

APPA 2017 Convention

Under the theme, *Our Work... A Question of Respect*, the APPA celebrated its 19th Convention at the Manoir Saint-Sauveur from March 30th to April 1st, 2017. In all, over a thousand APPA members from both the EMSB and the CSDM participated in this event. Hopefully, the administrators from both School Boards will be able to free up their agendas to attend our 20th. From the numerous comments we received, it clearly appears that the event was a success. People appreciated the bus shuttle service, the location, the speakers and the food. Some people even decided to spend a night at the Manoir in order to attend a second day at the convention and take advantage of the spa!

We would like to give a special thanks to the 19th APPA Convention Committee that made this event possible. Colleagues from both School Boards worked together to make this event a success. Photo: In the usual order from left to right and from front to back we see: Jean-Pierre Bourgault, Rachel Demers, Richard Ledoux, Louise Archambault, Nadia Audet, Marlène Tourville, Monique Waszczuk, Martin Renaud, Paul Robichaud, Jean De Grandpré & Richard Gagnon. Absent: Debbie Crawley.



Our thanks are also directed to Ms. Debbie Crawley (EMSB) and Mr. Richard Gagnon (CSDM) who were the Masters of Ceremony for the three days.



A Day in the Life of...A Daycare Educator

by Evelynne Guitta - Member of the APPA Union Council

A daycare Educator's job involves more than just watching kids every day. In addition to making sure those children are safe, a daycare educator is responsible for their health, development, nutrition and education.

To make a real difference in the lives of young children, you need a true passion for educating young children, patience, creativity and dedication.

When you have a true passion for educating young children, your positive drive will sustain you through the hard times.



Is retirement in your near future?

As the end of the school year is getting closer, some of our members are starting to think about retirement. In order to help you make the right decision, we have decided to include in this edition of Ensemble excerpts from the article «The RREGOP in a nutshell» that was published by Retraite Québec in January 2017. The complete article can be found at:

https://www.carra.gouv.qc.ca/pdf/rregop_bref_ang.pdf

When will I be eligible for an immediate pension?

June 30th, 2019 or before

An immediate pension is a pension that is usually payable the day after your participation in the pension plan ends. You are entitled to an immediate pension **without reduction** if you are 60 years old or over, or you have at least 35 years of service.

You are entitled to an immediate pension **with reduction** if you are 55 years old or over and have less than 35 years of service. The reduction is 4% per year of anticipation and is **permanent**.

After June 30, 2019

When you stop participating in the plan, you are entitled to an immediate pension **without reduction** if: you are at least age 61; you have at least 35 years of service; or you are at least age 60 and have attained the 90 eligibility factor (age + service for eligibility purposes).

When you stop participating in the plan, you are entitled to

an immediate pension with reduction if you are at least age 55.

The reduction, which is permanent, is 0.333% per month of anticipation (4% a year) if you stop participating in the plan before July 1, 2020; or 0.5% per month of anticipation (6% a year) if you stop participating in the plan after June 30, 2020.

How will my pension be calculated?

Your basic pension will be calculated as follows:

	Annual pension accrual rate (2%)
	Service for basic pension calculation purposes (maximum 40 years)
	Average pensionable salary of your 5 best-paid years

To your basic pension may be added a pension credit obtained through a buy-back, a transfer from a supplemental pension plan (SPP) or a transfer agreement, and the additional pensions linked to the pension credit service. However, the total amount you can receive is limited under tax rules.

You can call Retraite Québec at the following toll free number: 1-800-463-5533.



ENSEMBLE!

Find us online at www.appa.qc.ca

Readers' opinion: ensemble@appa.qc.ca

