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Appendix # 1

June 6, 2025

Report of Activities for Arthur Wieckowski, Treasurer NCCPPA 2025

Greetings to the Executive, Delegates and Guests at this 2025 Triennial Convention of the National Council of Canadian Pacific Pensioners Associations.

I am still enjoying the challenge of the work as Treasurer for the National Council but I have also taken on the position of Secretary/Treasurer for the Calgary Chapter as well as returning to work full time for the Company. At this time, I am “on the fence” about working full-time with the Company until the middle of next year so please bear with me as I juggle everything and let me know if you notice any issues.

I continue to maintain the records in Excel format on the computer with hard copies for back-up and audit purposes but please note than audit has not been performed since I took over this position. I have not used the online access to bank records since hard copy statements are still received for the main records. I was recently asked by Canada Trust to update/confirm the account’s profile which I did in person at the bank.

The number of Associations currently affiliated with the National Council remains at 12 but the total paid up membership is down to 700 from the 801 reported in 2022. Chapters that have fallen behind in their dues are Kamloops, Medicine Hat, Toronto and Montreal. Dues from those Chapters were for about 150 members in previous years.

As stated at previous conventions the number of members can be updated through the year at the local level but please ensure that the majority of National dues are remitted by the end of March, also as per **Article VII** any remaining dues accrued in the rest of the year must be paid before the end of the local chapter’s fiscal year. Please keep in mind that dues received at the National Council by the end of March determines your Chapter’s eligibility to send Delegate(s) and Resolutions in Convention years. At this time, I would like to remind all Chapters that dues to be paid to the National are \$1 per each and every member, regardless of the local membership structure such as non-paying Gold Card Members etc.

I urge you all to continue to promote the Association to any new retirees that the Company is kind enough to share with us and don’t forget previous retirees you may be in contact with who are not members. One thing to keep in mind is that in 1999 we had 3338 members.

The National Council is in good shape financially, with a current bank balance of \$27,887.50 and GICs of \$12,183.66 for a total balance including investments of **\$40,071.16**. This is up \$9,036.25 from 2022. Membership dues, Blue Cross Travel

Appendix # 1 (cont)

Insurance Dividends and the donations we receive from Canadian Pacific Railway and others are gratefully received and assist us in maintaining financial viability.

Blue Cross Travel Insurance Commissions were negotiated in 2006 by then President Don Hoare and Pension Representative Henry Theissen. The total dividends received since the beginning is **\$14,288.36**. We have seen a return to higher dividends since the pandemic but diminishing travel to the U.S. will certainly have an effect until the situation south of the border improves. The total amount received from Blue Cross since the last convention in 2022 is \$1850.30.

One of our three GICs was cashed out as per instructions in 2024, the principle on this was \$6000 and we realized \$201.11 interest for the three-year term. We have interest rates of 3.55 and 3.85 on our two open GICs at this time. Again, these two GICs currently total **\$12,183.66**. One GIC matures on Nov 15, 2025 and the other matures on May 26, 2026. Instructions for both GICs are to renew the Principal and Interest.

Since taking over the Secretary/Treasurer job for the Calgary Chapter it has been a great pleasure working with Jarnail and the rest of the team and I look forward to more interaction with the rest of the National Council and other local Chapters.

I will let my name stand to continue in the role as National Treasurer until at least the next Convention.

Best regards,

Arthur Wieckowski
Treasurer, NCCPPA
arthurw@shaw.ca 403-870-1897

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Appendix # 2

REPORT OF PENSION REPRESENTATIVE ROBERT J. CAMERON TO THE EXECUTIVE AND DELEGATES June 6 and 7, 2025 Calgary AB

The regular Pension Committee meeting is held the first Tuesday of each month all year in Calgary at the Offices of CP on Ogden Road.

Since March 2020 all meetings are being held virtually. The only in person meeting is in September of each year with the Financial Statements and Actuarial Variation reports are discussed.

The Committee consists of 4 Company Officers and three Union General Chairman and a Pension Representative. That Pension Representative is elected from the Pensioners every three years. The Election will be held in 2026.

As of January 1, 2025 the Pension Fund was at 14.703,500 billion, CP continues to pay out approximately 48 million each month to pensioners. CP has not had to put in any extra money number for years as the fund is solvent at about 145% and continues to be solvent. At year end December 31, 2024 there was over \$ 3,531,400.00 in excess.

I will not receive the Financial Statement or the Actuarial Variation reports until July 2025 for the year 2024 and all Chapter's will receive copies of both when I do.

There are over 19, 000 pensions receiving cheques monthly.

In the last few years there has been many conversations re the COLA Article in the pension rules.

In December 2024 OSFI advised CP Pension department of a new ruling about the COLA amounts as per an amendment in 2004 and in 2007 OSFI advised CP to adjust it and it was not done. The adjustment took place in February 2025. I was advised not to send any information to all pensioners as CP was doing that on an individual basis for the retro payments. Everyone received a letter advising of the change for the years 2022 and 2023, The pay slip in January 2025 was right and the one in February 2025 included the retro and the March 2025 pay slip was the correct one after the adjustment for the rest of the year. and that is why the Retro payments were sent to all concerned in February 2025.

Lyle Berge and I and the executive keep trying to get CP to put more on the Web page for us pensioners.

I send out COLA adjustments each year along with other information to all pension Chapters and anyone who is not a member of a Chapter. I keep trying to get CP to put more on the Web page as it happens.

Blue Cross.

It is very disappointing that we as a National Council have tried to contact Blue Cross to try and negotiate better benefits for pensioners and Blue Cross has totally ignored us as they say they have a contract with CP and not individuals. CP Pension department will not discuss any improvements to Blue Cross as they only pay the Health Spending Accounts moving forward. Anyone on Blue Cross is previous to 2006 when Health Spending Account started and will not improve the Blue Cross benefit, as what you have is all you will receive from Blue Cross.

Appendix # 2 (cont)

I deal with many pensioners about their Blue Cross and many with HSA and help them out as much as I can. also, I assist many pensioners with any information they want including deaths of their spouses on a regular basis.

The Pension Benefits and Standards Act has been changed so that at the end of June or early July of each year you will receive from CP a pension report the same way you did when you worked. CP now has to advise all members working and pensioners of how the Pension Plan is doing and who the investors are and all other information that is required to all members.

My term as your representative runs out August 31, 2026 I continue looking after your concerns and speaking up for you on a monthly basis and assisting everyone who calls me for assistance. If any pensioner has any concerns, they can contact me my information is on the Web Page for you to contact me.

Thank you all very much.

Robert J Cameron
Pension Representative

Appendix # 3

National Council of Canadian Pacific Pensioners Association

SECRETARY REPORT - 2025 TRIANNUAL CONVENTION June 6-7, 2025 CALGARY ALBERTA

Welcome Delegates, Executive and members to the NCCPPA Convention of 2025

I have been your Secretary since May 2011 and I have been re-elected at each Convention since, most recently September 24, 2022 in London ON.

After that Convention in London, I spent a few months getting the minutes done. The French version was never done as of yet because of the cost but am still working to get them done in French.

At this Convention you will be asked to adopt the minutes as written.

I have worked very well with our Executive since then, and I thank them for their help.

At the Executive level we are constantly trying to get more retirees to join chapters but it is a slow process. All Chapters are trying this also.

As there were no executive meetings since then the 2 resolutions were to try and get the "In Memoriam" put into the connect CP Magazine but the answer I received from Venessa Difruscia, Editor of the Connect was she believes the best place is to keep it on the pensioners web site to honor the railroaders who are no longer with us.

And 7

The other resolution was from Rae LeDuc re restructuring and was not dealt with yet but should be discussed at the Executive meeting June 5, 2025 and at the Convention June 6, 2025 and June 7, 2025 along with the new resolutions as outstanding issues.

I have enjoyed being your secretary for the last 14 years and enjoy doing the work for all pensioners. I thank you all for the help I have received from all officers and members of the NCCPPA.

This is my last Convention as your Secretary as I will not be running again. I wish all of you the very best.

Yours truly

Robert J. Cameron
Secretary NCCPPA

Appendix # 4

Good morning,

Fellow executives and delegates. It has been almost three years since our last convention in 2022. As the host chapter I closed the convention in London on September 24th at 12:40.

First, I would like to speak about my role as the Alternate Pensioner's Rep. Although this position is an alternate, in the past 2 years and 7 months I have been kept in the loop with Bob's Pensioner Representative activities with both the association members and also the company. This was accomplished regularly via email and phone conversations.

As the 1st Vice President my role was also limited but again was kept in the loop with Jarnail Taggar. At our last convention Jarnail Taggar accepted the position of President and as we all know who were present Jarnail took the position with some reluctance on his part. It was decided that Jarnail would be helped with his duties by Rae Leduc. Unfortunately, since the last convention we have not had the opportunity to follow up on Rae Leduc's re-structuring the NCCPPA. Hopefully we can move forward at this convention to keep our Pensioners Association alive and well.

Thank you

Tom Sonier

1st Vice President & Alternate Pensioner's Representative

Appendix # 5

2nd Vice President report

Not in attendance no report

Appendix # 6

3rd Vice President Report submitted to the June 2025 Triannual convention

National Business –except for responding to a few emails, for the most part it has been a very quiet three years.

I did research for the new paragraph added to Article V – Meetings – at the 2022 convention: “NCCPPA Executive should evaluate all options such as virtual, social and other electronic media for holding meetings and triennial conventions when it is in the best interest of the Council and its affiliated associations” I sought the most cost-efficient (free), time generous (meeting length and number of participants) and easy to use application available. Not every “free” option truly is, and most “free” options have time restrictions (under an hour), and/or low participant caps, and/or require joining a social network, and/or require using a particular brand of hardware, and/or require installing software on personal devices.

Jitsi Meet stood out - free, no meeting length restrictions, up to 50 participants, does not require installing software on your device, does not require joining a social network, etc. It is web based so is OS agnostic – works with Windows, Linux, Apple and Android devices. See my full report to the convention for further details.

Manitoba Branch remains active, but our numbers are slowly and steadily declining. A few members decide to leave every year; however, death remains the most likely reason members leave. New members are joining every year, but, fewer than we have been losing. Worth noting: In the past 12 months we have had a membership uptick driven by word-of-mouth personal recruiting.

Pensioner Consent List – MB branch normally has between 5 and 8 names on each list. Prospects are contacted by mailout via Canada Post, as we had no success using email. The mailout includes a cover letter inviting them to attend our next luncheon meeting, a brief outline of regular MB Branch activities, a brief description of the NCCPPA, and the member benefits, and includes a link to the website. A copy of our most recent newsletter is enclosed as well. We have picked up new members through these lists, but, less than 1 in 6 who told the company they were interested in learning more about the NCCPPA join. I currently serve as Manitoba Branch Treasurer, Newsletter Editor, Contact Committee, and Condolences Committee. This highlights a problem every group dependent on volunteer leadership encounters: no one wants to be in charge, or to volunteer for any formal role - another critical challenge that needs to be addressed Nationally and locally. What does it take to get members to take on a more active role in their local association, and the National?

Respectfully submitted April 10, 2025
Lucien (Lou) Guay

Appendix # 7

Report of past President Surinder Rehill NCCPPA, presented at the NCCPPA Triennial Convention held at the Glenmore Inn on June 6 & 7, 2025 in Calgary.
During the last three years, I was occupied in providing information about CP Pension Plan and Health Benefits to the Pensioners and Survivors. In addition, on various occasions, I had provided guidance to the family members of the deceased pensioners about the necessary documents needed to be submitted to the CP Pension Services as well as to the Provincial and Federal Governments.

When contacted, I rendered my assistance to Mr. Jarnail Taggar President NCCPPA on the matters pertaining to the Pensioners.

In closing I would like to thank the members of the NCCPPA executive committee for their support and cooperation and wish the new executive committee members all the best. I will always be available for any assistance I can offer.

I would like to make a motion to accept my report.

Surinder Rehill
Past President NCCPPA

Appendix 8

National Council of Canadian Pacific Pensioners Association (NCCPPA)

President's Report – Triennial Convention June 6 & 7, 2025 – Calgary, Alberta

Dear Members,

I am pleased to present this report outlining some of my activities and updates since 2021.

I was involved with the CP Pensioners Association through the Calgary Chapter, serving as 1st Vice President. I attended the Triennial Convention held on September 23 & 24, 2022, in London, Ontario, as a delegate from the Calgary Chapter. At that convention, I was honored to be elected President of the NCCPPA by acclamation, succeeding Mr. Surinder Rehill.

I would like to sincerely thank Surinder Rehill from the bottom of my heart. He has always been supportive—even now. Whenever I encounter a challenge, I reach out to Surinder, as well as to Lyle Berg, Robert Cameron, and Arthur Wieckowski for guidance and assistance.

Since taking over the role of President in September 2022, I have been committed to supporting our members in every way I can. Whether it's resolving issues with the English or French version of the *CP Magazine*, sharing unused Perkopolis codes for registration, or providing information about the Health Spending Account (HSA), home and travel insurance, or the dental plan—I do my best to ensure our members are informed and supported.

Whenever I receive new information from Robert J. Cameron, Secretary of the NCCPPA, I pass it along to all our chapters without delay. If I don't know the answer to a question, I make it a point to find out and follow up.

One of our key achievements has been establishing an agreement with CP Pension Services. They now provide the NCCPPA, on a quarterly basis, with the names and contact information of new retirees who have consented to be contacted and to receive communications from local pensioners' associations. This initiative will significantly help in welcoming and attracting new members.

I strongly recommend that all local executive committees regularly reach out to these retirees and provide them with details about your local association and the benefits of joining.

Thank you for your continued support and dedication to our community. It has been a privilege to serve you.

Respectfully submitted,

Jarnail Taggar

President, NCCPPA

Thank you,

Jarnail Taggar

President

National Council of Canadian Pacific Pensioners Associations (NCCPPA)

Appendix # 9

Blain MacIsaac Director Pension Services North America
President Jarnail Welcomed Mr. MacIsaac to the Convention

There are 10,000 active members now and approximately 16, 000 plus pensioners.
CP officers can retire at 57 years of age not 55 years.
Pensioners collecting cheques average 30 years of service. Average age is 78 to 82 years old.

Spoke about the CIBC Mellon Portal you can get on for all your information re T-4 and all information about you.

In 2025 there were 2 T-4 's issued as per the stipulation of Health Spending Account re Dental Plan of Canadian government and CRA has corrected this mess ands all is OK now. If you have HSA, you will be rejected by the Government for the Dental plan for Canadians.

Our DB plan has 40% more Assets than liabilities. CP has paid all arrears owed by CP. He said 1.6 billion Lou Guay said 300 million.

Explained the Pension improvement Committee to all, only for employees after 2013, not for Pensioners before that. Still working on the PIC 6.3% above YPE, indexing, no more Collective bargaining of Pensions.

Surinder Rahill asked about 60% COLA re PIC Blain said he is not on the committee to get benefit Insurance.

Management Reps on DB Committee Mr. Creel and his executive make this decision.
also, Investments and Pension Plan Rules

Lou Wilson asked about Dues checkoff from Pensioners re NCCPPA And Chapter asked how to get an agreement and Blain advised him he is in agreement if the proper protocol with CP and NCCPPA. Mr. MacIsaac is advising Mr. Lou Wilson or NCCPPA within 60 days what information he has found out about a checkoff.

Spoke about the Retro payment re COLA for the years 2022 and 2023
March 2025 Cheques were the actual amount for the rest of 2025 as it was corrected in February and all is OK now. Those 2 years the COLA was above 6% and that was the adjustment re the Amendment # 3 in 2004 and 2007. In the year 2023 this amendment was corrected.

If the COLA goes above 6% all you will receive is the 3% or 50% max. as per the rules.
The cost of the COLA adjustment (retro) cost 21 million.

Doug Noakes asked about increasing the \$ 1500.00 to 1800.00 it would cost more and will not do that . It is based on 20 years of collecting a pension age 65 to 85 years old.

Blain answered questions from the delegates and answered them accordingly.

Blain mentioned to keep your addresses, e-mails, up to date with the Pension department files

Jarnail thanked Blain for his report to the convention