



**Changes made to the Canada Pension Plan starting January 2011. Are you affected ?**



These changes will affect you if you are:

- an employee who contributes to the Canada Pension Plan (CPP), whether you are just starting your career or you are planning to retire soon;
- a self-employed person who contributes to the CPP;
- between the ages of 60 and 70 and you work while receiving your CPP retirement pension (or if you work outside of Quebec while receiving a Quebec Pension Plan (QPP) retirement pension); or
- an employer who contributes to the CPP on behalf of your employees.

You will **not** be affected by these changes if you started receiving a CPP retirement pension before December 31, 2010, and you stay out of the work force.

The CPP operates throughout Canada, except in Quebec, where the Quebec Pension Plan (QPP) provides benefits. These changes **do not** apply to the QPP. For information about the QPP, visit the QPP web site at

[www.rrq.gouv.qc.ca](http://www.rrq.gouv.qc.ca).

**What are the changes?**

The following changes to the CPP will be phased in gradually between 2011 and 2016, with the first major change occurring in January 2011 for people retiring after age 65:

- The monthly CPP retirement pension amount will increase by a higher percentage if taken **after** age 65.
- The monthly CPP retirement pension amount will decrease by a larger percentage if taken **before** age 65.
- A longer period of low earnings will be automatically dropped from the calculation of the CPP retirement pension.
- Contributors will be able to receive their CPP retirement pension without any work interruption.
- If you are under 65 and you work while receiving your CPP retirement pension, you and your employer will **have to** continue making CPP contributions. (or if you work outside of Quebec while receiving a QPP retirement pension) These contributions will increase your CPP benefits.
- If you are between the ages of 65 and 70 and you work while receiving your CPP retirement pension, you can **choose** to continue making CPP contributions. (or if you work outside of Quebec while receiving a QPP retirement pension) These contributions will increase your CPP benefits. These changes will improve retirement flexibility for working individuals in Canada, enhance pension coverage, and improve equity in the CPP.

For more details on how these changes may affect you, please visit the Service Canada and look under the following titles:

[Information for CPP retirement pension recipients](#)

[Information for CPP contributors \(employed, self-employed\)](#)

[Information for employers](#)

[Information for financial advisors](#)

**Severance Payments**

As many of you are aware, partial severance payments representing additional severance earned between Jan 2009 to June 2010 were mistakenly mailed out to those with clock # 24189 and higher. The ministry has acknowledged the mistake and has sent letters to individuals requesting the monies be returned. Most of these cheques have been returned, however if you have not yet returned yours, please contact us ASAP.

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# What's on in January

## Preventing and Managing Low Back Injuries

Jan 19, 2011 - If you're someone who has been forced to put their regular activities on hold because of low-back pain, this is the session for you. Learn stretches and exercises that will help you maintain proper posture and get you back to your regular life. Limited to 20 spots, call to register.

Hours: 7:30 p.m. - 8:30 p.m.

Cost: N/A

Venue: Refine Fitness Studio, Windsor

[info@refinefitness.ca](mailto:info@refinefitness.ca)

[www.refinefitness.ca](http://www.refinefitness.ca)

Phone 519-253-9400 for more information.



### Global Business Centre

2800 Tecumseh Rd., East, 2nd Floor  
Windsor, Ontario N8W 1G4  
Tel: 519-988-1300  
Fax: 519-988-1900

### Windsor-West Branch

3235 Sandwich St.  
Windsor, Ontario N9C 1A9  
Tel: 519-254-2001  
Fax: 519-254-7882

### Newcomer Reception Centre

1214 Ottawa St.  
Windsor, Ontario N8X 2E6  
Tel: 519-973-9282  
Fax: 519-973-9310

### Youth Resource Centre

658 Ouellette Ave.  
Windsor, Ontario N9A 1C1  
Tel: 519-258-4076  
Fax: 519-258-9953

### Newcomer Reception Centre

443 Ouellette Ave.  
Windsor, Ontario N9A 4J2  
Tel: 519-985-6333  
Fax: 519-985-6393

## Thinking About Starting Your Own Business

Jan 17, 2011 to Mar 11, 2011 - The Enhanced Language Training (ELT) Program for Entrepreneurs provides training and support at no cost to permanent residents and convention refugees looking to establish their own business in the Windsor -Essex County.

Eligibility requirement: English proficiency assessed at LINC Level 5 and above.

The new session begins on January 17, 2011 and includes 8 weeks of in-class training followed by 4-weeks of voluntary work placement in a local business or community agency - a work setting matched to client's interest and goals.

### Program Highlights:

Business Writing  
Business Plan Development  
Canadian Business Culture, Etiquette and Standards Organizational Structure and Organizational Behavior Business Laws, Financing, Accounting, Marketing and Management for Small Businesses Public Speaking Skills Development  
Microsoft Office 2007 - Word, Excel, PowerPoint and more

Childcare for children 18 months to 6 years of age is provided at no cost. Transportation assistance is available to clients who qualify.

For more information, please call 519-988-1300 or visit us at 2800 Tecumseh Road East, 2nd Floor, Windsor, Ontario N8W 1G4.

We gratefully acknowledge funding by the Ministry of Citizenship and Immigration Canada.

Hours: 9:00 a.m. - 3:00 p.m.

Cost: N/A

Venue: 2800 Tecumseh Road East 2nd Floor, Windsor

[odugal@ncce1.org](mailto:odugal@ncce1.org)

[www.ncceinc.org](http://www.ncceinc.org)

Phone 519-988-1300 for more information

# EMPLOYMENT QUESTIONS & ANSWERS

## “ASK SUE”

Frequently I hear the same questions over and over. Maybe my answers will be of interest. If you have a question that you wish to see answered in this space feel free to call your Labour Adjustment Committee representative and submit your question.

**QUESTION:** I don't have to make a decision on a new career goal right now do I?  
(After all the courses that interest me at St Clair College don't start until Sept. 2011)

**ANSWER:** St Clair College has been advising people that if they want to be considered for a September 2011 course, they need to apply for their preferred course no later than the 01<sup>st</sup> of February 2011. Some of the courses have proven to be so much in demand that they must try to select 20 suitable candidates from literally hundreds of applicants. That is why you will see that a course like the Paramedic course will have a questionnaire to be completed by all applicants to help the college in the selection process. This questionnaire outlines at least six further qualifications that the college considers when trying to narrow down the most suitable candidate. The first thing you will need to do is to obtain a copy of the “transcript of your marks” from your former high school or school board. The schools you talk to will want to see this transcript, not your actual diploma.

**QUESTION:** What do I do between now and September 2011? My employment insurance may exhaust before then.

**ANSWER:** The sooner you have a “plan of action” in place, the better it is for you. Firstly, the counsellors that you meet at the service provider \*(see list below) will have more time to help those who really aren't sure what they want to do for a second career. They will also have time to assess how well thought out your plan is, and whether you have given enough consideration to what you want to do. They will need to start documenting your progress for the Ministry of Training, Colleges & Universities in order to request funding for your plan.

**CONSIDERATIONS:** Have you been job searching with an effective resume and keeping a record of this search  
Do you know what kind of wages you would earn in your newly chosen career?  
Do you know if your newly chosen career will continue to be “in demand” in the future?  
Are there jobs available locally, or will you need to consider relocating for this new career?

These considerations mean that you need to find some Labour Market Information that is supportive of your new career goal. After all you don't want to spend a lot of time, work and money to obtain a new career if it won't help you earn a suitable wage or provide steady employment in the future.

*The counsellors at any of the service provider offices, peer counsellors as well as myself, from the Community Labour Adjustment Services office can help you find this kind of information. Don't hesitate to make an appointment to discuss retraining and how to determine a suitable career goal.*

The long gap between now and September 2011 may mean for some, that their employment insurance will exhaust before they can start their course. These individuals will still qualify for funding of the tuition and a living/training allowance. If you do find another job before school starts and it is lower pay or temporary, you might even obtain enough hours worked to file for another EI claim. For some it might even be a good idea to consider taking a lower paying job through a temporary employment agency. Although far from ideal, it will help minimize using all of the severance received from their company's closure. If you qualify for second career funding for a school course, the counsellor you are working with to create a suitable “plan of action”, can authorize you to quit that temporary or low-paying job when the time comes to go to school.

Persons who want to work part time while in school will be allowed to work, provided it is 19 hours/wk or less and doesn't interfere with your homework.

### \* SERVICE PROVIDERS

**Assessment Centre**  
1410 Ouellette Ave.,  
Windsor, ON N8X 5B2  
Phone: (519) 971-9698

**Unemployed Help Centre**  
6955 Cantelon Drive  
Windsor, ON N8T 3J9  
Phone: (519) 944-4900

**Career Counselling Centre**  
215 Talbot St. East  
Leamington, ON N8H 3X5  
Phone: (519) 326-9657

**CREW Centre de Ressources et Recherche Emploi-Windsor**  
(Services in French)  
7515 Forest Glade Dr., Windsor, ON  
Phone: (519) 948-8810



YOUR LINK TO COMMUNITY INFORMATION AND REFERRAL

Call 211. Alternate: (519) 258-0247 TTY: 1-866-488-9311  
or visit: [www.211windsorsex.ca](http://www.211windsorsex.ca)

# Contact Information

## Chrysler Interviews

As of this writing, Chrysler has interviewed approximately 35 of our members by seniority. The last member interviewed was 24106. We hope that they will begin hiring early in the New Year.

## Windsor - Essex Parkway Job Opportunities

The Windsor - Essex Parkway Project is now accepting applications online.

Their project team foresees hiring of individuals for:

- engineering
- accounting
- quality control
- safety
- project control
- finance



Over the duration of the project, it is estimated to generate 12,000 jobs in the area in a wide variety of classifications providing opportunities for local workers, suppliers and contractors.

For information visit their site at:

<http://www.weparkway.ca/employment.html>

## Lift Truck Recertification Training

We have scheduled a full day Lift Truck Recertification course which contains both theoretical and practical training. This course will be delivered in Chatham on Wednesday, January 26<sup>th</sup> from 9 to 4.



Registration is limited to the first 12 people.

If you're interested call the adjustment centre **ASAP** at 519 256-2424.

## Training Courses

If you are interested in the following training programs please contact us @ 519-256-4597



Smart Serve

WHMIS



Safe Food Handling



First Aid & CPR



## FABCO Adjustment Committee

• 1801 Walker Road,  
Windsor, N8W 3P3

• Tel: 519-256-2424

• Fax: 519-977-9076

• E-Mail Address

[fabcoadjustment@yahoo.ca](mailto:fabcoadjustment@yahoo.ca)

• Chairperson:

Ken Maheux

• Employment Counselor:

Sue Kelsh

• Advisor:

John Toth

• Peer Helper:

Gerald Peeler

Chris Yoell

John Grant

Rob Kennedy

**THIS ADJUSTMENT  
COMMITTEE IS MADE  
POSSIBLE THROUGH  
FUNDING FROM THE  
PROVINCE OF ONTARIO**