

Canadian Postmasters
and
Assistants Association



l'Association canadienne
des maîtres
de poste et adjoints

The Canadian Postmaster



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March 2008

Financial Statement

*A copy of the 2007
Financial Statement is
available upon request.
Please see page 6.*



The dates and locations for the
Branch Conventions
and the
National Annual Meeting
are located on page 5.

AIL
*has increased your
insurance coverage.
For more details, turn to page 6
& open the enclosed envelope.*

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

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Leslie A. Schous

National Vice President
Shirley L. Dressler

National Vice President
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National Secretary-Treasurer
Daniel L. Maheux

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Editor
CPAA

Branch Representatives
A complete listing is in this magazine.

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Canadian Postmasters and Assistants
Association.

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soon as possible.*

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Québec

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| Mrs. Eileen Soloway, Sec.-Treas., Box 10, Pine River R0L 1M0 | solocpaa@mts.net | 204-263-5211 | 204-263-2604 | 204-263-5416 |
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| Mrs. Leslie O. Ainslie, Dir., 108-5460 Clements Cres., Peachland V0H 1X0 | loainslie@shaw.ca | 250-767-2251 | 250-767-2251 | 250-767-2979 |
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| Mrs. Carolyn Elliott, Dir., 3711 Bosun Way RR 2, Pender Island V0N 2M2 | elliottsonpender@shaw.ca | | 250-629-3222 | 250-629-3133 |

PRESIDENT'S MESSAGE

Greetings from 281 Queen Mary. Although the days are finally getting longer, the snow banks are still getting higher. By the time this message reaches you, I am hoping for snow free driveways, streets and sidewalks. I know it would be asking too much to see a few tulips poking through, but I can't help but ask!

By now, you should have received an updated edition of the CPAA By-laws. Along with the By-laws we sent you a letter identifying that we are looking at doing a complete review of the By-laws. If there is something that you think should be changed in the By-laws, now is the time to share your ideas with us.

The issue of Health and Safety representation in Post Offices, with more than one bargaining unit, is still at the forefront. We are having ongoing talks with the Canadian Union of Postal Workers to try to resolve this issue. One suggestion that has been discussed is to allow the employees in the Post Office to elect their representative. This process is yet to be confirmed and, if confirmed, the parameters of an undertaking such as this must be established. More information regarding Health & Safety representation is available in this magazine.

Many term employees have had dues deducted because of hour modifications and statutory holiday adjustments, resulting in cheques worth only a few cents. It was decided at the December National Board Meeting to moderately adjust our union dues structure. As per the collective agreement, we must give Canada Post 60-day notice to implement this change. Notice has been served, so this should come into effect approximately mid-March. Further explanation follows in this magazine.

As a point of interest, former Vice President Pat E. Fagan is going to be doing some work at the National Office in an effort to organize our archives and start compiling information, so that we can update the CPAA history. Our previous history book was based on the years 1902 - 1982. If you have any photos, stories, or mementoes that you would like to share with us, we would be glad to have them. If you would like them copied and the originals returned to you, please let us know and we will be glad to do that for you.

The Branch Conventions will soon be upon us and we sincerely hope that you will take time to attend your Branch Convention. This is a wonderful opportunity to learn more about CPAA, meet fellow postal employees, and to discuss various issues which may be affecting you at work with Canada Post. This is also a wonderful opportunity for the National Officers to meet our members at their conventions.

Leslie A. Schous

**Branch Annual Conventions
2008**

Newfoundland & Lab.

Hotel Gander
100 Trans-Canada Highway
Gander, NL A1V 1P5
May 2, 3 & 4, 2008
Tel. 709-256-3931 Fax 709-651-2641

Manitoba

Viscount Gort Hotel
1670 Portage Ave
Winnipeg, MB R3J 0C9
May 2, 3 & 4, 2008
Tel. 204-775-0451 Fax 204-772-2161

Maritime

Holiday Inn Express
2515 Mountain Rd
Moncton, NB E1C 8R7
May 23, 24 & 25, 2008
Tel. 506-955-3214 Fax 506-955-8193

Saskatchewan

Saskatoon Inn
2002 Airport Drive
Saskatoon, SK S7L 6M4
May 30, 31 & June 1, 2008
Tel. 306-242-1440 Fax 306-244-2779

Quebec

Riotel Matane
250 du Phare Ave E
Matane, QC G4W 3N4
May 16, 17 & 18, 2008
Tel. 418-566-2651 Fax 418-562-7365

Alberta, NWT & NU

Sandman Inn
421 Mayor Magrath Drive South
Lethbridge, AB T1J 3L8
June 6, 7 & 8, 2008
Tel. 403-328-1111 Fax 403-329-9488

Ontario

Four Points by Sheridan
285 King St East
Kingston ON K7L 3B1
May 2, 3 & 4, 2008
Tel. 613-544-4434 Fax 613-548-1782

B.C. & Yukon

Best Western Regency Inn
32110 Marshall Rd
Abbotsford, BC V2T 1A1
May 3 & 4, 2008
Tel. 604-853-3111 Fax 604-854-1385

Notice

National Annual Meeting

October 4, 2008 at 10 a.m.

CPAA
281 Queen Mary
Ottawa ON K1K 1X1
Tel. 613-745-2095 Fax 613-745-5559

At this meeting, the members shall receive a report of the activities of the National Board of Directors of the Association as per our by-laws.

Any member wishing to attend, please contact National Office.

American Income Life

by Mike Martin, ALL Canada

We are pleased to announce an increase of \$2,500.00 per member in the supplemental AD&D insurance benefit for all CPAA members (including terms and retirees) at **NO COST**. The supplemental insurance is being provided through American Income Life Insurance Company. The Union is proud to jointly sponsor this benefit with American Income Life, a 100% Union company with a 50-year history of *Being Union, Buying Union and Building Union*.

Enclosed with this issue of the magazine, you will find a package outlining the benefits under this program and how to take advantage of them. Please take the time to review this information and fill out and return the postage paid card to ensure that you and your family get the full benefits of this program.

If you have any questions about this program, you can send them to: questions@aillife.com.

Position Designation

by Leslie A. Schous

Are you having trouble trying to figure out what the alpha-numerical coding for your position means? The following are a few tips:

The "alpha" designates a position:

- "A" ☞ Postmaster in a Group Post Office
- "B" ☞ Postmaster in a Grade Post Office
- "C" ☞ Senior Assistant
- "D" ☞ Part Time Assistant

The "numerical" portion identifies the Level and former Grade/Group designation respectively. Here are a few examples :

| | | | |
|---|---|---|--|
| A13 means: "A" = Postmaster "1" = Level 1 "3" = Group 3 | B43 means: "B" = Postmaster "4" = Level 4 "3" = Grade 3 | C36 means: "C" = Senior Assistant "3" = Level 3 "6" = Grade 6 | D25 means: "D" = PTA "2" = Level 2 "5" = Grade 5 |
|---|---|---|--|

The levels were established as a result of Job Evaluation. Appendix "A" identifies the various levels as well as the Job Evaluation point value attributed to each level.

Order your 2007 Annual Financial Statement from CPAA

Our 2007 audited financial statement is expected to be available mid-April. In order to receive a copy of this statement, please complete the mailing information below and return it to:

CPAA, 281 Queen Mary, Ottawa ON K1K 1X1

(PLEASE PRINT)

Name

Address

City – Province – Postal Code

American Income Life

Vacation Leave Scheduling

by Shirley L. Dressler

Article 23 of our Collective Agreement provides for Vacation Leave Scheduling.

Vacation leave for all employees in an office is to be scheduled and posted prior to April 1. Remember that the vacation leave year extends from April 1 of the current year to March 31 of the following year.

Vacation leave periods are chosen in the following order of priority:

- Postmasters
- Senior Assistants
- Full-Time Assistants in accordance with their length of continuous employment, and
- Part-Time Assistants in accordance with their length of continuous employment.

Following the above order of priority, each employee chooses one continuous vacation leave period. This period may be all or part of their vacation leave entitlements. After first selections have been made, the employees continue to choose further periods of vacation leave in the same order of priority until all vacation leave is scheduled.

Remember:

- You will continue to receive pay while on authorized vacation leave.
- More than one employee may take vacation leave during the same period of time providing suitable replacement schedules can be arranged and where practicable.
- Although vacation leave will not normally be taken in December, it will not be unreasonably denied.
- Extra hours to be worked are to be assigned as per Clause 20.13 of our Collective Agreement.

This is an opportune time to remind all offices that each office is encouraged to have a trained term employee. Your term will assist you in being able to meet the operational requirements of your office whenever indeterminate employees apply for various leaves including vacation leave.

Sound Advice Regarding Retirement & Life Insurance

From the Administrator, CPAA Group Life Insurance Plan

Once retirement is contemplated, it becomes important to reflect on the issue of life insurance.

As it is now, the CPAA provides its active members with a life insurance benefit of \$10,000. In accordance with the provisions of its insurer Great-West Life, a member who retires prior, or at the age of 65, can convert their group life insurance coverage (within 31 days of retirement) to a personal policy **regardless of their state of health**. This conversion process is a key benefit for those who are typically NOT in good health and who wish to keep their life insurance for the rest of their lives. The conversion does NOT require medical questions to be answered – one simply accepts to pay the premiums and the policy is issued. A personal policy with full coverage is provided immediately with level and guaranteed premiums for life.

On the other hand, the healthy members have an additional and quite advantageous option. The “Application Option” opens the door to coverage as well, but this time with medical questions. By submitting to an underwriting process, the member may qualify for a more affordable program going forward. Typically, **premiums will be half the cost of conversion** if approved (again provided by a personal policy with level and guaranteed premiums for life). As well, the member is not exposed to the 31 day guideline and may even request MORE than \$10,000 of coverage. Knowing this, healthy members are encouraged to act quickly once they have decided to retire or are thinking of retiring. There are potential consequences to waiting – the main one being, an unexpected loss of their good health.

For those who are unsure if they would qualify under the Application Option, it remains best to apply sooner than later. Because one only has 31 days to convert, this leaves little time to manoeuvre both options. So why take a chance and be disappointed... apply early.

It is therefore in every member's interests to contact the Administrator when a retirement date is considered. By doing so early, they will most likely make the best decision for them as well as their beneficiaries.

Contact information:

Pierre A. Jeaurond, Administrator
CPAA Group Life Insurance
PO Box 189
Cumberland ON
K4C 1E6

Tel. (613) 833-2227

Fax (613) 725-5098

pjeauro@magma.ca

Corporate Achievement Bonus

by Leslie A. Schous

By now, you should have received the information package for the CAB for 2008. This package contains information which explains the basis for the Bonus, as well as the criteria for each category.

I am sure everyone is anxiously awaiting the news as to how much the Corporate Achievement Bonus (CAB) will be for the year 2007. Unfortunately, as of the printing of this edition of the Canadian Postmaster, we do not have any figures to release, but we have been advised that the bonus should be paid out in April. Similar provisions, as for last year, will be in effect again this time.

Canadian Union of Postal Workers applies for Certification for the Rural and Suburban Mail Carriers

by Leslie A. Schous

The Canadian Union of Postal Workers (CUPW) has filed an application with the Canadian Industrial Relations Board (CIRB) for certification as the bargaining agent for the Rural and Suburban Mail Carriers bargaining unit.

By now, many of you should have received information from Canada Post requesting you to post a notice in your office advising employees of this application. It is required under the Canada Labour Code that this "notice to employees" be posted in the workplace. My understanding from Canada Post is that this information has only been sent out to those Post Offices with RSMC's employees.

When the Rural and Suburban Contractors were declared employees by Canada Post in the 2003 CUPW round of negotiations, this was done so, by Canada Post, on a voluntary basis and a collective agreement among CUPW, the RSMCs and Canada Post was signed. In order to ensure continued representation of this group of employees, CUPW has filed an application for certification as their official bargaining agent.

In discussions with CUPW, they have assured us that this will have no impact on the CPAA bargaining unit. CPAA and the RSMCs will continue to be two distinct bargaining units. We of course identified our concern regarding rumours of raiding but we were assured that CUPW continues to recognize the CPAA bargaining unit as such and identified that their actions to incorporate the RSMCs into their bargaining unit is to have official certification rather than voluntary recognition.

In Memoriam

From November 1, 2007 to February 29, 2008

Mrs. Donna Grant
Sorrento, B.C.

Mrs. Anne Filuk
Cranberry Portage, Man.

Mrs. Elleen Rouse
Goulais River, Ont.

Mrs. Audrey Reinsch
Brunkild, Man.

Mrs. Katherin Horne
Alberton, PEI



Our most sincere condolences to their relatives and friends.

BY-LAWS

by Pierre Charbonneau

Our By-laws are a set of rules, which we must follow in the course of the Association's operations in the best interest of all members. **Part I** of our By-laws describes our Association's goals and objectives; while **Part II** explains the code of conduct of our Association, its elected representatives and its members. **Through a resolution, an active member of the Association has the right to propose an amendment to our By-laws.** A resolution may also be submitted by a member of National Board of Directors which includes the National Executive Officers.

Article 10.11 of By-Law No. 2 states that a resolution shall be submitted in writing to the National Secretary-Treasurer of the Association at least thirty (30) days prior to the opening of the National Triennial Convention.

You have received a letter indicating that our By-laws are currently under review and inviting you to submit your proposed changes by April 4, 2008 in order to allow the By-Laws Committee to undertake its work as soon as possible. **We hope you will participate.**

It is still possible to submit a resolution after April 4, 2008 to the National Secretary-Treasurer in order to amend our By-laws at the next National Triennial Convention.

BILINGUAL BONUS

by Pierre Charbonneau

I am writing to inform you that the employer is reviewing its Official Languages information in SAP. It was brought to the employer's attention that several employees in unilingual positions were receiving a bilingual bonus, while other employees in bilingual positions were receiving the bilingual bonus although they did not meet the language requirements of the position.

As a result, starting March 1, 2008, the employer will advise their employees, who are not meeting the Corporate standards, that the bilingual bonus will be taken off their pay cheque and will not be required to reimburse. Please note that this review will take place during 2008.

The National asked for a consultation with CPC. For now, please advise a Branch representative if the bilingual bonus is taken off your pay cheque.

Health and Safety Alert

by Shirley L. Dressler

There have been several Health and Safety incidents arising in the past few months that were brought to our attention. Please be sure that you stay SAFE.

- Be sure the equipment you are using has been inspected, as required and is in good working order.
- Be sure doors, including vault doors, are properly hung and that the hinges are in proper order.
- Be sure to have yearly inspections completed on all fire extinguishers.
- Be diligent and carefully, check all items on your safety inspection's list.

AUTOMATION OF RETAIL SALES

by Pierre Charbonneau

Good news! The employer intends to introduce automation to serve 2,000 additional sites throughout the country and to upgrade current ROSS material.

As a first step, the employer will forward 500 surveys a week and all sites without ROSS will receive it. This study will address the size of the counter, telephone lines, as well as training requirements. The **objective** is to put into place a much faster and sturdier system, which will be more flexible and which will also allow new technology such as high speed internet and touch screen.

ROSS installations, along with upgrade of current material, will start early March 2008 and will be completed by the end of 2009. The Corporation hopes to automate 1,020 sites in 2008 and the same number in 2009.

In a letter dated November 6, 2007, the employer indicated that the employees will be offered a training session to familiarize themselves to the changes brought in light of this initiative.

Good luck!

Bill C-14

by Daniel L. Maheux

Late in 2007, the Harper government, under the auspices of the Minister of Transport Infrastructure and Communities, the Honourable Lawrence Cannon, quietly introduced Bill C-14 an Act to amend Article 15 of the Canada Post Corporation Act. Bill C-14 has had its second reading, but as of writing, it is still only a proposed legislation change.

Under the current law, Canada Post Corporation enjoys an exclusive privilege to collect, transmit and deliver letters, including international letters. That exclusive privilege is what help finance the Universal Service Obligation (USO), which is the obligation of the Corporation to make mail service accessible to nearly 33 million Canadians and in excess of 1 million businesses or public institutions all over the vast Canadian landscape. In 2006, Canada Post employees delivered 11.6 billion pieces of mail to more than 14 million Canadian addresses.

Over the last 20 years, private re-mailers have increased their presence in Canada and eroded the Canada Post Corporation's exclusive privilege to collect, transmit and deliver mail. Their initial entry into the marketplace was concentrated on international lettermail. Canada Post Corporation took them to task and Court after Court have ruled that international mailers are violating the law. These decisions were ultimately appealed by the private re-mailers and recently the Ontario Court of Appeal and the Supreme Court of Canada upheld earlier decisions in favour of Canada Post Corporation.

Despite their legal set-backs, the private re-mailers have not given up. Instead they retained the services of powerful lobbyists who act on their behalf on parliament hill. These lobbyists promoted the change to the law, so that their clients could operate legally in Canada. Much of what has been written in the media, were press releases prepared by these lobbyists who attempted to portray their clients, the private re-mailers, as small businesses trying to make a buck and who want nothing more than to give a chance to their employees to earn an honest living.

Simply put, small companies cannot afford the expensive services of powerful lobbyists. So then, we need to consider who these private re-mailers are. Spring Global Mail (SGM) is chief amongst them. It is a company that was set-up by a conglomerate made up of the postal administrations of the United Kingdom (Royal Mail Group), the Netherlands (TNT) and Singapore Post. Responsibility for Springs' customers, limited capital assets and future business in the United States were assumed by Pitney Bowes. Key Mail is another one which claims to offer their business services in more than 280 countries worldwide. These are the companies the lobbyists would like you to think of as small businesses.

All of us within the Canadian Postmasters and Assistant Association, indeed within Canada Post, need to be very concerned by these private re-mailers efforts to erode our business and our livelihood. We rural Canadians were in large part responsible for putting the Harper government in power. We need to make sure that our elected representatives uphold our rights and privileges and that our livelihood is protected from foreign multinational companies.

The Political Action Committee wrote a letter which can be accessed by all members on the Association web site under: **Keep the Heart Beating in Rural Canada**

We urge you to print that letter, sign it and send it to your MLAs or MPs.

Health and Safety Update

by Shirley L. Dressler

The Canada Labour Code defines the structure of health and safety representation at Canada Post. Over the last several years, the Corporation has been faced with a reorganization of its health and safety representation to comply with the legislative requirements. This restructure affects all bargaining units within Canada Post, including CPAA. The deadline for Canada Post to have the health and safety restructure completed including a training schedule is May 5, 2008.

Clause 17.04 of our Collective Agreement details who the health and safety representative will be in each post office.

In offices with greater than 20 employees Health and Safety Committees will be established. The Committee will be made up of at least two employer members and two employee members. These worksites are staffed with members from CPAA and Rural Suburban Mail Carriers (RSMC). CPAA has put forward the names of the Postmasters within these worksites to be the Health and Safety representation on these committees. In offices with less than 20 employees in a post office where no other Corporate employees work, CPAA has selected the Postmaster as the health and safety representative.

In offices with less than 20 employees in a post office where the employees are represented by CPAA and another Corporate bargaining unit, for example RSMC, the Corporation and bargaining unit's agree to establish a method to be used for the selection of a health and safety representative. The representative is to be selected by the employees within that worksite. If unable to select an employee from the workplace, the Corporation will appoint a representative. CPAA and CUPW (the bargaining agent for RSMC employees) have held several meetings to establish the method that will be used to determine the health and safety representatives in these offices. One option being discussed is that the representative will be selected through an election process. All parties are hopeful that the exact details of this process will be established within the next few weeks.

An important element still under discussion is the training for the representatives. Our representatives must be educated and understand their roles and responsibilities in order to be effective in prevention and to ensure the safety of all employees.

Further information will be provided when finalized. Please feel free to call if you have any questions or concerns.

Union Dues Revision

We are pleased to announce the new CPAA Union Dues deduction chart, which will be put in place as soon as Canada Post Corporation has completed testing of the Payroll Department computer program. The most significant changes will benefit our Term and Part-Time members. Please find below a chart outlining the revisions made by the National Board of Directors:

| Revision to CPAA Union Dues | | | |
|-----------------------------|---|---------------------|--|
| Employee Type | Conditions | Rate per Pay Period | Comments |
| Level 1 Employee | Any pay adjustment less than 4 hours per Pay Period | No Adjustment | Unless the adjustment puts previous hours over the 10 hours |
| Level 1 Employee | Less than 4 hours per Pay Period | No Deduction | Based on hours worked |
| Level 1 Employee | From 4 hours to less than 10 hours per Pay Period | \$6.00 | PT - Hours worked, Group PM - Schedule S&A combined |
| Level 1 Employee | 10 hours per Pay Period or more | \$10.00 | PT - Hours worked, Group PM - Schedule S&A combined |
| Level 2 to Level 6 | Any pay adjustment less than 4 hours per Pay Period | No Adjustment | Unless the adjustment puts previous hours over the 10 hours |
| Level 2 to Level 6 | Less than 4 hours per Pay Period | No Deduction | Based on hours worked |
| Level 2 to Level 6 | Scheduled hours | Hourly Rate | Based on classification |
| Term Employee | Any pay adjustment less than 4 hours per Pay Period | No Adjustment | Unless the adjustment puts previous hours over the 10 hours |
| Term Employee | Less than 4 hours per Pay Period | No Deduction | Based on hours worked |
| Term Employee | From 4 hours to less than 10 hours per Pay Period | \$6.00 | Based on hours worked |
| Term Employee | From 10 hours to less than 30 hours per Pay period | \$10.00 | Based on hours worked |
| Term Employee | From 30 hours or more | Hourly Rate | Based on hours worked |
| | Applicable rate based on actual hours worked | | |

Level 1, Payroll area 02, rates are based on what they work.

Level 1, Group Postmaster, Subarea 0310 and 0320 rates are based on schedule, Survey and Available combined.

Level 2 to 6, PT and FT, rates are based on classification unless acting.

Term employees rates are based on hours worked.

Definitions:

Hourly Rate: The hourly rate you receive as per Appendix "A" of the CA. If you receive an increase or increment, your union dues will increase accordingly because they are based on hourly rate currently in effect.

Time Worked: Means actual hours worked, plus any authorized paid leave.

Term Employee: These employees will pay union dues based on actual hours worked per bi-weekly period regardless of position they are filling.

Acting Positions: Any employee in an acting position will pay union dues based on the hourly rate entitlement of their acting position.

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 insurance plan, please contact:

**Pierre A. Jeurond, Administrator
CPAA Group Life Insurance Plan
PO Box 189
Cumberland ON K4C 1E6**

613-833-2227 pjeauro@magma.ca

2008/02

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

REMUNERATION FOR ACTING ASSIGNMENT Eff.: Jan. 1, 2008

| Level 1 | ACTING IN | | | | | |
|---------|-----------|---------|---------|---------|----------|----------|
| | Level 2 | Level 3 | Level 4 | Level 5 | Level 6B | Level 6A |
| 16.76 | 18.04 | 18.86 | 19.67 | 20.44 | 21.54 | 22.30 |
| 17.17 | 18.04 | 18.86 | 19.67 | 20.44 | 21.54 | 22.30 |
| 17.62 | 18.04 | 18.86 | 19.67 | 20.44 | 21.54 | 22.30 |
| 18.45 | 18.90 | 18.86 | 19.67 | 20.44 | 21.54 | 22.30 |
| 19.32 | 20.61 | 20.54 | 20.37 | 20.44 | 21.54 | 22.30 |
| 20.28 | 21.57 | 21.42 | 21.07 | 21.14 | 21.54 | 22.30 |

* Typo error
Please destroy old chart

| Level 2 | ACTING IN | | | | |
|---------|-----------|---------|---------|----------|----------|
| | Level 3 | Level 4 | Level 5 | Level 6B | Level 6A |
| 18.04 | 18.86 | 19.67 | 20.44 | 21.54 | 22.30 |
| 18.45 | 18.86 | 19.67 | 20.44 | 21.54 | 22.30 |
| 18.90 | 19.70 | 19.67 | 20.44 | 21.54 | 22.30 |
| 19.72 | 20.54 | 21.07 | 20.44 | 21.54 | 22.30 |
| 20.61 | 21.42 | 21.79 | 21.84 | 21.54 | 22.30 |
| 21.57 | 22.42 | 22.48 | 22.55 | 22.25 | 22.30 |

| Level 3 | ACTING IN | | | |
|---------|-----------|---------|----------|----------|
| | Level 4 | Level 5 | Level 6B | Level 6A |
| 18.86 | 19.67 | 20.44 | 21.54 | 22.30 |
| 19.26 | 20.37 | 20.44 | 21.54 | 22.30 |
| 19.70 | 21.07 | 20.44 | 21.54 | 22.30 |
| 20.54 | 21.79 | 21.14 | 21.54 | 22.30 |
| 21.42 | 22.48 | 22.55 | 22.25 | 22.30 * |
| 22.42 | 23.20 | 23.38 | 23.65 | 23.03 * |

| MINIMUM INCREASE | |
|------------------|--------------|
| | (2008/01/01) |
| Level 2 | 0.41 |
| Level 3 | 0.41 |
| Level 4 | 0.69 |
| Level 5 | 0.57 |
| Level 6B | 0.58 |
| Level 6A | 0.60 |

| Level 4 | ACTING IN | | |
|---------|-----------|----------|----------|
| | Level 5 | Level 6B | Level 6A |
| 19.67 | 20.44 | 21.54 | 22.30 |
| 20.37 | 21.14 | 21.54 | 22.30 |
| 21.07 | 21.84 | 22.25 | 22.30 |
| 21.79 | 22.55 | 22.94 | 23.03 |
| 22.48 | 23.38 | 23.65 | 23.76 |
| 23.20 | 23.95 | 24.23 | 24.49 |

| Level 5 | ACTING IN | |
|---------|-----------|----------|
| | Level 6B | Level 6A |
| 20.44 | 21.54 | 22.30 |
| 21.14 | 22.25 | 22.30 |
| 21.84 | 22.94 | 23.03 |
| 22.55 | 23.65 | 23.76 |
| 23.38 | 24.23 | 24.49 |
| 23.95 | 25.06 | 25.09 |

| Level 6B | ACTING IN |
|----------|-----------|
| | Level 6A |
| 21.54 | 22.30 |
| 22.25 | 23.03 |
| 22.94 | 23.76 |
| 23.65 | 24.49 |
| 24.23 | 25.09 |
| 25.06 | 25.95 |