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January 31, 2019

Mr. Mark Schaan
Director General
Market Framework Policy Branch
Innovation, Science, Economic Development, Canada
35 Queen St. 10th Floor
Ottawa Ontario, K1A 0H5

Re: Consultation on Enhancing Retirement Security for Canadians

Dear Mr. Schaan

The Mission of CN Pensioners Association (CNPA) is to be an association of honesty and integrity whose goal is to be second to none in protecting the interests of all CN Pensioners financially, socially and emotionally. An association which can be called on at any moment of need. We represent over 35,000 CN Pensioners in Canada

It is our pleasant task to provide input into the national consultations on enhancing retirement security. As we are aware events have transpired over the past several years, in which pensioners have faced difficult circumstances including reduced benefits as a result of their employer's insolvency. Said events have placed employees in situations where they and their families suffered untold financial devastation, as well as social strife for extended periods of time.

It is our hope that this consultation will produce comprehensive revisions in the areas of improved pension regulations, corporate law improvements, and improvements in insolvency and bankruptcy law. Revisions in these areas of law will allow for better funded pension plans, better decision making within corporations, and advanced transparency in insolvency proceedings, which will benefit not only employees but employers, creditors, and all connected with such dire situations.

Attached please find the CNPA Submission to the National Consultations on the Enhancement of Retirement Security. It outlines our position as prepared by our team headed by our National President together with the Pension Committee members, and the undersigned. We thank you for the opportunity to provide our position, on this all-important aspect of our pension plan and relative legislation. We are most certainly agreeable to engage in further dialogue, on this initiative.

Sincerely,
J. H. Houston
Federal Government Liaison Officer

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