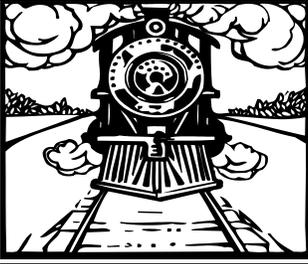


CANADIAN PACIFIC PENSIONER'S ASSOCIATION (MANITOBA BRANCH)



Winter 2026 - 1
Editor — Lou Quay

Greetings fellow CP Pensioners

Happy 2026.

Items of interest and note:

Reminder: if you have not already done so, please send in your 2025 dues as soon as possible! See pages 3 and 6 for payment options!

Thank you to everyone who paid their 2025 dues.

Once again, it's again time to submit your membership dues for a new year - **2026** -

See pages 3 and page 6 for payment options. Thank you to everyone who has already submitted for 2026!

IN MEMORIAM - 2 spouses, 2 members and 8 fellow pensioners - see page 2

Our next luncheon will be held February 12 - see page 2 for details

Fellow pensioner Tom Pidborchynski recent 100th birthday - see page 3

Help wanted - there are **still** positions to fill on our executive, including recording secretary. - see page 3.

2026 COLA calculation - see page 4.

A message from Manitoba Branch President Doug Belcher on page 5

Great turn out for our December 11th Christmas Luncheon. See page 5 for details

On the lighter side:

“Retirement is wonderful. It’s doing nothing without worrying about getting caught at it.” Gene Perret

“Don’t act your age in retirement. Act like the inner young person you have always been.” J.A. West

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 MB BRANCH MEMBERS

*JOAN LAURIE IMPEY, SEPT 26, 2025, AGE 92. SPOUSE OF JAMES, MACHINIST SUPERVISOR.
SHAUNALEE HATTON, OCT 29, 2025, AGE 69. SPOUSE OF DOUGLAS, ENGINEER
JOSEPH (JOE) KRAWAT, DEC 28, 2025, AGE 94. MACHINIST HELPER.
JOSEF (JOE) KVETON, DEC 31, 2025, AGE UNKNOWN. MoW*

DEPARTED FELLOW CP PENSIONERS - NOT MB BRANCH MEMBERS BUT SOME MAY REMEMBER

*GARY (GERHART) FROEHLICH, JULY 17, 2025, AGE 88. GENERAL FOREMAN
GORDON FRANCIS HIGGINS, OCT 7 2025, AGE 69. POSITION UNKNOWN
JOHNNY (JOHN) YUZWA, OCT 24 2025, AGE 62. MECHANIC
WILLIAM (MAC) FRANZ, OCT 26. 2025, AGE 91. SUPERVISOR WESTON SHOPS
GARY GALAWAN, NOV 14 2025, AGE 70. CLERK
CHRISTOS (CHRIS) KOUTRIS, NOV 15 2025. AGE 83. WELDER
DENNIS HOMENIUK, DEC 22 2025. AGE UNKNOWN. SUPERVISOR MECH. DEPT.
HARRY COSTIK, JAN 05, 2026, AGE UNKNOWN, POSITION UNKNOWN*

CP Pensioners Manitoba Branch luncheon meeting

The next luncheon will be on *Thursday, February 12th 2026* 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 Feb 05 2026** <<<

. *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 your FULL name and the words "add to mailing list" on the subject line.

You can also check our Facebook page for news and information

Manitoba CP Pensioners

New option for dues payment

Manitoba Branch is pleased to advise you can now pay your dues via Interac transaction, using your on-line bank account.

Submit payments to: **wpgcprpensioners@mail.com**

Please show your full name and the words “membership dues” in the message part of the transaction.

Annual dues are still only: 10.00 per member or member and spouse
5.00 for survivor

Would like to be reminded about upcoming luncheons?

Contact Lou Guay to be added to the list phone 204 275 0630
or email WpgCPRPensioners@mail.com

You will be contacted by phone call, by e-mail, or both, about 7 to 10 days before the scheduled meeting date.

Executive Vacancies - still to fill

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

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

Recording Secretary: vacant. Record minutes for the meetings.

Please consider stepping forward and lending a hand. If interested, please contact Doug Belcher at 204 781 1912 or Lou Guay at 204 275 0630



Tom Pidborchynski, who retired in September 1990, celebrated his 100th birthday, with his family and many friends, November 22, 2025.

A pipe fitter by trade, Tom often reflects on his 28 years of dedicated service with CPR. He remains deeply grateful for the pension and benefits he continues to enjoy, both during his working years and into retirement.

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

November 17 2025

The calculation for the Annual Consumer Price Index (CPI) effective January 1, 2026 as per Article 1603 (a) (i) is as follows.

To qualify a Retiree must have been retired for at least 5 years and be of age 65 as of December 31 of the previous year. Indexing is on the first \$ 1,500.00 of your pension. The maximum increase would therefore be \$ 1,500.00 X 1.00% = \$ 15.00 per month, starting with your January 2026 payment.

The calculation for the Annual Consumer Price Index (CPI) effective January 1, 2026 is in Article 16.03 (a) (i) of the Pension Rules.

(2) Rate of increase in company pension effective January 1, 2026

Article 1603 (a) (i) Change to CPI

$$1,959.3 \text{ */ } 1,921.1 = 1.01988 \quad 1 = 2,000\% \text{ (Rounded)}$$

Where Indexing Percentage is 50%. 50% of Change in CPI

$$2,000\% \times 50\% = 1.00\%$$

Where Indexing Percentage is 60% 60% is Change in CPI

$$2,000\% \times 60\% = 1.20\%$$

Article 16.03(a) (ii) 3.00% Change in CPI

$$1.959.1 \text{ */ } 1.921.1 = 1.01988 = 2.000\% \text{ (Rounded)}$$

100% Change in CPI

$$2.000\% * 100\% = 2.00\%$$

Article 16.03 (a) (iv) Change in CPI (previous year)

$$1.9211 \text{ / } 1.870.5 = 1.02705 \quad 1 \quad 2.700\% \text{ (Rounded)}$$

100% of Change (previous year)

$$2.700\% - 100\% = 2.70\%$$

For Pensioners whose Last Date of Hire was prior to June 1, 2004 and their spouses or Post Retirement Spouses and for Spouses of Members who died in service and whose last Date of Hire was prior to June 1, 2004.

Lesser of (i) (ii) and (iii)

Indexing Percentage	Rate
50%	1.00%
60%	1.20%

For all other persons

Lesser of (i), (ii) and (iv)

Indexing Percentage	Rate
50%	1.00%
60%	1.20%

Blue Cross rates for Part II have been mailed to you from Blue Cross hopefully you will receive it soon, advising of the new rates for 2026. They are really pushing for all to get the Generic Drug whenever possible, which is cheaper. When you receive your letter from Blue Cross of the rate changes for the retiree's you will have the option of withdrawing from it if you wish. It will be your choice. If you have any questions please contact me.

Robert J. Cameron Pensioner Representative

E-mail: rjc48@telus.net Tel: 250-837-4248 Cell 250-837-1083

Reflections and observations from Doug Belcher, MB Branch President

It is the middle of January. Nothing unusual about that, as it happens every year. In the past Diane and I have never travelled south or west to escape a Manitoba winter and this being the first January without her I have no inclination to go south, especially considering the current U.S. politics. So far I have had my skis on the trails 3 times and starting Monday the 19th I am spending 4 days on Hecla Island with a group called the "Grey Hares" that all have a common desire to keep active as much as our physical health allows. Our activities include skiing, snowshoeing, swimming, skating, or just sitting around socializing. I am looking forward to it.

On the way to Hecla Island I will pass Gimli, which is where my cottage is located, and where I have spent much of my working career gathering up rail cars for delivery to final destinations. So on Wednesday January 14 I drove out to Gimli, arriving in time to have breakfast with 3 local residents with whom I usually have coffee in cottage season which for me is from April to October. In season I usually ride my bike to join them, but it is safely stored until April, when I inflate the tyres and oil the chain. Our conversation today included noting a news item of events happening in town the day before when the Premier of Manitoba and the Mayor of Gimli shared a glass of Crown Royal whiskey when discussing the future of the distillery. Hopefully the product will continue to be started here.

In conclusion I am pleased to see wide support for the monthly luncheons and especially for the Christmas luncheon. Great turnout! All the best to everyone in 2026. Doug

December 11, 2025 Christmas Luncheon Report

73 pensioners, survivors, spouses and friends gathered for the annual Christmas luncheon. Our group has experienced growing numbers attending the regular monthly luncheons for over a year, but this turnout was exceptional. It is the largest December gathering for our association in many many years.

The Belgian Club put on another great turkey dinner, which was enjoyed by all.

The silent auction was a success, with a total of 17 prizes awarded. Thank you to the members who donated some of the prizes. Financially the silent auction generated a profit of just over \$420.00. The 50/50 draw prize was \$200.00.

Due to the generosity and participation of the attendees who took part in both the silent auction and the 50/50 draw, the luncheon was a financial success.

A special thank-you to Henry Wolonciej, who suggested, organized and arranged for the delivery of foodstuffs donated December 11 in support of Harvest Manitoba. Thanks to the generosity of those in attendance, Manitoba Branch collected 76.5 pounds of groceries, and \$70.00 dollars in cash donations.

On the lighter side|

“Retirement. Think of it as a six-month holiday, but twice a year. “

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)
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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 **Jim Merrifield** at **204-299-7666** He 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 # _____

Cell: _____ Email _____ Pension Payroll # _____

Former Trade/Occupation _____ Renewal ____ New ____

Annual dues are: 10.00 per member or member and spouse 5.00 for survivor

Do you provide consent for us to contact you using the email address provided for updates, notification of upcoming events, etc. _____ Yes _____ No

Dues can be paid by interac - send to wpgceprpensioners@mail.com - or by cheque.

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



Jim Merrifield
Membership Chairperson
403 - 703 Riverwood Ave
Winnipeg, MB, R3T 1V6
Phone 204 299 7666
email: hogge1@live.ca