

Canadian Postmasters
and
Assistants Association



l'Association canadienne
des maîtres
de poste et adjoints

The Canadian Postmaster



December 2010

*See page 11
for an update on Negotiations*



*See page 7
for a summary of the National
Triennial Convention*

*Visit the CPAA Web site regularly to keep up to date
on new information*

www.cpa-a-acmpa.ca



Canadian Postmasters and Assistants Association (CPAA) is committed to maintaining the security, privacy, and accuracy of our members' personal information. Our members' personal information is collected, stored, used, and disclosed in a manner that complies with the CPAA Privacy Policy.

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National Vice President
Shirley L. Dressler

National Vice President
Pierre Charbonneau

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Daniel L. Maheux

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Julie Dutton
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Branch Representatives
A complete listing is in this magazine.

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Association.

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National President's Message

GREETINGS from 281 Queen Mary. It has been an extremely busy year, finalizing negotiations, attending Branch conventions, consulting with Canada Post, CUPW's application for a bargaining unit review and, of course, dealing with issues brought forth by, or on behalf of, our membership.



The Branch Conventions were very well run and it was an excellent opportunity for the National Officers to meet many of our members in attendance. We saw a number of officers retiring from CPAA and we extend a big **THANK YOU** for the work and dedication they gave to this Association. Fourteen (14) new Officers were elected. A number of these new officers attended the Officers Training that took place in July and the remaining Officers will be trained in November.

The National Triennial Convention was held in Winnipeg, Manitoba, on October 4, 5, and 6, 2010. As usual, it was a very productive convention. Reports were presented, audits and budgets approved. Significant changes were made to the By-laws which ensure that CPAA is in compliance with the Not-for-Profit Corporation Act. Once these amendments receive Ministerial approval, they will be sent to the printers for publication. A new edition of the By-laws will be sent to the membership once printing is completed.

The National Triennial Convention also brought forth elections for the National Office. I thank the membership for the confidence they have shown me as I was acclaimed for a fourth term as your National President. I also extend sincere congratulations to the following officers:

Shirley L. Dressler, National Vice President (English language)
Pierre Charbonneau, National Vice President (French language)
Daniel L. Maheux, National Secretary-Treasurer

Throughout the year, we have met with Canada Post to discuss new and ongoing issues. We meet with our colleagues in other bargaining units as well, to discuss issues of a common nature, which may have an impact on our respective members.

Negotiations were in the forefront for a large portion of the year. The Negotiations team was very pleased with the end results and we have received many favourable comments on the new Collective Agreement. The application by CUPW for a bargaining unit review is our next file that needs to be dealt with, but you will see more information on this elsewhere in this magazine.

The next three (3) years will undoubtedly be as challenging as the last few. I look forward to working with my colleagues at National, and across the country, for the betterment of our Association and the members who have given us the opportunity to serve them at the National office.

Leslie A. Schous

Additional Hours – Christmas Eve and New Year's Eve

by Pierre Charbonneau

As we approach the Holiday Season, we would like to point out Clauses 20.13 and 21.06 of our Collective Agreement. Yes, these two (2) Clauses still exist and we suggest you contact one of your Branch Representatives if you believe the employer does not comply with them.

20.13 The first paragraph of this Clause states that “The Corporation shall determine the extra hours it requires in each circumstance,...” so, for the Holiday Season, you must first request additional hours to the employer and obtain approval. If you demonstrate to the employer that you have a surplus of work for a specific day, the employer should not deny these additional hours. One of the arguments you can use is the number of hours saved in your office last summer. If the employer refuses additional hours, we strongly suggest that you contact your union.

21.06 “Subject to operational requirements, **the Corporation will make all reasonable efforts** to schedule hours of work to allow employees to finish work no later than four (4:00) p.m. on Christmas Eve and New Year’s Eve, ...”

Our understanding is that there should not be any mail movement after 4:00 p.m. Consequently, all mail that is brought to the office by clients after this time cannot be delivered before the next working day. If the employer asks you to work later than 4:00 p.m. on Christmas Eve and New Year's Eve, please contact your union.

Christmas Greetings



*The Christmas rush is almost through,
This is no time for feeling blue,
The time for holidays is here,
A time to have your family near,
A time to show a little cheer,
'Cause soon the “Fat Man” will be here,
A card, a gift, a mistletoe kiss,
To bring to you some holiday bliss.*

An original poem by Margaret Russell, Postmaster, Cawston BC

Pierre Chantal Lise Shirley
Sylvie Paul Julie Hestie

Post-Triennial Messages

by Leslie A. Schous

I extend my sincere gratitude to the membership of CPAA for the confidence placed in me by re-electing me by acclamation to a fourth term as National President.

The encouragement and support that I have received as a National Officer has been greatly appreciated and I thank you for giving me the opportunity and privilege to serve you for the next three years.

To my colleagues Shirley, Pierre and Daniel, congratulations on being chosen to represent the membership of CPAA at the National Office. Although we will be faced with many challenges over the next three years, I am confident that the TEAM at the National office will meet those challenges with enthusiasm and professionalism, always bearing in mind the best interests of all the members of CPAA.

by Shirley L. Dressler

I extend my sincere gratitude to the membership for the support and confidence placed in me to serve CPAA for another three years as National Vice President (English language). It is an honour to be able to work on your behalf for the success of our Association.

Thank you for your assistance over the last few years. It is always a privilege to be able to meet with the membership and I look forward to be able to continue to do so.

Congratulations to my fellow National Officers: Leslie, Pierre and Daniel! I am pleased to be able to work with you as part of a team dedicated to CPAA.

by Pierre Charbonneau

It is with gratitude that I thank all members of CPAA for voting for me again as a National Officer. I will work very hard over the next three years to protect the rights of each and every one of you. To my colleagues, I congratulate you on your re-election and I ask you to join me in order to overcome the new challenges our Association will face.

by Daniel L. Maheux

We can now close the books on CPAA's Eighteen National Triennial Convention. I am immensely pleased to be afforded the opportunity to express my most sincere gratitude to my CPAA sisters and brothers for the support and the encouragement that you have shown me. I will continue to work hard to ensure our members and the Association have an effective and strong voice.

I also look forward to working with my fellow National Officers and congratulate them on their re-election.

Thank you again for your support and for taking part in our democratic process. Our union can only be as strong as we make it. Your active participation is the cornerstone of all our future successes.



Messages post-triennal

par Leslie A. Schous

J'aimerais remercier sincèrement les membres de l'ACMPA pour la confiance qu'ils m'ont démontrée en m'élisant par acclamation et ce, pour un quatrième mandat à titre de présidente nationale.

Les encouragements et l'appui que j'ai reçus comme officier national ont été grandement appréciés et je vous remercie d'avoir l'occasion et le privilège de vous servir à nouveau au cours des trois prochaines années.

À mes collègues Shirley, Pierre et Daniel, félicitations d'avoir été choisis pour représenter les membres de l'ACMPA au niveau national. Nous devons faire face à plusieurs défis au cours des trois prochaines années, mais je suis confiante que l'ÉQUIPE du bureau national surmontera ces défis avec enthousiasme et professionnalisme, gardant toujours en tête les meilleurs intérêts des membres de l'ACMPA.

par Shirley L. Dressler

J'aimerais remercier sincèrement les membres pour l'appui et la confiance qu'ils m'ont démontrés en me permettant à nouveau de servir l'ACMPA pour un nouveau mandat de trois ans et ce, à titre de vice-présidente nationale (de langue anglaise). C'est un honneur de pouvoir travailler en votre nom au succès de l'Association.

Merci de votre aide au cours des dernières années. C'est toujours un privilège de rencontrer les membres et j'ai très hâte de poursuivre dans cette voie.

Félicitations à mes collègues officiers au bureau national : Leslie, Pierre et Daniel! Je suis très heureuse de pouvoir travailler au sein d'une équipe aussi dévouée envers l'ACMPA.

par Pierre Charbonneau

C'est avec gratitude que je remercie tous les membres de l'ACMPA de m'avoir réélu comme officier national. Je travaillerai très fort au cours de ces trois prochaines années pour protéger les droits de chacun d'entre vous. À mes collègues, je vous félicite pour votre réélection et je vous demande de vous joindre à moi afin de surmonter les nouveaux défis auxquels notre Association devra faire face.

par Daniel L. Maheux

Nous pouvons maintenant tourner la page sur le 18^e congrès triennal national de l'ACMPA. Je suis immensément heureux d'avoir l'occasion de remercier mes confrères et consœurs de l'ACMPA pour l'appui et les encouragements qu'ils m'ont offerts. Je continuerai de travailler très fort pour m'assurer que nos membres et l'Association aient une voix forte et efficace.

J'ai aussi très hâte de travailler avec mes collègues officiers au bureau national et je les félicite de leurs réélections.

Merci à nouveau de votre appui, mais aussi d'avoir pris part à ce processus démocratique. Notre syndicat n'est aussi fort que vous, les membres, le rendez. Votre participation active est la pierre angulaire de nos succès futurs.



National Triennial Convention Summary



by Daniel L. Maheux

The 18th National Triennial Convention was held in Winnipeg, Manitoba on October 4, 5, and 6, 2010.

A total of ninety-eight (98) delegates elected from across Canada attended the convention. As well, CPAA welcomed thirty-two (32) guests, three (3) Past Branch Presidents, our legal counsel Sean McGee of *Nelligan O'Brien Payne* and five (5) support staff.

Sunday's registration was followed by a social evening where delegates had the opportunity to meet and spend some time together.

The Convention officially began on Monday morning. We were pleased to have Pat Fagan, Past National Vice President, as our Parliamentarian, and Anne Watts, Past Branch President of the Maritime Branch, as our Returning Officer. The three (3) days were filled with the business of the Convention. On Monday, the delegates were presented with the various reports, as well as the proposed amendments to our By-laws. Monday evening, the Manitoba Branch hosted a wonderful dinner theatre event. Tuesday, voting on the amendments to the By-laws took place. That same evening, the candidates for National Executive positions hosted hospitality evenings in their suites where delegates and guests mingled, socialized and questioned candidates on their platform.

On Wednesday morning, the Returning Officer announced that all National Officers had been re-elected by acclamation. The National Officers for the next three (3) years are as follows:

National President – Leslie A. Schous
National Vice President (English language) – Shirley L. Dressler
National Vice President (French language) – Pierre Charbonneau
National Secretary-Treasurer – Daniel L. Maheux

The convention concluded with the President's Banquet on Wednesday evening with Past Branch President of the Saskatchewan Branch, Darwin Hoimyr, and Past Branch Vice President Bernard Choquette of the Quebec Branch as Masters of Ceremonies. This was followed by an evening of dancing with music by the *Danny Kramer Band*.

Overall, the convention was very successful, and we extend our appreciation to all delegates, convention officials, and the support staff for their efforts.

Highlights of the Collective Agreement

by Leslie A. Schous

During negotiations, CPAA and Canada Post Corporation were able to agree to virtually all items of the Collective Agreement. We agreed to allow arbitrator Michel Picher to decide the one remaining issue on which we could not agree: the wage rate in the first year of a five (5) year agreement.

On June 4, 2010, Arbitrator Picher issued his decision and awarded the wage proposal made by CPAA. This order took the place of a ratification process.

By now, you should have received a more detailed list of all the changes to the Collective Agreement, so this article will address some of the highlights of our new contract:

- **Salary increase:**

- ▶ Jan. 1, 2010 2.75% ▶ Jan. 1, 2011 1.9% ▶ Jan. 1, 2012 1.9%
- ▶ Jan. 1, 2013 1.9% ▶ Jan. 1, 2014 1.9%

Plus a re-opener for salary after the second year.

- An increase of 1% (to 4%) to the Corporate Achievement Bonus (CAB) for all Indeterminate CPAA members, and the inclusion of eligible Term employees to receive the CAB.
- An increase of 3% annually to the leasing allowance for Postmasters who provide premises.
- Increases to the Senior Assistant allowance equal to the annual percentage increases.
- Shift premiums increase to \$1.15 and weekend premiums to \$1.40.
- Part-time employees and Group Postmasters will now be entitled to shift and weekend premiums.
- A Short-Term Disability Program (STDP) that provides income protection for illness and accident or hospitalization. Members will be able to retain and use banked sick leave and those with one hundred and fifty (150) days or more in their sick leave bank will receive a one-time recognition payment.
- Eligible employees will be provided with up to seven (7) Personal Days per year to be used at their discretion, to cover single day illnesses, personal or family appointments, family-related or other personal issues or the waiting period for Short-Term Disability Benefits.
- Up to five (5) unused Personal Days can be paid out at the end of fiscal year, or can be carried over to the following year.

- Introduction of a single-tier controlled drug formulary that would pay 80% of the cost of medications included on an approved list (at least one prescribed drug would continue to be covered for all illnesses and medical conditions that were previously covered).
- Any drug claimed by an individual and reimbursed in the twelve (12) months immediately prior to the implementation date will continue to be eligible for this individual even if the drug is not on the updated list. Employees will have the ability to apply for an exception should they require a drug not covered by the formulary.
- Improvements to the Hearing, Vision and Paramedical Benefits coverage.
- Coverage for eye laser surgery.
- Offices with level 6 Postmasters with over one hundred (100) allocated hours will have a Senior Assistant.
- Canada Post will provide uniforms to Group Postmasters who do not engage in other employment or conduct other business in the post office.
- Employees acting in a Senior Assistant position will receive acting pay starting on the first full eight (8) hour shift.
- Increased transfer rights for Senior Assistants.
- Increased Emergency Out-of-Province Medical Care coverage for all active employees (from \$100,000 to \$250,000).
- The seventh (7th) week of annual leave grandfathered for all who were employees prior to January 1, 2011 and have been continuously employed after that date.
- An annual supplemental allowance will be paid to Postmasters who provide the premises for the post office to offset the costs related to operating the office (e.g. insurance and telephone). Postmasters will receive up to \$700 annually, to a total maximum of \$420,000 for the bargaining unit.

We are in the process of reviewing all the final documentation. Based on conversations with Canada Post, you should receive a copy of the Collective Agreement shortly into the New Year. Please remember that it is Canada Post's responsibility to provide you with a copy of the Collective Agreement. If you do not receive one, please contact your Local Area Manager/Supervisor and request a copy.

ROWENA J. ANDERSON

by Leslie A. Schous

It is with great sadness that we advise you of the passing of Rowena Anderson, Past National Vice President, on May 2, 2010. In speaking to Rowena a few weeks prior to her death, it was very apparent she was valiantly fighting her illness with the same dignity and positive attitude she used when representing the members of CPAA.



Rowena was a firm believer in the rights of the members of CPAA and was a strong advocate ensuring that justice was served. Rowena served on the Ontario Branch Board as well as at National:

Branch	Director:	1981 - 1985
	Vice President:	1985 - 1987
	President:	1987 - 1989
National	Vice President:	1989 - 1995
	Senior Vice President:	1995 - 2001

At National, Rowena served as the Chairperson of the Labour Relations Committee and set very high standards for the quality of her work. Many of the procedures she put into place in the late 80's are still in practice today. Rowena served on many other Committees, but her favourite role was in the realm of Labour Relations. She was a great defender of the members of CPAA and her professionalism and knowledge was highly respected by her CPAA colleagues as well as those she dealt with at Canada Post Corporation.

We extend our sincere condolences to her family, friends and those who were fortunate enough to have had the opportunity to work with "Rene".



In Memoriam

From February 1st, 2010 to October 31st, 2010

Mrs. Michelle Essiambre
Maria, Que.

Mrs. Pauline McKinnon
White Fox, Sask.

Mrs. Céline Baillargeon
Notre Dame des Pins, Que.

Mrs. Valerie Prosko
Parkerview, Sask.

Mrs. Beverly Chiasson
Reserve Mines, N.S.

Mrs. Laura (Del) Adell Gillis
Airdrie, Alb.

Mrs. Marion Cooper
Dorset, Ont.

Mrs. Helen Trimble
Loon Lake, Sask.

Mrs. Dyane Ste-Marie Forget
Rivière Rouge, Que.

Mrs. Sandra Daub
Dixonville, Alb.

Mrs. Margaret Elizabeth Webb
Armstrong, B.C.

Mrs. Luce Paiement
Calixa-Lavallée, Que.

Mrs. Linda Boland
Gambo, Nfld

Mr. Douglas Murphy
Former Postmaster
Sheet Harbour, N.S.

Our most sincere condolences to their family and friends.

Labour Relations Update

by Shirley L. Dressler

The Labour Relations Committee continues to work diligently in handling the grievances of our membership. Attendance management, special leave and staffing continue to be ongoing issues that we are regularly addressing.

A National grievance regarding Acquisition of Medical Information (AMI) was scheduled for August 5, 2010. The parties met and, with the help of Arbitrator Jolliffe, were able to agree to a Memorandum of Settlement. We agreed that the AMI form was only to be used when the employer has reasonable ground to request more information and that the additional information has to be pertinent and relevant. These changes should ensure that the Corporation cannot go on a fishing expedition for information. Members are encouraged to share the information received from Manulife, when an AMI is requested, with their Doctors to ensure that the proper medical information is provided. The Doctors can use their own judgment about whether the disclosure of details, like a diagnosis, is essential to resolve or clarify the Corporation's concerns.

Please call a member of your CPAA Branch Board if you feel your rights under the Collective Agreement are not met.

Bargaining Unit Review

by Leslie A. Schous

As you may recall from the ***Special Bulletin*** we sent out to all our members on February 1st, **CUPW has applied to the Canadian Industrial Relations Board (CIRB) for a review of the bargaining units within Canada Post.**

We have been reporting for the past two (2) years that CUPW has approached us to merge with their bargaining unit. We said no, repeatedly, but obviously they did not take "no" for an answer. CUPW identified in their application to the CIRB that CPAA should be divided up and that they should take over everyone in our bargaining unit except the Postmasters, who they have decided should be a part of the Association of Postal Officials of Canada (APOC). In a special meeting with the National Executive of the APOC bargaining unit, they identified that they were satisfied with the current make-up of the bargaining units.

Upon receipt of CUPW's application to the CIRB, a special Committee was appointed to do research and compile the documentation required for our response to the CIRB. Our submission was prepared by our legal firm, Nelligan O'Brien Payne, and it was delivered to the CIRB on February 26th.

In early April of this year, we sent out a Declaration of Wishes to all our members, indeterminate, term, honorary, life and associate, asking our members to support CPAA as a separate bargaining unit. A reminder to send in the Declaration was sent out in early June as well as another in mid-September. To date, the response has been excellent. Remember, if you have not submitted your Declaration of Wishes, please do so as soon as possible.

The parties impacted by this application will be appearing before the CIRB on November 5, 2010. This case management meeting is a preliminary procedure and is considered to be an integral part of the hearing that may result from this process.

We will do our best to keep you apprised of these proceedings and the outcome.

WHY FILE A GRIEVANCE ?

*by Sean McGee
Legal Adviser*

Most people don't like confrontation. Some will put up with a problem for a long time rather than risk facing it head on. Others are worried about what might be involved with raising problems or dealing with them.

One of the main reasons for having a Collective Agreement is to set up a simple, efficient way to settle disputes (or as simple and efficient as possible). The grievance process is the main feature of your dispute resolution process.

Sometimes members will be tempted not to file a grievance. "I don't want to rock the boat", or "It's too much trouble" are among the reasons people sometimes mention when they decide not to do anything about a problem. One difficulty with this approach is that almost all problems are easier to settle earlier, rather than later. Another is that there are time limits (25 days, excluding weekends and designated holidays) for grieving issues under the Collective Agreement. Finally, and most importantly, if there is a practice that evolves over time and it becomes accepted, it can reach the point where rights can be lost for everyone.

That is not to say that every problem should become a major issue. The Collective Agreement encourages all CPAA members to try to get their problems dealt with, even before filing a grievance. As well, even when a grievance is filed, the vast majority of cases are resolved quickly at a Branch level. Your Association tries to take a problem-solving approach and, very often, these issues are settled with a simple telephone call or face to face discussion.

The few grievances that can't be settled may eventually go to an arbitrator. This is an independent third party who will listen to the parties in a fairly informal setting and then decide what should be done in the circumstances.

Your point of contact is your Branch. If you have an issue, the best approach is to raise it and deal with small problems quickly and informally before they become big ones. If that approach doesn't work, discuss the issue with your Branch representative, and he or she can recommend the best way to make sure you have a fair and reasonable solution to the problem.



Health and Safety

*by Pierre Charbonneau
Health and Safety Committee Member*

The Canada Labour Code, Part II dictates the legislation to follow for Health and Safety within the workplace.

There are twelve (12) Post Offices with twenty (20) or more employees, which are comprised of one or more Bargaining Units (example: CPAA and RSMC). Each one of these offices requires a Health and Safety Committee consisting of at least two (2) employee members and two (2) employer members. CPAA has determined that one of the two (2) employee members **will be the Postmaster**.

In Post Offices with less than twenty (20) employees, comprised solely of CPAA members, CPAA has selected **the Postmaster** to be the Health and Safety Representative.

In Post Offices with less than twenty (20) employees comprised of more than one Bargaining Unit (example: CPAA and RSMC), it was agreed between CPAA and CUPW to hold an election within the Office to determine the Health and Safety Representative if both Bargaining Units put forth a candidate. The parties had hoped to have all elections finalized by mid-September. One hundred and seventy-five (175) offices were identified by CPAA and CUPW as requiring elections. The Postmaster will retain the status of Health and Safety Representative in the offices not requiring elections. To date, only seventeen (17) offices have been identified with a Health and Safety Representative from another bargaining unit.

Health and Safety Representatives, who have not yet received their training packages, should be in receipt of the document in the very near future.

We are confident that employees from all Bargaining Units will be represented equitably regarding Health and Safety issues within the workplace.



REMUNERATION FOR ACTING ASSIGNMENT Eff.: Jan. 1, 2011

Appendix "A"

Level 1	ACTING IN					
	Level 2	Level 3	Level 4	Level 5	Level 6B	Level 6A
17.99	19.36	20.24	21.10	21.94	23.12	23.94
18.42	19.36	20.24	21.10	21.94	23.12	23.94
18.91	19.36	20.24	21.10	21.94	23.12	23.94
19.80	20.28	20.24	21.10	21.94	23.12	23.94
20.73	22.12	22.04	21.86	21.94	23.12	23.94
21.77	23.15	22.99	22.61	22.69	23.12	23.94

Level 2	ACTING IN				
	Level 3	Level 4	Level 5	Level 6B	Level 6A
19.36	20.24	21.10	21.94	23.12	23.94
19.80	20.24	21.10	21.94	23.12	23.94
20.28	21.14	21.10	21.94	23.12	23.94
21.16	22.04	22.61	21.94	23.12	23.94
22.12	22.99	23.38	23.45	23.12	23.94
23.15	24.06	24.12	24.20	23.89	23.94

Level 3	ACTING IN			
	Level 4	Level 5	Level 6B	Level 6A
20.24	21.10	21.94	23.12	23.94
20.67	21.86	21.94	23.12	23.94
21.14	22.61	21.94	23.12	23.94
22.04	23.38	22.69	23.12	23.94
22.99	24.12	24.20	23.89	23.94
24.06	24.89	25.09	25.38	24.72

Level 4	ACTING IN		
	Level 5	Level 6B	Level 6A
21.10	21.94	23.12	23.94
21.86	22.69	23.12	23.94
22.61	23.45	23.89	23.94
23.38	24.20	24.62	24.72
24.12	25.09	25.38	25.50
24.89	25.71	26.00	26.28

Level 5	ACTING IN	
	Level 6B	Level 6A
21.94	23.12	23.94
22.69	23.89	23.94
23.45	24.62	24.72
24.20	25.38	25.50
25.09	26.00	26.28
25.71	26.90	26.93

MINIMUM INCREASE	
	(2011/01/01)
Level 2	0.44
Level 3	0.43
Level 4	0.74
Level 5	0.62
Level 6B	0.62
Level 6A	0.65

Level 6B	ACTING IN
	Level 6A
23.12	23.94
23.89	24.72
24.62	25.50
25.38	26.28
26.00	26.93
26.90	27.85

REMUNERATION FOR ACTING ASSIGNMENT Eff.: Jan. 1, 2011

Appendix "A" + 1%

Effective Dec. 31, 2009, the rate of pay of employees who were on strength as indeterminate employees on Dec. 31, 2005, and have completed twenty-eight (28) years of indeterminate service shall be increased by one percent (1%).

Notwithstanding the above, employees who are entitled to full severance by virtue of completing twenty-eight (28) years of service as of Dec. 31, 2005, shall not be eligible for the one percent (1%) increase.

Level 1	ACTING IN					
	Level 2	Level 3	Level 4	Level 5	Level 6B	Level 6A
18.17	19.55	20.44	21.31	22.16	23.35	24.18
18.60	19.55	20.44	21.31	22.16	23.35	24.18
19.10	19.55	20.44	21.31	22.16	23.35	24.18
20.00	20.48	20.44	21.31	22.16	23.35	24.18
20.94	22.34	22.26	22.08	22.16	23.35	24.18
21.99	23.38	23.22	22.84	22.92	23.35	24.18

Level 2	ACTING IN				
	Level 3	Level 4	Level 5	Level 6B	Level 6A
19.55	20.44	21.31	22.16	23.35	24.18
20.00	20.44	21.31	22.16	23.35	24.18
20.48	21.35	21.31	22.16	23.35	24.18
21.37	22.21	22.84	22.16	23.35	24.18
22.34	23.22	23.61	23.68	23.35	24.18
23.38	24.30	24.36	24.44	24.13	24.18

Level 3	ACTING IN			
	Level 4	Level 5	Level 6B	Level 6A
20.44	21.31	22.16	23.35	24.18
20.88	22.08	22.16	23.35	24.18
21.35	22.84	22.16	23.35	24.18
22.26	23.61	22.92	23.35	24.18
23.22	24.36	24.44	24.13	24.18
24.30	25.14	25.34	25.63	24.97

Level 4	ACTING IN		
	Level 5	Level 6B	Level 6A
21.31	22.16	23.35	24.18
22.08	22.92	23.35	24.18
22.84	23.68	24.13	24.18
23.61	24.44	24.87	24.97
24.36	25.34	25.63	25.76
25.14	25.97	26.26	26.54

Level 5	ACTING IN	
	Level 6B	Level 6A
22.16	23.35	24.18
22.92	24.13	24.18
23.68	24.87	24.97
24.44	25.63	25.76
25.34	26.26	26.54
25.97	27.17	27.20

MINIMUM INCREASE	
	(2011/01/01)
Level 2	0.45
Level 3	0.44
Level 4	0.75
Level 5	0.63
Level 6B	0.63
Level 6A	0.66

Level 6B	ACTING IN
	Level 6A
23.35	24.18
24.13	24.97
24.87	25.76
25.63	26.54
26.26	27.20
27.17	28.13

Group Life Insurance Plan

A – Life Insurance Benefit

1. Commencing August 1, 2005, **all active members** of the Association are insured for \$10,000 Group Life Insurance in accordance with the terms of Group Policy No. 158073, issued to the Association by The Great-West Life Assurance Company.
2. The above amount is subject to a periodical review.
3. Such insurance will continue *in force* as long as the *employee is an active member of the Association*.
4. Such insurance will continue for as long as this policy is in force.
5. Such insurance will automatically terminate at the end of the month in which the member celebrates his/her 70th birthday.
6. New members are insured from the date on which *active membership to the Association begins*.

B – Total Disability Benefit

1. This policy provides group insurance during continuous total disability as long as the following conditions apply:
 - a) you have been totally disabled for 6 months or more, prior to your 65th birthday;
 - b) the disability is such that you are unable to perform any work of any kind;
 - c) you remain an active member of the Association.
2. The coverage does not extend beyond your 65th birthday.
3. If you cease to be a member while you are on disability and before your 65th birthday, you must consider the conversion outlined in item C below.
4. You applied for waiver of premium benefits within the contract provisions.

C – Conversion Privilege

1. This insurance can be converted into certain types of individual life insurance plans, then issued by Great-West Life Assurance Company.
2. To convert this policy, the following conditions must be in effect:
 - a) your active membership to the Association must terminate on or before your 65th birthday;
 - b) your application for conversion must be received by Great-West Life within 31 days of termination of your active membership.**
3. Presently, the maximum coverage available is \$10,000.
4. Conversion is available regardless of your health.
5. The privilege does not extend beyond 31 days following your 65th birthday, even though you may continue to work beyond that date.

D – Beneficiary

1. A form is provided below to enable you to register a beneficiary in the event of your death.
2. You may change your designated beneficiary any time.
3. If no beneficiary is named, the insurance proceeds will be paid through the administrator, executor, or assign(s) of your estate upon your death.
4. **If designating a beneficiary who is a minor or who lacks legal capacity, please check box below, (in beneficiary form) and a Trustee Appointment form will be sent to you for completion.**

Certificate of Insurance

1. *The Great-West Life*, certifies that the holder of this policy is insured for the sum of \$10,000, in accordance with the terms of Group Policy No. 158073:
 - a) as long as he/she is an active member of the Canadian Postmaster and Assistants Association; and
 - b) as long as he/she is under age 70.
2. The insurance is payable on death from any cause to the beneficiary last registered in writing with *Great-West Life*.
3. If no beneficiary is registered with Great-West Life, the insurance is payable to the deceased's administrator, executor or assign(s).
4. The policy includes a Total Disability Benefit and a Conversion Privilege.
5. The certificate and the descriptive literature above are provided for information purposes only.
6. If any conflicts arise between the above and the terms of Group Policy No. 158073, the terms of the latter shall govern.

Should you need any additional information about your Group Life Insurance Plan, please contact:

Pierre A. Jeaurond, Administrator
CPAA Group Life Insurance Plan
PO Box 46007
2339 Ogilvie Road
Ottawa ON K1J 9M7

613-798-2424 pierre@capitalbenefit.ca

2010/03

Retain the above for your records.

(Remove when completed, and forward this portion to the **address above**.)

Beneficiary Designation Form (PLEASE PRINT)

Important notice regarding Group Life Insurance Plan

- **Before completing this form, you must have signed an Association Member's File.**
- This form should only be completed *ONCE*, unless you wish to amend it. (ex. change in beneficiary or name change)
- When this form is completed by a member, he/she must have their signature witnessed by someone other than the named beneficiary.
- **Minor beneficiary:** YES NO • **Language preference:** English French **Home phone #:** (____) _____

I, _____ living in the Province of _____
Member's full name *Office Name*

and insured under Group Policy No. 158073 declare that all proceeds payable under this policy at my death be paid to

Beneficiary's full name *Relationship of Beneficiary to Member*

Dated at _____ this _____ day of _____ 20____
City, Province

Signature of Witness *Signature of Member*