

Canadian Postmasters  
and  
Assistants Association



l'Association canadienne  
des maîtres  
de poste et adjoints

# The Canadian Postmaster



March 2009



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

**Financial Statement**  
A copy of the 2008  
Financial Statement is  
available upon request.  
Please see page 12.

*Just For You*  
Look on page 12  
for more details.

Canadian Postmasters and Assistants Association (CPAA) is committed to maintaining the security, privacy, and accuracy of members' personal information. Member's personal information is 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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**Branch Representatives**  
A complete listing is in this magazine.

**The Canadian Postmaster**  
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Postmasters and Assistants Association.

**CHANGE OF ADDRESS**  
*In order to maintain an accurate mailing  
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Address inquiries, comments or  
correspondence to:

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## President's Message



Greetings from 281 Queen Mary! The sun is shining, but the temperature continues to remind us that we are still in winter. As spring slowly approaches, we are also seeing the various newsletters from the Branches across Canada announcing the dates and places of their respective Branch Conventions. We hope you will take the time to attend your convention as this is a wonderful opportunity to greet old friends, meet new ones, learn a little and laugh a lot.

As usual we have been extremely busy, meeting with CPC on a monthly basis, as well as a number of additional consultations as required. The training surrounding the implementation of the Retail Point of Service (RPS) has been an ongoing issue. Please keep us apprised of any problems you are experiencing regarding the implementation, as well as any issues with the training you have received.

There have also been a number of issues regarding Manulife, return to work procedures, and release for incapacity. Please keep your union advised if you are experiencing adverse treatment by any of the parties involved. CPAA is prepared to work with CPC fostering an early return to work, but **only** when it is safe for the employee to do so.

As you are aware, CUPW approached CPAA last year with a proposal to establish a committee to review the possibility of merging the two bargaining units. I am also certain you are aware that CPAA declined that offer. We recently met with CUPW, and although we are prepared to work together on issues of a common nature, we continue to maintain the position that it is not in CPAA's best interests for the two bargaining units to merge. Should you hear any rumours to the contrary, we would appreciate you contacting us at your earliest convenience.

Further to this, it was reported to you in the March 2008 edition of *The Canadian Postmaster* that CUPW had applied to the Canadian Industrial Relations Board (CIRB) for certification as the bargaining agent for the Rural and Suburban Mail Carriers (RSMC). The CIRB has identified that this application has been approved and that CUPW is the certified bargaining agent for the RSMCs.

As you are aware, CPAA has endeavoured to increase our communications with our membership and to date, three *Communiqués* have been issued as well as a Health and Safety Bulletin. We will continue to publish *The Canadian Postmaster* and we are maintaining our website. If you have any suggestions for articles or information that should be included in any, or all, of these communications, please feel free to contact us at any time.

*Leslie A. Schous*

## **Branch Annual Conventions 2009**

### **Newfoundland & Lab.**

Hotel Gander  
100 Trans-Canada Highway  
Gander, NL A1V 1P5  
**May 15, 16 & 17, 2009**  
Tel. 709-256-3931 Fax 709-651-2641

### **Manitoba**

Viscount Gort Hotel  
1670 Portage Ave  
Winnipeg, MB R3J 0C9  
**May 1, 2 & 3, 2009**  
Tel. 204-775-0451 Fax 204-772-2161

### **Maritime**

Stanley Bridge Country Resort  
PO Box 8203 RR 6  
Kensington, PE C0B 1M0  
**May 22, 23 & 24, 2009**  
Tel. 902-888-2882 Fax 902-886-2940

### **Saskatchewan**

Ramada Hotel & Convention Centre  
1818 Victoria Ave  
Regina, SK S4P 0R1  
**June 5, 6 & 7, 2009**  
Tel. 306-569-1666 Fax 306-352-6339

### **Quebec**

Shawinigan Hotel Gouverneur  
1100 St-Maurice Prom.  
Shawinigan, QC G9N 1L8  
**May 15, 16 & 17, 2009**  
Tel. 819-537-6000 Fax 819-537-6365

### **Alberta, NWT & NU**

Westlock Inn  
10411 100 Street  
Westlock, AB T7P 2G7  
**June 5, 6 & 7, 2009**  
Tel. 780-349-4483 Fax 780-349-6503

### **Ontario**

Four Points by Sheridan  
285 King St East  
Kingston ON K7L 3B1  
**May 1, 2 & 3, 2009**  
Tel. 613-544-4434 Fax 613-548-1782

### **B.C. & Yukon**

Hume Hotel  
422 Vernon St  
Nelson, BC V1L 4E5  
**May 2 & 3, 2009**  
Tel. 250-352-5331 Fax 250-352-5214

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## **Notice**

### **National Annual Meeting**

**October 3, 2009 (10 a.m.)**

CPAA  
281 Queen Mary  
Ottawa ON K1K 1X1  
Tel. 613-745-2095 Fax 613-745-5559  
Email : [mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca) Website : [www.cpaa-acmpa.ca](http://www.cpaa-acmpa.ca)

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 the National Office.

## Labour Relations Report

*by Shirley L. Dressler/Pierre Charbonneau*

All grievances submitted by the Branches are copied to the National Office. It is the National Office Labour Relations Committee's responsibility to ensure that all grievances follow the proper process described within the Collective Agreement.

Clause 7.03 discusses your right to submit a grievance.

- (a) An employee who feels that he has been treated unjustly or who considers himself aggrieved by an action or lack of action by the Corporation should discuss the complaint with his immediate supervisor prior to submitting a grievance under (b) below.
- (b) Such an employee may submit a grievance through his authorized Association Representative. An aggrieved employee shall be represented by an authorized Association Representative when the grievance is being discussed at any level of the grievance procedure.

If you feel the Corporation has violated the Collective Agreement, contact you local CPAA Branch and discuss the situation that has occurred. Your local CPAA Branch Officer will assist you in determining whether you have a valid grievance.

Your Branch Officer will also assist you in the wording and completion of your grievance.

Keep a copy of all information relating to your grievance including dates, phone calls, 24-hour notices, letters, etc. to ensure the union will have all necessary documentation when defending your rights.

Be aware that a grievance must be submitted within 25 days of when the violation occurred, or when you became aware of the violation.

The Corporation is not allowed to use intimidation, interference, or any disciplinary action to prevent you from submitting a grievance and having it processed. Please contact your CPAA Branch Representative **immediately** if this situation arises.

Past grievances have included incorrect pay on hours of work and statutory holidays, failure to fill a vacant position, denial of special leave, denial of bereavement leave and discharge without sufficient cause.



## Negotiations

by Leslie A. Schous

On October 29, 2008, CPAA attended the Semi-Annual Meeting with Moya Greene. At this meeting, we approached CPC to see if the Corporation was prepared to enter into negotiations earlier than normal. They have agreed and it is our hope to begin negotiating a new Collective Agreement in late April.

The CPAA Negotiating Committee consists of:

Leslie A. Schous, National President  
Daniel L. Maheux, National Secretary-Treasurer  
Karen E. Macdonald, President Maritime Branch  
Jacinthe Turcotte, President Quebec Branch  
Ray R. Moreton, President Manitoba Branch  
Darwin H. Hoimyr, President Saskatchewan Branch  
Sean McGee, Legal Counsel from Nelligan O'Brien Payne

Our December 2008, issue of the magazine *Canadian Postmaster* had identified that February 14, 2009 was the deadline for receiving demands from the membership. We are very grateful to all of you who have taken the time to submit your demands. We have received an extremely high number of demands this time around, approximately 1700 demands, and we truly appreciate the interest you have shown. Some articles have had an overwhelming number of demands in relation to others. What is evident is that you, the members, continue to reflect your wish to have secure, safe, and meaningful employment and to be fairly compensated for your contribution to the Corporation's continuing success.

We started our preliminary work on March 1<sup>st</sup> and the CPAA Negotiating team reviewed and prioritized all demands. Our commitment to you is to keep you updated on a regular basis. It is our hope that we will be able to do so on a monthly basis, of course that will be dependent on how quickly things move at the table, but we will endeavour to give you progress reports as timely as possible.



## Communication Committee Survey Results

by Daniel L. Maheux

In the summer of 2008, President Schous formed a new Communication Committee aimed at improving communications between the National Office and the members of the Association. The *Communiqué* is the first initiative born of the efforts of the Communication Committee. We hope you find the *Communiqué* informative and interesting. Still, we welcome any comments you may have to help us improve the *Communiqué*, or perhaps ideas for future *Communiqué* articles.

Most of you will remember that the first *Communiqué* had a survey card to help us determine which communication tool would be most effective both in terms of content and cost. The information gathered from your answers is shown below:

### Results

1. How often do you visit the CPAA web site?

■ Never (1947)      ■ Not very often (778)      ■ Frequently (122)

2. What is the best way to communicate with you?

Please rank in order of preference. For example, best option (1) to least desirable option (4).

Regular mail	(1)	2564	(2)	149	(3)	40	(4)	97
Fax	(1)	125	(2)	281	(3)	178	(4)	1296
E-mail	(1)	350	(2)	614	(3)	364	(4)	644
Web site	(1)	102	(2)	264	(3)	544	(4)	982

Based on these results, it is clear that our members want to be contacted by regular mail. The *Communiqué* is well received and positive comments are received with each new edition of the *Communiqué*. Along with the *Communiqué*, the Association's website was given a substantial overhaul. For years now, members have had the opportunity to use the website to communicate with the National Office. Yet, that electronic tool is not in great demand. Nonetheless, it will be maintained as the operating cost is only marginal. Furthermore, through retirement or attrition of the more mature segment of the CPAA membership, the new members may be more likely to use the electronic tool in greater numbers.

No matter what your preference for communication is, you will find your Association's coordinates on page 2 of this magazine, please feel free to get in touch with us.



## Annual Leave Scheduling

*by Shirley L. Dressler*

The "vacation leave" year extends from April 1<sup>st</sup> of the current year to March 31 of the following year. Vacation leave is to be scheduled and posted prior to April 1<sup>st</sup>.

The process to be followed when scheduling vacation leave is explained in Article 23 of our Collective Agreement.

Postmasters have first choice of a vacation leave period, following by Senior Assistants. Full-time Assistants will then select a vacation leave period, followed by Part-timers. For Full-time and Part-time Assistants, the order of priority is based on length of continuous service.

Each employee will choose one continuous period of vacation leave, which may consist of all or part of their vacation leave entitlement. If necessary, employees will continue to choose, in the same order of priority as noted above, until all vacation leave entitlements are scheduled.

If suitable replacement schedules can be arranged and where practicable, more than one employee may take vacation leave during the same period of time.

Changes may be made to the vacation leave you have chosen, provided that the new dates requested do not conflict with the pre-selected vacation leave chosen by another employee.

Normally, vacation leave should not be taken in December, however, it will not be unreasonably denied.

While on authorized vacation leave, you will continue to receive pay.

Enjoy your vacation – you have earned it!

Be prepared for vacation leave in your office. All offices are encouraged to have their own trained term employees. This will help to ensure that you will be able to meet the operational requirements whenever indeterminate employees apply for various leaves, including vacation leave.



## **Corporate Achievement Bonus**

*by Leslie A. Schous*

In January, a letter was sent to all the employees who completed and submitted a waiver to defer the federal and/or Quebec provincial income tax withheld on their Corporate Achievement Bonus (CAB) made on April 17, 2008. The purpose of the letter was to remind employees that they must make their contribution to a Registered Retirement Savings Plan (RRSP) before March 2<sup>nd</sup>, 2009.



In addition to this, you should also receive the tax deferral form, which allows you to contribute up to \$2,000.00 of your 2008 CAB into a RRSP. If you wish to take advantage of this opportunity, you must return the form to the address below by March 20, 2009.

Pay Contact Centre  
2701 Riverside Drive Suite B-125  
Ottawa ON K1A 0B1

Unfortunately, as of the printing of this edition of the Canadian Postmaster, we do not have any figures to release concerning the 2008 CAB. We have been advised that should there be a bonus, it will be paid in April.

## **Staffing**

*by Daniel L. Maheux*

In 2000, Canada Post and CPAA worked jointly to develop a set of questions to be used in Staffing competitions. These questions are reviewed on a regular basis, which is unavoidable given the constantly evolving nature of the modern post. In January 2009, the Chairperson of the CPAA Staffing Committee sent recommendations for amendments to the final draft of the new set of questions to be used in Staffing competitions. Once the recommended changes have been made to the document, the new set of questions will be put in use.

Apart from the above, on February 12, 2009, the Staffing Committee of the Association met to develop a new consultation process for Article 12 of the Collective Agreement. A PowerPoint presentation will be given at the March 2009 meeting of the National Board of Directors of the CPAA and the Negotiating Committee. Details of the process will be made available to all members at a later time.

## LEASING ALLOWANCE VERSUS INSURANCE POLICY FOR THE PREMISES/BUILDINGS PROVIDED BY THE GROUP POSTMASTERS!

by Pierre Charbonneau

More and more group postmasters are looking for a reasonable price when it comes time to shop for their residential liability insurance policy.

In recent years, the astronomical increase in your liability insurance has been caused by the calculation method used by the insurance companies.

We regret to inform you that more and more insurance companies adopt this new method, which consists of commercial coverage for the whole building including the residence and the property you must provide for your post office. **Previously**, you had separate coverage for the residential part of the building and commercial coverage for the part of the building that served as a post office.

**One solution is offered to you**, see Article 43 of the collective agreement:

- 43.01 b) Where the Corporation or the Association believes that exceptional circumstances require that the leasing allowance for a particular post office be increased, the matter shall be the subject of national consultation.

The last Tuesday of each month, CPAA and Canada Post are meeting in consultation. If you would like your Leasing Allowance reviewed, send us the following information to: CPAA, 281 Queen Mary, Ottawa ON K1K 1X1.

- ✍ The name of post office;
- ✍ A phone number where we can reach you;
- ✍ A photocopy of the invoice of your current insurance policy and a copy of the previous policy.
- ✍ The expenses incurred for the post office (municipal taxes, electricity, snow removal, etc.).

## BY-LAWS

by Pierre Charbonneau

Thank you for taking part in the evolution of your union through the resolutions received at National Office.



All resolutions received are forwarded to the By-Laws Committee. The review is not complete yet, because of the many changes brought to By-Laws. Article 10.11 of the By-Laws states the deadline for submitting resolutions. In other words, you can submit a resolution to the National Secretary-Treasurer up to 30 days preceding the opening of the National Triennial Convention.

You always have the opportunity to let us know your ideas and any changes you would like to see within the By-Laws that govern your union and this, through the National Secretary-Treasurer.

**Get your pen and send us your resolutions!**

## "JUST FOR YOU" TRAINING

by Pierre Charbonneau

You will be pleased to learn that we will offer a new session of the ***Just For You*** training on October 20, 21 and 22, 2009. The days assigned to travel will be on October 19 and 23, 2009. For these five (5) days, your salary will be paid by CPAA.



Early in July, a pamphlet will be mailed to all active members. If you are lucky, we will confirm your participation in the ***Just For You*** training in late August or early September 2009.

Unfortunately, recent sessions of the ***Just For You*** training have created additional work for employees in the National Office. There are more and more last-minute cancellations. Therefore, we must find substitutes to fill the reservations that are made in advance to ensure the proper conduct of this training.

You can appreciate that it is not always easy to find a colleague to take over a substitute's hours as well as finding good prices when it comes to air fares. Many phone calls must be made to find a substitute, etc.

For these reasons, we ask that you review carefully the dates of the ***Just For You*** training when completing the form to ensure your availability. Once selected, if you cannot be present at the training, you must wait until the next training and, once again, complete the form and patiently wait for the draw.

For members interested in this training, please mark your calendar to remind you to keep your schedule free.

Please note that CPAA members **who have already attended** a previous ***Just For You*** **are not eligible to apply**.



### Order your 2008 Annual Financial Statement from CPAA

Our 2008 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

## **Retail Point of Service (RPS) Workstation Ergonomics**

*by Shirley L. Dressler/Pierre Charbonneau*

The introduction of the Retail Point of Service has meant a change in the appearance of many offices.

Where possible, the equipment has been installed directly into our counters. This is the best scenario for preventing ergonomic or safety risks to our members.

In the remaining sites, a mobile workstation has been provided to accommodate the necessary RPS equipment. This often involves the workstation being placed behind or to the side of the counter. Many offices have limited space, which presented an ergonomic challenge regarding the location of the workstations.

If the positioning of your workstation is causing an ergonomic concern or a safety risk, please do not hesitate to call your Local Area Manager, or the person in your area designated to be the contact for RPS, to discuss possible solutions. If your concerns are not addressed, contact your CPAA Branch Representatives for assistance.

Certain adjustments can be made to the installed equipment, whether on the counter or the workstation, to reduce ergonomic concerns. For example, adjustment to the angle of the screen or to the height of the screen can be made for ease in viewing and touching. Try making these small adjustments, they may be all that is required to prevent ergonomic issues.

Look after yourself! If you must turn to enter transactions at your workstation, be sure that you are turning properly with your body instead of reaching and twisting. Prevention of injuries is everyone's responsibility.

## **Statutory Holiday Pay**

*by Shirley L. Dressler*

The Canada Labour Code (Part II, Division IV) and Article 21 of our Collective Agreement detail the designated holidays and the payments for statutory holidays. All members are encouraged to check their pay statements to ensure the correct rates of pay have been issued for Statutory Holidays. There have been problems in the past with part-time and term employees being paid incorrect amounts, or incorrect levels of pay. If you feel that your pay is incorrect, please contact CPAA Benefits/Payroll at 1-877-727-2722. If you are unable to resolve the issue, please contact a CPAA union representative for further assistance.

## Health and Safety Representative Update

by Shirley L. Dressler

In work sites of more than 20 employees comprised of one or more bargaining unit, for example CPAA and RSMC, a Health and Safety Committee will be established. The Committee will be made up of at least two employer members and two employee members. CPAA has selected the Postmaster to be an employee representative on these committees.

In work sites with less than 20 employees comprised solely of CPAA members, CPAA has selected the Postmaster to be the Health and Safety Representative.

CPAA has held several meetings with CUPW in order to resolve the issue of who will be the Health and Safety Representative in work sites with less than 20 employees comprised of more than one Bargaining Unit, for example CPAA and RSMC. Until this issue is resolved, the Postmaster will continue to be the designated Health and Safety Representative. One possible solution is to hold elections within the offices where there is an employee from another bargaining unit wanting to take on the responsibilities of Health and Safety Representative. Further details will be communicated when a final solution is determined.

Training is very important to ensure the success of our Health and Safety Representatives. In offices where a committee is to be established, the training packages are expected to be ready by late spring. The training packages for offices that do not require a committee are expected to be ready by early spring.

Health and Safety is everyone's concern. Every employee has the responsibility to report unsafe working conditions to ensure not only their own safety, but the safety of others. Report any concerns you become aware of to your Health and Safety Representative. If you are the Health and Safety Representative in your office, it is important that you take the responsibilities seriously and perform those duties to the best of your ability. If there is any difficulty in rectifying the situation, escalate the issue to the Branch Director Health and Safety Committee.



*In Memoriam*  
*From November 1, 2008 to February 28, 2009*



Mrs. Adelaide P. Deveau  
Belle Cote, N.S.

Mr. John B. Campbell  
Peggy's Cove, N.S.

Mrs. Micheline Leclerc  
St-Claude, QC

Mrs. Marlene J. George  
Boylston, N.S.

Our most sincere condolences to their family and friends.

## Liaison Fund Committee

*by Daniel L. Maheux*

Appendix B of the CPAA Collective Agreement details the Liaison Fund. The Fund was established in 2003 to research activities relating to business development opportunities in Post Offices, in which work members of the Association.

As with previous Triennials, following the 2007 Triennial, President Schous formed new National Committees for the Association, one of which is the Liaison Fund Committee. Members of the committee are Jacinthe Turcotte, Brenda McAuley and myself.

In its first meeting held on February 26, 2008, the Liaison Fund Committee established a list of discussion items which were emailed to Canada Post Corporation on the same date. A meeting was requested to discuss these items in an open forum. The email is partially reproduced below:

“Further to our meeting today, this is to request a meeting with a senior officer responsible for Business Development at Canada Post Corporation.

The items we would like to discuss and/or obtain information about are:

- A framework or a set of parameters within which the Liaison Fund Committee can research initiatives to increase traffic and revenue in rural post office.
- What metrics does Canada Post use to determine the profitability of its rural operations?
- What is the revenue generated by each rural post office – both commercial and retail?
- What is the quantity of mail sent and received by each rural post office?
- How many employees are at each rural location, and what is the size of the community it serves?
- What business development strategies/pilot projects has Canada Post already implemented?
- Which ones were successful; which ones failed and why? Are there any correlations between those that failed and those that succeeded?
- What partnerships are already in place? Are these with other for-profit businesses or with stakeholders such as municipal, provincial or federal government offices? Have these been successful? Why or why not? Are there any correlations between those that failed and those that succeeded?
- When Canada Post analyses the success or failure of these initiatives/partnerships, what metrics are used?
- What is the Corporation’s overall strategy for rural post offices?

As you can read, our list is quite exhaustive. It is the hope of the Liaison Fund Committee members to succeed in their mandate and we look forward to establishing a cooperative business relationship with the appropriate stakeholders at Canada Post Corporation.”

I am happy to report that the meeting took place on August 27, 2008 and although the discussions were initially tentative on the part of the Corporation, the members of the committee were left with a very positive impression of the outcome. The Corporation agreed to make available to the Association a measurement tool used to assess new retail initiatives. Discussions are ongoing as to how the measurement tool can be shared with our members while protecting the interests of the Corporation. As soon as an agreement has been reached, we will update you on this issue.



# 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. Jeurond, Administrator  
CPAA Group Life Insurance Plan  
PO Box 46007  
2339 Ogilvie Road  
Ottawa ON K1J 9M7**

613-798-2424    pierre@capitalbenefit.ca

2008/10

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