

Canadian Postmasters  
and  
Assistants Association



l'Association canadienne  
des maîtres  
de poste et adjoints

# THE CANADIAN POSTMASTER



**Winter 2024**

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# National Office

## National President

Dwayne Jones

## National Vice President

Judy Potter

## National Vice President

Brigitte Faucher

## National Labour Relations Officer

Sonia Dupuis

## Office Manager / Accounting Financial Administrative

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## Computer Data Technical Specialist

Pascal Leroux

## Administrative Assistant

Andréanne Ménard

## Communications and Administrative Assistant

Chantal Legault

## Financial Administrative Assistant

Gaetana Roberge

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## CHANGE OF ADDRESS

In order to maintain an accurate mailing list,  
please send your changes of address to our National Office  
as well as through Canada Post's SAP.

Please send photos to:  
[mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca)



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# National President's Report—Annual General Meeting



As we approach the 2024 Annual General Meeting, the National Office took stock of the happenings at 281 Queen Mary, as well as issues the Association faced throughout the year. We aren't able to capture everything in this report that has transpired over the year, but the report will certainly capture some of the most pressing issues.

In this report we will look at:

- Personnel Changes at Head Office
- Building Issues at Head Office
- Negotiations
- Pay Equity
- Leasing Allowance
- Labour Relations



## **Personnel Changes at Head Office**

If any of you have had the opportunity to attend the Quadrennial, read the Spring edition of the Canadian Postmasters and Assistants Association (CPAA) magazine, view the CPAA website, or even if you heard the National President's report read at the Annual Convention. You will know that we have had changes at CPAA Head Office.

In October 2023, we had changes that took place at the Quadrennial Convention. Two Officers retired and starting October 6<sup>th</sup>, President, Dwayne Jones, French Vice President, Brigitte Faucher, and English Vice President, Caty Chazalon began their new roles. Ms. Chazalon felt the call of home was too strong and returned to Newfoundland in December 2023. The National Board of CPAA came together quickly to address the vacancy and a unanimous vote was made to have Judy Potter, Secretary-Treasurer for Ontario, fulfill the mandate. Judy and Brigitte have been a tremendous asset to the National Office and to the Association. They are doing an exceptional job in looking after the members and the affairs of the Association. Please continue to welcome and support them in their new roles with the Association.

## **Building Issues at Head Office**

The building at Head Office of CPAA is approximately 68 years old and has certainly had to go through some renovations in the past. One of which was a roof top Heating/Air Conditioning unit (HVAC). We experienced some mechanical issues that required immediate action with the HVAC unit. The unit was almost at the end of its life expectancy, so it was certainly time for a new unit. This was happening towards the end of the year and yes, December isn't generally an ideal time to have to replace a roof top unit, the necessity was there. Thankfully, the temperature was mild during this time, which helped the installation to go smoothly.

Contractors were sought, options were presented to the National Board, and December 2023 the new unit was installed. I'm happy to report that the installation went well, and the new unit has been working efficiently.

On another Head Office building issue, it's important to note that the building at 281 Queen Mary, has certainly experienced the effects of weather over the years. In May of 2022, there was a severe storm that came through the Ottawa area and knocked out power to much of the city. CPAA head office experienced the fall out of this as the basement flooded. This was not the first time that the basement experienced flooding but certainly the first to this extent. The Association's insurance company required a permanent solution to keep this from happening again to avoid continual flood claims.



# National President's Report—Annual General Meeting

The Association began looking at possible solutions and, in the end, the National Board was unanimous to move forward with the installation of a power generator. The generator would not only provide power to necessary sump pumps, but also provide power back up to the building. This ensures that all equipment is functional and will provide minimal impact to the daily operations should a storm cause power outages to the area. I'm happy to report that other than some minor adjustments since its installation in July, everything has been running smoothly. This is one of those things that the true test will be the next time the city is hit with a major storm, but the Association certainly isn't wishing this to be anytime soon. The good news is that the preventative steps have been made in advance.

## Negotiations

On December 31, 2023, the current Collective Agreement was set to expire.



Following the CPAA Quadrennial Convention, the Association recognized that this upcoming round would not only have to raise the current demands submitted by CPAA members, it would also include addressing items that have been carried forward from previous rounds. CPAA served notice to bargain to Canada Post on November 10th, 2023.

The CPAA bargaining team met internally and the parties agreed to face-to-face meetings during the week of February 12<sup>th</sup> and again during the week of February 26<sup>th</sup>.

Up to and including the week of March 18<sup>th</sup> the Association tabled over 50% of CPAA demands. The Association also during this time reminded members that the current Collective Agreement remained in effect despite having expired on December 31, 2023. The Association continued to be optimistic for productive discussions during the upcoming weeks of negotiations.

In April, the bargaining teams met during the week of April 15<sup>th</sup> and CPAA continued to strive for a fair and equitable Collective Agreement.

During the month of May and June, the parties met the week of May 27<sup>th</sup>, the week of June 3<sup>rd</sup>, and the week of June 24<sup>th</sup>. At this time, CPAA's negotiating team noted that they had presented approximately 60% of the members' demands. Which were in various stages. Some had been agreed to, others declined, and others still under review.

CPAA's negotiating team met both internally and face-to-face during the week of August 19<sup>th</sup>. Where CPAA presented the balance of their demands with the exception of a few possible clean up items.

By the end of the week of September 23<sup>rd</sup>, CPAA had not only tabled all of their demands, the parties had also discussed "Article 60" should an agreement not be reached.

The Association is waiting on Canada Post Corporation (CPC) to finalize their responses, along with any outstanding proposals they may have. We are anticipating that the dates in October will cover these items.

CPAA wishes to conclude negotiations with a fair Collective Agreement that reflects the contributions CPAA members make to the strength of the Canadian postal service.



## Pay Equity

The Pay Equity Committee is comprised of members from the Association of Postal Officials of Canada (APOC), CPAA, Canadian Union of Postal Workers (CUPW) [Urban and Rural and Suburban Mail Carriers (RSMC)], Public Service Alliance of Canada (PSAC), Union of Postal Communications Employees (UPCE), non-unionized employee representatives, and Canada Post. This Committee was established to meet the requirements of subsection 57(1) of the Pay Equity Act. The Committee has been meeting approximately every two weeks to establish a pay equity plan by identifying job classes and to determine the value of the work performed in each class. Consideration includes female dominated and male dominated positions, skill, effort, responsibility and conditions under which the work is performed.



# National President's Report—Annual General Meeting

It has been very challenging and time consuming due to the complexity of categorizing the job classes for approximately 68,000 CPC employees and trying to come to an agreement on one job evaluation tool that will sufficiently evaluate all job classes.

Originally the deadline for completion was May 2024, however, the Committee has been granted an extension from the Pay Equity Commissioner to March 3, 2026. Hopefully, as we continue to make progress, we will be able to complete this Plan long before that and share the outcome with you.



## Leasing Allowance

Supplemental leasing allowances seem to be increasing in delay and denials and CPAA is continuing to challenge the Corporation on this front. This request can only be submitted once a year by June 30 for the previous year. The requirements for this supplement can be found on the Canada Post form, which is also posted on the CPAA Website.

“Article 43 – Leasing Allowance” requests continue to be a concern for CPAA members. The Postmaster can request an increase to the leasing payment when the total amount of expenses exceed the “Appendix I – Leasing Allowance” provided by CPC. The onus is on the Postmaster to prove to CPC that their operation expenses are above what the CPC leasing allowance pays. Specific supporting documents are required by CPC to approve an increase which the CPAA members can find an example form on the CPAA website. By completing the example form it captures all the information that CPC needs to make a determination and helps to expedite the process.

## Labour Relations



The Association is facing significant challenges as we approach 2025, a year in which a federal election is looming, and all signs are pointing to a government that will seek to find savings from Canada Post, whether it makes sense or not.

Perhaps the most significant is what seems like a concerted effort at converting every community into one that is served solely by community mailboxes. The problem for those who live in remote communities is that they never know when they'll need to visit a post office given that not all services can be provided online, and certainly not with a community mailbox. Our members are in the best position to remind customers why a post office is better, both by explaining which services we offer and by doing so with a smile on their face.

An issue that seems to arise more than it should is office conflict. Early intervention is the key to finding a suitable solution. By involving your Branch in the early stages of those discussions, you are recruiting the skills of someone who is well versed in these realities.

Also, all employees are entitled to a safe and healthy work environment which requires effort from everyone. We all follow the Collective Agreement, Policies and Procedures to ensure we meet this goal.

Members are reminded to please follow their “Article 12 – Allocation of Hours” schedule. We're not concerned when someone stays five minutes longer occasionally, but when it becomes a problem is when it happens every day, or close to it. This does not allow the Corporation to gather a clear picture of what is truly required for the operation of that post office. And hinders the Association when it comes to requesting a consultation on hours of the post office. If members begin to document all the extra time, they used to complete their work, a few things could happen, including ensuring that all employees are properly trained, a problem which has plagued our members for years. It could also demonstrate a sincere need for more hours and/or more positions being created.



# National President's Report—Annual General Meeting

From October 1, 2023, to today, 77 grievances were filed and 16 have already been closed, mostly as a result of CPC sustaining them after they were discussed at the Branch level.

As we bring this report to a close, we remind all our members that the Collective Agreement provides for many rights and entitlements that exceed those of a non-unionized work environment. We encourage all members to familiarize themselves with the finer points of the Collective Agreement and to contact a Branch Officer should they think a violation has occurred.

In Solidarity,

*Dwayne Jones*

National President



## ***CPAA National Annual General Meeting Minutes***

***October 31, 2024***

There were 10 attendees present.

Simultaneous translation was provided.

### **Call to Order**

The meeting was called to order at 3:00 p.m. by President Dwayne Jones.

### **O Canada!**

All attendees sang the National Anthem.

### **Introduction of the members of the National Board of Directors**

All attendees signed the register of the Annual Meeting Attendance.

### **In Memoriam**

All attendees observed a moment of silence in memory of members departed.  
National Vice Presidents, Judy Potter and Brigitte Faucher, read the list of departed members.

### **National President's Report**

National President, Dwayne Jones, read his annual report.

### **Audited Financial Statement**

The audited National Financial Statement was presented to the Board by the National President, Dwayne Jones.

### **Adjournment**

Meeting adjourned at 3:40 p.m.



# Vacation Leave Schedule—Article 23

The vacation period for CPAA starts April 1<sup>st</sup> and continues to March 31<sup>st</sup> of the next year and will not normally be taken during the month of December, nevertheless such requests for leave will not be unreasonably denied.

Vacation leave will be scheduled and posted within your office prior to April 1<sup>st</sup> each year and must be chosen in **one (1) continuous period** of vacation leave **consisting of all or part** of your vacation leave entitlement.

## What is one (1) continuous period of vacation leave?

**One (1) continuous period** can be as little as ½ a day (for full-time employees), one individual day or more consecutive days, or as much as the full vacation leave (e.g., 3 weeks in a row), as long as it is scheduled as one continuous period of time.

Selection of leave starts with the Postmaster first and continues in accordance with **Article 23.02—Order of Priority** until all vacation leave has been chosen. After the first round of picks, if all vacation leave has not been scheduled, then you must continue the picks, in the order of priority, until all have been scheduled.

## Do terms get to pick vacation leave?

**YES**, although terms do not accumulate vacation hours, terms with continuous are entitled to schedule vacation (without pay) and be included in the order of priority picks.

## Can I book every Friday off in the summer as my first pick?

**NO**, each day would be one (1) individual continuous period and must be treated as one. Your first pick would be the first Friday, and the second Friday vacation would be chosen in the next round of picks after all employees have chosen their first pick. This round of picking vacation dates continues until all vacation leave has been scheduled.

## Does all vacation leave have to be taken in one-week blocks, Monday to Friday? What if I decide to book 5 days in a row from Tuesday to Monday?

**NO**, if you do choose a week as your one (1) continuous period, it **does not have to be Monday to Friday**.

## I work in a larger office and my co-worker, and I both want off at the same time. Is this possible?

Our Collective Agreement states: “in offices where there are more than two (2) employees, and suitable replacement schedules can be arranged and where practicable, more than one (1) employee may take vacation leave during the same period of time.”

**Webster’s definition of “Vacation”: a rest from work. Be sure to take yours!**







**Sean McGee** was introduced to CPAA in 1983 as an articling student and called to the Bar in 1985. He has been a member of our team and CPAA family for **over 40 years**. He has represented and contributed so much to CPAA and our members over this time.

We wish to thank Sean for all that he has done for the Association. He has been more than counsel. He has been a **rock and pillar** in all aspects and has helped us grow. His wisdom and stability have played an integral part of our Association, and he has been able to represent all members in both official languages.



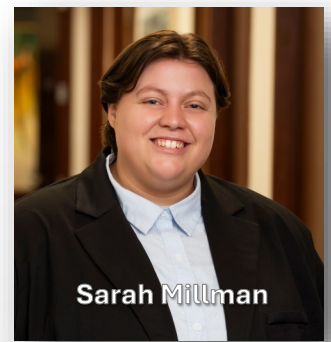
Sean has always been available to CPAA for advice with all aspects of labour law, arbitrations, memorandums of agreement, grievances and advice on collective bargaining problems. He has especially been an integral part of our negotiations of our Collective Agreements over the years. He has committed to staying on our Negotiation Team until this current Collective Agreement has been signed even though **he is officially retiring**.

He excels at solving existing problems and thinking outside the box to do so. In typical lawyer fashion, Sean has always taken the approach of providing **different options** in order to resolve issues with fairness, efficiency and in the best interest of CPAA.



On his retirement, Sean has assured us that CPAA has been left in good hands. **Alison McEwen** is also a member of the CPAA family as she has worked alongside Sean for the past 12 years, so we are fortunate to have her continue. We look forward to Alison **and her team** at RavenLaw to carry on providing us with legal advice and support.

It is bittersweet saying goodbye to a **good friend** who has meant so much to CPAA, but we all wish Sean and Kelly a laid-back future enjoying their music and hobbies.



On November 13, 2024, **Sonia Dupuis** rejoined the CPAA National Office team as the **Labour Relations Officer**. She is looking forward to tackle new challenges and will continue to ensure that all the pending grievances will be looked at, and to become familiar with each file in order to support and **share her labour relations experience** with the local representatives. She will also communicate grievance files with CPAA's lawyers in order to best serve the membership.





On **June 10, 1964**, **Joan Bandfield** started working as Postmaster in the **St. Bernard's, NL** Post Office! She was just 18 years old! She is the second longest-serving CPAA employee actively working. What's more amazing is that she actually started helping in the post office after school at the age of 12! This community once had over 1,000 residents including 17 stores and "Aunt Blanche", as she was known to Joan, owned one of the buildings that housed the post office! At age 15 she had to act as postmaster and telegraph operator when Aunt Blanche was away on personal business.

Joan worked 40 hours over 6 days Monday to Saturday, with Wednesdays and Saturdays being ½ days. She worked from a temporary location in June of 1964 when she was hired until the new building was ready and she moved into it in August 1964, she's the only postmaster to work this office.



Remember, in **1964** there was no power in the community, the post office was run by generator until 1966. There was no telephone service in the community until **1969** so in addition to mail being one form of communication, CN Telegraph was as well, and this post office (Joan) provided this service. All work was done by pen and paper and hundreds of money orders were sold. Joan was busy helping write out the money orders, helping residents write letters, prepare their packages, address their mail, delivering and sending telegraphs along with sorting and delivering mail to the residents. In **1973**, the office was so busy, a 16-hr part-time position was added to the office!

Canada Post upgraded to the RPS computerized system which was installed using dial-up Internet that was very slow and that's when Joan found a big change in having time to help her customers as it took more time to serve them then before modernization.

Today the community has about 375 residents. The office has about 225 POC with an additional 170 POC serviced by 2 Rural Routes couriers to nearby communities who no longer have a post office. Joan works 40-hr Monday to Friday, and she has a 4-hr part-timer who works Saturdays!

Joan was born **November 12, 1945** in the community of St. Bernard's and has remained there her entire life living and working! She loves to travel and spend time with family as well as she loves her job and community! Her customers are her friends, and she loves coming to work each day! She said there is nothing she does not like about her job and operates the RPOS system like a pro! Has she thought about retirement? Yes, she figures she has to go sometime but she can't be idle! She said: "Many days I was going to retire but then I changed my mind, I love my job." She also remembered a time when her union helped her with a staffing issue in her office and was very grateful!

It was such a pleasure to visit her at her office on her 60<sup>th</sup> anniversary. Additionally, it was so nice that Canada Post recognized her and her years of service and surprised her on her 60<sup>th</sup> anniversary on the job! Visiting from Canada Post were the General Manager, Dave Parsons; the Regional Director, Jamie Riddle; Local Area Manager, Darren Byrnes and Local Area Superintendent, Wendy Poole! It was wonderful for all these Canada Post reps to see how busy a small rural community is and how CPAA members take pride in their work!

**written by:** Kimberly Hunt, President, Newfoundland and Labrador Branch

# Just For You



The Canadian Postmasters and Assistance Association completed another Just For You training from October 22 to 24, 2024, across Canada.

The trainers and participants have had a wonderful experience, and below are some of the participants' comments about the training:

I wish every Canada Post employee could take a course like this. We all learnt so much from each other and the trainers were really knowledgeable and helpful.

The only regret I have is not doing this sooner. Kudos to the team for such an awesome chance to gain knowledge. I would not have had this opportunity otherwise.

Thank you so much Kim and Judy for your time, knowledge, and absolutely everything you've done for us. The conference was amazing and I'll have memories to cherish forever; friendships, it's been great!



## Calgary, Alberta



### **Trainers**

Xan Moffatt-Toews, Fairview, AB  
Marina Johnston, Blind Bay, BC

### **Participants**

Charmaine Loch – Battleford, SK  
Tabatha Fedak-Doell – Rosthern, SK  
Lisa Hughes – Carlyle, SK  
Michelle Laing – Zehner, SK  
Bonnie Garrett – Langham, SK  
Vanessa Koeckeritz – Tofield, AB  
Raechelle Passmore – Athabasca, AB  
Sandra Evans – Cold Lake, AB  
Carry-Anne Meyers – Waskatenau, AB  
Judy Wellman – Peachland, BC  
Raeanne O'Meara – Fraser Lake, BC  
Louisa Arnelien – H. Hot Springs, BC  
Myra Walshe – Fort Langley, BC  
Sandra Hughes – Egmont, BC

# Just For You

## Ottawa, Ontario

### Trainers

Janet Johnson, East Selkirk, MB  
Connie Kelloway, Angus, ON

### Participants

Lynn Horst – St Jacobs, ON  
Lisa Roe – Dresden, ON  
Heather Brethour – Lakefield, ON  
Megan Post – Hastings, ON  
Brigette Burley – Beaverton, ON  
Ruth Bird – Cookstown, ON  
Cathy Wideman – Gormley, ON  
Raymonde Duchesne – Callander, ON  
Amy Gray – Arundel, QC  
Malinda Skogan – Teulon, MB  
Cheryl Meilleur – Dugald, MB  
Angela Decker–Joe Batt’s Arm, NL



## Québec, Québec



### Trainers

Brigitte Faucher, Ottawa, ON  
Eugène Verdon, Miscou Centre, NB

### Participants

Brigitte Morin – St-Damien de Buckland, QC  
Isabelle Côté – Lac St Charles, QC  
Johanne Poitras – L’islet PO St-Eugène, QC  
Judith Caron – St Alexandre de Kamouraska, QC  
Isabelle Audet – St Gervais, QC

### Participants

Lyne Labiberté – Ste-Julie de Vercheres, QC  
Nathalie Harvey – Shipshaw, QC  
Linda Grimard – St Lazare de Bellechasse, QC  
Julie Beauchemin – St François du Lac, QC  
Peggy Doiron – Paquetville, NB

# Just For You

## Moncton, New Brunswick

### **Trainers**

Judy Potter, Ottawa, ON  
Kimberly Hunt, Harbour Main, NL

### **Participants**

Jacqueline Power – Avondale, NL  
Stacey Aubin – Hillview, NL  
Wendy Keefe – Black Tickle, NL  
Wanda King – Kelligrews, NL  
Nicole Comeau – Meteghan, NS  
Lisa Snider – Hillsborough, NB  
Kelly Rhynard – Boiestown, NB  
Alicia Pettis – Parrsboro, NS



## Wishes for the Festive Season

As we enter this joyful season, we want to take a moment to express our heartfelt gratitude to each member of our community. This time of year is an opportunity for reflection, connection, and celebration of the diverse traditions that bring us together.

We encourage you to embrace the warmth of the season by spending time with loved ones, sharing kindness, and spreading joy in your communities. Let's look forward to a new year filled with hope, collaboration, and continued growth.

Wishing you all a peaceful and fulfilling winter season!

Dwayne  
Judy

Sonia

Andréanne

Chantal

Paul

Beigitte

Vanessa

Saetana



# In Memoriam

Charlene Reid  
Donkin, SK  
  
Morna Hebert  
Mosse Creek, ON

Carolyn Ross  
Stony Island, NS  
  
Minnie Kaiser  
Bickerton West, NS

Guylaine Duhaut  
Dixville, QC  
  
Debrah Ladouceur  
Matheson Island, MB

Kim Moverley  
Waterford, ON

Margaret Hodgins  
Raymore, SK

Shirley Mudge  
Waterford, ON

Sophie Thibault  
L'Isle Verte Ouest, QC

Diana Beech  
Ganges, BC

Bill Morey  
Waterford, ON

Kathleen Ward  
Dominion City, MB

*Our most sincere condolences to their families and friends*

## CPAA MEMBERS

Our local area ran a Christmas Contest for decorating to get in the Christmas spirit in 2023. Our term Karen Stecky painted our windows, and we decided to collect non-perishable goods for our local Rural Cupboard Food Bank in Kakabeka Falls, Ontario, and also cash donations for the Canada Post Community Foundation for children. Pictured here is Kakabeka Falls Postmaster Anna Lebel on the right and part-time Cheri Biloski with donations collected.



Mary Chaisson, Postmaster, and Patti MacDonald, Term, of St. Peter's Bay office, collecting Letters to Santa at the Souris, Prince Edward Island Christmas parade in 2023.





# INSURANCE APPLICATION FOR POSTMASTER PROVIDED PREMISES



## PERSONAL & BUSINESS INFORMATION

Name of Post Master: \_\_\_\_\_  
 Name of Post Office: \_\_\_\_\_  
 Post Office Address: \_\_\_\_\_  
 Street: \_\_\_\_\_ Suite: \_\_\_\_\_  
 City: \_\_\_\_\_ Province: \_\_\_\_\_  
 Postal Code: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Main Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

## OTHER INSURANCE

Do you currently have Property or Liability Insurance for your Postmaster provided facility?  Yes  No  
 If yes, please indicate insurer: \_\_\_\_\_ Policy number: \_\_\_\_\_  
 Type of insurance: \_\_\_\_\_ Ever been cancelled?  Yes  No  
 If yes, please indicate the reason for cancellation: \_\_\_\_\_

## LOSS HISTORY

Have you had any losses in the last five years:  Yes  No  
 If yes, please provide a brief description, including dates and amounts paid:  
 \_\_\_\_\_

## ADDITIONAL PARTIES

**Please list any third parties requiring ADDITIONAL INSURED status (including address):**  
 \_\_\_\_\_  
**Please list any third parties requiring LOSS PAYEE status (including address):**  
 \_\_\_\_\_

## COVERAGES

### A- Base Coverage (Does not include coverage for your building):

Contents: \$20,000 (Your personal contents in the Post Office. No need to insure Canada Post equipment)  
 Business Income: Included  
 Sewer Back Up: Included  
 General Liability: \$2,000,000  
**Base Annual Premium: \$ 490**

### B- Building Coverage (Optional):

If you require coverage for your commercial building, please indicate the desired limit: (1) \$ \_\_\_\_\_ Limit of Insurance  
 (Note that the limit of insurance should reflect the full replacement cost of your building)

You must calculate the Building Coverage premium as follows: Carry forward Line (1) \$ \_\_\_\_\_ Limit of Insurance  
 Multiply by rate of 0.002949 X 0.002949  
 Your building premium (2) \$ \_\_\_\_\_ Building Premium  
 (rounded to nearest dollar)\*

Carry forward line (2) to line (4) on second page.

\*Example: Limit of Insurance of \$100,000 x 0.002949 = \$295

## PAYMENT

Full payment must be provided by cheque, and accompany your application. Applications received without payment will be returned.

### Calculate your premium:

Basic Coverage Premium:	(3) \$	490.00	Premium includes a \$50 Broker Fee
Add the Building Coverage premium (if applicable):	(4) \$	_____	Carried forward from item (2)
<b>Sub Total:</b>	<b>(5) \$</b>	_____	<b>(3) + (4)</b>

QC Postmasters - Add Quebec Insurance sales tax: Add 9% (x 0.09) (6) \$ \_\_\_\_\_

ON Postmasters - Add Ontario Insurance sales tax: Add 8% (x 0.08) (7) \$ \_\_\_\_\_

MB Postmasters - Add Manitoba Insurance sales tax: Add 7% (x 0.07) (8) \$ \_\_\_\_\_

NL Postmasters - Add NL Insurance sales tax: Add 15% (x 0.15) (9) \$ \_\_\_\_\_

SK Postmasters - Add SK Insurance sales tax: Add 6% (x 0.06) (10) \$ \_\_\_\_\_

All other Postmasters - No taxes apply

**Sub Total:** (11) \$ \_\_\_\_\_ [(5) + (6)] or [(5) + (7)] or [(5)+(8)] or [(5)+(9)] or [(5)+(10)] if applicable

**Required Effective Date of Coverage (YYYY/MM/DD):** \_\_\_\_\_ (Please do not submit more than 60 days ahead of the required effective date)  
Going forward, the insurance program will renew on January 1<sup>st</sup> of every year.

### **Your Total Premium:**

If your required effective date of coverage is between **January 1<sup>st</sup> and June 30<sup>th</sup>**, 100% of the premium is payable. (12) \$ \_\_\_\_\_ 100% of (11)

If your required effective date of coverage is between **July 1<sup>st</sup> and December 31<sup>st</sup>**, 50% of the premium is payable. (13) \$ \_\_\_\_\_ 50% of (11)

**Please return the completed, signed and dated application as well as payment to:**

Risk Balance Inc.  
307C Richmond Road, Suite 200, Ottawa ON K1Z 6X3

Complete payment should be made by cheque, payable to "Risk Balance Inc."

**Note that coverage will be bound once a Certificate of Coverage has been issued. We will endeavour to issue the Certificate of Coverage within 3 business days following receipt of your application and payment. Remittance of premium does not automatically bind coverage.**

## WARRANTY STATEMENT

I am applying for insurance based on the information provided above. I authorize you to collect, use and disclose personal information gathered in connection with this application, as permitted by law, for the insurance or a renewal, extension or variation thereof by Intact Insurance Company of Canada for the purposes necessary to assess the risk, investigate and settle claims, and detect and prevent fraud, such as credit information and claims history.

I warrant that to the best of my knowledge, the statements set forth in this application and any supplementary applications are true. I also warrant that I have not suppressed or misstated any material fact.

If the information provided in this Application should change between the date of the Application and the effective date of the policy, I warrant that I will immediately report such changes to the Insurer.

**Name (please print):** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Dated:** \_\_\_\_\_

### **For any additional information, please contact:**

Jody Mendes, Client Manager

Risk Balance Inc.

Toll Free: 1-866-931-8003 Ext. 220

Email: [jmendes@riskbalance.com](mailto:jmendes@riskbalance.com)

