



NATIONAL PRESIDENT'S NEWSLETTER
OCTOBER, 2007

The Royal Canadian Mounted Police Veterans' Association Mission Statement

“The Royal Canadian Mounted Police Veterans' Association, proud of our traditions, commits to promote the physical, social and economic welfare of former members of the Royal Canadian Mounted Police and their immediate families and to be of service to our communities and Canada when required or requested through rendering assistance to the Police, especially the Royal Canadian Mounted Police, in matters of common concern.”

FROM THE DESK OF THE NATIONAL PRESIDENT

Rick MORRIS

This month I attended the Regimental Dinner for the HQ's General Mess. The guest of honour was Prince Edward, Earl of Wessex. The meal was served in the Hall of Honour in the Centre Block on Parliament Hill. It was a typical Mess Dinner with all the pomp and ceremony. I was proud to be there representing the Veterans' Association. There were four past Dominion Presidents in attendance and it was a joy to see them all well and happy. Prince Edward became a Honourary Deputy Commissioner of the Force. Our Vets in support of the Mess conducted themselves with their usual expertise lead by Ian Cooper.

A National Executive Committee (NEC) video-conference was held early in the month and a large agenda was attended to in three and a half hours. The Committee members come to these meetings prepared having reviewed the items on the agenda and it makes it a joy to run the meetings. I am proud of each and every one of them. At this meeting aspects of the Modernization Process was broken up into committees handling different portions of the Modernization. The exact details will be out to you shortly in the minutes of this meeting.

Supt Ron Mostrey sent a message to the Vets to thank them for their assistance in the arrangements for Constable Chris Worden's funeral in Ottawa. The efforts of the Vets are always recognized for their support of the serving members of the Force. Well done.

Please pass on my sincere gratitude to the Veterans for their participation in this initiative! In total 119 individuals including Vets offered up their homes. In the end, we did not require any billeting, but it was sure nice to be prepared. We certainly are one big family!

Thanks a lot.

Regards,

Ronald Mostrey, Supt.

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There has been a job opportunity come up and we are advertising it below:

My name is Robert Brown, I retired from WRPS, and I am the President of Waterloo Regional Police Retirees Association.

I recently recruited 35 retired Police officers for a 3 to 6 year contract with a local Insurance company. I am now a supervisor of that project.

We in the near future will be looking to hire retired Police officers from across Canada. The project is underway and when the full details are available

I will supply them to you. I am looking for a contact person who I can be in touch with to provide details of the project. This is a great project and will provide many retired officers a great job for many years. I look forward to speaking with you.

Robert Brown 519 – 578-4053 ext 2008

More information will be available shortly.

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Larry POWER – Senior Vice President

Since my last submission to the National President's Newsletter in August (I missed September edition due to holidays, moose hunting, etc.) I have been involved in normal NEC business with e-mails, telephone calls, etc.

As I reported in my last submission our Committee of Dale Lively, Bill Maxwell and myself prepared proposed amendments to Governance and Voting resolutions as directed following AGM 2007 in Kelowna. They were circulated to Division Presidents with a request for input. Some returns have been received and reviewed but a number of returns have been delayed due to summer travel, etc. and our DD has been extended. We hope to publish proposed resolutions by December.

On July 3, 2007, the Chairman of our Modernization Committee, Ron Pond, tendered his resignation. He is a hard worker and will be missed. A member of the committee, Dale Lively, has volunteered to act as Chairman until NEC makes a decision as to a replacement. On September 20, the committee, Bill Maxwell, Dave LeBlanc and myself, under acting chairman Lively, held a video conference and discussed the manner in which we hope to proceed. A master plan was agreed to by all members and same will be presented to our next NEC meeting. I think it is a good plan and one that will see us prosper well into the future. No doubt you will hear more about it from other sources in

the future and I hope you see the merit of it. It is just a plan and can't be implemented or successful without your input. Please get involved and help to make our Association vibrant and successful. When matters are discussed at your Division meetings or publicized in your Division bulletins be prepared to offer honest constructive criticism.

I will be running for the office of National President at AGM 2008 in Winnipeg. My main aim will be to try and maintain or increase Association membership. Remember if we all recruit one new member we will double our membership. If we don't maintain or increase membership we will eventually die as an Association. We can also serve and "Maintain the Right" of our RCMP alumnus.

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Bill GIDLEY – Executive Director

Please find information supplied to us to inform us about Pension Splitting. This might help many in the Association to help save money from the Tax Man.

Pension Splitting: Implications for the RCMPSPA

On October 31, 2006, Finance Minister Jim Flaherty announced that, effective January 1, 2007, retirees will be able to split pension income from various sources with their spouses. This would include RCMPSPA pensions paid to retired RCMP members.

1) How will pension income splitting work?

Retired members of the RCMP may be wondering how such a plan will impact their pension payments and what, if any, action is required by them. Unlike CPP, which allows pensioners to split their retirement benefit and have it paid out as such, the new rules do not require benefits from the RCMPSPA to be paid to 2 individuals.

Pension income splitting will be available starting in the taxation year 2007 and subsequent tax years. Both the individual receiving the eligible pension income and his or her spouse or common-law partner must agree to the allocation in their tax returns for the year in question and must make allocation each year on their tax returns. The difference between the income levels of the two spouses need not be large to generate significant tax savings but obviously, the larger the differential, the greater the opportunity for tax savings.

2) What income is eligible to be split?

Income eligible for the pension income credit may be split. Generally, this is: Income in the form of a pension from a registered pension plan (RPP), regardless of the recipient's age (i.e., a pension from an employer-sponsored defined benefit plan or defined contribution plan).

Income from a registered retirement savings plan (RRSP) annuity, a registered retirement income fund (RRIF), a LIF (a locked-in RRIF), or a deferred profit sharing plan (DPSP) annuity, if the recipient is 65 years of age or older.

Income that is ineligible includes:

Old Age Security (OAS)

Guaranteed Income Supplement (GIS)

Canada Pension Plan / Quebec Pension Plan

RRSP annuities, RRIFs, and DPSP annuities (if recipient is under age 65)

RRSP withdrawals

Income from retirement compensation arrangements (RCAs)

3) How much tax savings will be provided by these measures?

An organization called the Canadian Activists for Pension Splitting estimates that the tax savings for a couple who are both 65 and where the lower-paid spouse is currently receiving \$11,000 would be as follows:

Pension Splitting Effective January 1, 2007

	<i>Couple's total annual retirement income</i>	<i>Couple's potential annual tax savings</i>
	\$ 32,000	\$
601	\$ 52,000	\$
1,021	\$ 72,000	\$
3,113	\$ 92,000	\$
5,459	\$112,000	\$
8,494		

Please note that the rules are different for retirees who are not yet 65 and that the tax savings may not be as illustrated above. Since everyone's situation is different, the financial implications should be assessed on an individual basis.

For additional information on this initiative, we suggest you check the Finance Canada website, or with your accountant or financial advisor.

The Finance Canada website, at: http://www.fin.gc.ca/pensioncalc/index_e.html, provides a Question & Answer document as well as a tax savings calculator which you may find helpful in estimating potential taxes.

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This next piece of information is forwarded to you to inform you about the new formula for pension reduction at the age of 65. It is fairly complicated but there is a telephone number at the end of it that can be called for clarification.

Tax implications due to the improvement of benefits under the three major public sector pension plans

Frequently Asked Questions

Coordination of the Public Service (PS), the Canadian Forces (CF) and the Royal Canadian Mounted Police (RCMP) pensions plans with the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP)

Changes to the PS, the CF and the RCMP pension plans were announced on July 7, 2005. Questions and answers were posted with that announcement. To obtain

information concerning the changes to the co-ordination of the three public sector pension plans with the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP), please refer to questions 14 to 20 of these [Frequently Asked Questions](#). In June 2006, the amendments to the coordination formula were approved and this improvement to the pension plans may affect the amount plan members can contribute to a Registered Retirement Savings Plan (RRSP).

Financial impact and Tax implications

These FAQs provide explanations of the financial impact of the pension improvement and the tax implications.

1. Will this amendment to the coordination formula affect all plan members?

No. This amendment will affect only plan members who turn age 65 in 2008 or later.

9. What is the financial impact of this amendment on my pension at age 65?

This amendment will improve benefits payable at age 65 for affected plan members. The following will give you examples of the pension reduction at age 65 with 30 years of pensionable service and a retirement date of 2007.

Pension reduction at age 65

“Best-five” average salary	Age 65 in 2007 or earlier (0.7% reduction)	Age 65 in 2012 or later (0.625% reduction)
\$35,000 (below the average CPP/QPP maximum)*	\$7,350	\$6,562
\$60,000	\$8,707	\$7,774
\$90,000	\$8,707	\$7,774

* The CPP/QPP average maximum is \$41,460 for 2007.

As a result of this new amendment, your pension will still be reduced at age 65 (due to the coordination with CPP/QPP) but it means a smaller reduction than it would have been under the existing reduction factor (0.7%).

- In the case of a “best-five” average salary of \$35,000, the change represents a smaller reduction of approximately \$788 per year.

- In the case of a “best-five” average salary above the CPP/QPP average maximum pensionable earnings (\$41,460 in 2007), the change represents a smaller reduction of approximately \$933 per year.

3. Why is the financial impact different from one individual to another?

There are many factors to consider when calculating your pension reduction at age 65. The year you will reach age 65 will determine the reduction factor applied to your pension as a result of this change (from 2008 to 2012). The average maximum pensionable earnings under the CPP/QPP (or your average salary if it is lower) and your years of service at the retirement date are also factors used in the calculation of the pension reduction at age 65.

4. What are the tax implications due to the improvement?

A greater benefit will generate an increased Pension adjustment (PA) which is an amount calculated by your pension administrator based on pension benefits earned. This PA is used in determining the amount of contributions you can make to a registered retirement savings plan (RRSP). As the PA value increases, the amount you can contribute to your RRSP decreases. Furthermore, your plan administrator has to calculate a Past Service Pension Adjustment (PSPA) when benefits relating to a previous period of pensionable service are improved. The PSPA represents the amount by which the original PA values have increased.

For a minority of plan members, this change may mean they may not be able to claim contributions to an RRSP in 2009 and later years because they no longer have any RRSP contribution room or their RRSP deduction limit is negative. There is no tax penalty for having a negative RRSP deduction limit. Their RRSP deduction limit may be restored to a positive amount in future years when additional income is earned.

For plan members who have made excess contributions to an RRSP, they may have to withdraw RRSP contributions and the excess RRSP amount may be taxable

10. Why does my plan administrator have to calculate a past service pension adjustment (PSPA)?

As required under the *Income Tax Act*, your plan administrator must calculate a PSPA amount when benefits relating to accrued pensionable service are improved. The amendment to the co-ordination formula of the three federal public sector pension plans is an improvement to the pension plans and will change the way previously accrued benefits are calculated. For individuals reaching age 65 in 2008 or later, the accrued benefits rate will increase because the reduction factor at age 65 will be lowered. Because of this change, the pension adjustments (Pas) that were reported since 1990 for all affected plan members must be revised (the first year employers had to calculate a PA was 1990).

Your plan administrator will calculate a PSPA amount for all plan members who will reach the age of 65 in 2008 or later. This includes retired members who have either opted for a deferred annuity or are receiving an immediate annuity or an annual allowance.

6. What is the difference between RRSP contribution and RRSP deduction?

The RRSP contribution is the amount you pay at the time you contribute to an RRSP. Generally, the amount you can contribute to your own RRSPs or your spouse's RRSPs, or your common-law partner's RRSPs for a given tax year without tax implications is determined by your RRSP deduction limit. This is often called your 'contribution room'. This RRSP deduction limit refers to the maximum amount you can deduct in respect of contributions you made to an RRSP for a year when you file your income tax return. Amounts that you contribute above this limit may be considered excess contributions.

7. Where and when can I obtain information concerning my 2009 RRSP deduction limit?

Information about your RRSP deduction limit will be indicated on your 2008 Notice of Assessment that the Canada Revenue Agency will issue to you in 2009. You can also get information about your RRSP deduction limit online at www.cra.gc.ca/myaccount or by calling the income tax office at 1-800-959-8281. As well, you can use the automated Tax Information Phone Service (TIPS) at 1-800-267-6999 available from mid-September to April 30.

8. How is my pension adjustment (PA) amount determined?

The amount is based on pensionable earnings for the previous calendar year. Amounts such as overtime are not pensionable and therefore not included in the determination of a PA.

A PA is generally reported for all periods of authorized leave without pay (LWOP). For example, if an employee were to take a full year of authorized LWOP, a PA would be calculated because the employee is earning pension credits for that leave of absence. Therefore, the RRSP room would be reduced even though there may be no earnings.

9. How will I be advised of the past service pension adjustment amount (PSPA)?

Your plan administrator will calculate a PSPA amount and send you in the spring of 2008 a copy of the T215 slip, *Past Service Pension Adjustment (PSPA) Exempt from Certification* that will have been filed with the Canada Revenue Agency. The PSPA amount will be shown in Box 2.

10. Will all plan members receive the T215 slip?

No. The following individuals will not receive a T215 slip:

- **You are reaching age 65 prior to 2008;**
- **You are a new employee with less than six months of employment and you are not contributing to the plan;**

- Your PSPA is less than \$50;
- You have already had PA's reported at the maximum (high earnings) for all the applicable years (1990-2007).

11. Can you give me examples of the PSPA amount I can expect?

The PSPA amount will vary depending on your pensionable earnings and when you reach age 65. Because of the amendment to the coordination formula, the Pas reported since 1990 must be revised and the difference will be reported in 2008 as a Past Service Pension Adjustment (PSPA). The following examples will give you estimated PSPA amounts based on pensionable earnings from 1990 to 2007, the year in which you will reach age 65 and on the assumption that you contributed to the pension plan since 1990.

Estimated PSPA amounts (reduction to your RRSP contribution room)

Current Pensionable earnings	Age 65 in 2008	Age 65 in 2009	Age 65 in 2010	Age 65 in 2011	Age 65 in 2012 and after
\$30,000	\$729	\$1458	\$2187	\$2916	\$3645
\$60,000	\$894	\$1788	\$2682	\$3575	\$4469 (max.)
\$90,000	\$894	\$1788	\$2682	\$3575	\$4469 (max.)

NOTE:

- *The PSPA amount will be reported one time for the benefit improvement taking effect in 2008. This PSPA will reduce your RRSP deduction limit for 2009 and for subsequent years.*
- *Your PSPA will not be greater than \$4,469 and will be less if:*
 - *You have years where your pensionable earnings were less than the CPP/QPP yearly maximum earnings; or*
 - *There are years between 1990 and 2007 during which you were not accruing pensionable service at all or you were accruing pensionable service, but at a less than full-time rate; or,*
 - *You have already received Pas at the maximum rate (high earnings) for certain years.*

For more information about tax implications, please visit the

Canada Revenue Agency (CRA) Web site at:

[hyperlink to the CRA Qs & As](#)

or call your tax office at: 1-800-959-8281

Overview of the Amendment to the Coordination Formula of the Public Service (PS), Canadian Forces (CF) and RCMP pension plans with the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP)

The amendment improving the coordination formula of the Public Service (PS), the Canadian Forces (CF), and the Royal Canadian Mounted Police (RCMP) pension plans with the Canada Pension Plan (CPP) or the Quebec Pension Plan (QPP) was approved in June 2006 and will come into effect in 2008.

This amendment will improve benefits payable at age 65 for those members (including pensioners) turning age 65 in 2008 or later. As a result of this improvement, there may be an impact on the amount you can contribute to a registered retirement savings plan (RRSP) starting in 2009.

What is the coordination provision?

- Contributions to the three public sector pension plans are taken at a reduced rate on the portion of your salary up to the Canada Pension Plan (CPP)/Quebec Pension Plan (QPP) yearly maximum earnings (\$43,700 in 2007);
- Your pension is reduced by a standard formula at age 65 when you normally qualify for unreduced CPP or QPP (or earlier in case of disability).

What is the improvement?

- Starting January 1, 2008, the reduction factor used to calculate your pension at age 65 will be lowered from the current 0.7% to 0.625% by 2012. For plan members reaching age 65 in 2008 or later, the pension reduction at age 65 (or earlier in case of disability) will be smaller commencing in 2008. The year you reach age 65 will determine the reduction factor applied to your pension. It is important to remember that the average maximum pensionable earnings under the CPP/QPP (or your average salary if it is lower) and the years of service at the retirement date are also factors used in the [calculation of the reduction at age 65](#).

Reduction factor applied to your pension when you reach age 65

You reach age 65	2007 or earlier	2008	2009	2010	2011	2012 or later
Your year of birth	1942 or earlier	1943	1944	1945	1946	1947 or later
Reduction factor (in all 3 pension plans)	0.700%	0.685%	0.670%	0.655%	0.640%	0.625%

What is the impact?

- If you are a member of one of the above-mentioned three federal public sector pension plans who will turn 65 in 2008 or later, the amendment to the coordination formula means that the reduction factor used at age 65 will be smaller. Even though your public sector pension will still be reduced at age 65 due to the coordination with the CPP or QPP, the reduction will not be as great.
- A greater benefit will generate an increased pension adjustment (PA), which is an annual amount calculated by your plan administrator based on pension benefits earned. This PA determines the amount of contributions you can make to a registered retirement savings plan (RRSP). As the PA value increases, the amount you can contribute to your RRSP will decrease.
- Under the *Income Tax Act* rules for registered pension plans, your plan administrator has to calculate a Past Service Pension Adjustment (PSPA) when benefits relating to accrued pensionable service are improved.
- The PSPA will be reported on a T215 slip issued to you in 2008. This PSPA will reduce your RRSP deduction limit for 2009.
- If you have made excess contributions in an RRSP, you may have to withdraw some of your RRSP contributions. This excess RRSP amount may be taxable.
- Information about your RRSP deduction limit will be indicated on your *2008 Notice of Assessment* that the Canada Revenue Agency will issue to you in 2009. You can also get information about your RRSP deduction limit online at www.cra.gc.ca/myaccount or by calling the income tax office at 1-800-959-8281. As well, you can use the automated Tax Information Phone Service (TIPS) at 1-800-267-6999 available from mid-September to April 30.

For more information, please contact:

Regular and Civilian members RCMP Benefits Administration Centre Monday to Friday between 7:30 a.m. and 6:00 p.m. ET 1 800 661- 7595 , or visit the web site at: www.pbs- sra.ca	To read more about the improvement please refer to the Communiqués section on the PAC web site on the RCMP Infoweb at: http:// infoweb.rcmp- grc.gc.ca/hr/ncpc/pac/html/news_e.ht m	For more information about tax implications, please visit the Canada Revenue Agency (CRA) at: www.cra.gc.ca/ps-pension or call the tax office at: 1-800-959- 8281
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Just a little something to think about.

When a good man leaves the job and retires to a better life, many are jealous, some are pleased, and yet others, who may have already retired, wonder. We wonder if those active cops know what they are leaving behind, because we already know. We know for example, that after a lifetime of camaraderie that few experience, it will remain as a longing for those past times. We know in the law enforcement life there is a fellowship which lasts long after the uniforms are hung up in the back of the closet. We know even if he throws them away, they will be on him with every step and breath that remains in his frame. We also know how the very bearing of the man speaks of what he was and in his heart still is. These are the burdens of the job. You will still look at people suspiciously, still see what others do not see or choose to ignore, and always will

look at the rest of the law enforcement world with a respect for what they do, only grown in a lifetime of knowing. Never think for one moment you are escaping from the life. You are only escaping the job and we are merely allowing you to leave active duty. So what I wish for you is that whenever you ease into retirement, in your heart you never forget for one moment that Blessed are the Peacemakers for they shall be called children of God, and you are still a member of the greatest fraternity the world has ever known.

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John RELIGA – Treasurer

BROWN RCMP VA WEB BELTS

The National Office will no longer be stocking brown web belts. These are one size fits all belts. Up until now, they have been sold at a below cost price of \$12. To further reduce the stock on hand, there will be a special sale on the belts.

Quantity Ordered	Price
5	\$50
10	\$90

Applicable taxes will be added to the above prices.

If you wish to purchase more than 10 belts, contact the National Treasurer (jl-religa@rogers.com) to obtain a price based on the quantity you are ordering.

Dave LEBLANC – Director

Another busy month has come and gone, with winter fast approaching on the Prairies. This month, I have been busy contacting a number of Division Presidents and the constant message I receive is one of communication. To that end, I will soon be chairing the Communications Committee at the National Level and have started the process of putting together a strategy of sorts. I welcome all and any suggestions in this regard, contact dleblanc@mts.net. At present, we are looking at placing articles in the Pony Express, Quarterly and The Frontline Perspective regarding our Association. Each would have a different approach to define what we are all about and to inform the various audiences. This should assist in appealing to current members leaving the Force, whether by retirement or for other personal reasons. In addition it is timely for us to point out what is being done across the country by the various divisions and to inform the membership what our National Office and Board is all about.

We have had a Modernization Committee and NEC video teleconference and you can expect communication in that regard shortly, along with the minutes. From my conversations with Division Presidents, it is clear that we are addressing some of the concerns, we just need to get this information to the general membership in a more timely fashion. The National President's Newsletter appears to be a venue for the early

dissemination of information, with timely reports to follow. The Audit of our National Office has been completed with a number of recommendations being presented; I expect this report will also be out shortly. As I see it, from my short time on the NEC, there is a tremendous amount of work being done in the background without much fanfare and we have to correct that, NOT THE WORK, but the telling of the work. I truly believe that the next few months should prove interesting in regards to the direction we are heading and in providing the information both required and requested to clearly define that direction.

As the President of Manitoba Division, we have also had an interesting fall, with a Golf Tournament in September and a general meeting held in The Pas. A group of veterans and their spouses toured by bus and several by private auto to the Pas and held a supper meeting with local Association members and Veterans in general. As a result we have two new members of the Association. We are a growing division, in large part, because of the efforts of Howard Kearley our Membership chair. The camaraderie was so good, we are discussing taking a trip to Regina at a later date to visit with that Division.

Another of the items, I am interested in, is the projects, charitable donations, social activities and especially the activities on behalf of our members and their families across the Country. I read the news from Divisional websites as I receive them but I am sure I miss a great deal. This information will assist us in writing up articles for the various publications.

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Nick SHAIGEC – Director

I am now busy working on getting everyone's Bylaws up to date. With a little effort we can all be current again.

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Cal SMALL – Director, Insurance Committee

On 07/10/01 the OIC Insurance Renewal & Modernization Project, Insp. A.R. (Tony) Pickett, advised that Treasury Board had accepted the proposed changes to the RCMP Insurance Plans. The changes were contained in a Treasury Board Submission entitled "Royal Canadian Mounted Police Life and Disability Plans". Without going into too much detail, the submission requested:

1. That TB approve an amendment to the RCMP Life and Disability Insurance Policies with Great West Life, to replace the RCMP with Treasury Board, as policyholder to bring the administration and governance of these plans into line with the current legislative framework.

The policyholder assumes the monetary and fiduciary risks associated with the management and control of the insurance plans. As such, the policyholder is responsible for the high-level management of the insurance plans

including:

- a. Reviewing financial reports;
- b. Evaluating and implementing financial strategies to ensure plan viability;
- c. Establishing an effective governance structure;
- d. Developing and implementing plan renewals; and
- e. Managing relations with the insurer.

2. That Treasury Board delegate to the RCMP, the authority to administer RCMP Insurance Plans, which includes without limiting the generality of the foregoing, the authority to charge insurance plan administration cost to RCMP appropriations and to deduct and remit member premiums. It was also requested that the RCMP be given authority to outsource the delivery of its administrative services related to the insurance plans to a third party.

3. That the RCMP be authorized to reimburse the insurance plans, from current appropriations, approximately \$6M for administrative cost which were charged to the plans at variance with the practice in the federal government. In the public service sector, insurance benefit administration is considered an employer responsibility and is therefore delivered directly through the departments and is paid for out of departmental appropriations.

Up to 1994, the RCMP's practices in this respect were similar to other government departments but after that time budget cut backs resulted in the RCMP eliminating administrative positions as well as requesting the insurer to provide additional administrative services and fund the expenses out of plan funds.

There are eight group benefit plans covering regular and civilian members of the RCMP at issue in the TB submission. Currently, the RCMP is policyholder for seven of the plans. Four of the plans are 100 per cent member paid:

- RCMP basic life;
- Optimal life;
- Optimal dependent life; and
- Optimal accidental death and dismemberment.

The fifth benefit plan is 100 per cent RCMP funded:

- RCMP Cadet Group Benefits Plan.

The sixth and seventh benefit plans are fully or in part funded by Treasury Board Secretariat:

- Senior Officers' life (100 percent TBS paid); and
- Long-term disability (85 percent TBS paid for regular & civilian members and 100 percent TBS paid for senior officers)

Treasury Board is already the policyholder for the eight plans involved with this submission:

-Reservist's Accidental Death and Dismemberment Plan, which is 100 percent member paid.

The RCMP will continue to have an active role in the plans through the Insurance Committee to ensure that the needs and views of plan members are communicated to TB as policyholder. Participation in the Insurance Committee include:

- RCMP management;
- Staff Relations Representatives;
- RCMP Veterans' Association; and
- Other areas as appropriate.

In summary, the new arrangement would see Treasury Board as policyholder for the RCMP life and disability plans assume the role it currently exercises in relation to comparable plans for the majority of public service employees where it has overall responsibility for management of the plans and the insurance contracts. The departments (RCMP) carry out the day-to-day administration of the plans.

This project is expected to be completed by April 1, 2009, a lot of work is still required.

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**Dale LIVELY - Past President, Chair of the Special Resolutions Committee
Chair of the Modernization Committee, Chair of the
Nominating & Membership Committee**

Special Resolutions Committee:

I continue to receive responses to the questionnaire concerning the two resolutions that were tabled at AGM 2007 in Kelowna.

- 1) Governance Model by reforming the National Executive Committee to become the National Board of Directors, thereby making it a leaner Board and;
- 2) Voting System at /for AGM's.

If you or your Division have not yet responded, I encourage you to do so prior to the extended diary date of **Oct. 31st**. If you don't speak up, your views (and those of your Division) will not be heard concerning the future of your Association.

Modernization Committee:

I chaired a meeting of the Modernization Committee via videoconference on October 5, 2007. A vigorous meeting was held with all participants expressing their views and debating the important issues. In the end, a package was prepared and submitted to NEC for its meeting of 10 Oct. The report was accepted and the recommendations approved. Details will be reflected in the minutes of NEC #291 coming soon to your Division.

Nominating Committee:

As Chairperson of the Nominating Committee for the AGM 2008 to be held in Winnipeg, I am open to nominations from Divisions for candidates for the National Executive Committee. 2008 should be an exciting year as we have an opening for President, Vice President, Secretary and 3 Director Positions. The other members of the 2008 Nominating Committee will be announced after the next NEC meeting which will be held on 5 DEC. If you would personally like to serve on the Nominating Committee please email me at dalelively@gmail.com.

I attended NEC meeting #291 via videoconference on October 10th. It was a meeting with a packed agenda. President Rick deftly handled all agenda items with all members having the opportunity for input. Committee members had prepared briefing notes in advance giving NEC members adequate information to bring items to a successful conclusion. I felt it was a very positive meeting and that the National Executive Committee is functioning extremely well. Enthusiasm seems to be the order of the day and this spirit allows the work to continue to the benefit of all members of your Association.

I attended the Annual General Meeting and Dinner of my home Division in Fredericton, NB on Saturday, October 20th. There was an excellent turnout with over 80 in attendance to hear the Attorney General of New Brunswick, T.J. Burke, give an excellent address. The good news from the meeting is that we have eight (8) new members since May and a few more on the call list. Last but not least- Tim Hoban, a NEC Director for a number of years, was nominated to run as a candidate for Senior Vice President on the National Executive Committee at AGM 2008 in Winnipeg.

While attending the 100th birthday celebration for New Brunswick's oldest Veteran, Lionel LaFreniere, I made a conscious decision. After watching Lionel move around the well wishers with great agility for his age, joking, telling occasional stories with a twinkle in his eye, I decided that in my 70's, I would like to have the same agility and twinkle in my eye as Lionel does at 100. What an inspiration Lionel is to us young fellas!