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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**  
Vanessa Leblond

**Computer Data Technical Specialist**  
Pascal Leroux

**Administrative Assistant**  
Andréanne Ménard



**Financial Administrative Assistant**  
Gaetana Roberge



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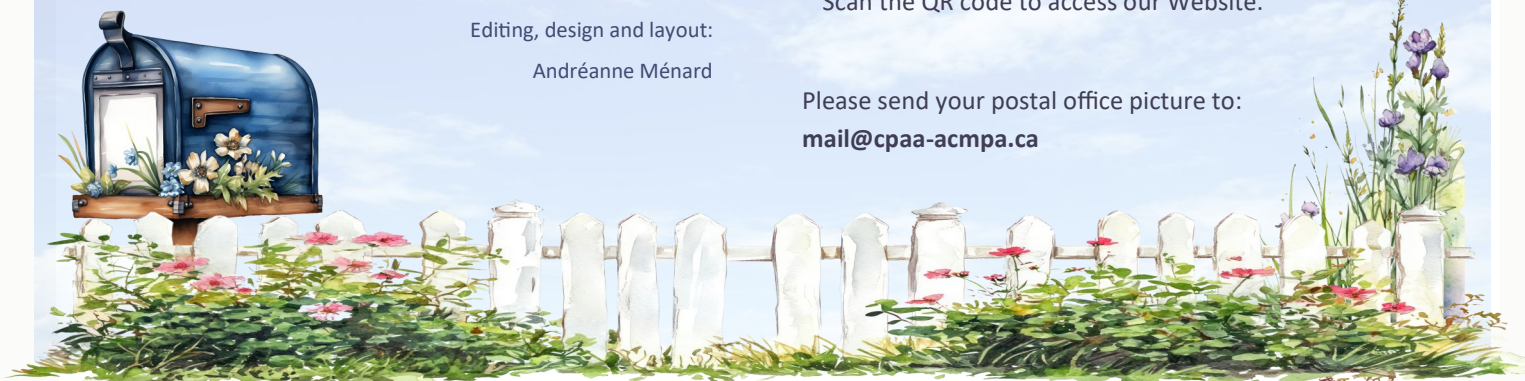
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Scan the QR code to access our Website.

Editing, design and layout:  
Andréanne Ménard

Please send your postal office picture to:  
[mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca)



# CPAA Union Representatives / Représentants syndicaux de l'ACMPA

281 Queen Mary, Ottawa, Ontario K1K 1X1 mail@cpaa-acmpa.ca

Name and address / Nom et adresse	Email / Courriel	Tel. No. / no de tél.		
		Fax	Off.-bureau	Home-rés.
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## Québec

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* *				

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Mr. Raymond Bonk, Vice Pres., PO Box 1258, Killarney MB R0K 1G0	rbonk.cpaa@hotmail.com	204-523-8407	204-523-4920	204-523-8407
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Mrs. Kimberly Houston, Dir., PO Box 135, Oak Lake MB R0M 1P0	kimbcpaa@gmail.com	204-855-3225	204-855-2851	204-730-0233
* *				

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Mr. Gerry Henry, Vice Pres., General Delivery, Del Bonita AB T0K 0S0 (Warner)	gerry@abntnucpaa.com	403-758-6329	403-758-6497	403-642-3992
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Mrs. Karen Luger, Dir., Box 425, Redwater AB T0A 2W0 (Lamont)	karen@abntnucpaa.com		780-942-2440	780-903-6603
Mr. John Pelley, Dir., PO Box 658 , Fort Macleod AB T0L 0Z0	john@abntnucpaa.com		403-553-4334	780-502-3423

## British Columbia and Yukon / Colombie-Britannique et Yukon

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Mrs. Marina Johnston, Vice Pres., 2334 Eva Rd, Lee Creek BC V0E 1M4 (Blind Bay)	marinacpaa@gmail.com		778-490-8069	250-574-7702
Ms. Janice Elliott, Sec.-Treas., Box 141, Keremeos BC V0X 1N0 (Hedley)	janice.cpaa@gmail.com		250-292-8550	778-809-6717
Mrs. Sophie Shulist, Dir., Box 168-4817 Riverview Dr, Edgewater BC V0A 1E0 (Radium Hot springs)	sophie.cpaa@gmail.com		250-347-9460	250-688-4338
Mrs. Shona Brawdy, Dir., 9571 211A St, Langley BC V1M 1P2 (FORT LANGLEY)	shona.cpaa@gmail.com	604-888-3144	604-888-3144	604-866-5256

# Updates from the President



*Thank you to our legal team for their help in the following updates.*

## Negotiation Update

Our last negotiation update informed you that negotiations with the Corporation had broken down in December and that we were in the process of finding an Arbitrator that both parties could agree to use. We had to go through several suggestions before we were able to get an agreement on an arbitrator. In early March, the Corporation finally agreed to an Arbitrator. We then reached out to the arbitrator to invite her to hear the matter, and we now have tentative dates to have the hearing that will set our Collective Agreement coming up in the next couple of months.

It was unfortunate to read in one of the last “info message extra” sent out to all Canadian Postmasters and Assistants Associations (CPAA) post offices by the Corporation that announced that Canada Post Corporation (CPC) agreed to a 5% payment based on wage increases to all members of another bargaining unit. Starting last fall, CPAA has, on two separate occasions, asked that a similar payment based on wage increases be given to CPAA members.



We felt that it would be good recognition of all the hard work they have done. For the Corporation to now have paid members in two other bargaining units while refusing to pay the equivalent to CPAA members is unfair treatment to CPAA employees. The Corporation has provided no reason why it would not provide the payment to CPAA members, beyond a bare refusal and a vague line that it hoped our Collective Agreement would be done soon. This refusal was given before the Corporation had agreed to an arbitrator and before it had agreed to dates for the hearing.

The negotiating committee will continue to push for the best outcome for all CPAA members as we prepare to present our final offer to the Arbitrator.

## Canada Post Industrial Inquiry Commission



Last December, the federal government asked the Canada Industrial Relations Board to order an end to the Canada Post strike that had mobilized 55,000 Canadian Union of Postal Workers (CUPW) workers. An Industrial Inquiry Commission was appointed to look into the structural issues leading to the impasse in negotiations, with Arbitrator William Kaplan at the helm. Even though the Industrial Inquiry Commission is focused on the labour dispute between CUPW and Canada Post Corporation (CPC), Canadian Postmasters and Assistants Association (CPAA) has been following this process closely to make sure that our voice is heard on issues that threaten to impact our members.

The hearings are now well underway. CUPW and CPC provided their perspectives on the issues in writing and also presented their case in oral hearings that took place in January and February. On February 14, 2025, CPAA submitted its own submissions on the issues, which you can read at [www.cpaa-acmpa.ca](http://www.cpaa-acmpa.ca).

Canada Post’s representatives have focused on the growing need to compete in the parcels market, the need to “revolutionize” its collective agreement with CUPW to be able to compete with nimble competitors, and the changing nature of postal service, among other issues. Canada Post has also used this process to take aim at some of the bigger picture issues facing the Corporation, such as the way it provides postal service to rural, remote, and Northern communities.

On the most recent day of hearings, the Corporation challenged CPAA’s hard-won moratorium on the closure of rural post offices. The Corporation now says that the moratorium is one of the “root causes” of its financial challenges and must be replaced with a modernized approach. CPAA challenged this assertion directly in our written submissions. We made clear that further cuts to service in rural, remote, and Northern communities will not solve Canada Post’s financial challenges.





## Updates from the President

CPAA's rural post offices boast the most economical mode of delivery operated by the Corporation. As our members know all too well, this is because the operational cost drivers are lower in these regions and because CPAA-operated post offices have *already* weathered successive waves of cuts to funding and services in rural, remote, and Northern communities. This trend must stop. The cost of maintaining these vital postal services cannot be solely borne by CPAA workers.

Some 900 participants have made submissions to the Inquiry to date. Once the hearings conclude, the Commission will be drafting its report for submission to the Minister of Labour, due in May 2025. We will continue to monitor this process closely and assert that CPAA must have a seat at the table on any issues that affect our members.

### Where is my Parcel?

We are looking for your help to convey to the Corporation the problems that many are facing when they are processing parcels in the Post Office.

We have heard that many are facing these types of problems everyday when dealing with how parcels are processed and customers that come in looking for their parcel.

- Many offices have a multitude of parcels to input into the Retail Point of sale system in the morning. When they begin inputting parcels a notice is sent via email to the customer that their parcel is ready for pickup even before the clerk is done entering all the parcels. This is problematic as the customer comes down to the post office to pick up the parcel but the Delivery Notice Card (DNC) labels may not have been printed, and parcel cards haven't even been distributed. Without having to go through the physical parcels, or thumb through the entire pages of DNC labels the clerk has no way of knowing where the parcel is and which parcel is for that specific customer.
- We asked the Corporation to delay the messaging sent out to the customer to allow the clerks the time needed to process all the parcels. We were told that this is not doable.
- We then asked the Corporation to have the messaging identify that the **parcel** will be ready for pickup and to watch for their delivery notice cards. We were told that this could not be done nationally.

If you have experienced this type of problem or have others that aren't captured here please send us the name of your post office, confirm that there has been an issue you have had to deal with. Also, if you have any further examples of problems surrounding the issue of how **parcels** are processed in our CPAA offices please include that as well.

You can send it to us in the following ways:

- Via email [mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca)
- Fax (613)745-5559
- Mail to CPAA, 281 Queen Mary Street, Ottawa, ON, K1K 1X1

Thank you for your prompt responses as we continue to raise members concerns to Canada Post.

*Dwayne Jones*

National President





# Health and Safety

## BE PREPARED

Would your family know what to do if you were suddenly hospitalized or unable to work due to an illness lasting more than seven calendar days, or if you were recovering from a non-work-related accident?

Would they know where to find your information like employee number, who to contact at Canada Post, and get information about Short Term Disability Program (STDP)?

The following is information that is good to have available in the event of an emergency:

Your full name and Canada Post Employee number (found on your pay statement) # \_\_\_\_\_

Emergency Contact Person: Name \_\_\_\_\_ phone # \_\_\_\_\_

Your Local Area Manager: Name \_\_\_\_\_ phone # \_\_\_\_\_

Your Superintendent: Name \_\_\_\_\_ phone # \_\_\_\_\_

Your Post Office: Name \_\_\_\_\_ phone # \_\_\_\_\_

Postmaster/Assistant: Name \_\_\_\_\_ phone # \_\_\_\_\_

Don't leave your loved ones searching for this information in your time of need. Fill this out and put it somewhere accessible.

**Health and Safety Representative Elections are coming up again in 2025.**

Please watch for upcoming information.



# JUST FOR YOU

## DATES LOCATIONS TOPICS

### DATES

**OCTOBER 21, 22 & 23, 2025**

### LOCATIONS

**St John's NL English**

**Quebec QC French**

**Ottawa ON English**

**Calgary AB English**

### TOPICS

**3-DAY TRAINING – for active CPAA members**

- CPAA History
- By-laws / Policies
- Labour Movement
- Rights
  - ✓ Collective Agreement
  - ✓ Canadian Human Rights Act
  - ✓ Canada Labour Code

Canadian Postmasters  
and  
Assistants Association



L'Association canadienne  
des maîtres  
de poste et adjoints

Are you an Active Member interested in increasing your union knowledge?

Will this be your first Just For You training?

If you answered yes to both of those questions, a portion of our negotiated education fund has been used to develop and present a training program Just For You!

**OBJECTIVES** – you will have a better understanding of:

- ✓ The structure of CPAA
- ✓ Articles of our Collective Agreement
- ✓ How you can work for CPAA
- ✓ CPAA's role in the labour movement
- ✓ How CPAA can work for you

### Important information:

- From Oct. 21 to 25, 2025, the CPAA Education Fund will pay expenses such as: wages, per diem, accommodations, travel, etc.
- Enrolment is limited to 50 participants across Canada, selected by a random draw.
- Past and Present Union Representatives are not eligible for this training.
- CPAA members who have already attended a previous Just For You training are not eligible to apply.
- Only one application form per member will be accepted.
- Please carefully review the dates of the training sessions and your availability to avoid unnecessary cancellations and added expenses.
- Contact CPAA immediately if you are on any type of leave, so arrangements can be made.

### JUST FOR YOU APPLICATION FORM

Applications must be received by June 30, 2025, at: **CPAA, 281 Queen Mary, Ottawa ON K1K 1X1**

Name \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

Province \_\_\_\_\_ Postal Code \_\_\_\_\_

Post Office Name \_\_\_\_\_

Phone (H) \_\_\_\_\_ (W) \_\_\_\_\_

Email \_\_\_\_\_

Position Title \_\_\_\_\_

Preferred training language

English ☐

French ☐

# *In Memoriam*

Debbie Badger  
Gift Lake AB

Valerie Mayne  
Madeira Park BC

Robert Clyne  
Little Britain ON  
Past ON Br. Sec.-Treas.

Johanne Martin  
Metabetchouan Lac à la  
Croix QC

John Thomas  
Newtown NL

Judy Green  
Devon AB

Nelson Martel  
Lac Bouchette QC

Kathryn Koster  
Sayward BC

Catherine Léger  
Past MR Br. Dir. &  
Vice.Pres.



*Our most condolences to their family and friends*

**We want to hear from you! If you and your postal office would like to be featured in, or if there is a specific topic you would like to read in "The Canadian Postmaster" magazine.**

**Please send an email with photos and information to [mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca). You can also call the National Office at 613-745-2095.**



**Supplemental Allowance Declaration**  
**Déclaration relative à l'indemnité supplémentaire**



Employee name / Nom de l'employé / employée \_\_\_\_\_  
Employee ID number / Numéro de l'employé / employée \_\_\_\_\_  
Phone number / Numéro de téléphone \_\_\_\_\_  
Email / Adresse courriel \_\_\_\_\_  
Office name, Province / Nom du bureau, province \_\_\_\_\_

**Please check the appropriate box(es)**

**1. In 2024, I provided premises for Canada Post that are:**

In residential premises ☐  
or  
As a stand-alone office (I did not operate another business or engage in other employment on the same premises as the post office) ☐  
**AND**

**2. Commercial (or equivalent) Insurance**

I provided commercial (or equivalent) insurance due to providing the premises for the post office. ☐  
or

**Telephone use**

I was required to have a telephone line that was not provided, or paid for, by Canada Post. ☐

If none of the above applies to you, you are not eligible for the supplemental allowance and do not need to return the form.

**Veillez cocher la ou les case(s) applicable(s)**

**1. En 2024, j'ai fourni des locaux pour un bureau de Postes Canada qui se trouvent :**

dans un immeuble d'habitation ☐  
ou  
dans un bureau autonome (je n'ai pas exploité d'autre commerce ni exercé un autre emploi dans l'immeuble du bureau de poste) ☐  
**ET**

**2. Assurance commerciale (ou l'équivalent)**

J'ai souscrit une assurance commerciale (ou l'équivalent) afin de fournir les locaux du bureau de poste. ☐  
ou

**Usage téléphonique**

Je devais avoir une ligne téléphonique qui n'était ni fournie, ni payée par Postes Canada. ☐

Si aucun de ces cas ne s'applique à vous, vous n'êtes pas admissible à l'indemnité supplémentaire et vous n'avez pas besoin de retourner le formulaire.

Signature \_\_\_\_\_

Date \_\_\_\_\_

**Submit to:**

**SUPPLEMENTAL ALLOWANCE**  
**CANADA POST**  
2701 RIVERSIDE DRIVE SUITE N1040  
OTTAWA ON K1A 0B1  
or cpaa\_sa@canadapost.postescanada.ca

**Soumettre à :**

**INDEMNITÉ SUPPLÉMENTAIRE**  
**POSTES CANADA**  
2701 PROM RIVERSIDE BUREAU N1040  
OTTAWA ON K1A 0B1  
ou cpaa\_sa@canadapost.postescanada.ca

Please note that all forms, without exception, must be received by **June 30, 2025**. Forms received after June 30 will not be considered for payment. **Eligible claims will be paid by August 31, 2025**. For mailed applications, it is recommended to use a traceable mailing product to obtain proof of mailing.

Veillez noter que tous les formulaires de demande, sans exception, doivent être reçus avant le **30 juin 2025**. Les formulaires reçus après cette date ne seront pas admissibles. **Les demandes de remboursement admissibles seront payées avant le 31 août 2025**. Pour les demandes envoyées par la poste, il est recommandé d'utiliser un produit postal repérable pour obtenir une preuve d'envoi.

**Leasing Allowance Declaration (43) (App "I")**  
**Déclaration d'indemnité de location (43) (App « I »)**

**Statement of Income/Revenues**

Post office name/Nom du bureau de poste : \_\_\_\_\_ Postal code/Code postal \_\_\_\_\_  
Postmaster/Maitre de poste : \_\_\_\_\_ ID# \_\_\_\_\_ Position # \_\_\_\_\_ Tel# \_\_\_\_\_  
Leasing Allowance received from Canada Post/Allocation reçue de Postes Canada: \_\_\_\_\_  
Telephone Allowance/Allocation de téléphone: \_\_\_\_\_  
Supplemental Allowance/Allocation supplémentaire: \_\_\_\_\_  
Total: \_\_\_\_\_ \$

**Statement of expenses/ Dépenses encourues (if applicable/si applicable)**

Rent/Coût du loyer : \_\_\_\_\_ Month/mois  
Electricity/Électricité : \_\_\_\_\_ Month/mois  
Heat/Chauffage : \_\_\_\_\_ Month/mois  
Water/Sewer/Garbage/Eau/Égouts/Poubelles: \_\_\_\_\_ Month/mois  
Telephone/Téléphone: \_\_\_\_\_ Month/mois  
Insurance/Assurance: \_\_\_\_\_ Month/mois  
Snow removal/Déneigement: \_\_\_\_\_ Month/mois  
Lawn mowing/Tonte de gazon : \_\_\_\_\_ Month/mois  
Cleaning supplies/Produits nettoyage : \_\_\_\_\_ Month/mois  
Office supplies/Dépense de bureau : \_\_\_\_\_ Month/mois  
Other/Autres : \_\_\_\_\_ Month/mois

Expenses Total/Somme des dépenses : \_\_\_\_\_ Month/mois

Income/Revenues : + \_\_\_\_\_

Expenses/Dépenses : - \_\_\_\_\_

Total : = \_\_\_\_\_

**Supplemental Allowance Declaration Form**

**Leasing Allowance Declaration Form**

CPC mails this form to Group Postmasters in March every year and can be found on our website at: [www.cpaa-acmpa.ca](http://www.cpaa-acmpa.ca).

Contact your local union representative to receive this form.



## Order the 2024 Financial Report from CPAA

Our 2024 audited financial report is expected to be available in May.

In order to receive a copy of this report, please complete the mailing information below and return it by e-mail at [mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca) or by mail to the following address:

(PLEASE PRINT)

CPAA  
281 Queen Mary  
Ottawa ON K1K 1X1

\_\_\_\_\_  
Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
City-Province-Postal Code

## ***Branch Annual Conventions*** **2025**

### **Newfoundland and Labrador**

Glynmill Inn  
1B Cobb Lane  
Corner Brook, NL A2H 2V3  
Tel. (709) 634-5181  
**May 2 - 3, 2025**

### **Maritime**

Crown Plaza Saint-John Harbour  
10 Portland Street,  
Saint-John, N-B E2K 4H8  
Tel. (506) 674-5280  
**May 23 - 24, 2025**

### **Quebec**

Hôtel du Domaine  
755 9<sup>e</sup> rue sud  
Thetford Mines, QC G6G 0G1  
Tel. (418) 755-1355  
**May 2 - 4, 2025**

### **Ontario**

Holiday Inn Hotel  
150 George St N  
Peterborough, ON K9J 3G5  
Tel. (705) 743-1144  
**May 30, 31 & June 1, 2025**

### **Manitoba**

Canad Inns Destination Centre Transcona  
826 Regent Ave. W  
Winnipeg, MB R2C 3A8  
Tel. (204) 224-1681  
**May 2 - 3, 2025**

### **Saskatchewan**

Ramada Plaza Downtown Regina  
1818 Victoria Ave.,  
Regina, SK S4P 0R1  
Tel. (306) 569-1666  
**April 25 - 26, 2025**

### **Alberta, NWT and Nvt.**

Best Western Plus Chateau Inn LTD  
5027 Lakeshore Drive  
Sylvan Lake, AB T4S 1R3  
Tel. (403) 887-7788  
**May 2 - 3, 2025**

### **B.C. and Yukon**

Coast Kamloops Hotel & Conference Centre  
1250 Rogers Way  
Kamloops, BC V1S 1N5  
Tel. (250) 828-6698  
**April 25 - 26, 2025**

## ***Notice***

### ***National Annual Meeting***

October 09, 2025 (3 p.m.)

CPAA  
National Office  
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.cpa-a-acmpa.ca](http://www.cpa-a-acmpa.ca)

Any member wishing to attend, please contact the National Office.



Sonia Dupuis is a highly respected bilingual Labour Relations Expert who recently came out of retirement, bringing a wealth of knowledge and experience back to our team. With a career spanning several decades with Canada Post and the Canadian Postmaster and Assistants and Association (CPAA), she has an exceptional ability to resolve issues with both tact and expertise. Her knowledge and understanding of our Collective Agreement and conflict resolution has proven invaluable.

What sets Sonia apart is not only her professional expertise but also her genuine passion for fostering positive relationships between management and employees. She is always willing to share insights with colleagues, helping to elevate the entire team's understanding of labour relations.

Despite being in retirement for a period, Sonia's enthusiasm and energy are as high as ever, and her return to the workplace has been met with great appreciation. Her guidance has already made a positive impact on those around her, and it's clear she is just as dedicated to shaping the future of the field as she was in her earlier years.



## Change of Address process

To ensure that CPAA has your correct address, there are two (2) things you must do:

1. Advise Canada Post:

⇒ You can update your address information through the Intrapost – Employee Self Service (ESS)

OR

⇒ Contact AccessHR:

- E-Mail: [AcessHR@canadapost.ca](mailto:AcessHR@canadapost.ca)
- Phone: 1-877-807-9090
- Fax: 613-734-6347

2. Advise CPAA: (For information purposes only)

- E-mail: [mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca)
- Phone: 613-745-2095
- Fax: 613-745-5559



It is imperative that you notify Canada Post first. Our membership file is based on the Corporation's database. If you have not advised Canada Post Corporation of your change of address then your new address will not show up in our system.



# Help Canada to see who we are !

As we launch CPAA's national advocacy campaign to raise awareness about the importance of rural post offices in communities across Canada, we need your help!

Please send us your most beautiful photos of rural post offices, including the landscapes around them!



All photo submissions will be eligible for a draw.

**Deadline: June 15, 2025**

Send your photos to: [mail@cpaa-acmpa.ca](mailto:mail@cpaa-acmpa.ca)



## 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: \$ 497**

#### **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 0.003008 X 0.003008

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 0.003008 = \$300.80

## PAYMENT

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

### Calculate your premium:

Basic Coverage Premium:	(3) \$	497.00	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):** \_\_\_\_\_

Going forward, the insurance program will renew on January 1<sup>st</sup> of every year.

(Please do not submit more than 60 days ahead of the required effective date)

### **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. (÷2)

(13) \$ \_\_\_\_\_ 50% of (11)

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

Jones DesLauriers Insurance Management Inc.  
307C Richmond Road, Suite 200, Ottawa, ON K1Z 6X3

Or kindly send an e-transfer to [payments@jdimi.com](mailto:payments@jdimi.com). Please include your full name and the policy number (501378638). No security question is required as this email is set up for auto deposit.

Complete payment should be made by cheque or e-transfer, payable to "Jones DesLauriers Insurance Management 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  
Jones DesLauriers Insurance Management Inc.  
Toll Free: 1-866-931-8003 Ext. 220  
Email: [jodym@jdimi.com](mailto:jodym@jdimi.com)



# Group Life Insurance Plan

## A—Life Insurance Benefit

1. Commencing April 1, 2016, all active members of the Association are insured for \$10,000 Group Life Insurance in accordance with the terms of Group Policy No. 101959, issued to the Association by the Sun 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 Sun 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 Sun 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 Designation Form) and a Trustee Appointment form will be sent to you for completion. (Also available on CPAA Website)

## **Certificate of Insurance**

1. The Sun 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. 101959:
  - 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 Sun Life.
3. If no beneficiary is registered with Sun 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. 101959, the terms of the latter shall govern.

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

**Meldrum Horne & Associates**  
222 Queen Street, Suite 301  
Ottawa ON K1P 5V9  
[info@meldrumhorne.com](mailto:info@meldrumhorne.com)  
(613) 233-9105

2022/10

**Retain the above for your records**

**Please complete, detach and forward this portion to: CPAA 281 Queen Mary, Ottawa, ON K1K 1X1**

## **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 (term employee not eligible).
- 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. 101959 declare that all proceeds payable under this policy at my death be paid to

**Beneficiary's full name**

**Relationship of Beneficiary to Member**

**Beneficiary's contact**

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_  
**City, Province**

**Signature of Member**

**Witness Print your full name**

**Signature of Witness**