

PENSION PLAN TRANSFER ACT

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This document is **not** the official version of the Act. The Act and the amendments as printed under the authority of the King's Printer for the province should be consulted to determine the authoritative statement of the law.

For more information concerning the history of this Act, please see the *Table of Public Acts* on the Prince Edward Island Government web site (www.princeedwardisland.ca).

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Legislative Counsel Office Tel: (902) 368-4292 Email: legislation@gov.pe.ca



CHAPTER P-2.2

PENSION PLAN TRANSFER ACT

PART 1 - INTERPRETATION AND APPLICATION

1. Definitions

In this Act,

- (a) "basic pension" means the basic portion of benefits payable under the MLA Pension Plan and, for greater certainty, does not include benefits payable under Part III of the MLA Pension Plan that are payable out of the Operating Fund;
- (b) "Commission" means the Prince Edward Island Public Sector Pension Commission continued under subsection 4(1) of the *Public Sector Pension Plan Act* R.S.P.E.I. 1988, Cap. P-32.11;
- (c) **"education authority"** means an education authority as defined in clause 1(1)(g) of the *Education Act* R.S.P.E.I. 1988, Cap. E-.02;
- (d) **"Education Sector Pension Plan"** means the Prince Edward Island Education Sector Pension Plan established for school bus drivers, education authority clerical staff and school maintenance workers employed by the education authorities and registered with the Canada Revenue Agency on January 1, 1981, as amended;
- (e) "**limited member**" means a former spouse of a member to whom has been transferred a share of the pension benefits of a member in accordance with subsection 17.06 of the Education Sector Pension Plan;
- (f) "**limited participant**" means a spouse or former spouse of a participant, former participant or pensioner to whom benefits have been transferred as a separate pension under Article 14 of the MLA Pension Plan;
- (g) "Minister" means the Minister of Finance;
- (h) "MLA Pension Plan" means the Pension Plan for Members of the Legislative Assembly of the Province of Prince Edward Island, established for elected members of the Legislative Assembly and registered with the Canada Revenue Agency on July 1, 1994, as amended;
- (i) "participant" means a person who is receiving remuneration as a member of the Legislative Assembly in accordance with the *Legislative Assembly Act* R.S.P.E.I. 1988, Cap. L-7.1;
- (j) **"pension benefits"** means pension benefits as defined in clause 1(1)(x) of the *Public Sector Pension Plan Act*;
- (k) "pension committee" means the committee established under the provisions of the Education Sector Pension Plan;
- (1) **"personal information"** means personal information as defined in clause 1(i) of the *Freedom of Information and Protection of Privacy Act* R.S.P.E.I. 1988, Cap. F-15.01;

- (m) "post-transfer employee" means a person who
 - (i) commences employment with an education authority on or after the transfer date,
 - (ii) under the person's term of employment, is entitled or required to participate in a pension plan with the education authority, and
 - (iii) is entitled under the transfer agreement to participate in the Public Sector Pension Plan and satisfies the requirements of the *Public Sector Pension Plan Act* for membership in the Public Sector Pension Plan;
- (n) "post-transfer participant" means a person who
 - (i) becomes a participant on or after the transfer date,
 - (ii) under the *Legislative Assembly Act*, is entitled or required to participate in a pension plan for members of the Legislative Assembly, and
 - (iii) is entitled under the transfer agreement to participate in the Public Sector Pension Plan and satisfies the requirements of the *Public Sector Pension Plan Act* for membership in the Public Sector Pension Plan;
- (o) "protected party" means a member of the pension committee, a party to a transfer agreement, an education authority and a trade union, and an agent, advisor or representative of a trade union or party to a transfer agreement;
- (p) "Public Sector Pension Plan" means the Prince Edward Island Public Sector Pension Plan continued under subsection 5(1) of the Public Sector Pension Plan Act;
- (q) "**Speaker**" means the Speaker of the Legislative Assembly as defined in clause 1(x) of the *Legislative Assembly Act*;
- (r) "survivor" means
 - (i) in respect of the Education Sector Pension Plan,
 - (A) in respect of a pensioner of the Education Sector Pension Plan, a person who, under that plan, is or may become entitled to a pension or other payment out of the Education Sector Pension Plan in relation to the pensioner, or
 - (B) in respect of a transferring non-retired member of the Education Sector Pension Plan, a person who, under the *Public Sector Pension Plan Act*, is or may become entitled to pension benefits in relation to the transferring non-retired member, and
 - (ii) in respect of the MLA Pension Plan,
 - (A) in respect of a pensioner of the MLA Pension Plan, a person who, under that plan, is or may become entitled to a death benefit under Article 11 of the MLA Pension Plan in relation to the pensioner, or
 - (B) in respect of a transferring non-retired participant of the MLA Pension Plan, a person who, under the *Public Sector Pension Plan Act*, is or may become entitled to pension benefits in relation to the transferring non-retired participant;
- (s) **"transfer"** means the transfer of assets and liabilities of the Education Sector Pension Plan or the MLA Pension Plan to the Public Sector Pension Plan under the applicable transfer agreement;
- (t) **"transfer agreement"** means the transfer agreement made under section 4 in respect of the Education Sector Pension Plan or the MLA Pension Plan;
- (u) "transfer date" means the effective date of a transfer as specified by the applicable transfer agreement;

- (v) **"transferring active member"** means, in respect of the Education Sector Pension Plan, a person
 - (i) who is employed by an education authority immediately before the transfer date,
 - (ii) who is included, or eligible to be included, in the Education Sector Pension Plan immediately before the transfer date, and
 - (iii) for whom a proportionate share of the Education Sector Pension Plan's assets and liabilities is included in a transfer;
- (w) "transferring active participant" means, in respect of the MLA Pension Plan, a person
 - (i) who is a participant immediately before the transfer date,
 - (ii) who is included, or eligible to be included, in the MLA Pension Plan immediately before the transfer date, and
 - (iii) for whom a proportionate share of the MLA Pension Plan's assets and liabilities is included in a transfer;
- (x) "transferring authority" means
 - (i) in respect of the Education Sector Pension Plan, the Minister of Education and Lifelong Learning, and
 - (ii) in respect of the MLA Pension Plan, the Speaker;
- (y) "transferring member" means a transferring non-retired member or transferring pensioner;
- (z) **"transferring non-retired member"** means a transferring active member or transferring vested former member;
- (aa) "transferring non-retired participant" means a transferring active participant or transferring vested former participant;
- (bb) "**transferring participant**" means a transferring non-retired participant or a transferring pensioner;
- (cc) "transferring pensioner" means
 - (i) in respect of the Education Sector Pension Plan, a person
 - (A) who is in receipt of a pension under the Education Sector Pension Plan immediately before the transfer date, and
 - (B) for whom a proportionate share of the Education Sector Pension Plan's assets and liabilities is included in the transfer,
 - and, for greater certainty, includes the survivor of a pensioner of the Education Sector Pension Plan who died before the transfer date, and
 - (ii) in respect of the MLA Pension Plan, a person
 - (A) who is in receipt of a pension under the MLA Pension Plan immediately before the transfer date, and
 - (B) for whom a proportionate share of the MLA Pension Plan's assets and liabilities is included in the transfer,
 - and, for greater certainty, includes the survivor of a pensioner of the MLA Pension Plan who died before the transfer date;
- (dd) "transferring vested former member" means a person
 - (i) who was employed by an education authority or was a limited member before the transfer date,

- (ii) who is entitled to a deferred pension or separate pension under the Education Sector Pension Plan, and
- (iii) for whom a proportionate share of the Education Sector Pension Plan's assets and liabilities is included in a transfer,

but, for greater certainty, does not include a person who has elected to terminate the person's eligibility to receive a deferred pension or separate pension from the Education Sector Pension Plan:

(ee) "transferring vested former participant" means a person

- (i) who was a participant or limited participant before the transfer date,
- (ii) who is entitled to a deferred pension or separate pension under the MLA Pension Plan, and
- (iii) for whom a proportionate share of the MLA Pension Plan's assets and liabilities is included in a transfer

but, for greater certainty, does not include a person who has elected to terminate the person's eligibility to receive a deferred pension from the MLA Pension Plan. 2021, c.41, s.1.

2. Act prevails in event of conflict

Where there is a conflict between this Act and any other enactment or any contract, agreement, plan, order or representation respecting the Education Sector Pension Plan or the MLA Pension Plan, as the case may be, this Act prevails. 2021,c.41,s.2.

3. Administration

(1) The Minister is responsible for the administration of this Act.

Delegation

(2) The Minister may delegate, in writing, any of the powers, responsibilities and functions of the Minister under this Act, to the extent specified in the delegation. 2021, c.41, s.3.

PART 2 - TRANSFER AGREEMENT

4. Transfer agreement - Education Sector Pension Plan

- (1) The Minister may enter into a transfer agreement with the transferring authority in respect of the Education Sector Pension Plan
 - (a) to authorize the transfer of the assets and liabilities of the Education Sector Pension Plan to the Public Sector Pension Plan; and
 - (b) to allow the transferring members of the Education Sector Pension Plan, the survivors of the transferring members, the post-transfer employees of the education authorities and the survivors of the post-transfer employees to participate in the Public Sector Pension Plan in accordance with the *Public Sector Pension Plan Act* and any modifications to it made by the transfer agreement.

Transfer agreement - MLA Pension Plan

(2) The Minister may enter into a transfer agreement in respect of the MLA Pension Plan

- (a) to authorize the transfer of the assets and liabilities of the MLA Pension Plan in respect of the basic pension to the Public Sector Pension Plan; and
- (b) to allow the transferring participants of the MLA Pension Plan, the survivors of the transferring participants, the post-transfer participants and survivors of the post-transfer participants to participate in the Public Sector Pension Plan in accordance with the *Public Sector Pension Plan Act* and any modifications to it made by the transfer agreement. 2021,c.41,s.4.

5. Transfer agreement requirements - Education Sector Pension Plan

- (1) A transfer agreement in respect of the Education Sector Pension Plan shall
 - (a) provide for the education authority to be prescribed as a participating employer under the *Public Sector Pension Plan Act*; and
 - (b) specify modifications to the application of the *Public Sector Pension Plan Act* to
 - (i) the transferring members of the Education Sector Pension Plan, including any transferring members who will have accrued pensionable service under both the Education Sector Pension Plan and the Public Sector Pension Plan before the transfer date, and
 - (ii) the survivors of the transferring members, to the extent necessary to give effect to the transfer.

Transfer agreement requirements - MLA Pension Plan

- (2) A transfer agreement in respect of the MLA Pension Plan shall
 - (a) provide for the transferring authority to be prescribed as a participating employer under the *Public Sector Pension Plan Act*; and
 - (b) specify modifications to the application of the *Public Sector Pension Plan Act* to
 - (i) the transferring participants of the MLA Pension Plan, including any transferring participants who will have accrued pensionable service under both the MLA Pension Plan and the Public Sector Pension Plan before the transfer date, and
 - (ii) the survivors of the transferring participants, to the extent necessary to give effect to the transfer.

Other matters - Education Sector Pension Plan

- (3) A transfer agreement in respect of the Education Sector Pension Plan may
 - (a) provide for the determination of the pensionable service and eligible service accrued by a transferring member of the Education Sector Pension Plan in respect of the employment of the transferring member by the education authority before the transfer for the purposes of the Public Sector Pension Plan;
 - (b) impose obligations or liabilities on, or continue obligations or liabilities of, the education authorities, in their respective capacity as the employer or former employer of transferring members of the Education Sector Pension Plan, in respect of the Education Sector Pension Plan on and after the transfer date;
 - (c) require the education authorities, the transferring non-retired members of the Education Sector Pension Plan or the post-transfer employees of the education authorities to make payments to the Public Sector Pension Plan in addition to those required to be made under the *Public Sector Pension Plan Act* by an employer or employees; and

(d) provide for any other matter or thing the parties consider necessary or advisable to effectively carry out the transfer.

Other matters - MLA pension plan

- (4) A transfer agreement in respect of the MLA Pension Plan may
 - (a) provide for the determination of the pensionable service and eligible service accrued by a transferring participant of the MLA Pension Plan in respect of the time served as a member of the Legislative Assembly by the transferring participant before the transfer for the purposes of the Public Sector Pension Plan;
 - (b) impose obligations or liabilities on, or continue obligations or liabilities of, the transferring authority in respect of the MLA Pension Plan on and after the transfer date:
 - require the transferring authority, the transferring non-retired participants of the MLA Pension Plan or the post-transfer participants to make payments to the Public Sector Pension Plan in addition to those required to be made under the *Public Sector Pension Plan Act* by an employer or employees; and
 - (d) provide for any other matter or thing the parties consider necessary or advisable to effectively carry out the transfer.

Act and transfer agreement prevail

(5) The terms set out in this Act and the applicable transfer agreement entered into under section 4 shall prevail in the event of a conflict with the obligations, liabilities or rights of any person under the *Public Sector Pension Plan Act*. 2021,c.41,s.5.

6. Effect of transfer date - pension benefits under Education Sector Pension Plan

- (1) In respect of the Education Sector Pension Plan, for greater certainty, on and after the transfer date,
 - (a) the amount of pension benefits which a transferring non-retired member of the Education Sector Pension Plan is entitled to upon retiring shall be determined in accordance with the transfer agreement and is payable in accordance with the terms and limitations specified in the transfer agreement; and
 - (b) the amount of pension benefits which the survivor of a transferring non-retired member of the Education Sector Pension Plan is entitled to on the death of the transferring non-retired member shall be determined in accordance with the transfer agreement and is payable in accordance with the terms and limitations specified in the transfer agreement.

Effect of transfer date - pension benefits under MLA Pension Plan

- (2) In respect of the MLA Pension Plan, for greater certainty, on and after the transfer date,
 - (a) the amount of pension benefits which a transferring non-retired participant of the MLA Pension Plan is entitled to upon retiring shall be determined in accordance with the transfer agreement and is payable in accordance with the terms and limitations specified in the transfer agreement; and
 - (b) the amount of pension benefits which the survivor of a transferring non-retired participant of the MLA Pension Plan is entitled on the death of the transferring non-retired participant shall be determined in accordance with the transfer agreement and is payable in accordance with the terms and limitations specified in the transfer agreement. 2021,c.41,s.6.

7. Effect of transfer date - transferring pensioners under Education Sector Pension Plan

- (1) In respect of the Education Sector Pension Plan, on and after the transfer date,
 - (a) every transferring pensioner of the Education Sector Pension Plan is deemed to be a pensioner within the meaning of the *Public Sector Pension Plan Act*;
 - (b) the amount and form of pension benefits payable to the transferring pensioners shall be determined in accordance with the Education Sector Pension Plan as it read immediately before the transfer date and is payable in accordance with the terms and limitations applicable to the Education Sector Pension Plan;
 - (c) the amount of pension benefits payable under clause (b) shall be indexed in accordance with the *Public Sector Pension Plan Act*, and not in accordance with the Education Sector Pension Plan.

Effect of transfer date - survivors under the Education Sector Pension Plan

- (2) In respect of the Education Sector Pension Plan, on and after the transfer date,
 - (a) every survivor of a transferring pensioner of the Education Sector Pension Plan is deemed to be the spouse or dependant child, as the case may be, of a pensioner within the meaning of the *Public Sector Pension Plan Act*;
 - (b) the amount of a pension benefit payable to the survivor of a transferring pensioner shall be determined in accordance with the Education Sector Pension Plan as it read immediately before the transfer date and is payable in accordance with the terms and limitations applicable to the Education Sector Pension Plan; and
 - (c) the amount of a pension benefit payable under clause (b) shall be indexed in accordance with the *Public Sector Pension Plan Act*, and not in accordance with the Education Sector Pension Plan. 2021,c.41.s.7.

8. Effect of transfer date - transferring pensioners under MLA Pension Plan

- (1) In respect of the MLA Pension Plan, on and after the transfer date,
 - (a) every transferring pensioner of the MLA Pension Plan is deemed to be a pensioner within the meaning of the *Public Sector Pension Plan Act*;
 - (b) the amount and form of pension benefits payable to the transferring pensioners shall be determined in accordance with Part II of the MLA Pension Plan as it read immediately before the transfer date and is payable in accordance with the terms and limitations applicable to the MLA Pension Plan; and
 - (c) the amount of pension benefits payable under clause (b) shall be indexed in accordance with the *Public Sector Pension Plan Act*, and not in accordance with the MLA Pension Plan.

Effect of transfer date - survivors under the MLA Pension Plan

- (2) In respect of the MLA Pension Plan, on and after the transfer date,
 - (a) every survivor of a transferring pensioner of the MLA Pension Plan is deemed to be the spouse or dependant child, as the case may be, of a pensioner within the meaning of the *Public Sector Pension Plan Act*;
 - (b) the amount of a pension benefit payable to the survivor of a transferring pensioner shall be determined in accordance with Part II of the MLA Pension Plan as it read immediately before the transfer date and is payable in accordance with the terms and limitations applicable to Part II of the MLA Pension Plan; and

(c) the amount of a pension benefit payable under clause (b) shall be indexed in accordance with the *Public Sector Pension Plan Act*, and not in accordance with the MLA Pension Plan. 2021.c.41.s.8.

9. Effect of transfer date - obligations of transferring authority under Education Sector Pension Plan

(1) Subject to the applicable transfer agreement, on and after the transfer date, the transferring authority in respect of the Education Sector Pension Plan has no further or continuing obligations or liabilities in respect of the Education Sector Pension Plan.

Effect of transfer date - education authority under Education Sector Pension Plan

(2) Subject to the transfer agreement, on and after the transfer date, an education authority is responsible for making only those payments to the Public Sector Pension Plan that the education authority is required to make under the transfer agreement or under the *Public Sector Pension Plan Act* as an employer for the purposes of that Act and has no further or continuing obligations or liabilities in respect of the Education Sector Pension Plan. 2021,c.41.s.9.

10. Effect of transfer date - obligations of transferring authority under MLA Pension Plan

(1) Subject to the applicable transfer agreement, on and after the transfer date, the transferring authority in respect of the MLA Pension Plan has no further or continuing obligations or liabilities in respect of the basic pension.

Effect of transfer date - transferring authority under MLA Pension Plan

(2) Subject to the applicable transfer agreement, on and after the transfer date, the transferring authority is responsible for making only those payments to the Public Sector Pension Plan that the transferring authority is required to make under the transfer agreement or under the *Public Sector Pension Plan Act* as an employer for the purposes of that Act and has no further or continuing obligations or liabilities in respect of the MLA Pension Plan. 2021,c.41,s.10.

PART 3 - ADMINISTRATION, REGULATIONS

11. Transfer agreement not a pension plan

For greater certainty, a transfer agreement made in accordance with this Act is not to be considered as a pension plan or an amendment to a pension plan under any enactment or any rule of common law. 2021,c.41,s.11.

12. Effect of transfer date - benefit or other payment under Education Sector Pension Plan

(1) In respect of the Education Sector Pension Plan, subject to the transfer agreement, on and after the transfer date, a transferring member or the survivor of a transferring member has recourse solely to the Public Sector Pension Plan for any benefit or other payment under the Education Sector Pension Plan or the *Public Sector Pension Plan Act*.

Effect of transfer date - benefit or other payment under MLA Pension Plan

(2) In respect of the MLA Pension Plan, subject to the transfer agreement, on and after the transfer date, a transferring participant or the survivor of a transferring participant has recourse solely to the Public Sector Pension Plan for any benefit or other payment under

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- (a) Part II of the MLA Pension Plan, including the division of benefits related to the basic pension in accordance with Article 14 of the MLA Pension Plan; or
- (b) the *Public Sector Pension Plan Act.* 2021, c.41, s.12.

13. Collection, use, disclosure of personal information - Education Sector Pension Plan

- (1) For the purpose of facilitating the transfer and administering the Public Sector Pension Plan on and after the transfer date, where the Minister and the transferring authority have entered into, or are contemplating entering into, a transfer agreement,
 - (a) an education authority and the transferring authority may disclose to the Minister
 - (i) personal information collected before the transfer date by the education authority or the transferring authority in relation to the transferring members of the Education Sector Pension Plan and the survivors of the transferring members, and
 - (ii) personal information collected on and after the transfer date by the education authority or the transferring authority in relation to
 - (A) the transferring members of the Education Sector Pension Plan and the survivors of the transferring members, and
 - (B) the post-transfer employees of the education authority and the survivors of the post-transfer employees; and
 - (b) the Minister may collect and use the personal information disclosed to the Minister by an education authority or a transferring authority under clause (a), regardless of whether the collection, use or disclosure occurs before or after the coming into force of this Act.

Collection, use and disclosure of personal information - MLA Pension Plan

- (2) For the purpose of facilitating the transfer and administering the Public Sector Pension Plan on and after the transfer date, where the Minister and the transferring authority have entered into, or are contemplating entering into, a transfer agreement,
 - (a) a transferring authority may disclose to the Minister
 - (i) personal information collected before the transfer date by the transferring authority in relation to the transferring participants of the MLA Pension Plan and the survivors of the transferring participants, and
 - (ii) personal information collected on and after the transfer date by the transferring authority in relation to
 - (A) the transferring participants of the MLA Pension Plan and the survivors of the transferring participants, and
 - (B) the post-transfer participants and the survivors of the post-transfer participants; and
 - (b) the Minister may collect and use the personal information disclosed to the Minister by the transferring authority under clause (a), regardless of whether the collection, use or disclosure occurs before or after the coming into force of this Act.

Transfer of records - Education Sector Pension Plan

(3) Where the Minister and the transferring authority have entered into, or are contemplating entering into, a transfer agreement, the transferring authority and an education authority may transfer to the Minister any record, including a record that contains personal information, in the transferring authority's or education authority's possession that relates to the Education

Sector Pension Plan and is required by the Minister to facilitate the transfer or the administration of the Public Sector Pension Plan following the transfer.

Transfer of records - MLA Pension Plan

(4) Where the Minister and the transferring authority have entered into, or are contemplating entering into, a transfer agreement, the transferring authority may transfer to the Minister any record, including a record that contains personal information, in the transferring authority's possession that relates to the MLA Pension Plan and is required by the Minister to facilitate the transfer or the administration of the Public Sector Pension Plan following the transfer.

Liability - personal information

(5) No action, grievance or claim lies against the transferring authority, the administrator of the Education Sector Pension Plan or the MLA Pension Plan, as the case may be, the Minister, the Commission, the Government, the protected parties or any other person in relation to the collection, use or disclosure of personal information in accordance with subsection (1), regardless of whether the collection, use or disclosure occurs before or after the coming into force of this Act. 2021,c.41,s.13.

14. Liability of transferring authority - Education Sector Pension Plan

(1) Subject to the transfer agreement, no action, grievance or claim by a transferring member of the Education Sector Pension Plan or the survivor of a transferring member lies against the transferring authority or a protected party for any act or omission of the transferring authority or the protected party in relation to the Education Sector Pension Plan before the transfer date.

Liability of transferring authority - MLA Pension Plan

(2) Subject to the transfer agreement, no action, grievance or claim by a transferring participant of the MLA Pension Plan or the survivor of a transferring participant lies against the transferring authority for any act or omission of the transferring authority in relation to the MLA Pension Plan before the transfer date.

Liability - acts or omissions, Education Sector Pension Plan

(3) No action, grievance or claim lies against the transferring authority, a protected party, the Minister, the Commission, the Government or any other person for any act or omission that results in the breach of any other enactment or any contract, agreement, plan, order or representation respecting the Education Sector Pension Plan, if the act or omission is authorized by this Act or the regulations.

Liability - acts or omissions, MLA Pension Plan

(4) No action, grievance or claim lies against the transferring authority, the administrator of the MLA Pension Plan, the Minister, the Commission, the Government or any other person for any act or omission that results in the breach of any other enactment or any contract, agreement, plan, order or representation respecting the MLA Pension Plan, if the act or omission is authorized by this Act or the regulations. 2021,c.41,s.14.

15. Regulations

The Lieutenant Governor in Council may make regulations

- (a) defining any word or expression used but not defined in this Act;
- (b) further defining any word or expression defined in this Act;

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(c) respecting any matter necessary and advisable to carry out effectively the intent and purposes of this Act. 2021,c.41,s.15.

PART 4 - CONSEQUENTIAL AMENDMENT, COMMENCEMENT

- 16. (1) The *Public Sector Pension Plan Act* R.S.P.E.I. 1988, Cap. P-32.11, is amended as provided by this section.
- (2) Subsection 4(3) of the Act is amended
 - in the words immediately preceding clause (a), by the deletion of the word "twelve" and the substitution of the word "fourteen";
 - (b) in clause (a), by the deletion of the word "six" and the substitution of the word "seven"; and
 - (c) by the repeal of clause (c) and the substitution of the following:
 - (c) two persons appointed by Locals 805, 1051, 1778 and 1779 of the Canadian Union of Public Employees;