



**Presentation to the Expert Commission on
Pensions**

**by the
Police Association of Ontario**

October 17, 2007

Introduction

The Police Association of Ontario (PAO) represents over 31,000 police and civilian members from every municipal police association and the Ontario Provincial Police Association (OPPA). We have included further information on our organization in our brief.

The PAO promotes the mutual interests of Ontario's front-line police personnel in order to uphold the honour of the police profession and elevate the standards of police services.

The core objectives of our Association are to:

- Provide progressive and effective leadership and representation on policing issues;
- Deliver flexible and innovative services providing resource and support to our member associations;
- Deliver training and educational programs to foster enhanced association leadership; and,
- Encourage cooperation and unity within our membership.

Our municipal members belong to the Ontario Municipal Employees Retirement System (OMERS) while our 8,500 members in the Ontario Provincial Police Association belong to the Ontario Pension Board (OPB).

As a result of legislation and the composition and size of our municipal association members, the PAO is more involved on a day-to-day basis with OMERS.

The PAO has a representative on the OMERS Sponsors Corporation and we are looking forward to appointing an individual to the OMERS Administration Corporation to represent the interests of our membership commencing January 1, 2008.

The OPPA has direct involvement with the OPB and has representation on their Board of Directors. We work closely with all our member associations to share information amongst them and to work together on common goals and objectives.

We have included further information on our organization in the appendix of this brief.

Overview

We appreciate the opportunity to participate in this important review process. The PAO has been involved in numerous reviews of the Pension Benefits Act and related discussions on changes to pension legislation. We are fortunate that two of our longstanding goals were met in 2006 and 2007.

The first concerned autonomy for OMERS. Thursday, February 23, 2006 was a historic day for the Police Association of Ontario and our 31,000 members. On that day representatives from the PAO and member associations gathered at Queen's Park for the Third Reading vote on Bill 206. It took just two minutes to pass pension reform legislation that we had been advocating for since 1995.

Improved pension benefits for our police and civilian members has been a priority for the Police Association of Ontario for many years. The vast majority of police personnel in Canada and North America have pension provisions that allow for retirement earlier than is allowed in Ontario. The passage of Bill 206, The Ontario Municipal Employees Retirement System Act, will hopefully assist in ending this inequity.

These plans are in place to ensure that there will always be an opportunity for those that have worked in this very difficult profession to retire with dignity. High stress and shift work contribute substantially to the need for an early exit option. Plans such as these also ensure that front-line personnel have the youth and physical ability to perform their required duties.

The road to autonomy was a lengthy one. OMERS initiated lengthy discussions on autonomy from 1995 to 1999. The province also studied the issue during three reviews: the Who Does What Panel (1996), the Wood Task Force on Agencies, Boards and Commissions (1997) and the Red Tape Commission (1997). However, nothing moved forward.

Discussions and meetings on a new round of autonomy talks started in the fall of 2000. In March 2001, OMERS circulated a document to the stakeholders that was entitled *Forging a New Relationship with Government: A Consultation Paper on OMERS Autonomy Options*.

The OMERS Board then began a series of consultations. We have highlighted some of the meetings to give you a sense of how time consuming and all encompassing this issue was from 1995 onward. The following are the highlights of the consultation process that was conducted from March 2001 to March 2002:

- A consultation paper was distributed in March 2001 to 32 key stakeholder groups asking for responses by September 14, 2001.
- Seven information meetings were held with various stakeholder groups between April and September 2001.
- Separate facilitated two-day sessions with employee and employer groups were held in November 2001.
- Correspondence was sent from the OMERS Board Chair on November 29, 2001 and January 14, 2002 offering stakeholder groups assistance should they wish to have access to meeting space, research or a facilitator and gave a revised deadline of February 15, 2002 for input to the consultation process.

- An information session was held for employee and employer stakeholder groups on January 24, 2002 with speakers from Alberta and British Columbia public sector pension plans discussing their governance changes.
- An information session for employer and employee stakeholder groups on OMERS autonomy issues was held on February 20, 2002 to review and update positions.
- A joint consultation session for employer and employee stakeholder groups was held on March 8.

The matter still failed to move forward and the Minister of Municipal Affairs and Housing, in a letter dated April 12, 2002, directed the parties back to the table. The letter asked the stakeholders to address the “unique needs facing police and firefighters”.

The correspondence led to yet another round of talks that ended late in 2002. The Conservative Government made one last effort to restart the talks in September 2003 but that ended with the election of the Liberal McGuinty Government.

In the Spring of 2005 new discussions commenced with Government on OMERS autonomy that ultimately resulted in the introduction of legislation that provides a framework for recognizing the special circumstances of police and firefighters.

The introduction of this legislation was so controversial that the province was nearly plunged into an illegal strike by CUPE members who argued that their members should enjoy similar pension provisions as police and firefighters. Municipalities across the province fought against the legislation, citing high costs as a primary factor.

However, at the end of the day the government stood firm and Bill 206, *The Ontario Municipal Employees Retirement System Act* was passed.

The legislation will allow local municipal police associations to achieve the long held goals of having greater control over their pension fund and being able to bargain for improved pension benefits including:

- The ability to negotiate the combination of age/service factors to 80 (currently 85) for police officers.
- The ability to negotiate the combination of age/service factors to 85 (currently 90) for civilian members.
- The ability to negotiate the 2.33% pension accrual rate (currently 2%) for police officers consistent with federal legislation. The federal legislation does not allow this benefit for our civilian members. Federal legislation limits this to police officers, firefighters, corrections officers, paramedics and air traffic controllers. The 2.33% accrual rate will allow officers to reach the 70% maximum of pensionable earnings in thirty as opposed to the current thirty-five years.
- The ability to negotiate either the best three or four final average earnings (currently at best five) as the basis for calculating benefits for both police and civilian members.

Our other longstanding issue centred on divestment. Restructuring in the police sector has resulted in a great deal of mobility between the provincial and municipal police services. The number of police services in Ontario has dropped from 108 in 1995 to the current 62. The vast majority of amalgamations have involved municipal police services and the Ontario Provincial Police. In some cases municipal members have had to join the OPP while in other cases OPP members have had to join municipal police services.

There was no divestment agreement in place between OMERS and the OPB. Police personnel who voluntarily transferred between the two plans were allowed to transfer their pensions. The same did not apply to police personnel who were forced to transfer their pension assets from one plan to the other because of restructuring.

Upon retirement our members who were affected by restructuring ended up receiving pensions from the two separate plans.

Police personnel who found themselves in this situation generally incurred a financial loss, as the original plan did not recognize financial improvements that may have occurred as a result of promotions or seniority.

All of this has now been rectified with the passage of the 2007 Budget Bill. The Ontario Government moved the issue forward by amending the *Police Services Act*. The Government included a police-specific legislative amendment in Bill 187, the *Budget Measures and Interim Appropriation Act, 2007*, that gave divested policing staff the right to voluntarily transfer their pensions subject to a pension transfer agreement being agreed to by OMERS and the OPB. That agreement has been ratified and some members have already taken advantage of the new pension provisions.

We note that other non-police employee groups have been negatively impacted in the same manner by divestment. We hope that the police model may serve as an example for others to follow.

We would like to take the opportunity to comment on four specific areas. They are:

1. The value of defined benefit pension plans as opposed to defined contribution savings plans.
2. The need for solvency relief.
3. Deferred retirement option programs and phased retirement.
4. The need for a strong regulator and adequate legislation.

We will attempt to review each in detail in the rest of this document.

Defined Benefit Pension Plans v. Defined Contribution Savings Plans

You will note that our heading does not refer to Defined Contribution Pension Plans. That is because there is no such thing as a Defined Contribution Pension Plan. Defined Contribution is a savings plan and is not a pension plan. Defined Benefit is income replacement while Defined Contribution is capital accumulation.

All Ontario police personnel belong to Defined Benefit (DB) Pension Plans. Whether our member belongs to OMERS or the Ontario Pension Board, they know that when they retire on an unreduced pension they will receive a pension based on 2% times years of service, based on their best five years.

Defined Contribution Savings Plans (DC) are different. When hired you will be given a choice of plans where you can invest your money. Many employers allow their members to invest in 15 to 20 different investment plans. You do not get a defined benefit when you retire. Instead, you will receive income based on what your individual plan has earned.

Studies have consistently shown that DC plans result in significantly lower benefits than DB plans. Studies also show that administration costs associated to DC's are much higher than DB's.

A study of the Nebraska Public Employees Retirement System found that from 1983 to 1989 the system's DB plans generated an average of 11% annually while the DC's participants earned an average of 6%. More disturbing was that the study also found that a large percentage (68%) of DC members cashed out their savings upon retirement.

This is consistent with a Hewitt Associates' study that found that over two-thirds of participants who terminate a DC plan do not roll the funds into a retirement account.

These problems are reflected by the experience of the Minnesota Teachers Retirement Association. From 1969 to 1972 they allowed their members to choose between DC's and DB's. In 1978, due to the poor performance of DC's, they allowed the DC members to transfer back to DB plan. Only 140 members out of 11,000 remained in the DC plan. There are after all only so many Warren Buffets out there.

Why do police associations feel so strongly about DB plans?

- The monthly pension amount is guaranteed for as long as you live.
- Investment expenses are kept low, because the money is combined with other plan members.
- They can feature an early retirement option.
- They include annual cost-of-living adjustment from pension plan providers.
- They provide death benefits and disability features.
- They help to attract new employees while retaining current staff. Police services across the province have reached a crisis point in their ability to attract new employees. An attractive pension program is a strong recruiting feature.

With DC plans on the other hand:

- There is no guarantee of a monthly allowance and you could outlive your savings.
- The employee alone bears the risk if his/her investments do poorly.
- Investment expenses are high, eating into the portfolio's return.
- An employee may retire early...but does he/she know if their retirement account will run out?
- There are no cost of living adjustments — the lump sum amount in your retirement is all you'll have to draw on.
- There are no minimum death benefits or protection against disability.
- In DC plans investment performance is critical during the last ten years of one's plan. What if a member is unlucky enough to retire during a bear market? Bear and Bull markets can operate in long cycles.

Leakage is also a key reason DC plans are unreliable vehicles for ensuring retirement income security. Leakage refers to the loss of assets before retirement to such factors as loans, especially those that are not repaid by the participant; and by cashing out retirement savings when workers change jobs, rather than leaving them in the existing plan or rolling them, either to an individual retirement account or to a future employer's retirement plan. Studies consistently indicate that half or more of terminating participants fail to retain their retirement assets in a retirement savings account.

As a group, employees are generally poor investors, engaging in such practices as taking too much or too little risk, neglecting or over managing their account, and not allocating their assets among different asset classes. The frequent result of all of these factors is insufficient retirement savings. Efforts to educate workers to make better investment decisions have produced little success.

Thankfully when Bill 206 was introduced there was no more than a token and short-lived debate over whether the plan should continue to be a defined benefit one.

Certainly the issue of defined benefit versus defined contribution has been debated at length in the United States. The most publicized case started in January 2005 when California Governor Arnold Schwarzenegger released his official plan to curb California spending. A key feature of his plan was a proposal to amend the state constitution to radically change the California Public Employees Retirement System (CALPERS). His plan would have required all new state employees hired after 2007 to use a DC plan rather than rely on the current DB system. The issue went to a referendum and was soundly defeated. Assemblyman Richman who introduced the measure and ran for state treasurer was also defeated.

About twenty-five states have examined the issue but only two, Alaska (2006) and Michigan (1997) have changed their public sector pension plans from defined benefit to a defined contribution savings plan for new employees. According to the US Bureau of Labour Statistics roughly ninety percent of all state and local employees are enrolled in defined benefit plans. It should be noted that Nebraska had gone to defined contribution but returned to defined benefit in 2002 due to the continued under performance of the fund.

Proponents of defined contribution plans often contend that these plans give workers more control over their retirement by allowing workers to invest the assets themselves, to carry the assets with them to future jobs, and to decide how much to save and how to invest.

Unfortunately, each of these opportunities for control, more often than not, leads to less retirement financial security, not more.

So why are many employers remaining with defined benefit plans? There are a number of considerations:

- First and foremost is the fact that employers are concerned for the welfare of their employees.
- Defined benefit pensions fuel the economy and are a critical source of venture capital.
- Defined benefit plans help to attract qualified employees.
- They promote retention efforts by rewarding length of service.
- They contribute to an orderly turnover of employees by allowing them to depart with a clear knowledge that their benefit payment will continue for life.
- Defined benefit pensions reduce government social assistance for the elderly.
- There are substantial problems with a transition from DB to DC. Those in the DB plan are usually grandfathered while new members enter the DC plan. There is no magic to pension plans. You generate funds from contributions and investments. Your costs are the pension payouts and your administration fees. If your new members go to a DC plan then contributions go down and can create some very serious cash flow issues.

Finally it should be noted that when employers do go from DB to DC they invariably point for the need for pension portability to justify the move. This argument is much stronger in the private sector than in the public sector. Certainly it has almost zero relevance to Ontario's policing sector.

The important message is that Ontario's defined benefit system is not broken. Problems have arisen when governance breaks down. It is natural for all employee-driven associations, including police associations to look at ways to increase benefits just as employers will want to explore cutting costs. We need to ensure that we, the stakeholders, take our role as fiduciaries seriously. We need to appoint competent representatives as plan board members and ensure that they have the necessary training and governance skills. We also need to ensure that Ontario retains a strong regulatory role and adequate governing legislation.

Recently we were very surprised to learn that OMERS is considering pushing for legislative change to offer RRSP's. We have been advised that OMERS will be raising this issue when they make their presentation. Frankly we were shocked and disappointed that OMERS would put this issue on the table without any discussions with the stakeholders. We question whether the offering of such a service is consistent with the role of a defined benefit plan. We would urge the members of the Commission not to make any recommendations on this until it can be fully explored and studied in detail.

We readily acknowledge that with proper consultation and study there may be support for this among the OMERS' plan sponsors. However to our knowledge neither of these have taken place and we believe that it is premature for OMERS to raise the matter.

Pensions are becoming more and more critical for individuals. It is important to remember that people are living longer than ever before. This places an increased reliance on one's pension.

A 65 year old male now has a 50% chance of living beyond 85 and a 25% chance of living beyond 92 years of age. The figures for females are even better. A 65 year old female has a 50% chance of living beyond 88 years of age and a 25% chance of living beyond 94 years of age. From 1951 to 2002 the average life expectancy for Canadians increased by eleven years.

We strongly believe that this underscores the need to retain defined benefit pension plans which can only help to ensure that Ontario continues to prosper.

RECOMMENDATION

1. The Police Association of Ontario strongly believes that defined benefit pension plans are critical to both policing and to society as a whole. They are both workable and affordable and all Ontarians have a vested interest in ensuring that they continue.

Solvency Relief

Ontario's pension solvency rules are designed to protect employees from private sector bankruptcies where pension plans are not adequately funded. However, they do not take into account the fundamental difference between private and public sector pension plans in that public sector pension plans are funded either directly or indirectly by government, and will not go bankrupt. By forcing public sector pension plans to perform and fund solvency valuations using hypothetical wind-up provisions, plans may be forced to increase both employer and employee contributions, thus placing avoidable pressure on Ontario's fiscal situation.

In Ontario, pension plans are governed by the *Pension Benefits Act*, which mandates solvency valuations and the subsequent funding of solvency deficiencies at a minimum of every three years. These rules were passed in the late 1980's to respond to a number of high profile bankruptcies by private companies which left the employees with no pension benefits as the pension plans were found to have insufficient funds. Solvency valuations themselves are based on a hypothetical wind-up valuation. The valuation assumes that all plan members terminate membership on the valuation date and that members receive benefits over & above those normally payable upon termination of employment, which tends to overestimate the amount required. Plans are required to ensure that this amount is available in the case of immediate plan wind-up.

A solvency valuation relies on one critical assumption: the long-term rate of interest that will determine the cost of annuity purchases. As interest rates have declined in recent years, annuity rates and solvency liabilities have increased dramatically. Solvency valuations will continue to adversely affect funding viability.

The purpose of a solvency valuation is to safeguard the pension benefits of members if the plan is wound up. This makes sense in the private sector where there is a risk of employer bankruptcy. It makes no sense in the public sector where the likelihood of plan wind-up with a government sponsor is negligible.

The PAO believes that large public sector plans such as OMERS and the OPB should be exempted from solvency valuations. It should be noted that in the case of OMERS, this was done for the newly created supplemental plan.

RECOMMENDATION

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Deferred Retirement Option Programs and Phased Retirement

Policing is in the midst of a recruitment crisis. Police services are having an increasingly difficult time attracting qualified applicants while retaining current employees. This issue is not unique to Ontario but is a reality across Canada and the United States.

The United States has tried to address this issue in part with the use of Deferred Retirement Option Programs (DROP). They were first introduced in the Southern United States in the 1980's. The first city to have one was Baton Rouge. They have been widely used by police and fire in the United States and are now spreading to other public sectors. They are also becoming increasingly popular with teacher pension plans. It is estimated that 50% of police and fire pensions in the United States have some form of DROP's.

So what is a DROP? A DROP allows a member to collect his/her pension for a defined period of time while continuing to work. Usually you cannot collect a DROP on a reduced pension. Generally speaking in Ontario that would mean that police officers could enter a DROP after thirty years of service and if they were fifty years of age.

You would enter a DROP and would continue to work for a fixed period of time (usually from three to five years). You continue to collect your salary and your pension payments are put in a separate account. During the DROP period employees continue to pay contributions into the pension plan (at the normal contribution rate or at a reduced rate). Generally speaking employers do not pay pension contributions during the DROP period so this also makes them attractive for employers.

At the end of the DROP period the employee ceases to work. He or she then receives a lump payment for the pension payments that the employee would have received during the period. If your pension was \$40,000 per year and you worked in a DROP for five years, then you would be owed \$200,000 plus interest. Some plans allow for weekly or monthly payments in lieu of the lump sum payment.

Employers have found them to be both cost effective and very helpful in retaining experienced employees. Employees feel that it helps them with financial planning for retirement.

The United States' experience has shown that cost neutral DROP plans can work effectively.

The 2007 Federal Budget (Budget) was tabled on March 19 and contains a somewhat similar initiative. The Budget included a proposal to encourage older workers to stay in the labour market by permitting phased retirement beginning in 2008. Currently, the *Income Tax Regulations* (Regulations) prevent a member of a Defined Benefit (DB) Registered Pension Plan (RPP) from collecting pension benefits under the plan while continuing to accrue pensionable service.

However, following on the heels of changes proposed by the Government of Quebec that accommodate phased retirement arrangements under provincial pension rules, the Budget proposed to amend the Regulations to allow employees age 55 and older who are entitled to an unreduced pension to receive pension benefits from a DB RPP, subject to certain restrictions.

The proposed amendment will allow a DB RPP to permit qualified employees to receive up to 60% of their accrued DB pension while additional pension benefits are accrued on a current service basis in respect of their employment after commencement of their pension. The 60% limit will be based on the amount of lifetime pension benefits (and bridging benefits) that the employee would have received if fully retired.

The Federal Income Tax Regulations recognize public safety occupations. These occupations include police officers, firefighters, air traffic controllers, correction officers, commercial airline pilots and paramedics.

It should be noted that police officers pay significantly higher contribution rates to their pension plans than do other employees in order that they can retire five years earlier.

The new phased retirement provisions introduced by the Federal government currently make no allowance for public safety occupations. Police services across the country are facing significant challenges in recruiting and retaining police officers. Phased retirement would be one more measure to help attract and retain qualified and experienced personnel.

The Police Association of Ontario believes that the age limit for phased retirement should be lowered to 50 for police officers, consistent with other Federal legislation. We are currently in the process of making deputations to the Federal government on this important issue.

RECOMMENDATIONS

1. The provincial and federal government should explore the viability and benefits of Deferred Retirement Option Programs and in particular to look at their benefit to the public safety sector.
2. In keeping with the government's commitment to ensure safe communities, it is recommended that the federal regulations be amended to recognize the specific contributions of public safety occupations. We believe that police officers should be in a position to take advantage of phased retirement once they reach 50 years of age and are able to retire on an unreduced pension. This would allow police services to retain experienced personnel at a time when police services are in a recruiting crisis. It would help to promote community safety and would bring phased retirement in line with other Federal legislation.
3. Amendments will also have to be made to provincial legislation to allow pension plans to offer phased retirement should employees and employers wish to access the provisions.

The Need for a Strong Regulator and Adequate Legislation

We would like to take the opportunity to make some general comments in this area. We understand that some groups and pension plans, including OMERS, will be making submissions for the need for flexibility on investments. We fully support the need for a relaxation of some of the quantitative rules in Federal Investment Regulations such as the 30% investment rule.

However, we feel that it is imperative that the Pension Benefits Act continues to fully preserve the pension rights of plan members. At the same time Ontario must ensure that the Financial Services Commission of Ontario (FSCO) continues to be a strong regulatory body.

Employment pension plans provide a vital source (and often the sole source) of retirement income for police personnel and their families. FSCO ensures that they comply with the standards set out in the Pension Benefits Act (PBA) and regulations. The PBA establishes minimum standards for administering and funding pension plans and benefits which are subject to the PBA.

FSCO plays an important regulatory and oversight role with some of the following responsibilities:

- Registers new pension plans and pension plan amendments;
- Processes required filings by plan administrators;
- Monitors the financial status of pension plans;
- Administers the Pension Benefits Guarantee Fund (PBGF) and collects PBGF assessments;

- Investigates alleged breaches of the PBA and regulations and takes enforcement action when required; and
- Responds to inquiries and complaints from pension plan members.

RECOMMENDATION

The PAO recognizes that there is a need for flexibility for pension plan investments. However, we feel that it is imperative that the Pension Benefits Act continues to fully preserve the pension rights of plan members. At the same time Ontario must ensure that the Financial Services Commission of Ontario (FSCO) continues to be a strong regulatory body.

Summary of Recommendations

1. The Police Association of Ontario strongly believes that defined benefit pension plans are critical to both policing and to society as a whole. They are both workable and affordable and all Ontarians have a vested interest in ensuring that they continue.
2. The PAO believes that large public sector plans such as OMERS and the OPB should be exempted from solvency valuations.
3. The provincial and federal government should explore the viability and benefits of Deferred Retirement Option Programs and in particular to look at their benefit to the public safety sector.
4. In keeping with the government's commitment to ensure safe communities, it is recommended that the federal regulations be amended to recognize the specific contributions of public safety occupations. We believe that police officers should be in a position to take advantage of phased retirement once they reach 50 years of age and are able to retire on an unreduced pension. This would allow police services to retain experienced personnel at a time when police services are in a recruiting crisis. It would help to promote community safety and would bring phased retirement in line with other Federal legislation.
5. Amendments will also have to be made to provincial legislation to allow pension plans to offer phased retirement should employees and employers wish to access the provisions.

6. The PAO recognizes that there is a need for flexibility for pension plan investments. However, we feel that it is imperative that the Pension Benefits Act continues to fully preserve the pension rights of plan members. At the same time Ontario must ensure that the Financial Services Commission of Ontario (FSCO) continues to be a strong regulatory body.



Mandate of the Association

The Police Association of Ontario (PAO) was founded in 1933 and is the official voice and representative body for Ontario's front-line police personnel. Our membership consists of over 31,000 police and civilian members from every municipal police association and the Ontario Provincial Police Association (see attached for a complete listing of member associations).

The Police Association of Ontario promotes the mutual interests of Ontario's front-line police personnel in order to uphold the honour of the police profession and elevate the standards of police services.

The core objectives of our Association are to:

- Provide progressive and effective leadership and representation on policing issues;
- Deliver flexible and innovative services providing resource and support to our member associations;
- Deliver training and educational programs to foster enhanced association leadership; and,
- Encourage cooperation and unity within our membership.

Community Service

The Police Association of Ontario and its affiliates across this province have a long history of community support and involvement. Whether through the work of our individual members or through the efforts of a local association, many charities, minor sports programs and assistance programs for people of all ages, have benefited from our efforts.

The PAO believes that our "Kids and Cops and Canadian Tire Fishing Days" is another example of this community spirit. We have partnered with Fishing Forever, a non-profit organization, whose principal focus is recreational fisheries conservation and securing the future of fishing in Ontario. The PAO has committed over two hundred thousand dollars to this program over the last several years and to date have taken thousands of young people fishing for the day with police personnel. The PAO was honoured two years ago with the Rick Amsbury Memorial Award for its contribution to fishing and youth in Ontario.



Sharing Our Expertise

Our unified voice has always been a key resource to government on all matters related to policing. Building on our shared goal of making Ontario communities safer, we have worked with successive governments on a number of important policy files sharing our experience and expertise.

Notable amongst our past achievements is the revitalized Police Services Act. Our Association worked along side other police stakeholders including representatives of Ontario's Chiefs of Police, Police Services Boards and municipalities to forge a consensus on how best to transform Ontario's police services. Working with elected members on all sides of the Legislature on this important initiative was particularly rewarding.

In recent years, our Association has been advocating for a number of new initiatives that would improve community safety and protect police personnel including:

- ❑ Measures to address the escalating problem of violence in our communities posed by gangs, drugs and guns in particular;
- ❑ Implementation plans for the 1,000 new officers;
- ❑ Revitalizing the Ontario Municipal Employees Retirement System (OMERS) to better reflect the contribution of police and firefighter personnel;
- ❑ Passage of the "pull to the left" law that requires vehicles to slow and pull to the left when approaching a stopped emergency vehicle.

Moving Forward: Developing The Work Plan

- ❑ While proud of our past accomplishments, we understand that police services are constantly in transition. By responding to changing public expectations, we can ensure that Ontario's police services remain responsive, effective and accountable.



PAO Member Associations

Amherstburg	Kingston	Sarnia
Aylmer	Kirkland Lake	Saugeen Shores
Barrie	LaSalle	Sault Ste. Marie
Belleville	Leamington	Shelburne
Brantford	Lindsay	Smiths Falls
Brockville	London	South Simcoe
Chatham-Kent	Michipicoten Twp.	St. Thomas
Cobourg	Midland	Stratford
Cornwall	Niagara Parks	Strathroy
Deep River	Niagara Region	Stirling-Rawdon
Dryden	North Bay	Sudbury
Durham Regional	Ontario Provincial Police	Thunder Bay
Elliot Lake	Orangeville	Timmins
Espanola	Orillia	Toronto
Essex	Ottawa	Waterloo Regional
Gananoque	Owen Sound	West Grey
Guelph	Oxford Community	West Nipissing
Halton Regional	Peel Regional	Windsor
Hamilton	Pembroke	Wingham
Hanover	Perth	York Regional
Kenora	Peterborough-Lakefield	
	Port Hope	

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The Police Association of Ontario – a Resource for Government

The PAO has a history of working with government to ensure safe communities. Our unified voice has always been a key resource to government on all matters related to policing. The PAO web site is located at www.pao.on.ca. It contains all of our media releases, position papers and other information on policing and community safety. We would also encourage you to contact our office should you need any further information. Some of the material includes:

- PAO federal and provincial submissions on pre-budget consultations.
- Public opinion polling information on community safety issues.
- Presentation to the Standing Committee on Justice Policy, Bill 128, Law Enforcement and Forfeited Property Management Statute Law Amendment Act, 2005.
- Presentation to the Standing Committee on Justice Policy, Bill 159, An Act to revise the Private Investigators and Security Guards Act and to make a consequential amendment to the Licence Appeal Tribunal Act, 1999.
- Presentations to the Standing Committee on General Government on Bill 206, An Act to revise the Ontario Municipal Employees Retirement System Act.
- Presentation to the Standing Committee on General Government on Bill 53, An Act to revise the City of Toronto Acts, 1997 (nos. 1 and 2), to amend certain public Acts in relation to municipal powers and to repeal certain private Acts relating to the City of Toronto.
- Presentation to the Standing Committee on Justice Policy on Bill 56, An Act to amend the Emergency Management Act, the Employment Standards Act, 2000 and the Workplace Safety and Insurance Act, 1997.
- Presentation to the Standing Committee on Justice Policy on Bill 107, An Act to Amend the Human Rights Code.
- Presentation to the Standing Committee on Justice Policy on Bill 14, An Act to promote access to justice by amending or repealing various acts and by enacting the Legislation Act, 2005.
- Presentation to the Standing Committee on General Government on Bill 148, An Act to amend the Highway Traffic Act respecting seatbelts.
- Presentation to the Standing Committee on the Legislative Assembly on Bill 28, Mandatory Blood Testing Act.
- Presentation to the Standing Committee on Social Policy on Bill 152, An Act to modernize various Acts administered by or affecting the Ministry of Government Services
- Presentation to the Standing Committee on Finance and Economic Affairs on Bill 187, Budget Measures and Interim Appropriation Act, 2007