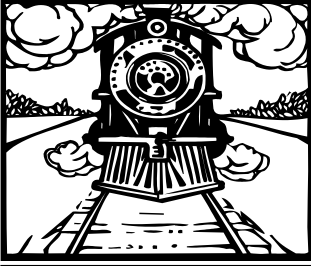


CANADIAN PACIFIC PENSIONER'S ASSOCIATION MANITOBA BRANCH NEWSLETTER



Winter 2025 - 1
Editor — Lou Guay

Greetings fellow CP Pensioners
Items of interest and note:

Please send in your 2025 dues as soon as possible.

Thank you to everyone who has already done so. There are members who have not yet sent in their 2024 dues. Please submit those as well.
If you are unsure about your membership dues status, please check with Karen.
Contact information is on page 6.

February 2025 luncheon date is changed to February 20

account the Belgium Club is fully booked the week before with a major event.
We return to meeting on the 2nd Thursday March 13.

Luncheons:

If you would like to be contacted with a reminder about upcoming luncheons by phone and/or by email, contact Lou Guay to be added to the list
phone 204 275 0630 or email WpgCPRPensioners@mail.com

Manitoba In-Memorium July 01 to December 31 2024 - see page 3

CPKC Pensioner Services contact information - see page 4

Message from Doug Belcher, MB Branch President - see page 4

December 10 2024 message from Bob Cameron which includes information on the 2025 COLA Increase calculations - see page 5

Luncheon attendance has been going up over the past four months!
Several new members have joined our ranks!
Thank you to those who are actively promoting MB branch. Great job!

On the lighter side:

You've heard of the three ages of man – youth, age, and you are looking wonderful.”
— Francis Spellman:



IN MEMORIAM

Since our last Newsletter, Father Time has taken his toll. Please take a few minutes out from your day to remember old friends and former workmates.

If you know of any members who are ill or have passed away, please contact Lou Guay @ 204-275-0630 and let him know.

DEPARTED MEMBERS

VALDENE JOHNSON - SEPT 14 2024 - AGE 81 - WIDOW OF JOHNNY (ART)
BARRY SHALE - NOV 16 2024 - AGE 75 - MACHINIST - SURVIVED BY KAREN

NOT MEMBERS BUT SOME MAY REMEMBER

DON KOWAL - OCT 16 2024 - AGE 87 - OFFICE MANGER, LAW DEPARTMENT
ALBERT (AL) SANKOW - DEC 14 2024 - AGE 94 - LOCOMOTIVE ENGINEER
ROBERT (BOB) BENTON - DEC 25 2024 - AGE 97 - LOCOMOTIVE ENGINEER
GERALD BAKER - DEC 30 2024 - AGE 87 - GENERAL CAR FOREMAN
DAVID WINTERBURN - JAN 01 2025 - AGE 96 - LOCOMOTIVE ENGINEER

CP Pensioners Manitoba Branch luncheon meeting

The next luncheon will be on *Thursday, February 20 2025* at the
Belgian Club - 407 Provencher Blvd.

Doors open at 11:30, meal served at **12:00**
(earlier if everyone is there)

Cost: 15.00 (fifteen) dollars per person
Members and invited guests.

If you are want to attend, please contact Lou Guay by phone at 204-275-0630
or by e-mail at WpgCPRPensioners@mail.com
no later than >>> **THURSDAY February 13** <<<

. No walk-ins please.

For current information about upcoming events, changes and cancellations

- Members who have provided their email addresses will be sent an email.
If you have not already done so, send an e-mail to

WpgCPRPensioners@mail.com.

Please show FULL name and the words "add to mailing list" on the subject line.

- Check our Facebook page - **[Manitoba CP Pensioners](#)**

MB In Memorium July to December 2024

| LastName | FirstName | Age | Date of Death | City |
|-----------------|------------------|------------|----------------------|--------------|
| ALLARD | GRACE | 69 | 7/23/2024 | WINNIPEG |
| BELL | GUY | 68 | 10/08/2024 | WINNIPEG |
| BIALAS | CARL C. | 88 | 8/26/2024 | MINNEDOSA |
| BROWN | KENNETH | 65 | 10/01/2024 | STE ANNE |
| CELONES | HENRY L | 82 | 08/01/2024 | WINNIPEG |
| COOKE | JAMES ROBERT | 84 | 8/25/2024 | ST ADOLPHE |
| HINTON | VICTOR | 74 | 10/05/2024 | BRANDON |
| ILES | LESLIE | 73 | 11/13/2024 | WINNIPEG |
| IRELAND | ROBERT C | 79 | 08/07/2024 | RUSSELL |
| JONES | LYNDON G | 76 | 11/20/2024 | WINNIPEG |
| KALIC | VINKO | 87 | 10/06/2024 | WINNIPEG |
| KITT | NORMAN ALLEN | 85 | 7/13/2024 | WINNIPEG |
| KNUTT | MURRAY | 67 | 9/29/2024 | WINNIPEG |
| LEDOUX | BRIAN | 67 | 11/01/2024 | WINNIPEG |
| MCNAUGHT | JAMES | 73 | 9/19/2024 | LA BROQUERIE |
| MENDEZ | MANUEL | 81 | 11/11/2024 | WINNIPEG |
| OEPKES | GEORGE | 62 | 11/20/2024 | WINNIPEG |
| OKELL | MARTIN | 75 | 9/26/2024 | WINNIPEG |
| OLBRECHT | STEFAN | 97 | 09/07/2024 | WINNIPEG |
| ORR | MELVIN | 60 | 7/20/2024 | BRANDON |
| RAVEN | ALLAN BRUCE | 96 | 07/04/2024 | BELAIR |
| REISEL | RUDOLF | 65 | 10/04/2024 | WINNIPEG |
| ROBERTS | PERCY PAUL | 91 | 07/11/2024 | STONEWALL |
| SMALE | WILLIAM | 98 | 08/11/2024 | WINNIPEG |
| SOMMERFELD | ARTHUR | 90 | 11/19/2024 | WHITEMOUTH |

The complete company-wide July to December 2024

In Memorium can be found on line on the CP Pensioners website

www.cp-pensioners.com/news-events (about 1/2 way down the page)

REMINDER: CPKC has contracted with Custom Travel for all employee and retiree travel discounts. They do **NOT** offer an online booking platform. Retirees can easily make travel arrangements for airlines, hotels, or car rentals by calling Custom Travel directly at (888) 678-7137, Monday to Friday, between the hours of 8 a.m. and 4 p.m. MT. If there is a fee, the travel agency will disclose any charges to the traveler prior to booking.

Executive Vacancies— UPDATE

Thank you to everyone who has volunteered to fill vacancies.,

But there are three **STILL VACANT**

Corresponding Secretary - Ron Hinkle is stepping down

Social Facilitator - research and propose possible activities for the membership.

Cheer Chair - vacant. Arrange to send condolence cards as required, contact known sick members.

Please consider stepping forward and lending a hand. Having a full executive, with new faces, will make us a stronger and more active association. If interested, please contact

Doug Belcher at 204 781 1912 or Lou Guay at 204 275 0630

The CPKC Pension Services Call Centre is available to answer your pension related questions. Service is available in French and English.

Hours of operations are from 8 AM to 12 PM (noon)

Mountain Standard Time (MST).

Call or Email or mail Pension Services

Toll Free: 1-888-511-7557 Calgary Area: (403) 319-3035

email: pension@cpr.ca

Mailing Address: CPKC Pension Services
7550 Ogden Dale Road S.E.
Calgary, AB T2C 4X9

Reflections from President Doug

Hello fellow CP pensioners. I am not the Prime Minister nor have I ever been involved in politics (other than casting my ballot), but similar to Justin I have been reflecting over the holidays. And I am thinking how fortunate I am to be a Canadian citizen.

I am a cancer survivor, father of 2, grandfather of 2, and am still able to function in a society that seems to be very preoccupied with electronic devices. I too have an iphone and do use it for convenience. However my spouse Diane and I have a subscription to the Free Press and read it mostly cover to cover without getting too depressed about the world at large.

Since my official retirement in 1998 I have been busy with part time work, volunteer activities and some limited travel - mostly within Canada. I am also impressed with the numbers we have had turn out at the monthly luncheon meetings lately and want to thank Lou, Patti, Ron, Jim, and Karen for their work in keeping everything on the level.

I am looking forward to 2025 and continuing to add more CP employees to our ranks.

**CANADIAN PACIFIC RAILWAY PENSION COMMITTEE
PENSION REPRESENTATIVE – ROBERT J. CAMERON**

**P.O.BOX 885 Revelstoke B.C. V0E 2S0
E-mail: rjc48@telus.net Tel: 250-837-4248 Cell: 250-837-1083**

December 10, 2024

To ALL CANADIAN PACIFIC RAILWAY PENSIONERS ASSOCIATIONS AND THE EXECUTIVE OF THE NATIONAL COUNCIL OF CANADIAN PACIFIC PENSIONERS ASSOCIATIONS AND OTHER PENSIONERS.

Greetings to all

This is in reference to the amount of indexing for the year 2025, as of January 1, 2025. The indexing is based on 50% of the 12-month average October 1, 2023 to September 30, 2024. **The average is 2.70% and one half equals 1.35%**

To qualify a Retiree must have been retired for at least 5 years and be of age 65 as of December 31, 2023. Indexing is on the first \$ 1,500.00 of your pension. The maximum increase would therefore be \$ 1,500.00 X 1.35% = \$ 20.25 per month, starting with your January 2025 payment.

The calculation for the Annual Consumer Price Index (CPI) effective January 1, 2025 in Article 16.03(2) of the Pension Rules.

Article 16.03(a) (i) shows the CPI for October 1, 2023 to September 30, 2024 to be 1,921.1 divided by 1,870.5 equals 1.02705 minus 1 is 2.70% (Rounded)

50 % of change to CPI 2.70% minus 50.00% equals 1.35%

Article 16.03(a) (ii) is 3.00% maximum

Article 16.03 (a) (iii) is the change from previous year

1,870.5 divided by 1,786 equals 1.04725 divided by 1 equals 4.700% (rounded)

100% of Change in CPI (previous year)

4.700% divided by 100.00% equals 4.70%

The Lesser of (i), (ii), and (iii) equals 1.35% and that is what you get on the first \$ 1,500.00 of your cheque.

I am waiting for information re the new printing of the Pension Rules and when I receive that information, I will advise you and if anyone wants a copy when they are available if you request a copy, you can have one sent to you.

The pension fund had an overall rate of return of 17.27% As of September 30, 2024 and is at 14.003 billion

Blue Cross rates for 2025 should be sent to you in the next few months

All members of the Health Spending Account (HSA) should be changed to Sun life now

If anyone has any questions, please contact me and I will try and get your answers, if possible, as soon as I can.

In closing I would like to wish all of you a very Merry Christmas and a happy and healthy 2025.

Yours sincerely

(Signed)

Robert J. Cameron Pensioner Representative

WRAP-UP

If you have any questions relative to our Association, or are encountering problems pertaining to pensions, Blue Cross Coverage, etc., which may be affecting you as a pensioner or survivor, please contact one of the under-signed. If we cannot answer your query, we can possibly direct you to someone who can assist you.

Doug Belcher, President, CPPA (Manitoba Branch)
1312 - 1275 Leila Ave
Winnipeg, MB. R2P 1J6
Phone 204-781-1912
Email: dbellch@shaw.ca

Ron Hinkle, Corresponding Secretary
415-919 St. Anne's Rd.
Winnipeg, MB R2N 4K8
Phone 204-667-3520
email: hinkleronald224@gmail.com

Bob Cameron, Pensioner Representative
P.O. Box 250, Revelstoke, B.C. V0E 2S0
Phone 1-250-837-4248

MEMBERSHIP INFORMATION

Are your membership dues up-to-date? If not, or if you have misplaced your card, or if you are not sure, please call **Karen Merrifield**, our Membership Co-chair, at **204-226-1711**, who can let you know where you stand. There has been no change in membership fees -

For either pensioner and spouse, or pensioner only. - \$10.00 per year

For surviving spouse only - \$5.00 per year

Reminder: our membership year runs January 01 to December 31

Canadian Pacific Pensioners' Association Application Form

Name: _____ Spouse's Name: _____

Address: _____

Postal Code: _____ Telephone # _____ Mobile: _____

Email _____ Pension Payroll # _____

Former Trade/Occupation _____ Renewal _____ New _____

PLEASE MAKE CHEQUE PAYABLE TO C.P. PENSIONERS' ASSOCIATION
and forward to



Jim Merrifield
Membership Chairperson
403 - 703 Riverwood Ave
Winnipeg, MB, R3T 1V6
Phone Karen at 204-226-1711
email: kuhiogirl55@gmail.com