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### **BARGAINING**

Our bargaining process just ended following ratification of the tentative agreement by the members and the official signing by union and employer leaders. It's time to issue my customary thank-you. My first thank-you goes to the members and their locals who support us; without you, we are just powerless spokespeople. Another thank-you goes to the UTE Executive Council, which was able to make beneficial decisions for the bargaining, and to our staff. A very special mention goes to Sister Betty Bannon, whose countless efforts with the CRA and the PSAC ensured the expedited bargaining process would unfold effectively and achieve the results obtained. Naturally, I thank the members of the Bargaining Team (including our negotiator Gaby Lévesque) for the work they carried out and the determination shown in achieving this agreement.

I salute the attitude of our employer, the CRA, who, at the bargaining table, demonstrated respect and acknowledgement for its workers and their UTE/PSAC representatives. They bargained in good faith and met our expectations regarding the right to bargain and the recognition of the excellent work done by our members. (See <a href="http://www.ute-sei.org/English/publications/union-news/2010/">http://www.ute-sei.org/English/publications/union-news/2010/</a>

<u>union-news-june-2010.pdf</u>). That respect led to our new collective agreement, which will expire in October 2012.

The CRA's attitude is even more relevant since our employer must now take money from its operating budgets to make this and future agreements. So let's hope that the CRA will put aside reserves for our next bargaining process .... As for us, let's carry on with our excellent work.

We all know that this agreement is not ideal; yet given the current economic conditions, it's a good agreement, and there were no concessions. I can't overlook what



our brothers and sisters at other bargaining tables are going through and the complexity of the decision they have to make. We need to maintain solidarity and be ready to mobilize in order not to be the next target of the current government's irreverent policies. The double standard law and inequities of the leaders of this country and their lack of respect for the workers who participate in the economy, must stop. Hopefully the day will soon come when the politicians practice what they preach.

I'll close by letting you know that our ongoing bargaining demand collection process will soon be in place. Yes, as one process ends, another gets underway ....

Bargaining is our business; let's get informed and involved.

"Just because a rumour doesn't stand doesn't prevent it from running."

In solidarity

Denis Lalancette, 2<sup>nd</sup> National Vice-President.

SI VOUS PRÉFÉREZ RECEVOIR CE COMMUNIQUÉ EN FRANÇAIS, ADRESSEZ-VOUS À VOTRE PRÉSIDENT- E DE SECTION LOCALE

# **NO SHORTFALL**

**Re** "Feds have \$65B pension funding shortfall: Report" (Nov. 12) The C.D. Howe Institute report described in this article is another attempt to rob hundreds of thousands of hard-working Canadians of their retirement security.



By re-releasing their own skewed figures, the C.D. Howe Institute is attempting to strike fear into the minds of Canadians by basing the whole premise of their projections on a doomsday scenario whereby Canada's federal government ceases to exist.

The Institute's estimate of the "fair-value" costs of the federal public pension liabilities assumes that the federal government will one day cease operations in the same way as a private corporation going bankrupt.

But the latest actuarial report tabled in Parliament in November 2009, in fact, shows that the Federal Public Service Plan is adequately funded and is running a surplus. This surplus is due in part to the large contribution by employees. Contribution rates of public service employees to the Federal Public Service Pension Plan have been increasing substantially since 2006.

Recent reports from the Public Sector Pension Investment Board indicate that the market investments of Federal Public Service Pension funds are generating significant returns to more than cover future pension plan liabilities.

The authors of the C.D. Howe report should go back and review their research.

UTE
UPCOMING
EVENTS

March 15, 16, 20 Executive Council (Ottawa)

March 17 - 19

Presidents' Conference (Ottawa)

March 19th

Deadline Convention Resolutions

Letter to the Editor, Ottawa Sun from a PSAC Executive Officer



SEASONS
GREETINGS FROM
THE NATIONAL
EXECUTIVE AND
STAFF OF THE
UNION OF TAXATION
EMPLOYEES

**"我我我我我我我我我我我我我我** 

### Further to our June's Special Edition

Ms. Catherine Swift

President, Canadian Federation of Independent Business (CFIB)

Ms. Swift,

November 18, 2010

In my capacity as the National President of the Union of Taxation Employees – PSAC, I represent over 26,000 members who work for the Canada Revenue Agency.

I am contacting you to express our displeasure with your continued attacks on federal public sector workers. You have stated on several occasions in various media outlets that my members do not deserve the pensions they have paid for, nor the wages and benefits they earn.

Regarding the pension issue, you conveniently omit many of the facts. For example, you know very well that Federal employees pay more than 10% of each and every pay they receive into their pension plan and they have done so for their entire careers. When you talk about the amount of the pension that federal workers receive, you quote figures that inflate your numbers as you choose not mention that these figures include the pensions of the politicians and senior bureaucrats, who earn well above \$100,000. My members do not earn over \$100,000 and many of them are single parents who barely earn over \$30,000 per year. I find it sad that you also fail to mention that the government took over \$30 billion dollars from our pension surplus and used this money for general revenues. You are well aware pensions are deferred wages and these workers gave up economic increases to pay into a pension plan.

My members work hard to enforce the Income Tax Act and other legislation and the economic downturn was not their fault. In fact, because of their hard work, the government is able to enforce legislation and bring billions of dollars into the government coffers that are assisting in Canada's economic recovery.

I have and will continue to advise my members that that the rhetoric you are spouting to the media sources is not factual. I would ask that if you are going to keep making quotes on our so called (using your words) "Cadillac Pension" that at least present all of the facts. Your one sided biased opinion is certainly not welcomed by our membership.

Thus, I have asked my members, their families and their neighbours to go directly to the membership that you represent and tell the business owners that we will no longer be able to shop at their stores because you, their national president, want to take hard earned dollars out of my member's pockets. They will no longer choose to spend their dollars at businesses that support your position.

I cordially extend you an invitation to meet, and through discussion convince you to retract your position. However, until that happens, my Union and other unions will continue to send out the request to the membership to not shop at your member businesses that belong to the CFIB.

Sincerely

Betty Bannon

National President Union of Taxation Employees

# the president's corner

We recently signed our new collective agreement. This agreement gives us increments of 1.5% on November 1, 2010 and 2011. This is the MAXIMUM rate according to the Expenditure Restraint Act (ERA) of Bill C-10 at least for the first part of the first year.

We also negotiated an additional personal day, which can be now taken in hours and a new expanded definition of family. Other changes were listed in the ratification kit you received prior to the ratification vote and are available on the UTE website.

More importantly, we did not lose any of our current benefits, due at least in part to YOUR efforts, as well as, the timing of our negotiations under the law. However, we need continued vigilance and action from you to keep our pensions and benefits safe. Don't forget to visit your MP and tell them:

"Hands off my Pension" and "Hands off my Severance"!

Betty Bannon

# 2010 UTE SCHOLARSHIPS AWARDED

The Union of Taxation Employees each year offers two \$2500 National Scholarships and ten \$1000 Regional Scholarships. The scholarships are available to members in good standing of the UTE, their spouse, children and/or their grandchildren.

### THE WINNERS OF THE 2010 NATIONAL SCHOLARSHIPS ARE

Vicky Rodgers (Montreal), winner of the Diana Gee Scholarship Fund and Harrison Andrews (Northern and Eastern Ontario).

### THE WINNERS OF THE REGIONAL AWARDS ARE:

#### RECIPIENT/ REGION

### RECIPIENT /REGION

Caroline Séguin, Montréal Christina Rousseau, Northern and Eastern Ontario

Jamie Chalmers, Prairie Natalie Petra, Greater Toronto

Jean-Sébastien Maltais, Québec Bridget Woudstra, South Western Ontario Samantha Stupak, Rocky Mountains Kaitlin Cameron, Atlantic Al Rollins Award

Becky Dochstader, Pacific Cassandra Aylward, National Capital

# **CONGRATULATIONS TO ALL!**

# ADDENDUM TO THE ARTICLES "DUTY TO ACCOMMODATE" AND "IS IT GENUINELY THE DUTY TO ACCOMMODATE PROCESS?"

In our April, 2009 and September, 2010 *Union News*, we briefly described the duty to accommodate procedures that must be observed by you and your employer

The three (3) outlined procedures are:

- 1. Obtain a medical certificate from the employee's treating physician that explicitly reads of a medical diagnosis without disclosing confidential information such as a course of treatment;
- 2. The medical certificate must accurately detail the accommodation requirement(s) of the employee and;
- 3. Provide the medical certificate to the employer.

The UTE clarifies that providing a medical diagnosis **is not a requirement** of the duty to accommodate process. Nonetheless, the UTE is of the opinion that if additional / supplementary information is provided to the employer as outlined herein above, the greater the prospect for successful accommodation.

Erik Gagné, LRO

### **CHANGE OF ADDRESS**

Please note that all address changes should be done via e-mail to Sylvie Bastien (basties@ute-sei.org) or via the national web site. If you do not have access to an e-mail, please pass it on

(with your PSAC ID) to a local representative or mail it directly to the National Office at 233 Gilmour Street, Suite 800, Ottawa ON K2P 0P2.



## A FEW WORDS ON CONVENTION

Every three years, the Union of Taxation Employees holds a Triennial Convention. At these conventions we elect our National and Regional Officers, pass a budget, discuss and vote on Policy Papers and resolutions that set the direction of our union.

The next convention will be held July 11th to 16th, 2011 in Montréal, Québec. The National Office will be issuing a series of Convention Bulletins covering a wide range of Convention information: Why we have conventions, how they are run, what are the duties of a delegate? These are but a few of the topics covered.



A "Convention Call" which is the formal announcement of the Convention is issued, stating the date, place and deadlines for resolutions and requesting names of delegates and observers. The locals are responsible for putting forward the names of their delegates and observers and to write and submit resolutions that they wish to have debated at convention.

Convention Committees are formed and meet to review resolutions that have been submitted either by the Executive Council or locals. The Committees consist of delegates that will be attending Convention and they make recommendations to the Convention of either concurrence or non-concurrence on each resolution. The resolutions submitted are divided by topic for each committee: Finance, General, By-laws and Collective Bargaining. **The deadline for the receipt is Saturday, March 19, 2011.** 

We encourage all first time delegates to take the PSAC Convention Procedures course to help them prepare for the Convention. Look for more information on the convention on our website and through your local executives.

Betty Bannon National President

### **CONVENTION IS COMING!!**

Convention is the supreme governing body of the Union of Taxation Employees. The decisions concluded at Convention are binding. UTE By-Laws and Regulations are adopted, modified or rescinded. The Union's administrative budget is adopted including the component's dues increase. Convention occurs every three years.

Each Local is entitled to one (1) delegate with full voting rights for each block of two hundred (200) members in good standing or fraction of this number during the calendar year preceding the Convention; taking into account the month during which the number of members has been the highest in UTE. Every delegate must be a member in good standing of the local. These delegates are charged with the most important tasks of electing, and providing direction to the elected National Officers.



From early morning, to late at night, you as a delegate may find yourself being lobbied: by a candidate, by a delegate, or by an observer endorsing and seeking your support for a bylaw, a positional paper, or any number of issues. You may be involved in a local meeting, a regional meeting or

even a multiregional meeting. You could engage in dialogue or debate at breakfast lunch or supper. There are candidate meetings and soirées to attend. There is a banquet, a reception and a fun night available as well.

You work hard, spend long hours on the convention floor, but you also meet very wonderful people. You learn an amazing amount about your Union and its workings. You return home exhausted, but oh so much wiser and empowered by the wisdom.

And best of all, you return to your local as a stronger union activist and advocate, with a new found network of sisters and brothers that are available to assist you and or counsel you at a phone call's notice.

Convention is a Solidarity Building Function.



## **COMMUNICATION QUESTIONAIRE RESULTS**

We would like to thank everyone who took the time to complete our questionnaire. The results help us plan our future communication direction and help us focus on areas that need our attention.

The results indicate that 75% or more of our readers are interested or most interested in articles on:

- President's Corner
- Technical Inserts
- Letters to the Editor
- Current / time sensitive topics
- Collective Bargaining
- Employment Security
- Staffing/recourse
- Monitoring / defending our collective agreements
- Health and Safety

More than 50% of our readers are interested or most interested in:

- Employment Equity
- Employee Assistance Program
- Technological Change
- Harassment
- General Interest
- Photos
- Contests

This is the first time we have asked about your use of social networking and technology tools.

- Almost 60% of you use Facebook (Find us on Facebook "Union of Taxation Employees")
- 27% use YouTube
- 63% of you could receive text messages but only 11% would want to
- Only 45% of you have subscribed to our email updates!!!

We also received a number of comments. The overwhelming majority of you are happy with the way the National Office sends information, and wants us to continue using the newsletter and emails to keep up you up to date. Some of you indicated some concerns which we will be addressing.

CONGRATULATIONS TO THE WINNER OF THE UTE LEATHER JACKET: SISTER RÉJEANNE SAUVÉ OF LOCAL 00042 SUDBURY.

#### REPLIES TO QUESTIONS RECEIVED ON THE COMMUNICATION QUESTIONAIRE

The Communications Committee would like to address some comments and questions that were submitted from the Questionnaire. In the next few editions of the Newsletter we will do so. Please find below the first two.

I frequently visit our website, for example today there is a highlighted flashing New Bulletin of the "minutes technological change sub-committee". This meeting took place in May. If these meeting minutes were of such great importance then they should have been updated no more than one month after the meeting. I see something like this and I completely disregard the content as it is now "old news."

We understand where you are coming from, and others have raised this same concern. If you check our website on a regular basis, you will notice that many items are updated in a timely fashion and others, such as the above example, might make you wonder what is going on.

Before minutes can be posted to the web:

Meeting is held and notes taken, Minutes are prepared,

Minutes are translated, Minutes are sent out for approval by attendees,

Changes/corrections are made, Translated, Re-issued, Minutes are signed off,

Minutes are sent out to the locals and to the webmaster.

Minutes are formatted for the web, emails go out to those who signed up for updates.

The above is fairly quick for minutes from our standing committees, but it's a much longer process for union/management committees. Minutes from our executive council meetings take some time as they include reports from all of our committees plus reports from the President, the National Vice-Presidents and the Regional Vice-Presidents.

I urge all of our members to take a look at the minutes as soon as they are posted on the web. The information they contain is the latest we can share with our membership and will give you insight as to what goes on behind the scenes and in your workplace.

I do not appreciate the constant Conservative bashing that is included in nearly every correspondence. It is distasteful and disrespectful and in no way fosters a positive working relationship with our employer. I also do not think the union should be used as a platform to push political ideologies, as this in no way serves the interests of the membership. I want to know what you are doing to protect my job not how union dues are being used to influence the next election.

If I refer you to the June Special Edition of the Newsletter, you will see what we are, in fact, doing to protect **your** job and protect **your** pension (as well as everyone's job and pension). We were soliciting your direct involvement.

It's not about Conservative bashing as you call it. It is telling you the way it is and how it's going to be if you and everyone else waits for SOMEONE ELSE TO DO SOMETHING FOR YOU.

It is about the current government's actions against YOU.

Sorry if it happens to be the Conservatives.

It could be the Liberals or the New Democratic Party or the Bloc Québécois.

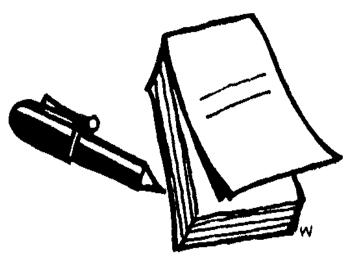
(No preference. It was done in Anglo alphabetical order.)



# Auditor General's Submission With Respect to the CRA Staffing Program

In the April 2009 Newsletter, I wrote to you about the "CRA Staffing Program Entering Its 10<sup>th</sup> Year". More specifically, I noted that the Auditor General of Canada had undertaken an audit of the CRA Staffing Program and cited a number of concerns or deficiencies with respect to the Staffing Program. Not surprisingly, the CRA had responded to these criticisms by stating that they were working to remedy these deficiencies and that End State would serve to resolve many of the issues. At the time, the Union of Taxation Employees (UTE) was unconvinced about these assurances and we remain unconvinced today.

As a result, UTE continued to closely monitor the Staffing Program and once again, attempted to consult meaningfully with the Agency with a view to improving the Program. Again, while some improvements have been noted, for the most part, the concerns raised on behalf of our members have been largely ignored. Consequently, UTE decided to prepare a comprehensive analysis of our concerns with respect to the Program and the employer's application of its Program. This analysis was incorporated into a brief that was recently delivered to the Auditor General of Canada, seeking her intervention into this matter and requesting a meeting with her to elaborate upon our position. We are still waiting for confirmation of this meeting.



Notwithstanding the fact that the Agency continues to pursue its own agenda which we feel is ineffective, inefficient and poorly conceived, be assured that UTE will continue to closely monitor the CRA's Staffing Program and will continue to advocate reforms that we feel would best serve our members while at the same time, ensuring that the Program is transparent, fair, efficient for employees and managers and accountable to the Canadian public.

D. Shane O'Brien Senior Labour Relations Officer

NB "A copy of our submission to the Auditor General has been given to the CRA Critics for each political party, the CRA Management, the Minister and the Board of Management. If you are interested in reading our submission it will be posted on the UTE Website in early December, 2010."

# LETTER TO THE EDITOR

Here is a look at the intolerance that human beings have toward other human beings.

I listened to Oprah's program where she featured the Latino sex symbol Ricky Martin, who had just written a book about his life and his coming-out as a gay man. He talked about his fears and his worries about being rejected by those around him, the artistic community and his fans. He spoke about all his years of lying, hiding from himself.

I realized the extent to which, in our society, people tolerate too many unacceptable things, such as wars and other injustices of that kind, yet they cannot accept, tolerate and like people who are different either because of their colour, sexual orientation, religion or lifestyle. There are intolerances that are not part of what the employer considers as Employment Equity (EE), yet are just as discriminatory for the individual targeted by them, such as homosexuality of course, but there are also other, more hidden instances of discrimination like being too fat or too thin, ugly and many other situations where the individual is shunned by society and also sometimes by the employer.

It's time for us to stand up and get back that openness, goodness, generosity, understanding, love and respect for others who, like us, have the same needs. Let's be kind to others the way we would want them to be kind to us!

Tolerance is respect, acceptance of, and appreciation for richness and diversity. It is encouraged by knowledge, open-mindedness, communication and freedom of thought, conscience and belief. Tolerance is harmony in difference. Tolerance is not about giving in, condescension nor compliance. Above all, tolerance is an active attitude inspired by the recognition of universal human rights and the fundamental freedoms of others. In no case should tolerance be cited for justifying infringements on these fundamental values. Tolerance must be exercised by individuals, unions and the employer.

In accordance with respecting human rights, practising tolerance does not involve tolerating social injustice, giving up one's own convictions, nor making concessions in that connection. Practising tolerance means that each person can freely choose his/her convictions and accepts that others should enjoy that same freedom. It means accepting the fact that human beings, who are naturally characterized by diversity in how they look, their situation, their way of expressing themselves, their behaviours and their values, have the right to live in peace and be the way they are. This also means that nobody should impose his/her opinions on others.

Vive les différences!

Sylvie Lahaie Local 10005



# **MEMBERS SPEAK OUT**

## WHAT A PERFECT TIME

## <u>UNPRECEDENTED - WOW! 2 IN A ROW</u>.

ANOTHER COLLECTIVE AGREEMENT signed prior to the expiration of the last.

BUT – I wonder? Granted we achieved some additional benefits from both contracts recognizing we were strangled by the wage restrictions imposed in the Bill C10 'Expenditures Restraint Act'. I guess 1.5% is better than nothing ...

But better for some than for others ... better for those who earn more!

That's the impact of percentage pay raises versus a flat dollar pay raise.

With that in mind, "What is and what is not 'fair' with regard to percentages be they pay raises or union dues, versus relative contributions.

YEAR	2007	2008	2009	2010	2011	2012	2013	2014
SP04	51470	52757	53548	54351	55167	55999	56834	57686
gap	4240	4346	4983	5058	5133	5206	5289	5369
SP05	55710	57103	58531	59409	60300	61205	62123	63055

NB: Expenditure Restraint Act at 1.5% for 2009, 2010, 2011

NB: yearly salary gaps increase for each pay scale with no change in job description

NB: over the life of the last and current contract the SP04 / SP05 salary gap grew from \$4240 (1 Nov, 2007) to \$5133 (1 Nov, 2011)

Remember - The salary initially was negotiated by our union. Add the increases by percentages (%) and you will notice THE SALARY GAPS have increased without a change in your job description.

# OUR JOBS HAVE NOT CHANGED BUT THE GAP HAS INCREASED! MIGHT BE SOMETHING TO LOOK AT NEXT TIME AROUND, DON'T YOU THINK?

Next year we have a Convention in Montréal, where this should be debated. People say,

"TIMING IS EVERYTHING.

I say,

"WHAT A PERFECT TIME."

As you are well aware other groups within the PSAC were offered a new collective agreement recently and at publication ratification votes have or are being held. The most contentious issue of that offer which has spurred speculation, debate and three YouTube cartoons so far, is that of "cashing out" options for severance pay. While this was not part of our collective agreement, and to encourage thoughtful debate and discussion, I offer you several points to ponder if this sort of offer were to head our way.

Severance Pay is a collective agreement right. That is a very straightforward statement. It is in your Collective Agreement and it is a payment you are entitled to when leaving the CRA. Given that statement, why would you give something up that is entrenched in your agreement? One answer to that question is "Cash in hand now is better than later." Short of getting into Time Value of Money equations, I have yet to hear any compelling argument that gives this statement any credibility, and I would posit that cash now is not better in this case than cash later, especially since it grows through your raises and as you progress through your career.

To put it in perspective let's look at a situation based on the following facts. If you were an SP04 with 15 years of service when such an offer was presented and it was November 1, 2011 you would be making \$55168 according to our agreement. This equates to \$1060 weekly. You are entitled to 1 week's pay for every year of service, so if the same "cashing out" offer was presented to us, and it was ratified, you would receive \$15913.

Now let's set the rules of this side of the debate that you never take a position at a higher level (since severance is paid out at your substantive salary at the time of departure). Now, if you were to hold out and refuse such an offer, and if we make an assumption (simply for the sake of argument) that all negotiated raises would only be 1.5% for the next 15 years, you would be entitled to a severance payout after 30 years of \$39792. I would argue that alone makes more sense than taking the payout now. Waiting twice the time yields you more than twice the payout (based on that minimal contractual increase in salary). Pretty easy math.

In considering the above scenario, if you were to throw in the likelihood of a promotion over the next fifteen years, the amount increases significantly. If you were to factor in a higher negotiated increase than 1.5% the amount increases significantly.

But wait, there's more! If you were to argue, fairly enough, that you could take the money now and invest it and do better, you would have to have your investment perform at an absolute minimum of 6.5% rate of return each year for the next fifteen years. Now, I am by no means the "Wealthy Barber" or a "Dragon's Den" panelist, but if you could get that kind of consistent return year in and out, by all means go ahead and more power to you, I don't think you can. And if you factor in the bonus items above such as a promotion or a greater increase than 1.5% you then need to make even more than a 6.5% return.

The reality is there is no way that you could predict any kind of stability in the future especially having lived through both the tech bubble burst and now this current economic crisis. Think of what could possibly happen over the next fifteen years economically. I implore you; please give this side of the debate great consideration before assuming in any way that a proposition of cashing out severance pay makes sense, regardless of your years of service.



# **REFLECTIONS AND ACTIONS**

# CANADA FOR CHRISTMAS

Maybe one grasshopper won't stop a train but a billion sure would!

With that thought in mind consider that in our current economic situation, every little thing we buy or do affects someone else – even their job.

I am just asking you to check out where things are made or packaged before you buy it.

I know it startled me! Your favourite product may not be made here any more yet the very same thing, right beside it is made in Canada.

I was ABOUT TO BUY some **"NO NAME PICKLED BEETS"** THEY WERE FROM INDIA!

No disrespect meant for India's beets, but when it comes to food at least try to buy local, then regional, then Canadian.

More and more products are being manufactured outside Canada. In some cases it might seem impossible to buy a particular item made in Canada, but just keep looking. Purchasing pressure has caused some companies to re-think where items are made.

My challenge to you is to start reading the labels when you shop for everyday things and **see what** you can find that is made in Canada.

# PUT MORE GRASSHOPPERS ON THE PILE OR

## **PUT CANADA ON YOUR CHRISTMAS LIST**

The job you save may be your own or your neighbour's!

(Maybe your children & grandchildren, too)

Susan Duncan, Web Communications Officer

# CONTRIBUTE TO IMPROVING THE QUALITY OF LIFE AT WORK – WE NEED YOUR HELP!

In our September 2010 edition, you were invited to go to the UTE website (<a href="www.ute-sei.org">www.ute-sei.org</a>) or directly to « <a href="www.surveymonkey.com/s/work-life">www.surveymonkey.com/s/work-life</a> » to participate to an innovative research project which is being conducted by a PhD student who left her job in government to dedicate her research with the ultimate objective of contributing to the improvement of people's quality of life at work – a goal which the union congratulates and wishes to support in a concrete manner.

We ask that you please take 15 minutes of your time to answer this survey.

You can be assured that your contribution will be

GREATLY APPRECIATED, BY THE AUTHOR OF THIS RESEARCH AS WELL AS BY UTE

## **DISABILITY INSURANCE**

At this past September Presidents' Conference we had the great fortune to attend a presentation by James Infantino, (the PSAC Guru on Disability Insurance Claims and everything surrounding them).

He pointed out, and then reminded us again and again:

# That it takes 13 weeks of being off work BEFORE

You are eligible to commence receipt of Long-Term Disability Insurance benefits through SUN LIFE FINANCIAL

Although <u>13 weeks</u> does not sound like a lot it works out to <u>487.50 hours of sick leave</u>.

### THIS WILL TAKE YOU MORE THAN 4 YEARS TO EARN

What a daunting thought when you are healthy, never mind if you are sick and fighting to get better.

We are asked regularly about clause 35.05(a) in the collective agreement, where the Employer "may" grant and advance of up to One hundred and eighty-seven decimal five (187.5) hours to an employee.

Remember - this will take you 20 months to earn back, assuming you don't need sick leave during that time.

You can always look at other options such as:

- <u>El Benefits for part of that time</u> (up to 55% of your weekly earnings to a maximum of \$457.00 dollars per week before taxes). If the last day that you were paid by the employer was sick pay code 2100/2200 then the two week waiting period would also be waived and you could possibly receive up to 15 weeks of sick leave (depending on your doctor's note).
- <u>LIA (Leave with Income Averaging)</u> maybe going on (LIA) for part of the time
- Or a combination of the ideas previously listed would work better or equally well.

We are not saying never request an advance if you need it, but look at all the options and the implications first.

Gesine Campbell Local 70010



### **2010 UTE HUMANITARIAN AWARD**

Saint John, NB Local 60005 member Steve Doiron is a co-founder, Board Member; and a tireless volunteer of Outflow Ministry. Outflow Ministry is an acts-of-kindness ministry based in uptown Saint John. They serve and tend to the homeless, the working poor, prostitutes, addicts, alcoholics, and the emotionally hurt.

As part of this award UTE donated \$2500.00 on behalf of the recipient to the Outflow Ministry.

(In Photo recipient Steve Doiron, and Local 60005 Information Steward Terri Pridham)