

The Apple Core

April 2018

Upcoming Events

GVTA Executive meetings:

- May 1, 4:15 pm—Border Valley School
- June 5

All members are welcome

Other Events:

- May 2nd, 4:00pm —ESJ book club, CKs
- May 25th, 4:30-5:30pm—Rally for Public Education, Manitoba Legislature, Winnipeg
- May 27th, 1pm—Rally for Public Services, Manitoba Legislature
- May 29th, TBD—GVTA May General Meeting

Greetings, GVTA-ers;

One of the categories on *Jeopardy!* that shows up from time to time is “Potpourri”. It’s a collection of questions left over from other categories, or that have nowhere else to go. Consider this month’s address your April potpourri.

Nominations are currently open for the 2018-19 GVTA executive. All positions are filled via election each year. You can be a part of effective, local change, working together with our employer to build a stronger educational setting for our students. Contact Rick Schroeder (@gvtsd.ca) to nominate yourself or someone else

Consider serving the larger teaching population by volunteering with MTS. A list of available committees and opportunities, as well as the application form is in the February *Apple Core*. All recent *Apple Core* editions are available on the website at <https://gvteach.org/apple-core/>. Both GVTA and MTS opportunities are open to all teachers, substitute teachers, clinicians, coordinators, and school-based administrators.

There will be two demonstrations at the legislature in May. On Friday, May 25th (aligning with MTS AGM) from 4:30-5:30, teachers will rally with regards to the recently announced funding changes in education, specifically cutbacks in funding equal to less than the cost of living increases. On Sunday, May 27th, there will be a Rally for Public Services at 1pm, organized by the Manitoba Federation of Labour. Teachers are invited to both. We don’t currently have a policy to support teachers who chose to attend rallies like these. Contact me if you think GVTA should create a way to support them with mileage, actual gas costs, or something else.

According to our updated policies and teachers’ availability, GVTA will be represented this year at MTS AGM by myself (President, Equity & Social Justice Chair; PLS), Mike Urichuk (Vice-President, Collective Bargaining Chair, ECS), Gwen Heinrichs (Employee Benefits Chair; DO), Anny Froese (Education Finance Chair; PDS),

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Roxanne Baraniski (Indigenous Education Co-Chair; WES), Raffaele Bagnulo (Professional Development Chair; NPC), and Rich Schroeder (Past-President, Education Finance Co-Chair; NPC). Thanks to these seven for taking a few days away from their homes, families, and teaching assignments in order to serve GVTA members.

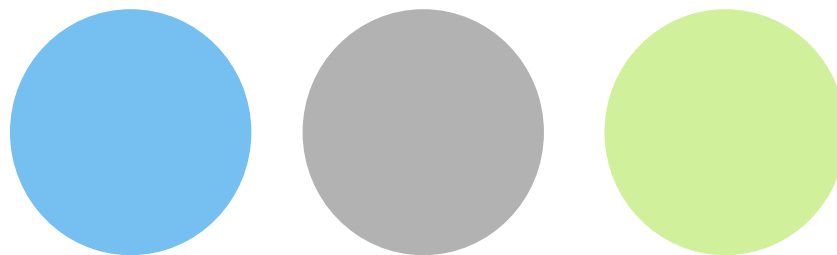
Thanks also go out to Caitlin Parr (GVC) and Melanie Urichuk (GVC) - both of the Social and Teacher Wellness Committee - for their organization of GVSD Wellness Month this month. There is still time to register for a presentation on "Food and Mood: Examining the link between diet, gut, and the brain" on April 26th from 4:30-6:30pm by contacting Caitlin.

Watch in the May *Apple Core* for changes coming to our MayGM format. The current plan is to send info out to teachers - including reports, budget, and nominations - in the May *Apple Core*, so that we can accomplish our business and Q&A in the half-hour from 4pm-4:30pm. We will also have babysitting (please RSVP to me if you will need it), snacks and prizes. Please attend this so you can support the work done on your behalf.

Best of luck to everyone looking for work in the recent round of hiring. I wish you all the best as you look to serve students and education.

Cheers,

Joel - gvtapresident@gmail.com / 204-384-5635



Did You Know?

When you refill a prescription one month at a time, you cost your benefits plan (Blue Cross) more money. Each time you renew your prescription, there is a 'dispensing fee' added to the cost of the medicine. Most pharmacies (including Shoppers) have a dispensing fee around \$11.00. You can reduce this cost by taking more than one month at a time. If possible, consider taking 90 day refills the next time you refill your prescription and save an average of \$22.00!

Garden Valley Teachers' Association members work on the traditional lands of the Anishinaabe, and the homeland of the Métis nation. GVTA respects the Treaties that were made on this territory.

Want to Adjust Your Mid-Month Advance?

Do you have vastly different values for your mid-month advance and the end of month net payment? For Example:

Mid- Month Advance Paid on the 15 th	Paid at Month End
\$1500	\$2500

When we switched over to a bi-monthly pay structure as a division, no trigger for re-evaluation was set-up other than when someone changes their position in a way that would greatly impact their pay. However, you may find yourself with unbalanced payments due to an increased salary or changes to your monthly income tax.

Tax return season is a great time of year to set some financial goals and receive some professional financial advice. Balancing your monthly payments can have significant benefit if you are looking to do any of the following:

Pay off credit card debt

Pay off long-term debt

Establish a balanced semi-monthly budget

Change your mortgage payment schedule
(save \$\$ on interest)

Set up automatic withdrawals for Hydro and other bills (without having them all on one day)

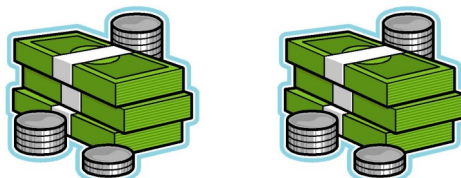
If you would like to see if you are able to get more balanced payments, please contact Moira Porte at payroll (moira.porte@gvsd.ca) and they will do their best to accommodate your request.

Wishing you all financial wellness until next tax season,

Mike Urichuk

Education Finance Committee Update

Anny Froese (Ed Finance Chair) and Rick Schroeder (Ed Finance Co-Chair) are registered to attend the Education Finance Spring 2018 South Central Regional Meeting in Portage la Prairie on May 10, 2018. We look forward to hearing from the MTS Education Finance department.



Pension Sustainability

Submitted by Sarah Coates

Currently, staff officer Glen Anderson is travelling around the province giving pension sustainability seminars in hopes of raising awareness of the future of our pension. Below is a brief summary – should you want more information, I strongly encourage you to attend a seminar. You can also contact Glen at ganderson@mbteach.org.

Types of Pensions

Your pension in a **defined benefit plan**. This means when you retire you will receive the same amount of money (plus Cost of Living Adjustments – COLA) for life. The amount of your pension is not directly impacted by investment returns.

Defined Contribution Plan – Both the employer and the employee fund the retirement savings plan. Once you retire, you hold the investment and longevity risk. Meaning, you have to decide how much money you will need each month until you pass away. There is a possibility that you will outlive your pension.

Target Benefit/Shared Risk Plan – the amount you receive in retirement depends on the funded status of the pension. This applies to both future and accrued pensions.

How is Our Pension Calculated?

Your pension is based on a formula which considers the best 5 of the last 12 years and your years of pensionable service. You are currently able to take an unreduced (without penalty) pension at the age of 55 provided your years of service, plus your age adds up to 80.

How is Your Pension Funded?

The money you receive in retirement is based on contributions made by you (50%), the member and by the provincial government (50%). We will call our contributions – Account A, and the governments - Account B.

As of January 1, 2017, the government owes \$1.4 billion dollars to Account B. If the provinces funding practices do not change they will owe \$3.9 billion by 2035.

Why Are We Talking About Sustainability?

In 1979, there was a 5:1 active to retiree teacher ratio; by 2017 it was 1.1: 1 and by 2035 it will be 0.7 active teachers for every 1 retiree. Meaning more money will be leaving the retirement fund then going in.

What Can We Do About It?

While no one course of action has been decided upon, there are two viable options that are being considered to protect the funded status of Account A:

Raising Contribution Rates – raising contributions by 0.8% creates a 100.2% funded Account A by 2035. Raising contributions by 2.3% creates a 110% Account A by 2035.

Changing the Unreduced Access Age – Changing the age at which you can take an unreduced pension from age 55 to 60 moves the funded status of Account A to 108% by 2035 and 103.6% immediately. Changing the age to 65 moves the funded states to 130.1% but 2035 and 111.4% immediately.

External Challenges and Concerns

- Each province maintains its own teacher pension plan and in recent years there have major changes to those plans. For example:
 - Nfld teachers (September 2015) – changed the formula to determine pension to the best 8 years (increased from 5). This brings your average down!
 - NB teachers (July 2014) – changed the ‘rule of 87’ to ‘rule of 91’ (Remember Manitoba teachers have a ‘rule of 80’.
 - BC teachers (January 2018)– require 35 years of pensionable service for unreduced retirement from ages 55 to 60.
 - SK teacher (June 2015) and PEI teacher (January 2019) – core benefit changed from a final average to a *career average*.

These are some of the changes affecting the provinces around us. We need to be aware that changes could happen to our pension and we need to be proactive in ensuring the future of our FUTURE.

If you have any questions regarding the summary of the Pension Sustainability Seminar, please contact Glen Anderson at ganderson@mbteach.org. Hope to see you at the next seminar!

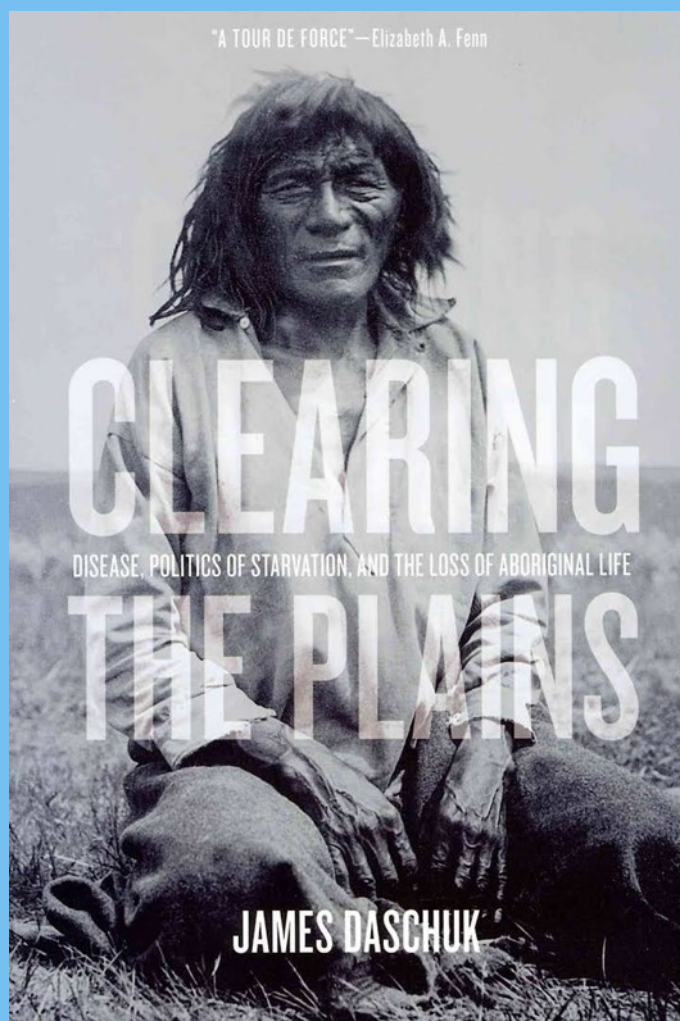
Indigenous Education Book Spotlight

Do you know the full story of Canada’s treatment of Aboriginal people groups from pre-contact to 1891? As one reviewer said, this book should be, “required reading for all Canadians.”

From the back cover:

“*Clearing the Plains*...destroys the view that Canada has a special claim to humanity in its treatment of indigenous peoples. James Daschuk shows how infectious disease and state-supported starvation combined to create a creeping, relentless catastrophe that persists to the present day...This is fearless, evidence-driven history at its finest.”

-Elizabeth A. Fenn, author of *Pox Americana*





Maternity and Parental Leave Seminar

Informational seminar for anyone who will be or plans on becoming a parent

With Speaker MTS Staff Officer Nancy Kerr

May 10th at 4:30 –6:30

Parkland School—Multipurpose Room

Please RSVP to sarah.coates@gvdsd.ca

by **April 25th**



RALLY FOR PUBLIC SERVICES

SAVE
THE DATE

SUNDAY MAY 27

1 pm / MANITOBA LEGISLATURE



Manitoba 
Federation of Labour
Fairness For Everyone



1. **Maternity/Paternity Benefits Seminar:** There will be a session at Parkland School on May 10th from 4:30-6:30 hosted by Nancy Kerr, Teacher Welfare Staff Officer of MTS.
2. **2018-2019 GVTA Budget:** The budget for the next academic year was passed. It will be voted on by the general membership at the May AGM on May 29th. The information for the AGM will be circulated in advance in the May *Apple Core*. The budget passed at this meeting maintains the current level of membership fees at \$180/year, or \$15/month.
3. **Policies and Procedures:** A number of policies were implemented this month:
 - a. That people who present on behalf of GVTA outside of their regular duties receive a small gift of the PR Committee's choosing
 - b. GVTA executive members will continue to attend one GVSD Board meeting each per year, on a rotational basis. This generally means that two executive members attend each board meeting.
 - c. To ensure GVTA representation at MTS seminars/meetings, committee chairs and/or co-chairs who are unable to attend will inform the president.
 - d. The Collective Bargaining, Education Finance, Employee Benefits, Equity and Social Justice, Professional Development, Public Relations, Social and Teacher Wellness, and Workplace Safety and Health Committees either revised or reaffirmed their Committee Policy statements
 - e. The Indigenous Education committee drafted new committee procedure bylaws to govern that Committee's work
4. **GVSD-GVTA Liaison Meeting - March:** At the March liaison meeting, we welcomed Jacquie Mitchell (SUB MAL) and Margaret Reimer (SUB) who presented information to the board on the work life of substitute teachers.
5. **GVSD-GVTA Liaison Meeting – May:** As it is a new committee, our Indigenous Education committee will be making a presentation to the board in May to inform them of the committee's goals and begin to develop a relationship with the board.
6. **GVSD Mill Rate:** The provincial government has placed limitations on the amount of tax dollars school divisions can raise through local taxation; this is something new this year. Divisions were advised not to increase the amount of funds they raise through local taxation by more than 2% of last year's total intake. GVSD has opted to affect the local mill rate by only about 1% rather than the full possible 2%.
7. **GVTA AGM:** Please plan to attend the GVTA AGM on Tuesday, May 29th. We have made plans to change the event this year. The meeting will run from 4-4:30pm in GVC's The Zone. All reports, budgets, and election materials will be distributed in advance in the May *Apple Core* in an effort to keep the meeting short. It is in our constitution to have 35 members attend to keep the business official.
8. **Next Executive Meeting:** The next GVTA Executive Meeting will be at Border Valley School on May 1st at 4:15pm. All members are invited. If you are planning on attending, please contact Joel so that he can make sure there's enough food for supper.