

RIELITY CHECK A publication of the Louis Riel Teachers'

Association (www.lrta.ca)

November/December 2014



It is my firm belief, that of

all professions, teaching is the most important of them. The teaching profession is noble, honourable and marked by benevolence. In the community, the teaching profession should be respected, valued and viewed as the foundation of our society. As members of this great profession, we are aware of the many professional obligations we need to fulfill. The document that is of the singularly greatest significance to the teaching profession is The Code of Professional Practice. The Code clearly states the professional expectations of all members and all members are bound by the Code.

PRESIDENT'S MESSAGE President – Frank Restall

Professionally Speaking...

The Code (which appears later in this issue) is the minimum standard of Professional Practice for members. The Code of Professional Practice does not set a standard for members to strive to achieve, but rather, members must achieve this standard at all times! Being unaware of the Code and the related obligations it places upon all members is not an excuse. Neither is the absence of intent when the Code is violated. At all times "A member's professional behaviour must reflect the spirit as well as the letter of the Code".

The Code of Professional Practice

lists the professional obligations that we must meet. For instance, the Code states that:

"A member first directs any criticism of the professional activity and related work of a colleague to that colleague in private. Only after informing the colleague of the intent to do so, the complainant may direct in confidence the criticism to appropriate officials through the proper channels of communication."

This aspect of the Code

is not intended to restrict communication, but rather to enhance it. Simply put, all members must treat each other in a manner that they, themselves, would want to be treated. By clearly stating the expectations for communicating with colleagues, the Code requires that the highest degree of professionalism be maintained in our thoughts, actions and deeds. With all members following this aspect of the Code, communication is up front, transparent and succinct. Eliminated are the destructive possibilities created by rumour, innuendo and gossip. The highest standard of professionalism is maintained by the membership when all members follow this professional obligation.

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President's Message (con't)

The previous example is but

one of the required standards of conduct from the Code for all members of the Manitoba Teachers' Society. By being familiar and abiding with the Code, members are fulfilling their professional obligations and, at the same time, preventing contraventions of the Code. As well, abiding by The Code of Professional Practice protects members in other areas as well.

Abiding by the Code

considerably lessens, if not completely eliminates, violations of the Collective Agreement, violations of privacy rights and violations of Workplace Safety and Health legislation. For instance, the Code specifically states that all members adhere to Collective Agreements. Other points of the Code deal with privacy and the confidential nature of information. As well, if our conduct is always characterized by consideration and good faith, if we speak and act with respect and dignity and if we deal judiciously with others always being mindful of their rights, it is very unlikely that harassment as covered by Workplace Safety and Health legislation would ever occur! Abiding by the Code positively impacts these areas as well.

For the sake of our

profession and our professional reputations, please be mindful and ensure that your professional behaviour does indeed reflect the spirit as well as the letter of The Code of Professional Practice. At this time, it is my honour to share with the entire LRTA membership that James Bedford. our Collective Bargaining Vicepresident, has announced his intention to seek the position of Vice-president of the Manitoba Teachers' Society. At the November LRTA Council Meeting, a motion to approve forwarding James' nomination for Vicepresident of MTS was carried unanimously. The election will occur at the MTS AGM in May 2015. James' skills in leadership. analysis and communication, as well as his vast experience and connection with members across this province will only strengthen the Society!

Please find enclosed in

this edition, a report dealing with the very successful MTS/LRTA PR Grant Project from last year's Public Relations Committee. The **Newcomer Youth Educational** Services Summer Program was the very grateful recipient of the educational materials and resources provided through our project and we can be rest assured that these materials and resources will be invaluable to the program for many years to come. Special thanks to committee members Jenna Fowler, Shannon Gibson (chair) and Jodi Samms.

As the holiday season

approaches, <mark>I would like to wish all members a healthy, restful and joyous holiday. Joyeuses Fêtes à tous!</mark> This is always an exciting time both at work and at home with family and friends.

Please ensure that you are achieving a balance between the many demands upon your time and your own personal well being. Now, more than ever, make sure you take care of yourself and take care of each other!

Frank Restall

President, Louis Riel Teachers' Association

Public Relations Grant Committee Report 2014

Every two years, MTS

offers a grant to be used to help promote Manitoba teachers. This grant must be matched by the Association to which the grant is given. As well, James Bedford, Vicepresident of Collective Bargaining, donated his Provincial Executive election campaign funds to this endeavour. As such, our committee had \$4400.00 with which to change lives this last summer.

After being approved

for this PR grant, the LRTA Committee decided to use the money to support the Newcomer Youth Educational Services Summer (NYESS) Program to assist in the purchasing of educational materials.

PR Grant (cont'd)

The NYESS Program was

originally a program that provided summer educational support and activities for young people, many of whom had emigrated from Africa to Canada. It has now evolved into a program which includes many students from Louis Riel catchment area who benefit from extra educational assistance. The summer of 2014 witnessed approximately 100 students (K-12) participate in the program. Of these students, 72% were from LRSD and 50% had been in Canada for less than six months.

The program ran for six

weeks throughout the summer, with the help of ten staff members. In addition, many students who had attended the program in the past, returned to volunteer.

The PR grant provided the group funds to purchase

supplementary educational materials such as; sports equipment, books and various teaching resources that will be used from year to year.



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Also, the NYESS Program

was able to attend various field trips like the Fossil Discovery Centre in Morden and Pioneer Days at the Menonite Museum in Steinbach.

In Steinbach, the students

were actually included in the parade and were given the opportunity to hold flags from their home countries!



The students were also invited back next year to once again be part of the celebration. Without the PR grant, the NYESS Program would not have experienced all of these educational opportunities.

The PR Committee would

like to thank the members of the Louis Riel Teachers' Association for their support, as well as the Manitoba Teachers' Society for offering the grant. A big "thank you" as well is in order to James Bedford of the LRTA Executive. We would also like to extend our appreciation to the LRSD Board of Trustees and the Superintendent's Team (in particular Duane Brothers, Neill Johnson and Marna Kenny) for their support and guidance.

The Association looks

forward to watching the NYESS Program expand and continue to touch many lives throughout Louis Riel.

LRTA Calendar of Events

January

Wednesday, 7 th	LRTA Executive
	Meeting
Wednesday, 21 st	LRTA Council
	Meeting
Wednesday, 28 th	LRTA Benefits
	Seminar
February	
th	

Fe	eb	ru	а	ry

Wednesday, 4 th	LRTA Executive
	Meeting
Wednesday, 11 th	Pre-Retirement
	Seminar
Wednesday, 18 th	LRTA Council
	Meeting

March

Monday, 2 nd	
through	
Friday, March 6 th	Operation
	Donation
Wednesday, 4 th	LRTA Executive
	Meeting
Wednesday, 18 th	LRTA Council
	Meeting
Monday, 30 th	
through	
Friday, April 3 rd	Spring Break



Tuesday, 7 th	LRTA Executive
	Meeting
Wednesday, 8 th	LRTA Council
	Meeting
Wednesday, 15 th	LRTA Annual
	<mark>General</mark>
	Assembly - ATC
Thursday, 23 rd	Maternity/
	Parental Leave
	Seminar
Wednesday, 29 th	LRTA
	Appreciation
	Dinner - ATC

PPDF Points of Confusion

VP Professional Development – Marcela Cabezas

Familiarizing oneself with the PPDF document found at <u>www.lrta.ca</u> and on the Divisional website can help avoid moments of confusion and disappointment when applying for PPDF. Aside from reading the PPDF Guidelines, this article will help eliminate some of the points of confusion by posing five of the most commonly asked questions regarding the use of PPDF funds.

Q-AS a LRTA member, am 1

entitled to \$800

of PD money

annually?

No. Funding for all PPDF applications is subject to availability of funds.

Page 6 of the PPDF Guidelines states that, "A teacher may be funded for up to three activities per school year. The maximum funding for yearly activities will be \$800.00 (excluding sub costs.)" There is not \$800 in the PPDF Fund specifically with your name on it. Think of the PPDF Fund like a "joint savings account", rather than a personal savings account.



As LRTA members, we all have access to the same funds to better ourselves professionally. How much you choose to access from that fund depends on you and, of course, how much is left in the PPDF "joint savings account."

Q - I heard that I can get \$1700 to go out of town for PD. How does that

work?

The \$1700 lump sum allotment is available to LRTA members every three years, provided that funds are remaining in the "joint savings account." As per page 6 of the PPDF Guidelines, "To qualify a teacher must not have accessed any PPDF (including sub costs) in the current school year; if approved no other funding will be granted in that school year."

If you are new to teaching or new to the division, you can access this allotment in your third year of employment with the Division.

Q - Out of town funds for Term 1 have run out. Can I apply to Term 2 for an event that takes place in Term 1?

No.

PPDF Funds are divided into four terms. Funding must be drawn from the term in which the PD event occurs.



PPDF (cont'd)

Q - There's still money available for in town events. Can I use it for an out of town event? No.

PPDF Funds are further divided into two categories: in town and out of town. As out of town events tend to be more costly, PPDF has separated the funds into these two categories to ensure that funds remain in our "joint savings account" for those wishing to attend local PD events. As such, you cannot access funds from one category that are to be utilized for another.

Q - How do I cancel my PPDF application?

There are two answers depending on your situation.



If the event has *not yet* taken place, you can return to the PPDF website and search under "My applications" to find the one in question and select the "cancel" function and cancel it yourself. Alternately, you can contact me and I can cancel it for you. Be sure to include the name and date of the event and/or the application number in your message.

If the event has *already taken place*, please contact me directly as this complicates things slightly.

For any other PPDF related questions, please call me at the LRTA office or e-mail me at pdlrta@shaw.ca







3Rs of Successful School Counselling

Dates: January 26-27, 2015

Presenter: Carolynne Pitura

The focus will be on relationships, records and referrals, the foundation of a successful and sustainable School Counsellor program.

Support and Intervention for Behaviour Challenges

Dates: February 9-10, 2015

Presenter: Spencer Clements and field practitioners

An examination of strategies and tools for addressing targeted and intensive behavioural needs. Facilitators are behaviour resource teachers, counselors, and teachers with expertise and experience in this field.

Aiming for Classroom Management

Date: March 9, 2015

Presenter: Blake Stephens

Participants will explore prevention and intervention strategies to balance student needs while building positive relationships with students, enhancing engagement and motivation, managing classroom dynamics and building democratic class cultures.

Code of Professional Practice

In May 2014 at the Annual Meeting of the Provincial Council of the Manitoba Teachers' Society, the revised Bylaws and Policies for MTS were approved. The complete Constitution, Bylaws and Policies of your Society can be found through the following link (http://www.mbteach.org/library2/c onstitution-bylaws-and-policiesgoverning-the-manitoba-teacherssociety). The Code reads, as taken directly from MTS Bylaw IV, as follows:

The Code of Professional Practice establishes the required standards of conduct for all members of The Manitoba Teachers' Society, whether acting in an employed position under a Collective Agreement, or acting in an appointed or elected position. A member's professional behaviour must reflect the spirit as well as the letter of the Code.

1. A Member's first professional responsibility is to the Member's students;

2. A Member acts with integrity and diligence in carrying out professional responsibilities;

3. A member avoids involvement in a conflict of interest, recognizes that a privileged relationship with students exists and refrains from exploiting that relationship for material, ideological or other advantage;

4. A Member's conduct is characterized by consideration and good faith. The Member speaks and acts with respect and dignity, and deals judiciously with others, always mindful of their rights;

5. A Member respects the confidential nature of information concerning students and may give the information only to authorized personnel or agencies directly concerned with the individual student's welfare;

6. A Member first directs any criticism of the professional activity and related work of a colleague to that colleague in private. Only after informing the colleague of the intent to do so, the complainant may direct in confidence the criticism to appropriate officials through the proper channels of communication. A Member shall not be considered in contravention of this Article in the following circumstances:

i) consulting with the Society or the Member's Local president;

ii) taking any action that is allowed or mandated by legislation; and

iii) where the Member is acting in good faith and without malice in the discharge of the legitimate duties of the Member's appointed or elected position.

7. A Member does not bypass immediate authority to reach higher authority without first exhausting the proper channels of communication; 8. A Member makes an ongoing effort to improve professionally;

9. A Member adheres to collective agreements negotiated by the Society and its Locals; and

10. A Member or group of Members makes only authorized representations to Outside Bodies on behalf of the Society or its Locals. Without the express permission of the Society, no Members conferring with Outside Bodies may explicitly or implicitly claim that they represent the Society or its Locals.

It is impossible to

identify, in detail, every possible situation and interaction where the Code could have an implication. However, we do deal with a number of inquiries in which some commonality exists, so the following points are offered as reminders to members of some of the more common occurrences where the Code may have direct application.

Members who have children attending public schools must remember that their children's teachers are Members regardless of the School Division they work in.



Code of Practice (cont'd)

Members should realize

that email should never be considered a means of private communication as an email can be easily forwarded to or printed by another Member.

A Staff Room should

never be considered a private and secure location to be speaking about students or Members.



 Consideration and good faith extend not only to what is said to another Member, but also to how it is said.

 Adherence to the Collective Agreement

is not only about a Member expecting every Article to be followed, but also about not encouraging, coercing or forcing another Member to take action in contravention of an Article.

 A member may bypass the Code (that is, a member is not required to first speak to a fellow member) in situations involving suspected child abuse or harassment so long as the member is following Provincial Legislation in reporting the suspected abuse or harassment through approved channels.

The process through

which a complaint is dealt with is found within MTS Bylaw IV. Changes to the disciplinary consequences of violating the Code were approved two years ago, but due to the scope and significance of these changes, it is important for all members to review them.

A member found guilty of Professional Misconduct shall have imposed one or more of the following penalties:

- a) admonishment;
- b) censure;
- c) suspend the person's membership in the Society with or without conditions;
- d) terminate the person's membership in the Society;
- e) order the Member to pay a fine in an amount not exceeding \$2000 to the Minister of Finance for the Province of Manitoba;
- f) order the Member to pay all or part of the costs incurred by the Society in connection with any investigation or proceedings relating to the matter in respect of which the Member was found guilty, up to a maximum of \$5000 for costs incurred in investigating and proceeding to the hearing; and
- g) recommend to the minister responsible for education that the Member's certificate be suspended or revoked.

Because these

penalties are established in accordance with The Manitoba Teachers' Society Act, they are enforced through the Province of Manitoba. Loss of membership in MTS does not release the member from paying local or provincial dues, as the Labour Relations Act requires fees to be paid, and then redirected to a charity of the union's choice. Loss of membership could also result in loss of representation and participation in benefit plans.

As with all activities

relating to your profession, you can always call MTS or the LRTA Office with questions regarding the application of the Code.



Manitoba Teachers' Society 191 Harcourt Street Winnipeg, MB R3J 3H2 Phone: (204) 888-7961 Fax: (204) 831-0877

Louis Riel Teachers' Association 121 Hazelwood Crescent Winnipeg, MB R2M 4E4 Phone: (204) 929-5782 Fax: (204) 929-5780

LRTA routinely takes

inquiries from substitute teacher members regarding their working conditions. The following examines excerpts from Article 4.07 - Substitute Teachers of the LRTA/LRSD Collective Agreement. As all members have a role to play either in booking and assigning duties to substitute teachers, or supervising substitute teachers, the following information is relevant to every member. Most importantly, Article 9 of the MTS Code of Professional Practice requires that a member adheres to collective agreements negotiated by the Society and its Locals.

Knowingly violating any of the following articles could result not only in a grievance being filed, but also a Code complaint by a substitute teacher member if there is a single violation, or a Code complaint by the Association if there is an ongoing violation affecting all substitute teachers at a given worksite.

Article 4.07 – The Division, in administering Article 4.07, shall act reasonably, fairly, and in good faith.

Fair, reasonable, and in

good faith are legal terms that mean very much what they say. In simple terms, if an event occurs in the conduct of the Division with respect to one substitute teacher, it will be measured against whether or not that conduct is fair, reasonable and in good faith with respect to all substitute teachers, all members and, if necessary, all employees. Article 4.07.B – A substitute teacher is employed by the Division on an irregular, day to day basis to either replace a regular teacher or fulfill an assignment which is normally less than twenty (20) consecutive working days in duration.

This clause stipulates that

a substitute teacher would not normally work in the same assignment for more than twenty (20) days. Legislation provides for the hiring of substitute teachers under term contracts to replace teachers on leaves. See clause 4.07.M below for more detail.

Article 4.07.C – A period of substitute teaching of at least five (5) consecutive working days in the same assignment shall be termed extended substitute teaching.

This clause defines what an

"extended" assignment is for a substitute teacher for purposes of pay under the next clause. The five (5) days must be consecutive (a weekend, statutory holiday or winter, spring and summer break do not interrupt) and the assignment must be the same (usually this means replacing the same teacher).

Article 4.07.D – A substitute teacher who assumes the teaching workload of a teacher for five (5) consecutive school days or more, shall be paid at the rate of such fraction (calculated to three decimal places) as one day out of the number of teaching days prescribed by the Minister for the School year of his or her classification according to the qualifications and experience under Article 4.00, retroactive to the first day of commencement of such continuous service.

Where a substitute teacher is authorized by the Principal to be absent from work without pay, the substitute shall retain the said rate of such fraction as one day is the number of teaching days prescribed by the Minister for the School year of his/her classification provided that the substitute returns to the same assignment following the leave and provided the number of days of authorized absence does not exceed five (5) teaching days in any school year.

If the substitute teaching assignment is

deemed "extended" under clause C, then the substitute teacher is paid according to his/her classification and experience according to the established scale in Article 4.00 – Salary Schedule of the Collective Agreement for every day worked.

Article 4.07.F – A substitute teacher who has been employed for at least nine (9) consecutive days of extended substitute teaching in a school year shall be entitled to one (1) day of sick leave with pay for each nine days taught in that assignment. Sick leave shall not accumulate from assignment to assignment.

This clause provides for

one day of sick leave for a substitute teacher for nine consecutive days of employment in an extended substitute teaching assignment.

Substitute Members (cont'd)

Article 4.07.G – The use of a sick leave day with pay shall not constitute an interruption of the extended substitute teaching assignment.

The use of the sick day

defined in Clause F does constitute a break in employment for purposes of pay under Clause D (in an extended substitute teaching assignment).

Article 4.07.J/K – A substitute teacher who is called for a full (or half) day assignment, who reports, and who finds that his or her services are not required shall be paid a half day's pay for reporting for duty.

The substitute teacher

must be paid if he/she is booked for an assignment and appears for the assignment. Cancellations must be made at least 24 hours prior to the start of the assignment.

Article 4.07.L – In the event of an emergency closure of a school or early dismissal for emergency reasons, substitute teachers will be paid full pay at the applicable rate of pay.

If a school is closed early,

the substitute teacher must be paid for the period that he/she was contracted for.

Article 4.07.M – A substitute teacher who has been employed for at least twenty (20) days in the same assignment shall, on the twenty-first (21st) day, be signed to a Limited Term Teacher - General contract, unless the return of the regular teacher or the conclusion of the substitute assignment will occur within five (5) working days.

This article specifies

when a substitute teaching position must end and a term teaching position must begin.

Article 4.07.N – Unless otherwise determined at the time of the assignment, or except in unforeseen circumstances, the timetable for a substitute teacher in any assignment shall normally be the same as the timetable of the teacher who is being replaced.

This article is commonly called the "Footprint Clause", and it

specifies that the duties of the substitute teacher must be identical to the duties of the teacher that he/she is replacing. For example, if the teacher does not have an assignment that involves reporting to a resource centre during preparation time, that duty cannot be assigned to a substitute teacher during his/her preparation time. If a teacher does not have recess or other supervision duty on the day he/she is absent, then the substitute teacher cannot be assigned recess or supervision duty for that day.

Article 4.07.0 – No substitute teacher shall be assigned duty prior to the commencement of class on the first morning of an assignment or prior to the afternoon class on the first day, if it is a half-day afternoon assignment.

This clause provides for

time for the substitute teacher to familiarize himself/herself with the instructions for the day. It is the responsibility of the school's administrator to ensure that any required supervision duties are assigned fairly, reasonably, and in good faith to other staff in the school.

Two things to always

keep in mind when making a booking on AESOP are to notify the substitute member whether or not you have a parking spot (and the stall number), and let the substitute member know if you have recess duty so that he/she can dress appropriately. You would be surprised how two seemingly insignificant pieces of information can go a long way to making a colleague's day just a little bit easier.

Perhaps the most

important thing to keep in

mind when interacting with substitute teachers is that they are members, just like you. They have every right and expectation to be treated in exactly the same manner as any other member of LRTA and MTS. If there are questions regarding Article 4.07 Substitute Teachers, or any other article of the Collective Agreement, please call the LRTA Office at (204) 929-5782.

Reminders: If you have recently changed your personal information such as name and or address, please contact the LRTA office at 204-929-5782 and have them update your information.



Les réunions du Conseil des écoles des ÉFM 2014-2015 se dérouleront à Winnipeg comme suit :

- Le samedi 10 janvier 2015 de 9 h à 14 h à McMaster House
- Le samedi 2 mai 2015 de 9 h à 14 h à McMaster House

Événement importants à souligner :

FUNSPIEL des ÉFM 2015

Parties de curling amicales de 4 manches «ends».

Samedi 10 janvier 2015 au Assiniboine Memorial Curling Club (940, chemin Vimy).

Les parties commenceront à 16h00. Le repas sera servi à 19h00 suivi d'une soirée sociale.

Les frais d'inscription sont de 10\$ par personne. Les frais incluent les parties de curling et le repas. Bar payant. Inscrives-vous en équipe de 4 personnes ou individuellement auprès de Lynne Johannson à <u>ljohannson@mbteach.org</u> ou en composant le 837-4666 ou 1-800-262-8803, poste 229. Ceux et celles qui s'inscriront individuellement seront jumelés.es avec d'autres joueurs,ses.

*Pour plus d'informations, renseignez-vous auprès de votre représentant ÉFM de votre école ou au <u>http://www.efm-mts.org/funspiel-des-efm-2015/</u>

Date limite pour l'inscription est le lundi 5 janvier 2015.

Atelier sur le bien-être

Êtes-vous stressé.e? Avez-vous besoin d'appui?

Cet atelier est offert gratuitement aux membres des ÉFM. Animé par Sylvie Ringuette du PAE le vendredi 30 janvier 2015 de 13h00 à 16h00 à l'auditorium-McMaster House.

Dépenses de suppléance, de transport et d'hébergement (au besoin) seront remboursées selon les politiques de remboursement de dépenses de la MTS.

Inscrivez-vous en ligne sur le portail des membres. <u>https://memberlink.mbteach.org/Event.axd?e=421</u> Date butoir pour l'inscription le mardi 27 janvier 2015

Prix de reconnaissance en enseignement

Prix de reconnaissance en enseignement présenté par les EFM vise à :

- Reconnaître et honorer les enseignantes et les enseignants qui contribuent à la promotion de l'excellence en milieu scolaire;
- Témoigner de la qualité des enseignantes et des enseignants qui œuvrent dans les écoles et en sensibiliser le public;
- Rehausser l'image de l'éducation en général et de l'enseignement en particulier;
- Encourager un enseignement créatif, novateur, renouvelé et efficace.

Pour plus de renseignement visitez le site web des ÉFM : http://www.efm-mts.org/les-efm/



The Manitoba Teachers' Society - Benefit Programs 191 Harcourt Street, Winnipeg, MB R3J 3H2 Phone: (204) 888-7961; 1-800-262-8803 Fax: (204) 831-3077

Making Additional Voluntary Contributions to TRAF

Did you know that you can make additional voluntary contributions (AVCs) to TRAF in addition to your regular TRAF contributions?

AVCs do not impact your TRAF pension formula, but are rather like a separate retirement savings account. Making an AVC this year will reduce your allowable RRSP contribution room next year by the same amount.

The Income Tax Act (Canada) permits AVCs up to the lesser of:

- 18% of your salary, less your pension adjustment, or
- The Money Purchase limit as prescribed by the Income Tax Act (Canada).

Under the TRAF program, this limit is reduced by an administrative "cushion" to ensure you do not inadvertently exceed your limit and incur penalties under tax laws.

AVCs are credited with TRAF's investment rate of return (positive or negative). While making AVCs enables you to take advantage of TRAF's comprehensive investment program and low administrative costs. It is important to know that TRAF's investment strategy is focused on the long-term funding objectives of the pension plan and may not be consistent with your investment objectives and risk tolerance. However, AVC's will be charged the same Investment Management fees as TRAF which are significantly less than those charged by retail Investment managers.

The balance in the account can be converted to a monthly annuity at retirement (not eligible for cost of living adjustments), paid as a lump sum prior to retirement (as cash, less withholding tax, or transferred to your RRSP) or used to purchase eligible service with TRAF.

If you wish to make an AVC, it must be deducted from your salary as a payroll deduction. You may increase, decrease or discontinue this deduction at any time.

To make AVCs, use the Additional Voluntary Contribution Calculator to determine the amount you are allowed to contribute and then complete the Additional Voluntary Contribution Application. The calculator and application can be found on the TRAF website at www.traf.mb.ca.

It's always a good idea to consult a professional advisor before making a decision.

For further information you can contact TRAF, at 204 949 0048 or 800 782 0714 and ask for a member services representative, or Glen Anderson, MTS Staff officer benefits, at 204 831 3052 or 866 494 5747.



And a very Happy New Year!