



SUMMER 2020

THE MANITOBA TECHNOLOGIST

Business as usual - In unusual times

**SUPPORTING OUR MEMBERS:
THE VALUE OF YOUR MEMBERSHIP**

PLUS: OUR PRESIDENT'S MESSAGE



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and Technologists
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Finding the positives

We need to unite, keep safe and find ways to lead

Practically every aspect of work life has changed and changed multiple times since March! We have faced many challenges, but within this crisis there has also been opportunities. Canadians are known for their values — the ability to handle life's challenges with resiliency, to adapt and excel in troubled times with the courage to be strong and carry forward. These are not typical times for any of us.

Opportunities

As members of a professional organization we need to unite, keep safe and continue to find ways to perform within this new normal.

Below are my thoughts on some of those steps that we can take together.

New challenges need new leaders

We need to be vigilant for those challenges that stretch our abilities. Find those opportunities to step out from the crowd and embrace the chances where we can learn new skills. There are risks of giving up the anonymity of a team, but effective leaders know when to take calculated risks and manage the way to long-term success!

Expand your skill set

Investing in professional development is probably the single greatest way to prepare to capture opportunities.

I strongly recommend a blend of technology and management courses. There is a need for technicians and technologists who can both bridge the gap between people and technology and where we are today and where we need to be tomorrow.

To support you, CTTAM's [website](#) has links to free online courses, as well as a host of affordable learning content.

Additionally, there are hundreds of online university courses that are either free or being offered at deep discounts.

Decompress

Stress can impact our ability to make good decisions. Especially now we need to work even harder to stay physically and mentally healthy! Gyms are open and summer is finally here with its plethora of activities. Enjoy the sun and the rain, while staying safe and healthy! When the pandemic subsides, you'll emerge stronger and continue to make contributions to the recovery efforts.

Coming together — national reunification

Over a decade ago, Canada's national technology voice was split by a conflict that resulted in a number of provincial associations leaving the Canadian Council of Technicians and Technologists (CCTT) to form Technology Professionals Canada

(TPC). CTTAM has worked steadily with others for years to bring the two sides back together.

In November of 2019, we hosted some of the provincial associations and a successful agreement was reached. Last month, I took virtually took part in the first board meeting of TPC along with other association presidents. This is a major accomplishment and the work needed to build a strong national presence for our profession.

Looking forward

This crisis is a marathon, not a sprint. We need to keep nimble and continue to adapt to new challenges as they emerge. The key is to be pro-active, seize the opportunities as they present themselves and to not just make a difference, but be the difference, be a leader — for your families, friends, teams and companies.

As always stay safe, stay healthy and stay strong!

Andrew Procca, B.Tech, C.E.T., PMP
CTTAM President

Andrew Procca is a research council officer at the National Research Council of Canada's Medical Devices Portfolio. He holds a bachelor of technology degree (2008) from Memorial University of Newfoundland and a diploma in electronic engineering technology (1988) from the Red River College of Applied Arts, Science, and Technology. Andrew has over 25 years of experience spanning the manufacturing, information technology and medical device industries.

Over five decades is something to celebrate

Happy birthday CTTAM!

This year the Certified Technicians and Technologists Association of Manitoba (CTTAM) celebrates 55 years of incorporation as a business in Manitoba. Starting out in 1965 as the Manitoba Society of Certified Engineering Technicians and Technologists (MANSCETT), a name change took place in 1994 to the Certified Technicians and Technologists of Manitoba (CTTAM). It was also within this same year that we moved into our former office space at 602-1661 Portage Avenue.

As a testament to the work of our previous Boards and our staff and the ability of our current organization to adapt new technologies and ongoing challenges, we continue to provide services to our members who are at the center of our ongoing story.

Changes in 2020

COVID-19 has affected us all and has forced many work and lifestyle shifts. CTTAM too has had to manage change.

Early in the virus crisis, in our efforts to respect stay-at-home directives, our staff worked from home. During this time, we were able to make video conferencing and other such tools work. We were not tied to a physical, shared office space. It also provided a trial run to test the feasibility of working from home.

Recently, after 26 years at our former office space the landlord required CTTAM to surrender our lease. In June we officially shut down our office space on Portage Avenue.

Community office space

Our office staff now work from home, and as a member you will not see a change in the level of services, support and value provided.



Robert (Bob) Okabe has been our CEO and Registrar since July 2015. He has a Civil Engineering Technology Diploma from Red River College. Bob has served as Association President, Panel of Examiners Committee Member, CCTT Director and past Chair and Program Reviewer for CTAB.

CTTAM has also purchased a membership with Launch, a co-working office space, which will be used to host Board meetings and meet with members, by appointment only. The Launch Southside office space is located at 200-1460 Chevrier Boulevard with us also having access to an alternate location at 500-167 Lombard Avenue, in Winnipeg.

Members requiring in person services can schedule an appointment at either location by contacting CTTAM staff. In addition, video meetings are also available via ZOOM or Microsoft Teams.

Keeping connected

One of our main focuses is to have an ongoing understanding of our members' needs, in order to keep our strategic plan objectives aligned with the services you want. For us it is about building and keeping those relationships. Career development, mentoring and networking form an integral part of us connecting with you.

Adding the ability for you to easily track your Continuous Professional Development online, within your member profile area is one step we have taken towards enhancing your membership benefits.

Our promise is to do more for you. We are here to support your needs as you may be experiencing difficulties due to COVID-19. Feel free to contact us with your questions or concerns.

I want to thank our valued members, the employers and our stakeholders for your commitment to our success over the years and the trust that you have placed in us. We remain committed to keeping you informed of the actions we're taking to support you, our members.

Stay well. Stay safe.

Robert Okabe, C.E.T., FEN (Hon.), IntET (Canada)
CEO and Registrar



Feedback

We want to hear from you. Tell us what you like or what we can do better.

Articles, suggestions or constructive criticism regarding this publication, the Association, or other matters of interest to Engineering and Applied Science Technicians and Technologists should be sent to the Editor at:

CTTAM

PO Box 700064 Kenaston PO
Winnipeg, MB R3P 0X6

Phone 204-784-1088
admin@cttam.com

Office hours

We are open from 8 am to 4 pm, Monday to Friday (open till noon on Fridays, until September 11). If you require an in-person meeting, you have to call CTTAM at 204-784-1081 and book an appointment.

The Manitoba Technologist is published by the Certified Technicians and Technologists Association of Manitoba (CTTAM).

The opinions expressed by the authors do not necessarily reflect the official views of the Association. This newsletter acts as a moderator without approving, disapproving or guaranteeing the validity or accuracy of any data, claim, or opinion appearing under a byline or obtained or quoted from an acknowledged source.



CERTIFIED

Congratulations to our newly certified members. Welcome!

Being certified through CTTAM, permits our members to use one of two titles, *Certified Technician* or *Certified Engineering Technologist*. It also allows the use of the designations C. Tech. or C.E.T., depending on the type of certification. These designations are recognized by industry and employers and indicate that you are a member of a professional association.

A majority of employers require that their employees become certified and will often make this a requirement for job placement and upgrading. Quality-based selection is now an important factor in awarding contracts to employers who have certified staff. Active certified members are able to transfer their certification to other provinces in Canada. Certified members may also vote in the association's elections, hold office and participate on one of CTTAM's many committees. There are also many discounts on different services available to our members and access to the CTEN job bank at www.cten.ca.

Technicians

Cody Bray, C.Tech.

Price Industries Limited

Jordan Houde, C.Tech.

Kane Millwork Inc.

Technologists

Abnoor Kaur, C.E.T.

Alexander Nickel, C.E.T.

Charles Howland, C.E.T.

Daniela Fernandes Santos, C.E.T.

Danil Prikhodko, C.E.T.

Jarret Michael Proulx, C.E.T.

Kayla Moore, C.E.T.

Mui Scientific

K Block Developments Inc.

Beach Rocke Engineering Ltd.

Stantec

Health Sciences Centre

L.V. Control Manufacturing Ltd.

Assiniboine West Watershed

District

Kevin Pochuk, C.E.T.

Kyle Borkofsky, C.E.T.

Liberato Garces, C.E.T.

Oleksandr Volosozhar, C.E.T.

Ryan Alpers, C.E.T.

Seokmin Oh, C.E.T.

Stephen Gossen, C.E.T.

Ernst Hansch Construction Ltd.

St. Boniface Hospital

AMPS Engineering Services Inc

Phillips and Stevens Ltd.

Manitoba Hydro

New Flyer Industries

Penn Co. Construction Ltd.

Our Board of Directors

Over the past 55 years, CTTAM has supported the recognition of engineering technologists and technicians for their important role in engineering technology and applied sciences. Our primary purpose is the certification and regulation of our members.

President

Andrew Procca, B.Tech., C.E.T., PMP

Past President

Kellie Orr, C.E.T.

President Elect

Ted Protosavage, C.E.T., P.Eng.

Directors

Chad Erickson, C.E.T.

Mariclaire Monton, C.E.T.

Grant Nicol, C.E.T.

Dana Shewchuk, C.E.T.

Josee Remillard, C.E.T.

Elaine Vegh, C.E.T.

Harvey Kaita, Member-at-Large

CTTAM Office

Robert Okabe, C.E.T., FEN (Hon), IntET (Canada)

CEO and Registrar

Lauren Gluck

Member Services Coordinator

Cathy Penner

Registration Services Coordinator



Scholarship opportunity

Awards for members' children

CTTAM is offering a \$1,000 scholarship to the daughter or son of a CTTAM member. Our scholarship provides assistance with expenses incurred while undertaking studies leading to a technician or technologist diploma in a recognized program of study in engineering technology or applied science technology.

All submissions will be coded and the recipient will be chosen by the lottery method. The application form (PDF file) can be found on our [website](#).

The submission deadline is September 25, 2020.

All qualifying students are encouraged to apply.

Submission deadline – September 25

We wish all students a great academic year especially with learning taking a different route with remote delivery of courses being the only option for most students. Good luck to all scholarship applicants!



Technology Accreditation Canada Auditor Recruitment Program

Overwhelming uptake

CTTAM was contacted by Richard Stamper, Executive Director of Technology Accreditation Canada (TAC), requesting support in the recruitment of program auditors.

Being a TAC auditor provides a unique opportunity for someone to share their industry experience and utilize their analytical techniques to assess whether an engineering technology or applied science program meets the standards of the profession.

It's also a great professional opportunity and time spent volunteering as an auditor qualifies



towards our member's Continuing Professional Development program.

CTTAM members quickly answered the call to serve their profession with 29 resumes submitted to TAC.

Thank you to all those CTTAM members who expressed interest in becoming a TAC program auditor.

Red River Community College currently has nine technology programs up for accreditation within the next two years.

*We had 29 members
apply for the TAC
Auditor program.*

*Thank you members
for answering the call.
to serve your profession.*

Auditor program details

Prospective auditors are required to sign the Auditor Declaration which

is a commitment to adhere to TAC policies. Prospective auditors are required to complete the online training which takes approximately 15 to 20 hours. Auditors may spend up to 40 hours on an audit and be required to travel out of province.

Auditors and auditors-in-training receive \$300 per audit, lead auditors \$500 per audit.

About TAC

Through accreditation, TAC is committed to partnering with educational institutions to ensure students receive a quality education that meets the standards of Canada's engineering technology profession.

CTTAM thanks our members who expressed interest in becoming a TAC program auditor. The response was tremendous and unexpected.

Business as usual

— In unusual times

The pandemic has caused changes in our lives. These are pivotal times in how businesses and associations operate and provide services. CTTAM has and continues to take steps and measures to keep staff and you, our members, safe.

Within this new environment it has been “business as usual” for us. We continue to improve and execute our work to best serve you. With the recent closure of our office space due to the landlord’s request, staff have been providing member support from their home work areas. We also have the use of a co-work space to meet with, by appointment only, our existing members as well as new applicants.

Getting started with us

Using our on-line application process allows new applicants to apply for membership

when it is convenient for you, with applications being reviewed by office staff during normal work hours. This stream-lined application process allows our reviewers to oversee applications in a timely manner.

Within this new environment it has been “business as usual” for us.

The Professional Practice Exam that all applicants are required to write as part of the application process, is also written on-line.

Moving forward

We have historically offered a wide range of skill-related training courses that helps you improve job performance and achieve excellence. We are currently developing online webinar courses in order to provide the tools and takeaways you can easily apply on the job and that fit the demands of busy schedules all while keeping members safe in changing times. In-person training sessions will also be scheduled in the future with industry-leading instructors and will strictly adhere to social distancing guidelines.

We’re here to help

Your association is here to assist and support our members. Staff are available to answer your questions by phone at 204-784-1088 or by email at admin@cttam.com or adminassistant@cttam.com.



Robert Okabe, C.E.T., FEN (Hon), IntET (Canada), CTTAM CEO and Registrar, at the Launch workspace.

Keep in touch

Ensure you are receiving CTTAM updates, especially in these times of rapidly changing developments.

We regularly send out emails announcing events and professional development seminars. If you are not receiving these emails, contact us at: admin@cttam.com or call 204-784-1081.

We will gladly update your email address on your member profile and update contact information.





The value of your membership

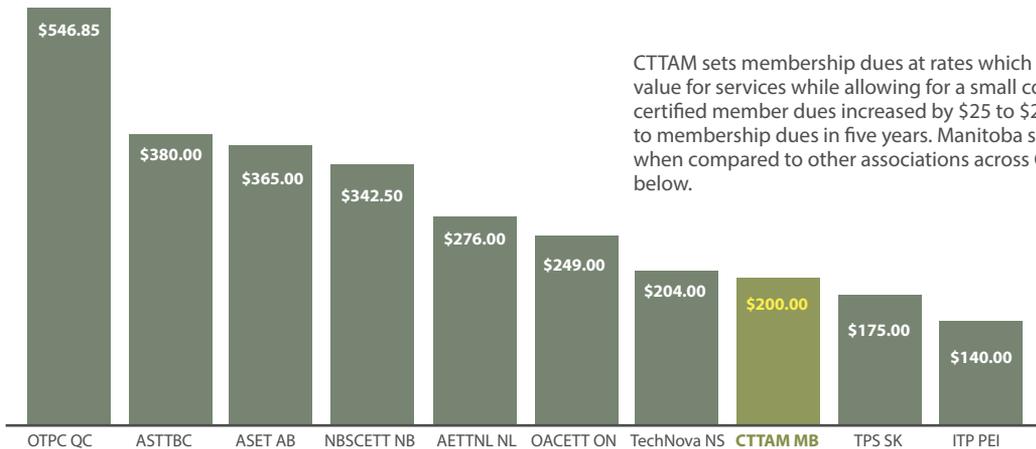
Annual dues

CTTAM's primary purpose is the certification and regulation of our members. Membership in CTTAM provides our member professionals with the additional information and resources they need in order to not only excel in today's competitive working environments, but to grow their professional network and to prosper in their careers.

As a CTTAM member, you will:

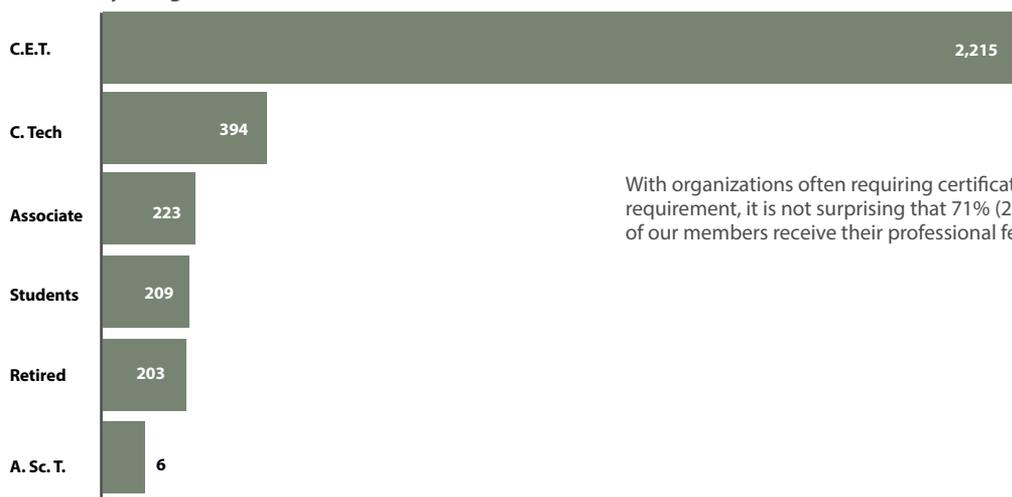
- Be able to use one of two titles— Certified Technician (C. Tech.) or Certified Engineering Technologist (C.E.T.). These designations are recognized by industry and employers and indicate that you are a member of a respected and professional association;
- Gain a competitive employment edge as numerous organizations require CTTAM certification as a job placement or upgrade requirement;
- Be informed on leading industry practices by attending CTTAM sponsored professional development and network events (at discounted member prices or in some instances free for members), with attendance on most courses applied against Continuing Personal Development (CPD) credits;
- Have the opportunity to learn more from leaders in your profession through our mentor programs (mentoring time can be credited towards your required CPD);
- Stay informed of job opportunities in your profession through our job listings;
- Make an impact on students and other professionals by sharing your work experiences, expertise and views as a CTTAM volunteer (time spent as a volunteer can be credited towards your required CPD);
- Have a say in association elections, hold office and participate on CTTAM committees;
- Benefit from discounts on different services provided by industry partners and
- Have access to the Canadian Technical Employment Network job bank network

Association membership fees — Canada



CTTAM sets membership dues at rates which will provide members optimal value for services while allowing for a small contingency fund. In 2020, certified member dues increased by \$25 to \$200. This is the first increase to membership dues in five years. Manitoba still has one of the lowest dues when compared to other associations across Canada, as shown in the chart below.

Members by designation — 3,250 total (Number of)



With organizations often requiring certification as an employment requirement, it is not surprising that 71% (2020 Annual Salary Survey) of our members receive their professional fees as an employee benefit.

MEMBER PROFILE

A strong supporter of excellence in engineering and technology

Shari Bielert is a senior leader and role model for youth

Shari Bielert has been Chair of the Civil Engineering Technology department at Red River College for five-plus years.

Prior to this role she was an instructor for 15 years for three Civil Engineering Technology programs — Architectural/Engineering Technology, Environmental Technology and the Construction Management degree.

After high school, Shari headed to the University of Manitoba to become an architect. Once she had completed her Bachelor of Environmental Studies (now known as Environmental Design), she found she enjoyed the more practical side of architectural design and construction and headed to Red River College.

After graduating with honours from the Engineering Design and Drafting

“Engineering and technology are challenging yet rewarding careers. There are so many opportunities to explore and areas to excel in.”

program (now called Architectural/Engineering Technology), she was employed as a structural design technologist in the building components industry.

After a number of years, Shari found herself following in her mother’s footsteps, enjoying helping others and

sharing her knowledge and passion. She pursued an instructor position at the College, in the same classroom that she sat in as a student years before!

As an employee of Red River, her focus and passion has always been in driving the success of the students, the programs they take and the industry that supports them both.

She is also a founding member of the Canada Green Building Chapter (CaGBC Manitoba Chapter).

CaGBC is Canada’s only member-based organization that is purely dedicated to the advancement of green building across the country.

CaGBC members believe that we all need to play a vital role in the advancement and successful transformation of Canada’s build environment.

She continues to be an advocate for sustainable concepts in all aspects of construction.

While balancing instructional and coordinator work at the College, Shari completed her Master of Education degree, also at the University of Manitoba.

On the personal side, Shari recharges with a wide range of interests from gardening and scrapbooking to offroading and long motorcycle excursions.

A strong supporter of our organization, her actions and her career path demonstrate an ongoing passion for her profession and the advancement of our industry.

Shari Bielert, M.Ed., B.E.S.(Arch), C.E.T., LEED AP has been the Chair of the Civil Engineering Technology department at Red River College since 2015.

Personal Mission Statement

Shari’s personal mission

statement is to ensure

that a quality education

is provided for students

so they graduate with

the skills and knowledge

that help our industry and

employers prosper.



The results are in

Annual salary survey results



CTTAM produces an Annual Salary Report which is available to the members of CTTAM, employers and students. The survey results provide an opportunity to compare job responsibility, experience and other factors with salary ranges.

It's also a snapshot of actual income levels provided by our members. If a specific discipline of practice is not included in the report it is due to a lack of data provided.

Background

Survey results are from the online survey completed by our members in April 2020. Each member provided information on his or her salary as of December 31, 2019.

The survey was made available to all association members to fill in and submit. All reported salaries in this survey are expressed on an annual basis except excluding bonuses.

A total of 2,920 registrants were eligible to participate, 660 responded for a 26% response rate. This compares to a 20% response rate last year.

The full survey report can be viewed [here](#).

Thank you to all who participated.



Board of Director nominations

Get on board!

Our Nomination Committee recently announced the nomination of Chad Erickson, C.E.T. (second-term) and Shannon Nordal, C.E.T., to stand for election to CTTAM's Board of Directors.

Additional nominations can be added before our Annual General Meeting (AGM) on Thursday, October 8) If there are no additional nominees, they will be appointed at the AGM.

The Nomination Committee consists of Past President, Kellie Orr, C.E.T. (Chair); Grant Nicol, C.E.T.; Larry Drebniski, C.E.T.; Phelan Mar, C.E.T.; Marlon Petrasanta, C.E.T. and Robert Okabe, C.E.T., FEN (Hon.), IntET (Canada).

Board of Director members are allowed to serve two terms.

Nominees' biographies

Chad Erickson, C.E.T.

Chad Erickson has been employed for the past five years with Amsted Rail

as a Control Specialist. He designs, manages, and supports new and existing electrical and automation infrastructure and control systems to meet the demands of their customers.

He is a Red Seal Journeyman Construction Electrician and currently holds an HC license, M-T license and a City of Winnipeg Contractor license. He also has been a member of CTTAM since 2008 and is a Board Director.

Chad has applied with Engineers Geoscientists Manitoba to become an Engineering Licensee with a specified scope of practice in controls and automation. He is currently enrolled in the Project Management program at Red River College.

Shannon Nordal, C.E.T.

Shannon graduated with honours from the Environmental Engineering Technology program at Red River College and is a Certified Engineering Technologist with CTTAM. During her time at college, Shannon began working at Dillon Consulting Limited as an environmental technologist where

she was awarded Co-operative Education Manitoba's 2017 Co-op Student of The Year, and received a national honourable mention from CEWIL Canada.

Shannon has also been an active volunteer with our Leadership and Development Committee since 2016. She regularly attends our events and has participated in information sessions with technology students. In 2019 Shannon was awarded the CTTAM President's Volunteer Award for helping drive student registration numbers and participating in our strategic planning session.

Shannon now works at Red River College in the Civil Engineering Technology and Construction Management Department, both in the co-op education office and instructing the environmental management course. She enjoys establishing meaningful industry partnerships through co-op opportunities and working closely with students to support them through their academic and professional careers.

Retirement:

What you need to know to retire successfully



The financial decisions you make as you ease into retirement will have implications that may be felt, quite literally, for the rest of your life. Retirement is a major life change. Clearly, a fulfilling retirement requires not only financial preparation, but also a clear vision of what kind of life you'd like to lead during retirement.

Tips for planning beyond retirement

- Contribute the maximum to your Registered Retirement Savings Plan (RRSP) for as long as you can. You can contribute to your RRSP until the end of the year in which you turn 71 – whether you're working or not – if you have contribution room available.
- Since RRSP contribution room is based on your previous year's earned income, you will have RRSP contribution room the year after you retire. Be sure to make an RRSP contribution the year after you retire.
- If you intend to work beyond age 71, you can still contribute to a spousal RRSP if your spouse is younger than you. If this is not possible, consider making an over-contribution to your RRSP in December of the year in which you turn 71.
- Base your Registered Retirement Income Fund (RRIF) withdrawals on the age of the younger spouse. This will minimize the amount of RRIF income you'll be required to expose to tax. To get the most tax-deferred growth from your RRIF, withdraw only the minimum amount required and choose December 31 of each year as the date you'll receive your annual income. You're not required to receive any RRIF income until December 31 of the year

following the year that your RRIF was established.

Sources and choices for retirement income

In the coming months you face the task of striking a balance between your need for income and your need to ensure you don't drain your resources prematurely during your retirement. The bottom line is your retirement lifestyle will dictate how much income you'll need. If you plan on spending your time reading the classics and tending to your garden, you'll require much less than if you plan on traveling the world.

You'll also need to establish your sources of retirement income. Determine how much of your income will come from public sources like the Canada/Quebec Pension Plan (CPP/QPP), how much, if any from an employer sponsored pension plan or Old Age Security (OAS) and how much will come from your personal retirement savings.

Building a portfolio for your retirement

While your retirement is a few years away, you can't afford to lose sight of the fact that you may require an income for 20 years or more. As a result, you'll need to protect yourself from the danger of outliving your savings. Your plan could include stocks (equities) or equity mutual funds. Generally speaking, these kinds of investments have consistently provided better returns than those available on interest-bearing accounts over longer periods of time. Your plan should also guard against market volatility, especially a market decline early in retirement that could significantly reduce your retirement income. Essentially, your portfolio needs to include a mix

of investments that help protect against market downturns, while also delivering a cash flow that will sustain your retirement lifestyle.

Retirement savings plans

You're already familiar with the benefits of an RRSP. In general, it's usually a good idea to shelter as much of your savings from tax as possible. This means contributing the allowable maximum to your RRSP every year and allowing the contributions to grow uninterrupted for as long as possible. If you have unused contribution room available, you'll want to be sure to take advantage of it in these last few years leading up to your retirement. If necessary, consider an RRSP catch-up loan to ensure that contribution room is not wasted.

Your retirement income options

You'll have to convert your RRSP to something that produces an income by December 31 of the year in which you turn 71. When you choose to convert your RRSP, you'll have three basic options:

1. Cash in your plan: This is the least advisable route, as you'll likely pay tax on the entire sum at the highest marginal tax rate.
2. Buy an annuity: An annuity will pay you a specified income, usually monthly, either for the rest of your life or for the duration of the term selected.
3. Convert to an RRIF: RRIFs are very much like RRSPs, with two exceptions: no further contributions are allowed to your RRIF once it has been established; and you are

Continued on next page.

Retirement:

What you need to know to retire successfully *(continued)*

required to withdraw a minimum amount each year.

The advantages of an RRIF

The minimum amount you're required to withdraw from your RRIF each year is a percentage of the value of the RRIF. It can be based on either your age or that of your spouses and the percentage increases each year.

You can withdraw any amount beyond the minimum each year, including lump sums should a special need arise.

Virtually all the same investments can be held in your RRIF as you currently hold in your RRSP.

You can split your RRIF income, for tax purposes, with your spouse if you are at least 65 years of age. Talk to us before considering this option.

With all this flexibility, it's no surprise most people choose an RRIF.

Non-registered investments

You may choose to supplement the income you receive from your registered investments with income from your non-tax sheltered savings and investments. In fact, because of the powerful effect of tax-deferred, compounding growth on your registered assets, drawing income from your non-registered assets before accessing capital from your tax-sheltered assets may be advisable.

The fact that RRIF withdrawals are fully taxed provides an added incentive to leave as much of your registered assets sheltered as long as you possibly can. Further, depending on how you invest outside of your RRSP or RRIF, non-registered assets may receive preferential tax treatment, allowing you to keep more of what you earn.

Tax-Free Savings Account (TFSA)

A TFSA can be used as another source of retirement funds as it is designed to help Canadians save for important goals and reduce their overall tax bill. You put money in, you get the money and growth back out tax-free. This means you can withdraw funds at any time and for any purpose without incurring tax. There are also no age

restrictions on withdrawals and your eligibility for federal income-tested benefits, such as OAS, the Guaranteed Income Supplement (GIS) and the Age credit will not be affected.

Company pensions and locked-in accounts

Defined Benefit (DB) plans

As the name suggests, DB plans "define" the pension benefit payable upon retirement based on a formula that reflects your earnings and years of service.

Flexible benefit (flex) plans

Some DB pension plans contain a flexible benefit (or "flex") feature. These give members the option of making additional voluntary contributions to the plan. Upon retirement, the value of the member's flex account can be used to purchase one or more ancillary benefits, such as some form of cost of living increase, a bridging feature – which provides a higher income prior to receipt of CPP/QPP and OAS benefits – or an unreduced pension for early retirement.

Defined Contribution (DC) plans

With a DC plan, the member's contributions, together with their employer's contributions and the plan's investment earnings, are used to purchase a life annuity contract. Alternatively, these amounts can be transferred to a locked-in plan such as a Locked-in Retirement Account (LIRA), a Life Income Fund (LIF) or, in some provinces, into a locked-in Retirement Income Fund (LRIF) or a "Prescribed RIF" (PRIF).

LIFs and LRIFs are similar to RRIFs in that you are required to withdraw a minimum amount each year. However, the withdrawals are also capped. In other words, pension legislation establishes a "band" or range of income. You then decide what amount, within that range, you'll withdraw to meet your needs. This is intended to ensure the LIF or LRIF is not depleted prematurely.

Applying for CPP or QPP

Most people don't realize they're required to submit an application to receive CPP or QPP benefits. You can apply as early as one year in advance of the month you intend to begin receiving benefits. Because

you'll need to address a number of key questions, you'll want to allow ample time to prepare your application.

The most pressing question is, when do you wish to begin receiving benefits? You can choose to start receiving benefits at any time between the ages of 60 and 70.

When benefits start prior to age 65, there is a reduction in the benefit. However, if you choose to delay receipt of your benefits beyond age 65, your benefit will increase.

Talk with us to determine which option best suits your needs.

Protecting your retirement income

Coverage under your employer's group benefits package may come to an end upon retirement. Be certain to assess what you'll be giving up and the potential impact on your retirement income. You need to carefully assess your need for critical illness, long-term illness and other supplementary health and dental insurance coverage upon retirement, as an unexpected health problem can easily put a dent in your retirement resources.

Further, insurers often allow employees to transfer their group life insurance coverage to personal plans without the need to provide evidence of insurability. You may have a small window of opportunity – often 30 days from the date of your departure – to avoid a complete loss of coverage and the need to re-apply.

Article submitted by:

Andrew M. McGrath, FICB
RRC Senior Consultant Investors Group
Financial Services Inc.

(204) 222-1700 ext 4232

Andrew.McGrath@IG.ca



Record and review your CPD online

Making it easy to track progress

Our CTTAM Code of Ethics requires members to “keep informed to maintain proficiency and competence, to advance the body of knowledge within their discipline and further opportunities for the professional development of their associates”.

Please note: Because of COVID-19, there will be a “soft” roll out of our CPD program in 2020. This will allow members time to familiarize themselves with the program and the requirements.

Mandatory reporting of CPD activities will begin in 2021. Activities such as peer training, volunteering, employer provided training, all qualify for CPD credits as well as attending our annual general meeting on October 8.

It's now easy for you to track and review your Continuing Personal Development (CPD) online within your member profile.

Being a certified member requires annual report of CPD. The following certified members are required to report CPD:

- Certified Technicians (C.Tech.);
- Certified Technologists (C.E.T.);
- Certified Applied Science Technologists (A.Sc.T.) and
- Life Members (C.E.T., C.Tech., A.Sc.T.)

Our CPD program demonstrates that you are committed to serving the public and the profession by maintaining and developing your proficiency and your competency.

The CPD program is flexible and allows you to determine and select your own learning path.

There is no expectation that you or your employer will incur any additional costs or that you will need to spend time away from work.

Our CPD program guide provides information regarding the program as well as how to record your CPD learning.

The guide can be found [here](#).

If you have questions regarding your CPD program or need help recording it online, please contact Lauren Gluck, Member Services Coordinator, at 204-784-1081.

Events update

What's been cancelled, postponed due to the COVID-19 outbreak

Here is a list of events impacted by COVID-19:

- **Manitoba Robot Games** (March 21, 2020)
- **Annual Golf Tournament** (Friday, May 29, 2020)
- **CTTAM Training Seminars** (Webinars and courses being scheduled for the fall).
- **Skills Canada (Manitoba) Skills Competition** (Held at RRC)
- **CTTAM Awards Dinner** (Fall 2020 - Life Members, Teacher Award, etc.)
- **Engineers Geoscientists Manitoba 100th Anniversary Gala**

55 years of certified success

Annual General Meeting



NOTE: Due to social distancing policies, there will be a limited number of attendees allowed. Register today by contacting Cathy Penner at cpenner@cttam.com or at 204-784-1082.

**Thursday,
October 8, 2020**

Holiday Inn West
2520 Portage Avenue
Winnipeg

Please join us at the annual meeting to hear about your association's achievements and learn the results of our general election.

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