



Garden Valley Teachers' Association

# The Apple Core

November 2019

## Upcoming Events

**PD Committee Meeting CANCELLED - Nov 19th**

**Collective Bargaining Committee Mtg (JRW) - Nov 19 @4pm**

**Shrek Musical - Nov 28, 29, 30**

**GVTA Executive Meeting - Dec 3rd**

**ESJ Book Club CLG - Dec 4 @ 4pm**

**GVSD Board Mtg - Dec 10th**

**Next Apple Core - Dec 16th**

Greetings, GVTA-ers!

Thanks to everyone who took the time to make a connection on my recent round of school visits, which just finished on Thursday of last week. It is always a pleasure to be welcomed warmly into your places of work. I appreciated the opportunity to discuss Bill 2 where it came up – look later in this AppleCore for an MTS handout on the issue, and more information can also be found here: <http://www.mbteach.org/mtscms/2019/10/18/what-they-mean-to-you/>.

School visits are also good for dealing with your concerns and questions. Often there are members who say “I wasn’t going to e-mail you, but since you are here anyways...” For others, it is obvious that they are acutely aware of the visitation dates, and they have been biding their time (and biting their tongue) until that date so that we can chat in person. I appreciate all the questions and conversations on these days, as it does help to show members that GVTA is here for you.

The next round of visits will not be for several months. If issues arise for you in the meantime, please send me an e-mail, call, text, or request a meeting – don’t put your question off or wait too long. I’m here to support you in your various roles as teachers, clinicians, substitute teachers, coordinators, principals, and vice-principals. Together we are better.

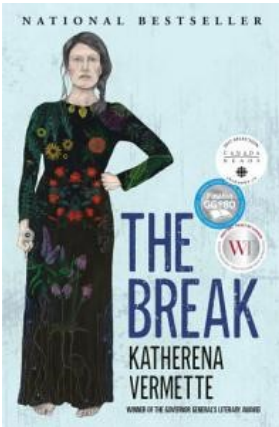
Cheers,  
Joel

204-384-5635 (call or text)

# Equity & Social Justice Committee

By Donna McCausland – Co – Chair

The committee meets on the first Wednesday of every month. In September, the members conversed about the books they chose to read in the area of equity and social justice over the summer. Members gave a brief synopsis of the book, discussed any awareness and/or lessons learned and any questions raised about the material they read. A wide variety of titles were shared, and many members exchanged books or book titles that explored areas in which they wanted more information.



We met in October and November to discuss the book, *The Break*. – a must read - “The Break” is hydro land that cuts a swath through Winnipeg’s North End neighbourhood. In the novel it serves as both the setting for a terrible crime and a symbol of the fractured lives of the characters, four generations of a Métis family.

One of the narrators in the book describes *The Break* as a section of undeveloped territory “just west of McPhillips Street.” “Hydro land” is the designation given to this space, as the narrator says: “likely set aside in the days before anything was out there. When all that low land on the west side of the Red River was only tall grasses and rabbits.” *The Break* is defined in settler terms—land as empty and valueless until validated by electricity. The reader also learns how distribution of land in the North End of the city shaped the rights of its residents: “That was when you had to own a certain amount of land to vote, and all those lots were made just inches smaller,” the narrator says of the property around the Break.

Using ten different perspectives, Vermette writes about the story of a young girl who is brutally attacked. As a reader, we ‘see’ other tragedies such as cultural loss, prejudice, family breakdown, and violence.



December Book: *Sit*  
by Deborah Ellis

Many committee members shared their connections, questions and learnings that arose from reading the book. There was an acknowledgement of the many strengths and challenges of living in and around the area known as ‘The Break’. They also shared how they felt the characters in the book are survivors and leaders within a damaged support structure. Some of the challenges presented in the book were addiction, Metis racism from various groups, racism acted by the police force, gang pressure and violence towards indigenous women. The characters live in a world where familial relationships, friendships and past experiences have an influence on people’s actions and reactions but that they are not defined by it. Their strength lies within family, community, and the neighbourhood.

I know that I have thought of the book often over the last few months and appreciate the opportunity to continue to build my awareness in hopes of creating a more just world for all.

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.

## NEWS:

The Strangers, a follow-up novel set in the same world as The Break, will be released in fall 2021.

December Book: Sit by Deborah Ellis

## Food Talk: Fast and Easy Chocolate Crinkle Cookies

By: Caitlin and Amanda



### Ingredients

- 1 box devil's food cake mix
- 1/3 cup vegetable oil
- 1 teaspoon vanilla
- 2 eggs
- 1/4 cup fine white icing sugar

### Steps to Make It

Heat oven to 350°F (325°F for dark or nonstick pans). In large bowl, mix cake mix, oil, vanilla and eggs with spoon until dough forms. Refrigerate dough 15 to 30 minutes or as needed for easier handling. Shape dough into 1-inch balls; roll in sugar. On ungreased cookie sheets, place balls about 2 inches apart. Bake 9 to 11 minutes or until set. Cool 1 minute; remove from cookie sheets to cooling racks. Cool completely, about 30 minutes. Store tightly covered.

*A time-saving holiday cookie that is simple enough to make with children. Blend family time fun with holiday preparations!*

## Dare to Lead: November Executive Meeting

By: Joel Swaan

Dare to Lead: At our November Executive Meeting, we took time for Professional Development, using Brené Brown's book. Following the [4-hour guideline](#), we pre-read pages 1-43, and then worked through the following [workbook pages](#):

- a. Section 1: Exercise 1: Square Squad (p.8)
- b. Introduction Exercise 1: Permission Slips (p.4)
- c. Introduction Exercise 2: Container Building (p.5)
- d. Introduction Exercise 3: What Stands in the Way Becomes the Way (pp.6-7)

Before the next time we meet, we will have completed

- a. The Daring Leadership Assessment (<https://daretolead.brenebrown.com/assessment/>)
- b. Section 1: Exercise 2: The Six Myths of Vulnerability (pp.9-10)
- c. Reading pages 44-69 of Dare to Lead
- d. Section 2: Exercise 1: Assembling Your Armor (p.11)

**December GVTA Executive Meeting:** The December Executive Meeting will be held at its usual time on Tuesday, December 3rd at 4:15pm. Guests/observers are welcome; please let Joel know if you are planning on attending.

## **GVTA Executive Positions**

By: Joel Swaan

### **Education Finance Co-Chair (resignation):**

Due to a resignation on the executive, there is an opening on the executive for an Education Finance Co-Chair. If you have a passion for how education is funded, and have been looking for an opportunity to join us and participate in the good work taking place on behalf of our colleagues, please contact Joel.

### **GVTA Social Media Representative (New):**

We are looking at amending our policies to allow for a new Executive Position. This person would be responsible for connecting with our members on Twitter and Instagram. Committee chairs would be responsible for sending information to this member, who's responsibility would be to send the information along to member on social media. Policy and guidelines around this position will need to be written; if this type of work/engagement interests you, please contact Joel.

## **Superintendent-President Mtg**

At their October meeting, the GVTA President and the GVSD Acting Superintendent discussed the announced Staffing Dates for 2020-21 which are similar to previous years; Principals' PD The Way of the Shepherd; the division's meeting with the Education Minister in July 2019; the release time allocated to the GVTA President in the Collective Agreement; and discussed posted positions that are "opened until filled".

## **PD: South Central Pension Sustainability Seminar**

This Pension Sustainability Seminar is open to Garden Valley, Pine Creek, Portage la Prairie, Prairie Spirit, Prairie Rose, and Western Teachers' Associations. As the seminars are generic, if you are unable or it is inconvenient to attend the above seminar you can register for any seminar listed on the MTS web site. Seating is limited, please register early. Resource persons from The Manitoba Teachers' Society and TRAF will be in attendance to make presentations. Time has been built in for questions from participants. Travel expenses are your own responsibility.

- Date: Saturday, January 11, 2020 from 1pm-3:30pm
- Registration closes: January 8, 2020 at 5pm.
- Location: Carman Collegiate
- Registration Link: [Click Here](#)

# GVTA Policy Changes

- We will be amending our Policies around attending MTS AGM, so that GVTA members who attend have the opportunity to stay in their own room (not a shared room) at minimal additional cost to the local, using MTS' standard hotel reimbursement rates as our permitted rate.
- In the Policies the Public Relations Committee, we will reaffirming that the PR Committee has responsibilities around coordinating the GVTA Scholarships, and confirming our current practice of selling GVTA-logoed clothing once per year.

## MTS Is Looking For: General Secretary (CEO)

MTS: Human Resources Administrator

*The Manitoba Teachers' Society, as a union and professional organization, is dedicated to advancing and safeguarding the welfare of teachers, the status of the teaching profession, and the cause of public education in Manitoba.*

This mission guides the leaders, members, and staff of The Manitoba Teachers' Society in delivering high-quality programs and services to their members. The Society invites applications from strategic, visionary, collaborative, and involved leaders for the position of General Secretary.

The Society represents approximately 16,000 Manitoba educators in 40 Local Associations across the province. With a staff of 80 professional and support personnel, the Society provides membership services in the form of assistance in grievance proceedings, research and employment information, legal services, disciplinary procedures, consultation services for professional development, publications, conferences, and Special Area Groups of Educators.

Based in Winnipeg, Manitoba, and reporting directly to the elected Provincial Executive (Board), the General Secretary is responsible for the effective overall growth, strategic leadership, and operational management of the Society. The successful candidate will be accountable for achieving the vision, goals, and strategic plan of the Society, implementing the directions of the Provincial Executive, and directing and mentoring staff in effective operational business plan execution, policy application, and program delivery to ensure the needs of its members are met. The General Secretary must foster and maintain positive relationships, strategic partnerships, and alliances with external stakeholders to effectively advocate for the members of the Society. In addition, this person must also manage a staff under a number of separate collective agreements, and maintain a healthy, productive workplace.

Candidates must possess a post-secondary degree in Education with a minimum of five to seven years of progressive experience in a unionized environment; have superior verbal and written communication, interpersonal, and organizational skills, experience in conflict resolution and problem solving. Candidates must demonstrate an ability to handle multiple tasks in a demanding environment and have knowledge of professional topics and trends in education. Applicants must possess a proven track record in public relations, networking, strategic thinking, mentoring, and execution skills to provide competent leadership and have a deep understanding of unionized environments and government legislative processes. Experience functioning at strategic and operational levels with a collaborative leadership style and proven track record of delivering results are essential to success in this position. Experience in policy development and contract negotiations would be desirable. Fluency in French will be considered an asset.

Salary and benefits will be commensurate with experience.

# BILL 28 & BILL 2

On October 7, 2019, the provincial government introduced Bill 2, *The Public Services Sustainability Amendment Act*.

This bill does not replace Bill 28, *The Public Services Sustainability Act*.

It proposes a number of changes to Bill 28.

## **BILL 28**

*The Public Services Sustainability Act*

Effect on collective bargaining:

1. Freezes salaries for public sector workers in the first two years of their next collective agreement, followed by a 0.75 per cent increase in the third year and a 1 per cent increase in the fourth.
2. Restricts the ability to bargain increases to other monetary benefits such as premiums, bonuses or allowances.
3. By 2022, this amounts to about \$222 million in foregone salary increases for Manitoba teachers.

Status: Passed but not proclaimed.

## **BILL 2**

*The Public Services Sustainability Amendment Act*

Effect on collective bargaining:

1. Gives cabinet discretion to exempt a collective agreement or portions of an agreement from the law.
2. Allows the government to shorten the restraint period where a bargaining unit has already seen wage freezes and very low pay increases.
3. This bill undermines the role of arbitrators and gives ministers the authority to determine wages. The right to arbitration is a fundamental element of Manitoba teachers' right to collectively bargain.

Status: Introduced in the last session.

## **WHAT IS MTS DOING ABOUT IT?**

In 2017, The Manitoba Teachers' Society joined with other public sector unions through the Partnership to Defend Public Services (PDPS) to fight the constitutionality of Bill 28. The trial will begin in Court of Queen's Bench on November 18, 2019.

The Manitoba Teachers' Society strongly opposes both bills and believes they are unnecessary.

## **WHAT CAN I DO?**

We encourage you to speak out and stand up against this unconstitutional legislation. Consider sending a letter or email to your MLA, spread the word amongst colleagues and encourage them to do the same. We will keep you updated.



## WHAT IS BILL 2?

On October 7, 2019, the Pallister government introduced Bill 2 (*The Public Services Sustainability Amendment Act*) in the Legislative Assembly of Manitoba. This is the Pallister government's 11th hour amendment to Bill 28 (*The Public Services Sustainability Act*), it's unconstitutional and heavy-handed legislation that calls for public sector workers to have their wages frozen for two years, followed by a 0.75% increase in the third year, and a 1.0% increase in the fourth year.

Bill 2 comes a few weeks before the commencement of the trial sought by Manitoba's public sector unions, including The Manitoba Teachers' Society, to stand up for workers and their Charter right to free collective bargaining. Bill 2 also comes mere weeks before the Louis Riel interest arbitration.

Bill 2 picks winners and losers by allowing the Pallister government to exempt any collective agreement it chooses from its heavy-handed legislation. Bill 2 also threatens to claw back any remuneration from public sector workers, including teachers, not approved by the Pallister government. **More importantly, Bill 2 attacks the independence of arbitrators and arbitration boards, and therefore attacks the interest arbitration process, a fundamental element of Manitoba teachers' right to collectively bargain.**

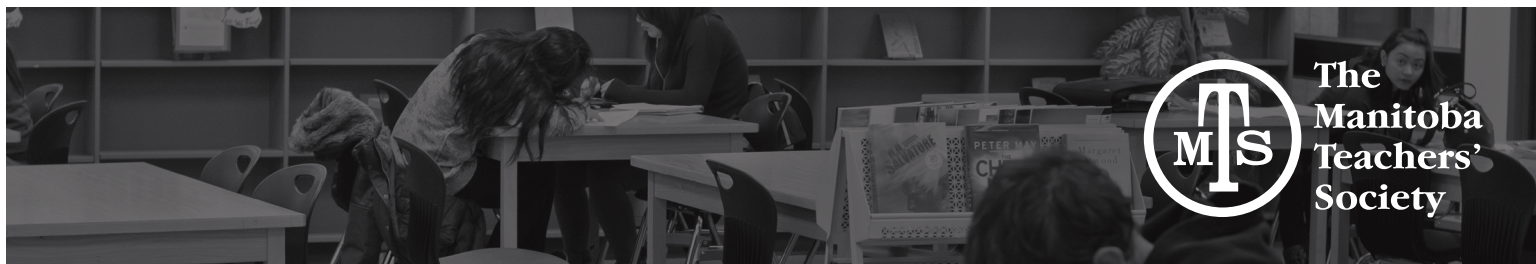
## IS BILL 2 NECESSARY?

Neither Bill 28 nor Bill 2 was ever necessary. The Pallister government claims that the wage freeze is necessary to get Manitoba's fiscal house in order, stating repeatedly that it will take "all hands on deck" to tackle the deficit. However, there **is no fiscal crisis!** According to the Provincial Auditor, the Province of Manitoba should have shown a \$9 million surplus in the 2018/19 fiscal year. How can there be a fiscal crisis when federal transfers are generous, the PST has been reduced by one percentage point, millions have been squirrelled away in a rainy day fund, and education property taxes will be phased out?

## IS BILL 2 FAIR?

No. Based on Manitoba's projected inflation rates, teachers will suffer a **6.65% reduction** in purchasing power over the so-called four-year sustainability period imposed by Bill 28. For an average teacher in Manitoba, this translates to a **cumulative loss of \$15,478** in income. **In other words, Bill 28 represents an additional tax on teachers' earnings.** Meanwhile, unionized workers outside the provincial public sector have secured average wage increases of approximately 2% per year since Bill 28 was introduced. Furthermore, average salaries in Manitoba are expected to rise by 2.5% per year in the coming years.

As recently as November 2016, the Supreme Court of Canada has affirmed collective bargaining as a Charter right. Public sector workers in Manitoba, including teachers, must defend that right. **Bill 2 represents a targeted assault on the collective bargaining rights of Manitoba teachers. Now, more than ever, teachers must unite and push back against these attacks.**



## Right to Refuse Dangerous Work

- Workers may refuse to work or do particular work if they believe, on reasonable grounds, that the work constitutes a danger to their safety.
- If the employer asks another employee to do that work, they must inform them in writing that someone has refused to do it and their reasons for refusal.
- The worker may be reassigned during investigation.
- If you are considering a Work Refusal, contact an MTS Staff Officer.**  
**PHONE: (204) 888-7861**  
**TOLL FREE: 1-800-262-8803**

## The Cost of Violence

### For the Victim

- Feelings of fear, stress, embarrassment, frustration and loss of power
- Missing work or quitting
- Personal, financial and economic impacts if they leave the job

### For the Workplace

- Low morale
- Toxic work environment
- Absenteeism and employee turnover
- WSH Investigations and financial liabilities
- Damage to the workplace identity

## Who Investigates?

Type of Violent Incident

Investigator(s)

### Serious Incident

death, injury resulting from electrical contact, fracture, amputation, electrocution, loss of sight, unconsciousness, poisoning, third degree burns, asphyxiation, laceration requiring medical treatment, collapse or structural failing of a building, etc. (WSH Reg 2.6)

Serious incidents MUST be reported to the Workplace Safety and Health Branch (WSH Reg 2.7(1) and 2.8)

Winnipeg:  
204-957-SAFE (7233)  
or  
Toll-free:  
1-855-957-SAFE (7233).

### Non-Serious Incident with Medical Treatment

eg. concussion requiring medical treatment, but no loss of consciousness

OR

### Accident or Dangerous Occurrence with Potential for Serious Incident (near miss)

eg. baseball bat swung at head but missed.

### Non-Serious and no Medical Treatment Required

eg. slap, scratch, bruise, bump, bite, pinch, kick, hit by object, or threats to injure

**First** - Workplace Safety Officers (at their discretion)

**Second** - Co-Chairs of the Workplace Safety and Health Committee (or their designates)

\*No-one should access the site until the WSH Officers release it.

WSH Reg 2.9(2)

Co-Chairs of the Workplace Safety and Health Committee (or their designates)

OR

Employer Rep and Workplace Rep

Principal

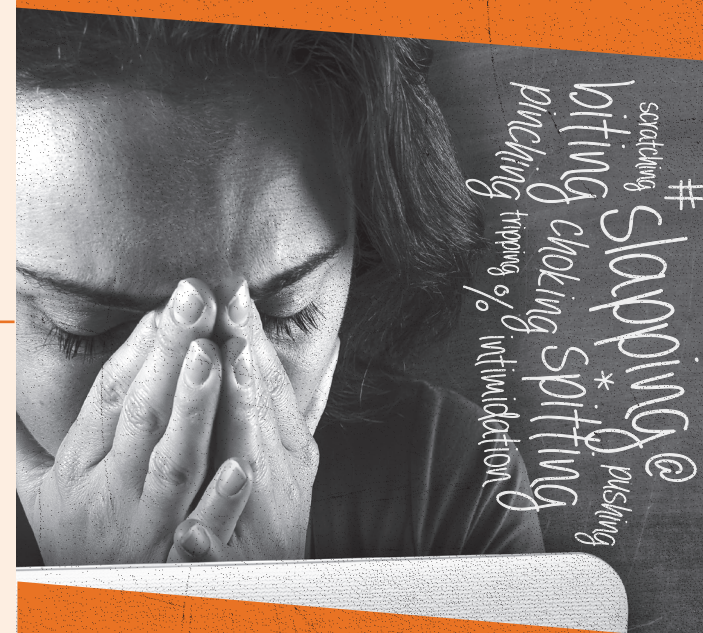
OR

Employer Rep

\*Check your Division's Policy

# REPORTING VIOLENT INCIDENTS IN SCHOOLS

Report violence to your principal or supervisor.  
To learn more go to [mbteach.org](http://mbteach.org)



The Manitoba Teachers' Society



## Manitoba Legislation: Violence

In Manitoba Workplace Safety and Health legislation, **violence** is defined as:

- a. the attempted or actual exercise of physical force against a person; and
- b. any threatening statement or behaviour that gives a person reasonable cause to believe that physical force will be used against the person.

## Employees' Right to Know

Each employee has the right to know their Division's policy on Violence reporting. The policy must be shared with employees, as should the form used to report Violent Incidents.

## Employers' Duty to Inform

Each employee must be informed about the nature and extent of the risk of violence in the workplace. The employer must provide the minimum amount of information required to keep employees safe.

## The Importance of Reporting

In Manitoba, Workplace Safety and Health is built on an internal responsibility system. This means that everyone has a role in the prevention of workplace violence.

### Consider:

- If it happens to you, it can happen to others. You have an obligation to protect your colleagues—present and future—from violence.
- If a student is repeatedly violent, they may not be getting the supports they need.
- Allowing violent behaviours in school sends a negative message about the acceptability of violence in society.
- It is expected under the law that all violent incidents are reported, regardless of age or ability of the aggressor.

## Why Don't Teachers Report Violence?

There are many reasons that teachers do not report violence to their supervisors, including:

- Lack of awareness of legislation or divisional policy
- Lack of training or knowledge
- Lack of response when reports are filed
- Subtle or overt pressure to suppress reports
- Belief that violence is 'part of the job'. **IT IS NOT.**

## What to Expect When Violence is Reported

When an employee submits a Violent Incident Report, it triggers an investigation into the incident. The severity of the injury to the employee determines who investigates the incident. (*See back panel for examples*).

Regardless of who investigates, the following basic procedures should be followed:

1. Gather information (name of victim, assailant, and all witnesses).
2. Inspect the scene (take photos, measurements, or sketch key elements of the scene).
3. Ask for written statements and/or conduct interviews (victim and witnesses)
4. Determine direct and indirect causes (ex. lack of training or knowledge; triggers; situational factors).
5. Report results back to the employee, as well as control measures that will be put in place.

## Control Measures

Control measures are **all** measures, existing and new, that the employer will implement to eliminate or control further violence to the employee. These must be communicated to the employee after the investigation.

### Examples:

- Training (WEVAS, NVC, etc)
- Protective clothing or equipment
- Different room arrangement
- Update Behaviour Plan (consult specialists such as OTs, psychologists, etc)
- Establish proactive and reactive measures (including when and how to remove)

# SHREK

A Musical Performance  
by

NORTHLANDS PARKWAY COLLEGIATE

at the

P. W. ENNS CENTENNIAL CONCERT HALL

November 28th, 29th, & 30th  
@ 7:30

\$10 Tickets  
available in person at  
the Winkler City Hall  
or at NPC high school

Tickets available  
online at  
[winklerconcerthall.ca](http://winklerconcerthall.ca)

## SHREK THE MUSICAL -TYA VERSION

Is presented through special arrangement with Music Theatre International (MTI).  
All authorized performance materials are also supplied by MTI.  
[www.MTIShows.com](http://www.MTIShows.com)



# THE LINK

FALL 2019

SERVING TEACHERS PAST • PRESENT • FUTURE

## A cautionary tale: Understand when you're eligible to apply for your pension

*No matter what stage you are at in your career, it's important to ensure you understand when you are eligible to apply for your pension. Sandrine Fontaine\* learned that the hard way.*

### Sandrine's story

Sandrine started teaching in the Winnipeg School Division in 1987 at the age of 24. After contributing to her TRAF pension for 12 years, she made a career change in 1999. She resigned from her position, enrolled in a diploma program at Red River College and started working as a broadcast production editor at a local television station. Her new career was both challenging and fulfilling and opened up new opportunities, including a move to Alberta in 2001. Moving was a whirlwind, and she neglected to inform TRAF of her new contact information.

Settled into a new home in Calgary, Sandrine began teaching broadcast journalism at a community college. It was the perfect blend of her two career passions: teaching and television. She worked at the college for 18 years and, in 2019, retired at the age of 56.

That summer, when Sandrine received her first pension payment from the college, she remembered she also had a TRAF pension from her years as a Manitoba public school teacher. She called TRAF and a Member Services Specialist helped her apply for her pension. It was a quick and easy process. She would receive her first payment the following month.

Unfortunately, Sandrine learned that she could have applied to start receiving her TRAF pension payments as early as age 55. Because the law requires an application before pension begins and payments cannot be paid retroactively, she lost 12 months of payments for a total of \$9,000.

Don't let this happen to you. **Remember: you must apply for your pension, and pensions cannot be paid retroactively.** Visit [traf.mb.ca](http://traf.mb.ca) to learn about your pension, or contact our office.

*\*Sandrine is a fictional character, but her story is based on real situations that have happened to TRAF members.*

### WHAT'S INSIDE:

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## Update your contact information

When you change contact information (address, email or phone number), make sure you inform TRAF so that important information continues to reach you.

### How to update your contact information

1. Log in to **Online Services**
2. Click “Account Profile”
3. Update and save any new information

#### Tip:

Use a personal email address for your Online Services account, so we can continue to reach you even after you leave your school division.

Alternatively, you may complete a **Change Notification** form and submit it to TRAF.

## Help us contact former teachers

Please contact us if you know any of the following people, or know how they may be reached:

Sharon Brychka	Kathleen Long
Gregory Chomichuk	Albert Mandepetumpeny
Christine Crnko-Kerr	Danh Nguyen
Janice Doiron	Holly Parcey
Andrea Downes	Leroy Reimer
Suzanne Erdelyi	Sheila Sachvie
Christine Everett	Ryan Thompson
Nancy Gottfried	Norma Turner
Christine James	Robert Whiteside
John Kerr	
David Kidd	

### 2019–2020 OFFICE HOURS

Our regular office hours are 8 a.m. to 5 p.m. Monday through Friday and one Saturday each month during the school year. Contact TRAF to book your appointment for one of these dates.

- November 23
- December 14
- January 18
- February 8
- March 14
- April 25
- May 9
- June 6

### OUR OFFICE WILL BE CLOSED THE FOLLOWING DATES:

- Remembrance Day (Monday, November 11, 2019)
- Christmas Eve (Tuesday, December 24, 2019 at noon)
- Christmas Day (Wednesday, December 25, 2019)
- Boxing Day (Thursday, December 26, 2019)
- New Year's Day (Wednesday, January 1, 2020)
- Louis Riel Day (Monday, February 17, 2020)
- Good Friday (Friday, April 10, 2020)
- Easter Monday (Monday, April 13, 2020)
- Victoria Day (Monday, May 18, 2020)
- Canada Day (Wednesday, July 1, 2020)
- Terry Fox Day (Monday, August 3, 2020)
- Labour Day (Monday, September 7, 2020)
- Thanksgiving (Monday, October 12, 2020)

# July 2019 retirement statistics

This year, there were 300 new pensions processed during the month of July compared to 332 in 2018, a decrease of 9.6%. This brings the total number of retirees to 15,621 as at June 30, 2019.

The average retirement age was 59.2 years, an increase from the average of 58.9 a decade ago, but down slightly from 2018. The combined average length of service was 25.8 years, with females averaging 24.6 years and males averaging 28.1 years. Of the members retiring in July, 36% had more than 30 years of service.

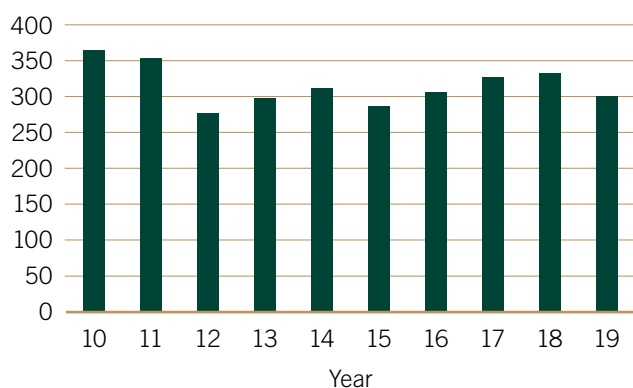
The average monthly pension was \$3,123, a very slight increase compared to 2018.

	2019			2018
	Female	Male	Combined	Combined
Number of pensions	199	101	300	332
Average age (years)	59.0	59.5	59.2	59.4
Average service (years)	24.6	28.1	25.8	25.8
Average monthly pension	\$2,938	\$3,487	\$3,123	\$3,118

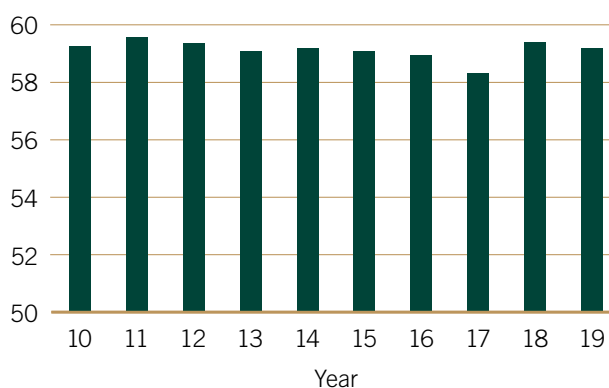
Plan C – Full to Last Survivor was the most common plan option selected (48%) and 17% of retiring members opted to integrate their TRAF pension with the Canada Pension Plan and/or Old Age Security.

The following charts show the July retirement trends over the past 10 years.

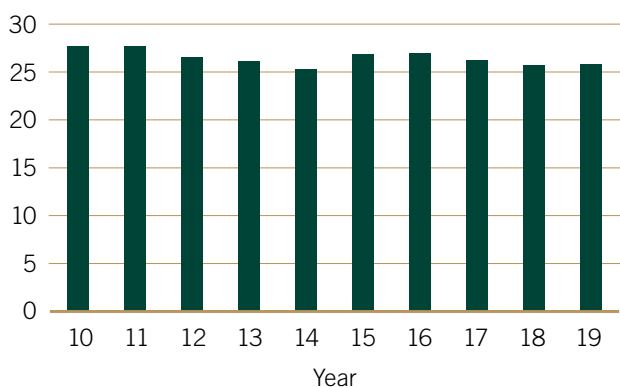
## NUMBER OF PENSIONS



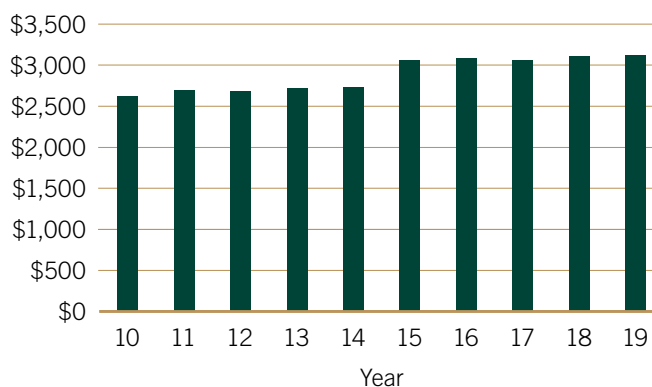
## AVERAGE AGE



## AVERAGE SERVICE



## AVERAGE MONTHLY PENSION



# Join us for an upcoming webinar

Throughout the year, Member Services Specialists share in-depth knowledge on a variety of topics related to your pension. Join one of these webinars from the comfort of your own device for the opportunity to ask questions and get them answered live.

Invitations are sent by email, so log in to your **Online Services** account today to make sure your contact information is up to date. Registration is limited and usually fills quickly. Keep an eye out for an email with registration details about two weeks before each webinar.

If you miss the live session, you can always view the recordings in your Online Services account. Log in and go to *Digital Presentations* to see past recordings on topics such as understanding your pension plan, maximizing your pension, and purchasing your maternity/parental/adoption leaves.

## 2019-2020 webinar schedule

- **October 23, 2019: Your TRAF Pension**

Learn the basics of your TRAF pension plan, including how to make additional voluntary contributions and when you are eligible for your pension. This webinar also covers how to maximize your pension through service purchases and transfers, and how your pension may be affected by key life events such as a relationship breakdown.

- **November 27, 2019: Preparing for Your Retirement**

As you get closer to retirement, this webinar will help you understand how your pension works so you can make knowledgeable and well-informed decisions. In addition to understanding eligibility and how your pension will be calculated, learn about the various plan options and whether integration is the right choice for you.

Watch the recording in your Online Services account.

- **February 5, 2020: Understanding Your Annual Benefits Statement**

Regardless of what stage you are at in your career, your annual Benefits Statement provides important information about your pension, including: projected gross monthly pension estimates, termination benefits, and pre-retirement survivor's benefits. Register for or log in to Online Services to view your statement, and attend this webinar for a detailed review of the information it contains.

- **May 6, 2020: Making Additional Voluntary Contributions**

In addition to your regular contributions, you can make additional voluntary contributions (AVCs) to a separate retirement savings account credited with TRAF's net rate of return. Watch this webinar to review the advantages and disadvantages of making AVCs and determine whether they fit your personal financial plan.



### TEACHERS' RETIREMENT ALLOWANCES FUND

Johnston Terminal, 330-25 Forks Market Road, Winnipeg, MB R3C 4S8

Phone: 204-949-0048 or 1-800-782-0714 • Fax: 204-944-0361

Email: [info@traf.mb.ca](mailto:info@traf.mb.ca) • Website: [traf.mb.ca](http://traf.mb.ca)

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