

Association of Postal Officials of Canada

York Branch

www.apocyork.com



2750 14th Avenue, Unit G-14 Markham, ON L3R 0B6

March - April 2025 Newsletter

Next General Membership meeting is March 16th 2025 in person at the union office

Our General Membership Meetings start in January and are held every other month on the 3rd Sunday of that Month (unless changed at a general membership meeting due to the meeting falling on a weekend with a holiday or other recognized day). The dates are circled in blue below:

January						
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November						
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16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						



Jennifer DiMeo

Branch President

dimeo@apoc-aopc.com

416-460-4234 or 905-479-5950



As we near the end of winter and welcome the arrival of spring, I'm sure many of you are looking forward to the change in seasons. This winter has been particularly challenging, with back-to-back storms and their aftermath, making the promise of spring more welcome.

With this time of year also comes year-end appraisal results. By now, most of you should have received your year-end reviews and ratings. If you are not satisfied with your rating, you should have already reached out to your VPs to discuss potential adjustments with the corporation. If you haven't done so yet; please do so soon as possible. There is a strict timeline to follow—we have 25 days from the date you received your year-end review to address any concerns. Please keep this in mind and reach out, if necessary.

With all the uncertainty within the Corporation right now, I've noticed an increase in negative interactions amongst employees. We're also seeing a rise in NOOs being filed against our members, with increases in confrontation and pushback from employees.

I want to remind everyone to remain calm in these situations. If an employee is not following direction or is being rude, sometimes the best response is no response. Many of the NOOs and disciplinary interviews stemming from these interactions are having a negative impact on our members. Whenever possible, focus on de-escalation. If needed, step away from the situation and address it at a later time, or reach out for additional support from me, your VPs, or others who can help navigate these challenging situations.

Most importantly, let's work to keep things professional and avoid escalating conflicts further. A calm measured approach can make all the difference.

One of the resources available for all team leads is **The Person Advice Line (PAL)**

The *Key Person Advice Line* gives you, the opportunity to contact a Homewood Health senior level clinician at any time for immediate just-in-time consultation should a situation arise in the workplace that could benefit from professional input.

Situations that typically benefit from consultation or coaching include, but are not restricted to:

- Workplace conflict;
- Employee problems;
- Unusual employee behaviour;
- Providing assistance to employees; and Strategies for assisted referrals.

Features

- Assessment (e.g. key competencies).
- Consultations provided by senior level clinicians with extensive experience in workplace issues.
- Toll-free 1-800 number. **1-866-565-4903**
- 24/7 access from anywhere in the world.
- Fully bilingual.
- Confidentiality is guaranteed.

ELECTION RESULTS

I'm excited to announce the results of our elections for representative positions for 2025-2026:

Gateway Shift 1 – Alwi Mohamed

Gateway Shift 2 – Sangeeta Dinshaw

Gateway Shift 3 – Sonia Levy

Albert Jackson Shift 1 – Laurel Tetley

Albert Jackson Shift 3 – Haaris Gilani

SLPP Shift 1 – Adam Charette

SLPP Shift 3 – Christian Sirove

East Delivery – Vikas Patel

Central Delivery – Charlene DiLauro

West Delivery – Brian Wilson

Sales & serve – Chris D'Abreo

Support Groups – Thevan Huynh



Congratulations!

Jimmy Galavodas
Branch Secretary/Treasurer

sectrea@apocyork.ca

416-557-8314



Dear Colleagues

I was happy to see another big turnout at the last General Membership Meeting where the Tyler confirmed 51 members attended.

February was a difficult month in operations due to the Heavy amount of snow that accumulated. I hope everybody took time for Self-care and took all their Lunch and 15 minutes breaks accordingly. The Breaks are there for a reason, make sure you take care of yourself and make it a priority.



Take Back the Lunch BreakSM

On March 31, 2025, Our Collective Agreement expires. We look forward to any news from our National Bargaining Team and will keep you updated accordingly.

I want to thank the Auditors for completing the 2024 Year-end Financial Audit and look forward to their presentation at the next General Membership Meeting.

Congratulations!

I also want to thank the Elections committee for their work on the APOC Representative Elections. Congratulations to the winners but thank you to all the participants as I am very encouraged to see an increased level of participation of our members in the activities of our Association.

We will continue to need everybody's support and participation as the Corporation moves from a mentality of Service above cost! to Service at what cost?

Instead of people historically asking me what has the Association ever done for me I am now hearing what can I do for the Association? It's so exciting to see and a very welcomed change!

I look forward to seeing everybody at the next General Membership Meeting on Sunday March 16, 2025, at 10:00am.

Navin Persaud

York Branch Vice President

Mail Operations Support VP

thmvice@apocyork.ca

416-347-716



It's time to refresh, recharge and refocus, Spring is in the horizon!

As we continue to see changes within the corporation, it has created some uncertainty among our members, at this point we ask everyone to remain calm and stay focused on your day-to-day job.

During our consultation with Learning and Development, it was conveyed that significant changes are expected within the department, while specific details are not yet available, as discussions are still ongoing. The corporation is exploring various cost- saving measures, which may lead to further adjustments. Once any changes are formally proposed, we will promptly communicate and keep you informed.

We have also completed consultation with WPDH, where similar indications of upcoming changes were mentioned. However, no specifics regarding the nature of these changes or their potential impact on our members have been provided. We expect to receive more information in the coming months.

We understand that many of you may feel anxious about these uncertainties, please be assured that APOC recognizes the challenges that come with changes. Our Association is committed to thoroughly reviewing any proposed adjustments, advocating for the best interest of our members, and offering solutions to protect and support you.



Performance Reviews

Many departments have concluded their year-end reviews. We encourage any Team Leads who are dissatisfied with their performance rating to contact us. If you believe your rating is inaccurate, we may be able to file a grievance on your behalf. To support your case, please ensure you have documented your accomplishments throughout the year as you will have to provide the rationale for a greater rating for us to challenge it.

Transfer Opportunities

Currently, there is one open position on the transfer list for the RMO department, we are awaiting the results.



Contact Information

If you require assistance or have any concerns, please feel free to contact me via email at thmvice@apocyork.ca You can also reach out to our executive stewards at wpdhrans@apocyork.ca (Thevan Huynh).

Lastly, I would like to extend my gratitude to Reza Harjarian, who has recently transferred to another department. Your dedication and service to APOC York branch has been greatly appreciated- Thank You for your contributions and support.

Our Next general membership meetings will be this coming March 16, 2023, at 10:00 am APOC York Branch 2750 14th Avenue, Unionville.

Hope to see you all there.

Sushil Ninawat

Delivery East VP

delvice@apocyork.ca

416-347-7162



Welcome 2025,

Spring is officially here on March 19, 2025, Get out and stay healthy.

March is Fraud Prevention Month: Annual public awareness campaign is held in **March** that works to prevent Canadians from becoming victims of fraud by helping them "Recognize it. Report it. Stop it."

Telco scams

Scammers impersonate representatives from well-known telecommunications companies, contacting customers with offers for phone, Internet and TV plans that appear too good to be true. They may say you need to provide personal information to confirm your identity and lock in the deal – but their real goal is to gain access to your accounts.

Hang up and call the company using a trusted company

Grandparent scams These scams start with a phone call from someone posing as a family member saying they're in trouble and need money immediately. Using a false sense of urgency, fraudsters pressure their victims into transferring money quickly – before the victim has a chance to verify the situation. **Hang up and try to contact that family member through a trusted number or contact another close relative to check in.**

Investment scams Fraudsters are posing as bankers or investment professionals to scam individuals with fraudulent investment opportunities. Scammers contact their victims through a variety of channels promising large returns, but once they invest, the money is gone. **If it seems too good to be true, don't invest.**

Bank impersonation scams

Scammers are posing as bank representatives and contacting individuals in a number of ways, from legitimate-looking phishing text and email messages that lead to malicious websites, to calls that spoof the bank's phone number. Scammers use these tactics to gain access to their victims' funds, accounts or personal information.

Hang up or don't click or reply and call your bank using the number on the back of your bank card.

APOC representative Election: Thanks to members for returning the Ballot, Vikas Patel was elected as East Delivery rep. Charlene DiLauro is the new rep for Central Delivery, and Brian Wilson remains the rep for West Delivery.

Year End Discussion with team leader:

Must have completed your yearend, if not satisfied with the rating please escalate to your rep immediately

HO Employee Comms Delivery : Feb 26 2025:

Positive Safety Interaction (PSI) / Inside outside safety observation alignment

There is a change to the Positive Safety Interaction (PSI) requirement in your 2025 PMP. The process of completing two separate PSIs on the Safety Compliance platform is no longer mandatory for Supervisors or Superintendents in Collection and Delivery.

Supervisors are required to complete 2 Inside outside Safety Observations using the Positive Interaction Model as per the documents found on the SDE platform.

They are no longer required to complete the additional 2 PSI as currently found on the Safety Compliance site found in My SAP

Level up credential programme part of PMP: APOC is reviewing it

Level Up Credential Program

Showcase level of achievement and skills to your professional network

Part of your learning journey as a Team Leader is understanding how to manage your work centre to achieve results. After completing all Work Centre Fundamental levels of a module, Team Leaders will be recognized with a digital certificate of achievement and an electronic badge. Work Centre Fundamentals and Check-in assessments will now be part of the [Performance Management Plan \(PMP\)](#) discussions.

Work Centre Fundamentals & Check-in to be part of Performance Management Plan



Level 1

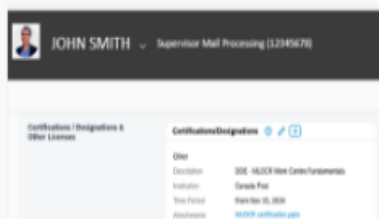
Level 2

Level 3

Digital Certificate when the last level is achieved



Employee's Talent Profile to include all "Level Up" Credentials



Electronic Badge to be used in the email signature

John Smith
Mail Processing Supervisor, Shift 1
1424 Sandford Fleming
Ottawa, ON K1A 0B1



At the end I send my warmest wishes and thank you for your hard work, Solidarity and commitment

Debra Hunter

SLPP VP

slppvp@apocnyork.ca

437-335-8215



Your Rights Matter – Speak to a Representative Immediately

It is imperative that all members are aware of their rights under the collective agreement. If you are ever requested to perform a task that you believe could violate the terms of the APOC Collective Agreement, ensure you request a meeting with an APOC representative prior to proceeding. Protecting the integrity of our collective agreement is a shared responsibility, and your diligence ensures fairness for all members.



Daylight Saving Time Reminder

Mark your calendars! On **March 9, 2025**, clocks will move forward by one hour. Be sure to adjust your schedules accordingly and remind your teams to plan for the time change.

Final Pulse Check for Shift 3 Superintendents – March 19, 2025

We are reaching the conclusion of the final Pulse Check for Shift 3 Superintendents. A sincere thank you to all who have participated in this initiative. Your feedback will be instrumental in driving meaningful improvements at SCLPP. Your voice matters, and we appreciate your engagement in shaping a more positive workplace environment.

PMP Appraisal Grievances

As we enter the year-end PMP season, it is important to review your appraisal carefully. If you are dissatisfied with your rating and wish to challenge it, please complete the **APOC Appraisal Grievance Form** and submit any supporting documentation that can address the gaps identified by the Corporation. Ensuring fairness in performance evaluations is crucial, and we encourage members to take appropriate action if they feel their assessment does not accurately reflect their contributions.



As always, I appreciate your commitment and dedication. Should you have any questions or require further assistance, please reach out to your APOC representatives or me via email and ensure to include all the pertinent documentation (incident details, dates and times).

CONTACT US



Vidya Alvares
Sales and Serve VP

salesvice@apocyork.ca

416-347-7146



Hello everyone, and welcome to our second newsletter for 2025!

I hope this message finds you well. At the outset, I want to let you know that we are committed to keeping you updated on the ongoing negotiations. While I don't have any updates to share at this moment, our negotiating team is dedicated to addressing all concerns and securing a contract that reflects our collective needs and aspirations.

I also want to inform you that I meet with Kevin Gordon and Rick Kennedy bimonthly to consult on any issues, concerns, or feedback shared by our members. Dawn Marie Gayle and Jennifer Dimeo are also present at these consultations. Please reach out to me if you have anything you would like me to address with management. The sales team will receive their targets by the end of March or early April. Please don't hesitate to come forward and share your concerns if you have any.

February is a month where sales achievements are recognized. 2024 was not a smooth ride; however, a few of our sales members surpassed their targets despite the strike. I'm incredibly proud to announce our winners who made it to the 100% Club and Club Excellence. This was announced at our virtual national sales conference held on Feb 24, 2024. Here are our awardees.

- Anand Malhotra
- Dave Vraj
- Victoria Petrolo
- Peter Wagner
- Wesley Cheuk
- Darwish Mahmoud
- Nigel Quildon
- Barbara Zebrowski
- Souhail Maoujoudi
- Hitsh Gureja
- Vidya Alvares



I would like to change gears and talk about what is happening at Canada Post and in North America. These are uncertain times for all of us. The combination of US tariffs and the possibility of another Canada Post strike creates a challenging economic environment. Increased tariffs can lead to higher prices for goods, while the postal strike disrupts the supply chain and delivery services. Together, these issues can have a significant impact on all of us. It is important that we remain focused on building a resilient future.

Communication with the union membership remains key to having an effective APOC. Putting out a union newsletter can help keep the membership informed, although it cannot substitute for regular meetings. If you would like to do more than pay dues and get more involved with the Union

Join us at our next General Membership meeting on March 16th, 2025, in person at the union office at 10 am: 2750 14th Avenue, Unit G-14 Markham, ON L3R 0B6

Your voice matters! We look forward to seeing you there.

Stone Blemano
Gateway VP

wlpvice@apocyork.ca

416-459-1871

Members at Gateway,



There was no positive outcome from the negotiations between CUPW and Canada post in the last meeting between both parties. We are in March 2025 and our members are genuinely worried about what is going to happen with our contract ending on March 31, 2025. Particularly the APOC members that have less than 10 years seniority. Although your concerns may be legitimate, I am not aware of any discussions about APOC job cuts.

A lot of members are questioning why they are not getting updates from the APOC negotiating team. Please be patient while we wait for the negotiating team to address our concerns. We will notify our members as soon as we get information relating to the negotiations.



The mail volumes are significantly low, and the uncertainty brings anxiety. Operationally there is frequent movement of employees as well as supervisors as a result of sometimes zero mail volumes in some sections. These unpredictable situations, coupled with the application of the staffing provisions in the CUPW and APOC collective agreements presents a new challenge. We all need to be cooperative and reasonable when faced with these unusual challenges.



Let us hope that the CUPW and Canada post negotiation teams come to a compromise to resolve and sign a new contract.

Nominations and elections for Gateway APOC representatives has concluded. Thank you for your involvement and participation. The following are your APOC representatives

1. SHIFT 1 -MOHAMED ALWI
2. SHIFT 2- SANGEETA DINSHAW
3. SHIFT 3- SONIA LEVY

MEET OUR TEAM

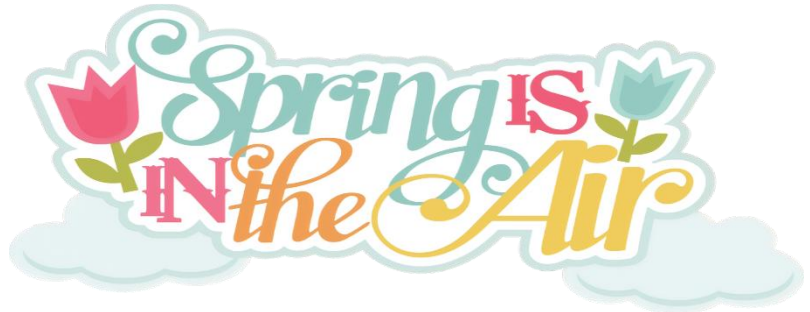


The next York Branch general membership meeting is on March 16, 2025. Your interest and presence will be much appreciated.

Nesha Irving
Albert Jackson VP

ajpcvp@apocyork.ca

437-833-9543



Spring is on its way! Along with fresh beginnings and blooming flowers, it also marks the start of our PMP reviews. I hope everyone is satisfied with their evaluations this year. However, if you receive an unfavorable rating, I encourage you to document how you have addressed any previously identified gaps and tracked your accomplishments you made throughout the past year. If you have done so and still feel your rating is unjustified, please feel free to reach out to me via email to discuss potential next steps.



Prioritize Your Mental Health

To maintain a healthy work-life balance, I encourage everyone to take their breaks and lunches uninterrupted and away from the work floor. This time to recharge mentally is essential for your well-being and productivity.

Meet the APOC Shift Representatives 2025-2027

Your APOC representative for Shift 1 at Albert Jackson Processing Centre is **Laurel Tetley**, who has been with AJPC since its opening in March 2023 and has served as a Supervisor at Canada Post since 2019. Laurel brings union experience from both Canada Post and her previous role as a Team Manager at Rogers Communications. Her experience includes supervising in Collection and Delivery, serving as a Supervisor at YDC, and currently working as a Supervisor in the parcel section at Albert Jackson. Laurel's primary focus is to ensure that all APOC members are treated fairly, without harassment, prejudice, or bias. She is committed to upholding the collective agreement and fostering respect and unity among members. She will also ensure that your questions and concerns are addressed at consultations and general union meetings to secure appropriate resolutions for APOC members. If you have any questions or concerns, please don't hesitate to reach her via email

ajpcrep1@apocyork.ca

Your APOC representative for Shift 3 at the Albert Jackson Processing Centre is **Haaris Gilani**. He has been with Canada Post since 2018 and currently serves as an RVU Supervisor. Haaris takes great pride in the AJPC RVU team's accomplishments, particularly their achievement of ranking first overall in out-of-spec parcel culling just 2.5 months after operations began. The team has continued to exceed expectations, demonstrating exceptional performance and dedication. Outside of work, Haaris enjoys picking up new hobbies each season—his current interests include motorcycles, ceramics, and solving crosswords. He looks forward to working with all of you and is committed to representing your interests as part of APOC. If you have any questions or concerns, please don't hesitate to reach he via email ajpcrep3@apocyork.ca

APOC Meetings: Let's Stay Connected

I would also like to encourage all of you to come out to the APOC meetings—we are stronger together. Our meetings are held every 3rd Sunday every other month at our office, located at **2750 14th Ave, Unit G14, Unionville, ON, L3R 0B6**. The next meeting is on **March 16th, 2025, at 10:00 AM**.

Your participation is vital as we discuss important updates and initiatives.



Open Communication

Please note that I am available to answer any questions you may have, and for anything I'm unsure about, I will get back to you as soon as I have the answer. For any complaints that require further action, please issue your request in writing—email is acceptable—and be prepared to provide documented evidence (such as recorded dates, times, and incidents) to support your claim.

Dawn Gayle

Divisional Vice President

gayle@apoc-aopc.com

416-414-3346



Challenging times ahead

I am sure that you have all watched the news and have seen or heard some feedback about the ongoing hearings that the Corporation and CUPW have been having to try to address the issues and concerns regarding the ongoing negotiations and not being able to reach a negotiated settlement. This coupled with the decreased volumes, upcoming federal elections, and the new tariffs introduced by the United States can be extremely overwhelming and very uncertain.

Unfortunately, no one has the magic crystal ball where we can peek into the future and see how all of this plays out and/or see the impact that it will have on all of us. We just need to remain focused on our work and our wellbeing. Check in on yourself to make sure that you are okay, and if not, then reach out to get yourself help. This is not a sign of weakness or defeat, it is actually a sign of strength, acknowledging and accepting that you are not okay and getting help is the strongest thing that anyone can do. Also check in on your friends and colleagues to see how they are doing. Together we are stronger, together we can support each other.



What will the future look like? I don't think anyone knows the answer to this question. We need to work with the Corporation to do what we need to do to protect our jobs and our future. Does this mean that we need to do things that are outside of our collective agreement, NO. It means that we may need to make changes to adapt to the ongoing pressures that the Corporation is facing that may impact us in ways that we never imagined.

The Corporation will be re-organizing to adapt to the decreased volumes. The Association is working with the Corporation to protect our jobs to avoid any layoffs. This could have an impact on you or one of your peers in this re-organization of jobs and work areas/sections/offices. We will work extremely hard to avoid article 44 and keep our people at work. What this means is that you may have to move to another work location to stay at work. If this happens, we will ensure that you get the right and ability to participate in the monthly bids to be able to bid to a location that is of your choice by giving you a free bid and not holding you to your tenure rights under article 43.12.4 in our collective agreement. We will also look at recall rights, if possible, to be able to return to your former office, if anything changes and things improve and are being restored.



I know that there are a lot of questions about all these uncertainties. If you hear something and you want to validate that information, please reach out. We are here to help in anyway that we can. Please don't hesitate to reach out to the executive VP's in your office, or to Jennifer DiMeo, or myself. We may not have all the answers, but we can certainly help alleviate some concerns or provide resources to you to get the help that you are seeking. You can reach us by phone, text, or email. We can also set up a teams call or meet you in person, if possible. We are all in this together.

Please Reach Out For Support!

Next General Membership meeting is March 16th 2025 in person at the union office

We need your personal email addresses to be able to communicate with you as we cannot use the corporate email addresses. Please scan this QR code, if you haven't already, during our roadshow, and provide us with your personal email. Please share this with any of your APOC colleagues:


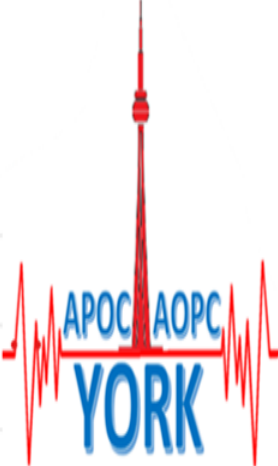
Scan to Participate

APOC



Divisional Vice President	Dawn-Marie Gayle	National / Regional Representative	416-414-3346	gayle@apoc-aopc.com
York Branch President	Jennifer DiMeo	GTA York Branch Representative	416-460-4234	dimeo@apoc-aopc.com
Secretary Treasurer	Jimmy Galavodas	GTA York Branch Representative	416-557-8314	sectrea@apocyork.ca

York Branch Reps Contact List

Facility	Executive VP	Union Reps	Shift/Area	Email Address	Stations
South Central Plant	Debra Hunter SLPP shift # 2 647-686-9948 slppvp@apocyork.ca	Adam Charette	Shift # 1	slpprep1@apocyork.ca	 
		Debra Hunter	Shift # 2	slpprep2@apocyork.ca	
		Christian Sirove	Shift # 3	slppvice@apocyork.ca	
Gateway Plant	Stone Blemano WLPP shift # 2 416-459-1871 wlppvice@apocyork.ca	Alwi Mohamed	Shift # 1	wlpprep1@apocyork.ca	
		Sangeeta Dinshaw	Shift # 2	wlpprep2@apocyork.ca	
		Sonia Levy	Shift # 3	wlpprep3@apocyork.ca	
Albert Jackson Plant	Nesha Irving OEPC shift # 2 437-833-9543 ajpcvp@apocyork.ca	Laurel Tetley	Shift # 1	ajpcprep1@apocyork.ca	
		Nesha Irving	Shift # 2	ajpcvp@apocyork.ca	
		Haaris Gilani	Shift # 3	ajpcprep3@apocyork.ca	
Sales and Serve	Vidya Alvares Sales & Serve 416-347-7146 salesvice@apocyork.ca	Chris Dabreo	sales/serve	servrep@apocyork.ca	
MOS, Training, Trans	Navin Persaud Training, Mail Operations Support, Transportation 416-347-7165 thmvice@apocyork.ca	Thevan Huynh	WPDH & Trans	wpdhtrans@apocyork.ca	
		(Reza) Mohammad Hajarian	Training	trainingrep@apocyork.ca	
		vacant	RMO	mosrep@apocyork.ca	
Delivery	Sushil Ninawat Delivery 416-347-7162 delvice@apocyork.ca	Vikas Patel	East Delivery	delrepe@apocyork.ca	Ajax, Pickering, Oshawa, Whitby, Local Area East, 280 Progress, 14th Ave, Scar Depot 11, 70 Wynford, 55 Tempo, 600 & 675 Commissioners
		Charlene DiLauro	Central Delivery	delrepcentral@apocyork.ca	Aurora/New Market, East Gwillimbury, Thornhill, Richmond Hill, Creditstone, 31 Brodie, Wicksteed
		Brian Wilson (supervisor)	West Delivery	delrepw@apocyork.ca	Alliston, Local Area West, Brampton, MDC, Campobello, Miss Dep 3, Port Credit, Milton, Oakville, Etobicoke B/C, 66 Ray, 500 Oakdale

NEW MEMBER ENROLLMENT FORM (SAMPLE)

<https://www.apoc-aopc.com/download?action=filedownload&fileid=169&ftype=apocdocument>

ASSOCIATION OF POSTAL OFFICIALS OF CANADA
MEMBERSHIP APPLICATION – Group Life Insurance – Policy # 22331

Member No.

Name of Branch YORK		Employee ID 123456
Applicants name Family Name: DOE Given Names: JOHN		SIN 000-111-222
Address No: 123 Street: ZERO STREET		Date of Birth YY90 MM01 DD01
City: TORONTO	Province: ON	Postal Code: A1A 2B2
Place of Employment GATEWAY	Division PACKETS	Male <input checked="" type="checkbox"/> Female <input type="checkbox"/>
		Appointment Date 20 01 01 YY MM DD

I wish to become a member of the Association of the Postal Officials of Canada and I authorize the Association to represent me as my official bargaining agent under the Canada Labour Code in all matters pertaining to my relationship with my Employer. I hereby agree to abide and to be bound by the provisions of the Constitution of the Association of Postal Officials of Canada.

I hereby certify that I have paid this day my entrance fee for membership in the Association of Postal Officials of Canada the sum of \$ 5.00 dollars.

Name of Beneficiary Family Name: DOE Given Names: JANE		Marital Status <input checked="" type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Other
Relationship of Beneficiary WIFE		OR MY ESTATE <input type="checkbox"/>

I hereby certify that the above information is correct and I reserve the right to change the beneficiary subject to any legal requirement.

IRREVOCABLE
 REVOCABLE

J. Doe Member's Signature 20/03/01 Date

Members can apply for additional insurance coverage which is subject to medical evidence of health and payment of premiums by deductions or otherwise through APOC.

I wish to apply for optional insurance: No Yes Amount \$ 50,000 (unit of \$10,000 max \$90,000)

J. Doe Applicant Signature 20/03/01 Date J. Doe Witness Signature 20/03/01 Date