen, when people are nearing their Part 1 and 2 limits. He thought people were being notified when they were close, but Bob indicated he had had calls that this was not the case. People were finding out only when they were having claims rejected. We haven't heard back and hope to learn more when Mr. Savoie speaks to us at the convention.

Travel Insurance

The 10% discount to CP Pensioners still applies.

President's newsletters - In accordance with our bylaws, I am required to send twice yearly communications to our chapters. These were sent as follows – November 9, 2013, April 21, 2014, and November 1, 2014.

Pensioner's Representative – Bob Cameron and I meet almost every time when he comes to Calgary for the CP Pension Committee meetings. These meetings occur the first Tuesday of every month. Bob and I are also in frequent telephone and email contact.

Canada's Not-For-Profit (NFP) Act.

At our New Westminster convention, one of the agenda items was a letter received from Industry Canada about the new Canada Not-For-Profit Corporation legislation. The NCCPPA is a not-for-profit organization, so there were a number of things I had to do on behalf of NCCPPA, to keep our registration status current. This act came into effect on October 17, 2011. Under this act, every existing federally incorporated not-for-profit corporation had to take action to transition to the NFP Act. There was a deadline of October 17, 2014 to make this transition.

Accordingly, and as required under the new Not-for-Profit Corporations Act, I prepared and submitted an application for a "Certificate of Continuance" for the NCCPPA to continue to be registered federally. The government sent a "Notice of Deficiency", because I had not provided an approved statement regarding the distribution of property remaining on liquidation. I had searched our bylaws, and the closest thing I could find for this was in Article IV, Section 1 (a) "The National Council shall be governed by an Executive Board composed of six (6) officers duly elected at the National Council Biennial Convention and shall include the immediate Past President of the Council and the duly elected Pensioner Representative.

The Executive Board shall administer the affairs of the National Council in the interim period between the Biennial Meetings." So, for the distribution of property remaining on liquidation, I submitted "The Executive Board shall administer the affairs of the National Council in the interim period between the Biennial Meetings." Not good enough for the government. The "Notice of Deficiency" says I was deficient because all corporations other than registered charities, soliciting corporations and corporations described in paragraph 235 (1)(c) must clearly indicate to whom any property remaining upon liquidation after the discharge of the corporation's liabilities will be distributed.

My suggestion for this, and we will have to make a bylaw amendment at our 2015 convention, is to say; "On liquidation, property remaining, which consists only of membership dues submitted by local associations, will be returned to the member associations on a pro-rata basis according to the number of members of each organizations, after the discharge of any liabilities of the corporation." I circulated this phrasing to our executive at the beginning of 2014 and all were fine with this wording.

All this was submitted to Industry Canada, and on February 18, 2014 we received our Certificate of Continuance, so we continue to be a federally registered not-for-profit corporation.

Income tax implications.

As a Not for Profit corporation, we fall under Paragraphs 149 (1)(l) and Paragraphs 149 (12) of the Income Tax Act, and we are not taxable. We do receive commissions from Blue Cross for pensioners buying travel insurance, but these fall well below the benchmark of \$10,000., where we would have to report income.

DECLINING MEMBERSHIP and the future of NCCPPA as currently organized.

The issue looming large before us now is where we go from here as an organization. When I first became president in 2009, there were 23 chapters. Now, in 2015, there are 16, perhaps only 14 as a couple of chapters have not paid dues for 2015 as yet. To my knowledge, every chapter has left because of declining membership – all across Canada members are aging, and younger retirees do not want to join a formal organization such as ours.

As our Treasurer, Don Jennings, has noted in his report, “In 2014, a total of 15 associations were affiliated with the National Council, with membership of 944...in 2004 we had 2825 members from 23 member associations. In 2007, we had 1653 members from 20 associations and in 2010, 1832 members from 21 associations”. Leaders in all chapters and the National continue to wrack our brains as to how to attract new members.

There are other groups out there. I know of at least three other pensioner groups in Calgary, who get together only for social reasons - lunches, golf games, etc, and have no desire to join a formal organization such as the NCCPPA.

One of our NCCPPA executive has in the past suggested that we promote individual memberships in the NCCPPA, at a cost of perhaps \$1.00 per year. This would require an adjustment to our bylaws, plus a request to the company to deduct \$1.00 from our yearly income statements – the success of such a request being highly unlikely in the current climate. However, for the health of the NCCPPA, and a larger voice for all CPR pensioners and survivors, we need to develop some workable options.

Would chapters join if we didn't charge dues? Again, we face the situation where groups are not comfortable with formally being a part of the National. The risk for us then is if we eliminated dues for chapters, then we begin to eliminate things like biennial conventions every two years. CP has been contributing \$5,000. for our conventions, and the last few conventions Blue Cross has sent \$1,000. These funds aren't guaranteed and should they not be available, NCCPPA would quickly deplete its own funds.

Let me say a few words about my own role as president. When my term ends September 1, I will have served as President for the past 6 years. My predecessor, Don Hoare, was also from Calgary and had served 10 years, so the President's position has been filled for the last 16 years by someone from Calgary. While that may be convenient because the head office is in Calgary, it is certainly not a necessity to have the president there.

Communications now can occur by email, conference calls, better use of the pensioner website. Maybe new eyes will have new energy, new approaches, new ideas to increase membership, encourage more chapters to join.

Another item with respect to chapters and their part in the NCCPPA is the cost and time to organize conventions. This involves trying to get volunteers, then a great deal of volunteers' time, effort and worry on the part of the local chapter; worrying about meeting obligations regarding hotel rooms, banquets, tours arranged; convincing chapters to send delegates. This is becoming increasingly onerous on our chapters. We will have to see if anyone at this convention is willing to host the next convention.

CONCLUSION

In closing, I would like to thank Rae Leduc, Bill Binda, Claude Lavoie and their teams from the Montreal M&S chapter for all the work they have done to prepare for this convention – a job well done!

I would also like to thank Bob Cameron, George Hucker, Peter Landry, Jim Harris and Don Jennings for their service as executive of the NCCPPA. Bob, in his role as secretary of NCCPPA did a great deal of work to connect with chapters by mail, email and phone in preparation for this convention. Thanks as well to George Hucker, especially for his work on Article 12.09; and for accompanying me to the pensioner communications meeting with CPR representatives on January 25, 2013.

Also many thanks to Don Jennings for his capable handling of our treasury, and to Vice Presidents Peter Landry and Jim Harris for their help and support during my tenure. A special thank you to Carole Valence, who has translated many of our documents for us. Finally, thank you to all who have made the effort to attend this convention. Your presence here is extremely important.

Please accept my report.

Lyle Berge
President