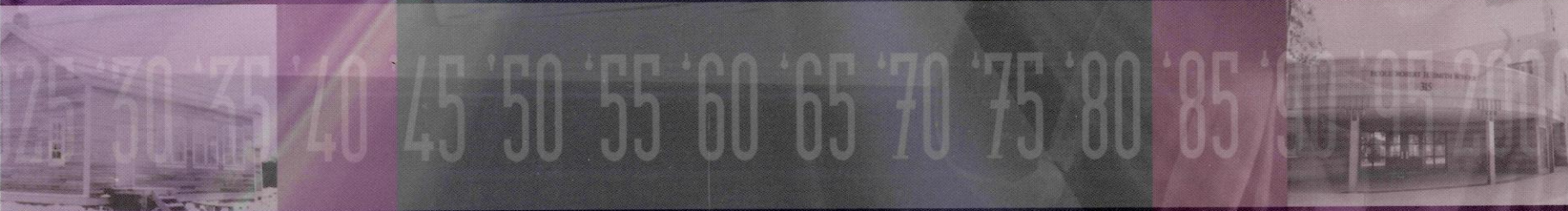


CELEBRATING

TRAF

YEARS

Together, through 75 years of growth.





Together, through 75 years of growth.

All production costs associated with this book have been paid for by sponsors. We thank all sponsors for their support. We especially acknowledge Greystone Managed Investments for contributing very generously to this project. By guaranteeing the funding for this commemorative book, Greystone made this project possible.

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Dedication

TRAF dedicates this book to all teachers - past, present and future.

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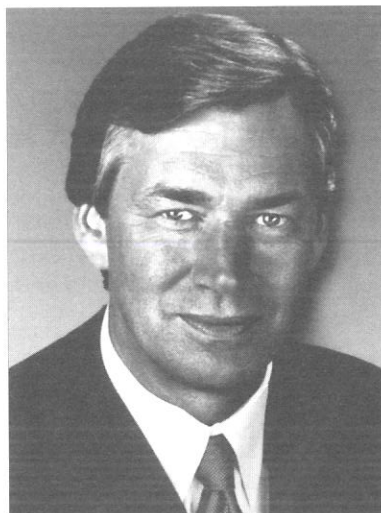




PREMIER OF MANITOBA

Legislative Building
Winnipeg, Manitoba, CANADA
R3C 0V8

A MESSAGE FROM THE PREMIER



It is a pleasure to offer you my best wishes for your 75th anniversary and congratulations on this significant milestone. Over the years, the Teachers' Retirement Allowances Fund has developed an extraordinary pension plan for its members, and you can take pride in knowing you've successfully met all challenges along the way. Now, with the publication of the history of your organization, others will know just how much dedication and commitment it took to achieve all that you have.

Putting together a history of TRAF is a great way of celebrating your 75th anniversary. I hope the book's publication inaugurates another stellar period in the life of TRAF.

Congratulations to you all.

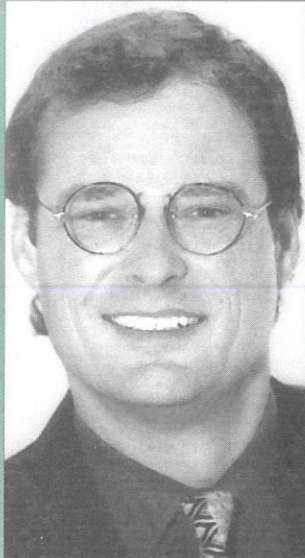
A handwritten signature in black ink that reads "Gary Doer". The signature is fluid and cursive.

Gary Doer



MINISTER OF EDUCATION AND TRAINING

Room 168
Legislative Building
Winnipeg, Manitoba, CANADA
R3C 0V8



Drew Caldwell

**Message from the Honourable Drew Caldwell
Minister of Education and Training**

Congratulations to TRAF on reaching your 75th anniversary. Reaching such a milestone offers me an opportunity to thank the hard working members of TRAF who, over the last three quarters of a century, have dedicated themselves to putting together the best pension plan possible for the teachers of Manitoba.

TRAF has succeeded beyond all expectations, introducing features that are the envy of other plans. Its evolution over the years has been actively assisted by the spirit of co-operation existing between the Government of Manitoba and the Manitoba Teachers' Society.

I wish you well as you celebrate the 75th anniversary of TRAF and offer best wishes for the plan's continuing success throughout the new millennium.

A handwritten signature in black ink that reads "Drew Caldwell".

Message from the President of The Manitoba Teachers' Society



Jan Speelman

The story of TRAF is the story of Manitoba teachers' struggle for a fair and adequate pension plan. I am proud to recognize and honour TRAF for 75 years of dedicated service to our members.

When The Teachers' Retirement Fund Act was passed by the legislature in 1925 it covered only teachers outside the City of Winnipeg. (Winnipeg teachers were covered by a separate agreement with their employer.) It was essentially a self-help plan. The provincial government did not make a matching contribution.

From those modest beginnings, TRAF has grown to meet the needs of thousands of retired teachers. Many more will join them in the demographic wave of teachers set to retire over the next decade.

As always, changing times present challenges. But for three-quarters of a century, TRAF has been there for Manitoba teachers – constant, responsible and committed. It will continue to administer to the needs of Manitoba teachers through the opportunities and the hard work ahead.

Since we can never take the present for granted, may the words and images of this book serve as a tribute to everyone who has had a part – large or small – in the history of TRAF.

Congratulations on a colourful 75 years.

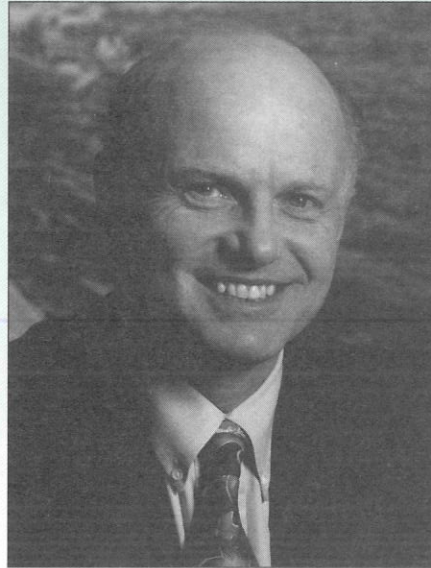
A handwritten signature in cursive script that reads "Jan Speelman". The signature is written in dark ink and is positioned below the congratulatory text.

Message from the Chair

I am pleased to bring greetings to our members on our 75th anniversary, on behalf of the TRAF Board of Directors. As current Board members, we are proud to join the ranks of the 75 years of previous Board members who have strived to meet the ongoing challenges of the pension promise for Manitoba's teachers.

Many different issues have crossed the pages of Board agendas over 75 years, but the ultimate goal of the Board never changes. More than 70 Board members over the years have worked to ensure that every member receives the benefits they are entitled to through the teachers' pension plan.

The Board of Directors is proud of those who are responsible on a day to day basis to deliver services to our members. In a survey conducted in the spring with our membership, TRAF was pleased to find that the staff has achieved a very high standard of service.



Maintaining this high level of service will continue to be a priority of the organization as the membership grows over the coming years.

The future of the pension plan is bright. Currently, the Fund has a modest surplus and we are confident that our investment manager is capable of delivering top quartile performance. This confidence, coupled with the Government's recent pledge to fund its obligation to the Fund over the next 35 years; and the commitment of MTS and the province to update the governance, puts the Board in a position to be optimistic for the possibilities that the future presents.

On behalf of the Board, I would like to extend a special thanks to you, our members. We are grateful for having earned the confidence and support of the public school teachers of Manitoba, MTS and the Province over the past 75 years, and we endeavour to continue to merit this confidence in the future.

Ian Sutherland

Together. through 75 years of growth.

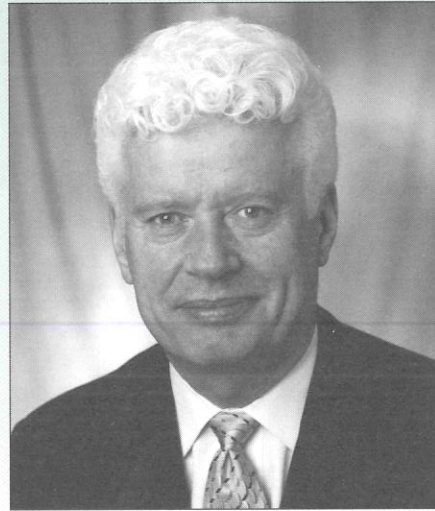
Message from our President & CEO

The pages of this book illustrate the long, sometimes painfully slow process that was required to develop a contemporary pension plan. They also help to lend an understanding to the struggle that many endured to ensure adequate financial security for teachers during their retirement years. In this book, we pay homage to all those who contributed so much to that struggle.

From its very humble beginnings, TRAF has grown to become the sophisticated pension administration organization it is today, while striving to meet the needs of its members.

The learning and advocacy ethic of the early Board of Administrators has become the culture for our contemporary organization. We are constantly evolving to provide better service for our members and to advocate for a progressive and equitable pension. We are committed to administering the teachers' pension plan in a responsible and caring manner, to assure a secure pension fund that will provide our members with the benefits they have been promised and the information needed to make educated retirement decisions.

While we share with pride the story of our first 75 years, we look with anticipation and excitement to our future.



As we look forward to the retirement of the baby boom generation, we recognize the new challenges that TRAF will face in the coming years. Increasing numbers of retiring teachers mean more pensions in pay, and more new teachers joining the workforce. These are just a few of the factors that will impact TRAF, and we are committed to meeting the demands.

It is by understanding and appreciating our past that we can best plan for our future. The challenges of the future can only be met with a competent and committed staff. TRAF is fortunate to be blessed with such a staff. As we have assessed our history, we recognize the contributions employees have made to the development of the organization. As we look to the future, we will ensure that people continue to be the focus of the organization. To meet the needs of our members, we will appropriately develop and support those who provide service to them. TRAF is committed to being a workplace where people can learn and develop together, while having some fun along the way.

We are here for the teachers. To all of you, the teachers of Manitoba - past, present and future - thank you for the privilege of serving you. It is you who give our organization its reason for existence.

Tom Ulrich

*The year 2000 marks
the 75th year that TRAF has
been at work for teachers.*

A 75-year history of the
Teachers' Retirement Allowances Fund.



Carrot Valley

The Fight for Pensions

The first known school in the area that is now Manitoba, dates back to 1815 when Selkirk settlers held classes near what is now known as Market Street and Pacific Avenue in Winnipeg.¹ This was more than one hundred years before TRAF was founded.

Many things changed between that time and the establishment of the Teachers' Retirement Allowances Fund. In the late 1800's there was a significant shift in thinking

within the workforce as a whole. The idea of employee rights was a relatively new concept that was beginning to be embraced by members of the workforce, and teachers were no exception. They too began to re-evaluate what they were entitled to as employees. Teachers followed strict guidelines, with little reward.

The following list of rules written for teachers in 1872, paints a very clear picture of what was expected both in and out of the classroom.



Tremaine School Lunchroom, Rapid City 1916

1872 RULES FOR TEACHERS

- 1. Teachers each day will fill lamps, clean chimneys.**
- 2. Each teacher will bring a bucket of water and a scuttle of coal for the day's session.**
- 3. Make your pens carefully. You may whittle the nibs to the individual taste of the pupils.**
- 4. Men teachers may take one evening each week for courting purposes, or two evenings a week if they go to church regularly.**
- 5. After ten hours in school, the teachers may spend the remaining time reading the Bible or other good books.**
- 6. Women teachers who marry or engage in unseemly conduct will be dismissed.**
- 7. Every teacher should lay aside from each pay a goodly sum of his earnings for his benefit during his declining years so that he will not become a burden on society.**
- 8. Any teacher who smokes, uses liquor in any form, frequents pool or public halls, or gets shaved in a barber shop will give good reason to suspect his worth, intention, integrity and honesty.**
- 9. The teacher who performs his labor faithfully and without fault for five years will be given an increase of twenty-five cents per week in his pay, providing the Board of Education approves.²**

In the late 1800's teachers started to band together to form organizations and associations that would give them lobbying power. These very groups were the initial life form of what is now known as the Teachers' Retirement Allowances Fund.

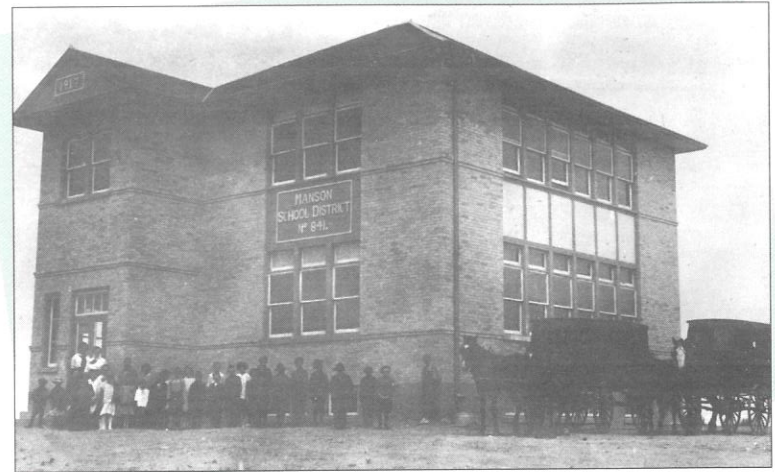
The first recognized teacher organization in Manitoba was the Manitoba Teachers' Association which was established in 1881. One of its main functions was to hold annual conventions where teachers could voice their concerns. Although this was a valuable service to the teachers, the association stopped holding the conventions in its latter years and folded just before the turn of the century.³

It wasn't long before another organization took up a similar cause. In 1905, a group of teachers, principals, superintendents and inspectors founded the Manitoba Educational Association (MEA) to provide a collective voice for teachers. In the tradition of the Manitoba Teachers' Association, they also held annual conventions where teachers could express their concerns. The MEA lobbied for issues such as free text books for public schools, an

attendance act, curriculum changes, a music program, and special courses for mentally challenged children. It was open to anyone who was interested in education.⁴

The same year the MEA started, the Winnipeg School Division was making strides on an issue that was becoming increasingly important to teachers – a pension plan. The Winnipeg School Board started a pension plan for Winnipeg teachers that was funded equally by teacher and Board contributions.⁵ It eventually became known as the Winnipeg Teachers' Pension Fund.

Although encouraged by the creation of the Winnipeg Fund, members of the MEA decided a pension plan that included all Manitoba teachers was necessary. At the annual MEA convention in 1911, they created a pension committee led by P.D. Harris. This committee began to develop an initial outline of a pension which proposed that the Provincial Government match contributions made by the teachers.⁶



Manson School 1917

One year later, this initial plan was accepted in principle, and the committee was told to continue its work. Members felt that everyone affected by the proposed pension should be involved in the planning, so the committee was expanded to include representatives from the Department of Education and school inspectors. The Department of Education advised the committee that the plan needed further expertise. With the Department's financial support, the committee sought help from Professor MacKenzie, who was in charge of actuarial instruction at the University of Toronto.⁷

Representatives from the Trustees' Association also joined the MEA in the fight for an adequate pension plan, although their stay was short-lived. The trustees ended their involvement when the committee decided that only teachers and the Provincial Government should contribute to the Fund.⁸



Eldorado School

In 1918, another teachers' organization was formed in Manitoba. A group of 17 teachers joined together to start the Manitoba Teachers' Federation, now known as The Manitoba Teachers' Society. The Federation fought for issues such as adequate teacher training and job security.⁹ Almost immediately, it joined the Manitoba Educational Association in the fight for a pension plan for

teachers. The MEA had already been lobbying for the pension plan for seven years when the MTF was formed.

The pension plan that had been developed in part by Professor MacKenzie was finally presented at the annual convention in 1919. It had originally been prepared in 1914, but was deferred until after World War I.

The plan was well received at the convention, and required only slight modifications. Members had grown increasingly anxious for the pension plan to become a reality, as there were former colleagues that needed the assistance immediately. In their desperation, they proposed an Interim Retirement Fund to provide financial support to retired and disabled colleagues who were in need.¹⁰

At an annual MEA convention held in 1919, members requested that a plan be devised "where by assistance could be given to a Mr. William Emsall, whom age and infirmity were keeping from the classroom." During a meeting held at the close of the convention, "the executive decided to ask a Mr. W. A. McIntyre to take up the matter of a fund for Mr. Emsall in the Western School Journal.

In 1920, the decision to do something for Mr. Emsall, expanded into a request directed to all active teachers to subscribe to an 'Interim Retirement Fund' to assist retired teachers like Mr. Emsall until adequate pension legislation was passed." ¹¹

Teachers throughout the province voluntarily contributed to the Interim Retirement Fund from their own earnings, and the Provincial Government matched those contributions. On December 21, 1920, a small number of retired teachers received the first cheques from the newly established Fund. ¹²

The Interim Fund was unique because teachers were not contributing toward their own pensions. Instead, they were donating money to help former teachers enjoy the latter years of their lives. The generosity shown by Manitoba teachers was evident. "Up to the present the teachers have sent in by individual contributions and by donations from conventions held in the autumn of 1924, about \$1,100. We have received from the Provincial Government \$1,075 as a 50-50 offset. Eleven people are now receiving help from the fund." ¹³

With the Interim Fund underway, the fight for a pension plan to include all teachers was still in full swing. By 1923 the pension committee was confident an operational pension plan would soon be approved. They even had the support of the Provincial Government lead by T.C. Norris, who had encouraged the development of a plan, and had been contributing to the Interim Fund. However, an election took place and a new government was voted in. John Bracken was elected Premier, and the committee became quite discouraged that a pension fund for teachers would ever become a reality.

An article in "The Manitoba Teacher" stated that, "Bitter disappointment will be experienced by most of us. The committee is perhaps the most bitterly disappointed of our membership. Encouraged to prepare a Bill for submission to the Legislature they congratulated themselves that the end of their labors was in sight. Now at the last moment to have their hopes dashed to earth is gall and wormwood. It is no secret, however the committee are still at work, still striving to serve their fellow teachers." ¹⁴



Fortunately, the situation was not as grim as it seemed. Premier Bracken was also very supportive of a pension fund for teachers. He showed his support by soon agreeing to the plan with only one stipulation. The Premier told the committee that the Province would not contribute 50% of teachers' pensions as was proposed at that time, but would do so when the financial means became available. The legislation was therefore created without the provision for Government contributions.

Although the scheme was considered far from perfect by the pension committee, the following statement was printed in the April, 1925 edition of "The Manitoba

Teacher": "We have a feeling that a piece of enduring work has been done, a piece of work whose scope will gradually widen, a piece of work for which many teachers in the not distant future will be very grateful." ¹⁵



Polson School 1922

The Early Teacher

Two main components factor into the existence of the Teachers' Retirement Allowances Fund - the teachers and the pension plan. TRAF celebrates both, in this our 75th year.

To put 75 years into context, we'll set the stage by examining what life was like for our teacher members in 1925, and by exploring the progressions that have been made since that time.

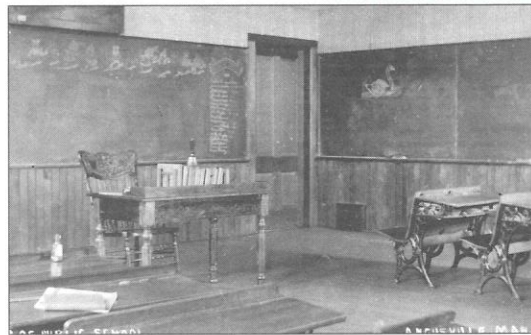
When TRAF was founded, 1,991 schools existed in Manitoba. These schools employed 4,028 teachers who were responsible for educating a remarkable 145,834 students.¹⁶

In 1925, most teachers worked in one or two room school houses.

A standard classroom would have a piano, several double and single wooden desks, and a wood stove, which was essential for the survival of classroom activities during winter months.

In one-room schools, teachers were responsible for educating students of all ages and all grade levels. Depending on the school division and the number of students to a class, boys and girls could be

separated or mixed together in the classroom. Class time was planned carefully to ensure that while a new lesson was taught to one grade, the other grades would have enough work to occupy their time. The classroom required flexibility from both the teacher and the students.



Angusville School 1920

Older students would often help ease the teacher's workload by helping younger children with reading and writing once they had finished their own work.

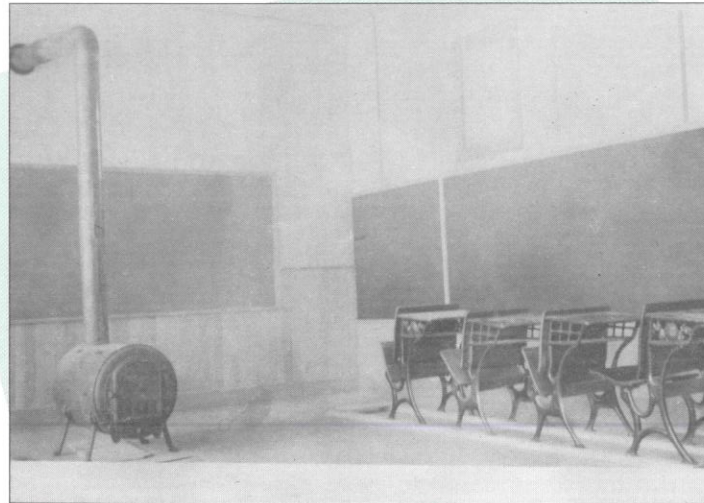
Many students were sons or daughters of recent immigrants, and teachers sometimes had to develop innovative methods to reach those who couldn't understand English. Mrs. Eva Mundell, a retired teacher from Hamiota, remembers using the Eaton's catalogue to teach children various words. She recalls one Ukrainian boy who, although he spoke very little English, had already picked up words that couldn't be learned from a catalogue: "He could swear very well in English!"

Student attendance depended both on the time of year and the weather. The first day of classes did not always mean the first day of classes with students.

There would not be as many children at school during the spring and fall because of seeding and harvest, for example. Some teachers would spend an entire week or more at school with no pupils when class started in September.¹⁷ Some schools would even have fewer desks than students, but usually this would not cause a problem because the entire class would rarely be present at the same time.¹⁸ Many

children left school by the time they turned fourteen, as few saw a need to pursue their education any further.¹⁹

Each teacher was primarily his or her own boss, except for the bi-annual inspector's visits. Some teachers feared the random visits by the school inspector because if he did not like what he saw, he could dismiss the teacher without further question.



Carrot Valley

It was the duty of the inspector to ensure the curriculum was being followed, that the teacher was maintaining control of his or her class, and that the French language was not being taught. Teaching in any language other than English had been prohibited as of 1916. In addition to responsibilities directly related to teaching, teachers were often expected to act as school custodians. They had to stoke the stove, ensure the classroom was clean, and that there was enough water for drinking and washing each day.²⁰

Hardships endured by teachers were not confined to the classroom. Even travelling to and from school would sometimes prove quite difficult. Many teachers walked long distances to school every day, regardless of the weather. Students generally walked or rode horses to school, making a barn next to the school a common sight. Some students would even go to school on cross-country skis during the winter.

When Eva Mundell was a student, she rode the “school van”, a type of horse-drawn sleigh, to and

from her school in Strathclair. In the winter, a tin heater would be placed inside the van to help keep the children warm. The ride took up to two hours each way which meant that Eva would leave for school in the dark, and arrive back home in the dark. “It seemed to me those horses were the slowest ones in the country!” After arriving home, she would have just enough time to do her chores, her homework, and eat supper before going to bed.

Teachers and students were forced to make their own set of adjustments in the classroom during the winter months. The combination of long trips to and from school and harsh winters made it necessary for many schools to begin classes later in the day during December, January and February. Students sometimes wore mittens during class, or sat on their hands until the wood stove warmed the room.

The one-room school was reflective of life at the time. As in everyday life, the impact of illness was also occasionally felt in the classroom. In the early part of the century, child death due to illness was more common than it is today. Inspector Finn wrote,

“Owing to the epidemics of mumps, measles and scarlet fever, the attendance was poor during the winter and spring. On one day I visited two schools that were closed because of funerals of children.”²¹

In the early twentieth-century, a large majority of Manitoba’s teachers were women. These women taught mostly at the elementary school level, where they were required to start at grade one and work their way up.²² The few men that did choose to teach were usually hired as principals and were responsible for the higher grades.²³

For women, a career in teaching sometimes required life-changing sacrifices, as teaching was strictly forbidden for married women.²⁴ Many were forced to choose between marriage and a career as it was believed that their household duties would interfere with teaching.

The life of a teacher 75 years ago was difficult for both women and men. Inspector Bartlett wrote, “The teachers of this Division have set a high

standard of devotion to duty under trying circumstances. Cut off frequently from the social advantages and amusements so dear to young men and women, working often in uncongenial and unfavourable environment, too remote to secure much assistance or backing in their difficulties, they have resolutely carried on the work, at low salaries which are often months in arrears.”²⁵



Barkham School

The difficult working conditions in one-room schools resulted in a high turnover rate. An inspector's report from 1932 illustrates what conditions were like for teachers and their students.

Inspector's Report on a Rural School

When I visited Wood Creek School on December 8, 1932, I found that the repairs I had asked for last year had not been carried out, and the old stable was still being used as a toilet.

The school door would not close properly, broken windows were stopped with cardboard, the ancient stove could not raise the temperature above 60 degrees - failed even to melt the drifting snow around the windows.

The pupils could not write without first sitting on their hands and the teacher wore woollens and overalls.

Many of the desks were broken, the chalk-grey blackboard was almost unusable and there were ink-stains everywhere. The teacher, acting as her own caretaker, had neither the required skills nor the time to do the job.

There are 27 pupils in the class, from Grade I to IX.

The two boys in Grade IX should be in high school but the teacher has been required to keep them, and one of them, a nephew of the chairman of the board, has been a disrupting influence.

The teacher boards at the home, two miles away, of the chairman and she has to sleep in the same room as the nephew, her bed separated from his by a curtain.

Her salary, \$300 a year, is not paid regularly, and I felt after talking to the secretary-treasurer of the board that this is partly a result of mismanagement. For November the teacher had to take a promissory note.

She is hoping desperately that she will be paid enough this month to enable her to go home for Christmas.²⁶

Although teachers lacked many of the luxuries that are common today, many who taught in small rural schools have described the atmosphere as

comparable to that of a large family.²⁷ A closeness existed among the teacher, his or her students and their families.

TRAF's Beginnings

In 1925, the Manitoba Teachers' Retirement Act was passed and the Board of Administrators of the Teachers' Retirement Fund Act came into being. The plan was put into place with member contribution rates set at 1% of their salary, and with no provision for Government contributions.

The pension committee was pleased that their work had finally produced tangible results and they updated members on their progress at the annual meeting of the Manitoba Educational Association in 1925.

Now that the Fund was in place, the committee felt they had accomplished their goal, and they asked that they be discharged. From that point forward, any proposed changes to the pension fund were made through the Manitoba Teachers' Federation, which eventually became The Manitoba Teachers' Society.²⁸



The Act was presented to teachers in the March edition of "The Manitoba Teacher". P.D. Harris wrote,

"Your Committee are pleased to be able to present in this issue the bill recently passed by the Legislature. We do not hesitate to say that it does not entirely represent what we desired, nor what the teachers desired. It is the result of compromise. Nevertheless, it is all that could be obtained at the present time. Our opinion is that we might better accept a proposition which partially meets our views than to reject it because it does not fully meet them. That such an acceptance has enabled us to make a substantial beginning will be quite evident to anyone who will examine the provisions of the bill. It is a beginning of something very essential to the stability of the teaching profession in this province. The way is now open for something that will become much better once we have passed the present financial stringency." ²⁹

The Board of Administrators of the Teachers' Retirement Fund Act held their first official meeting on August 26, 1925 in the office of the Minister of Education. All four members of the Board were



Alexandra School, Brandon

present: Chairman C.C. Ferguson, a senior member of the Great West Life Assurance Company; H.C. Thompson, Treasurer for the City of Winnipeg; and teacher representatives H.J. Everall and Secretary W.W. McDonald. Mr. C. M. McCann, Chief Clerk of the Department of Education was also in attendance.

Minutes of the first meeting of the Board of Administrators of the Teachers' Retirement Fund, held in the office of the Deputy Minister of Education, Parliament Buildings, Winnipeg, Manitoba, Wednesday, August 26th. beginning at 11 A.M.

Members present: C.C.Ferguson, H.C.Thompson, H.J.Everall, and W.W.McDonald.
Mr. C.M. McCann, Chief Clerk of the Department of Education, "sat in" as representative of his Department.

The Act was read over and discussed in detail.

ELECTION OF OFFICERS

Mr.C.C.Ferguson, Chairman
Mr.W.W.McDonald, Secretary pro tem

Mr. McCann outlined the work done by the Department to date in connection with the requirements of the Act.

Instructions were given to Mr. McCann in regard to compilation of the list of exemptions from the operations of the Act, - namely that the Act be followed strictly.

The question of appointing a paid secretary to the Board was considered but action deferred.

The acting secretary was instructed to obtain literature on "Pension Funds".

MEETING ADJOURNED
to meet again at call of chair.

Approved

C.C. Ferguson
CHAIRMAN

Certified Correct

W.W. McDonald
SECRETARY-TREASURER

Interestingly, not all teachers were excited about the pension plan. In fact, there was opposition among Manitoba teachers about the establishment of the Fund. The concept of a pension was not as common in 1925 as it is today, and many were strongly opposed to giving a portion of their modest earnings away to a pension plan. Because of the opposition, participation was made optional for teachers already employed at the plan's inception. Initially, about one third of the total number of teachers in the province opted not to contribute. However, all teachers entering the profession after July 1st of that year were required to contribute 1% of their salaries to the Fund.

The Fund included all teachers in Manitoba except those employed by the Winnipeg School District, as they were already contributing to the Winnipeg Teachers' Pension Fund. They were exempt from the TRAF plan until 1957.

The retirement plan paid its first pension in 1926. At the time, the Fund consisted of approximately \$7,000.

The First Pensioner



François Legeat was born in France, and immigrated to Canada with his wife, Georgette, and their two daughters at the turn of the century. Mr. Legeat began teaching in Manitoba in 1901, first in the Bruxelles area, then at Carnot and St. Adelard schools in Notre-Dame de Lourdes. He was known to be “(un) instituteur severe et exigeant mais qui avait un grand coeur.” (A

strict and demanding teacher who nevertheless had a big heart).³⁰

His application for pension was accepted at a Board meeting on Saturday, August 26th, 1926.

“That the claim of Mr. François Legeat for a pension... be considered by the Board and approved, and in accordance with the Regulations a pension of \$66.25 per annum, payable monthly, from August 1st, 1926, be authorized. Carried.”

In 1926, François retired and began to collect \$5.52 monthly from the recently established Teachers’ Retirement Fund. In 1930, as a result of changes made to the plan, including a commitment from the province to match teacher contributions, his pension more than tripled to \$21.66 per month. François Legeat received a TRAF pension until he passed away in 1932 at the age of 65.

Presently, two of his grandchildren - René Deleurme and Jeanne Jamault (nee Deleurme) are retired from the St. Vital School Division. TRAF was fortunate to have come into contact with René Deleurme, a former Assistant Superintendent who provided us with information about his grandfather.

TRAF's Progression

The Twenties

1925

- Manitoba Teachers' Retirement Act is passed at the Legislature.
- The Board of Administrators of the Teachers' Retirement Fund Act holds its first meeting.
- Participation is made optional for those already teaching.
- Contribution rate is set at 1% of salary.
- Board allowed to invest contributions only in bonds issued or guaranteed by Government.

1926

- Investment committee is formed with Chair and Secretary of Board.
- Average monthly pension is \$5.44.

1929

Although many firsts are accomplished in these beginning years of the Fund, they are not all met with great satisfaction. The Board writes a letter to Mr. R.A. Hoey, Minister of Education, complaining about the amount of pension being paid to teachers.

"The Board is now paying pensions to nine retired teachers, ranging in amount from \$3.60 to \$8.65 a month. These amounts are absurdly low and, while the Board is at present helpless to improve them, it is heartily ashamed of having to pay such insignificant

amounts to people who have served the Province for long periods and who have become old or infirm in the service."

In the same letter, the Board suggests that teacher contributions be raised from 1% to 4%, and that the province provide employer contributions.



Oak River School

The Thirties

1930

- The Board's letter of concern may have had an impact on Mr. Hoey. The Act is amended, and the Province begins to match pensions dollar for dollar.
- Contribution to the Fund is made compulsory for all public school teachers.
- Contribution rate increases to 2%.

1937

- Mrs. M.B. Cannon of Brandon becomes the first female Board member.
- The first actuarial valuation of the Fund is made. It shows the assets will fund less than half the benefits promised. As a result, pensions are reduced by 25%.

1939

- Contribution rate increases to 4% as suggested first in 1929 by the Board.
- An actuarial valuation is performed and it shows that as a result of pension reductions in 1937 and increased teacher contribution rates, the Fund is actuarially solvent.



Rathwell School

'30's

The Forties

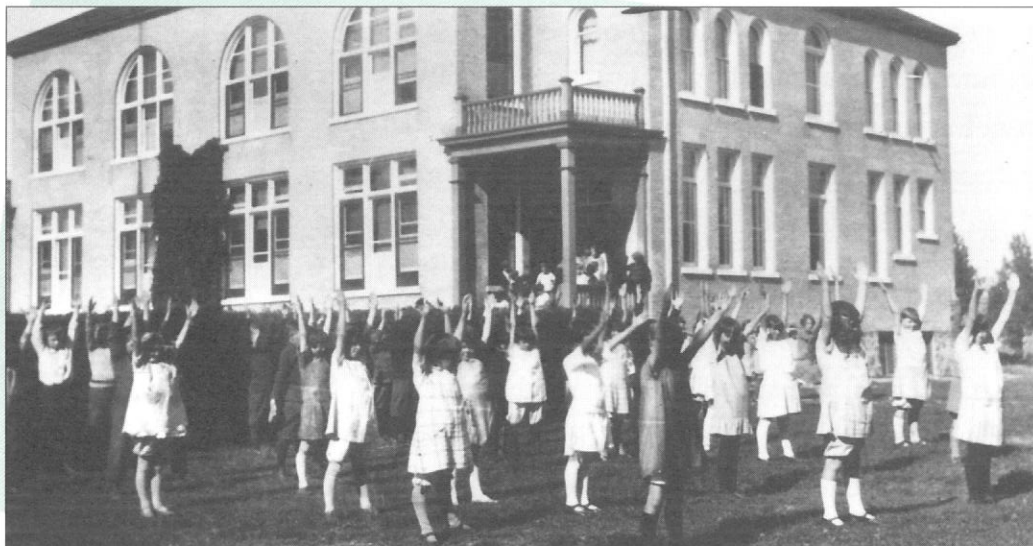
1948

- The Board's name is changed to "The Teachers' Retirement Allowances Fund Board".
- Teacher contributions are raised to 5%.
- Province stops matching teacher contributions.
- School Boards and province begin contributing a combined total of \$30.00 per teacher per year to a Fund. Annually, this Fund pays \$17.28 per year of service for men and \$15.00 per year of service for women upon receipt of pension. Teacher contributions plus interest are paid as a separate monthly annuity. The average combined pension and annuity is approximately \$45.00 per month.

The Fifties

1957

- Pension amounts from employer contributions double to \$34.56 for men and \$30.00 for women per year service.
- Employer contributions increase to \$6.00 per teacher per month.
- Winnipeg School Division and the Manitoba Government merge the Winnipeg Teachers' Pension Fund with the Teachers' Retirement Allowances Fund.



Melita School

40's

50's

40 45 50 55 60 65 70 75 80 85 90 95 2000

The Sixties

1962

- Pension amounts from employer contributions increase by another third.

1963

- Plan requires formalization of Investment Committee. Its composition is changed to include the Chair of the Board, the Deputy Minister of Finance and a teacher representative from the Board.
- The difference between the amount paid for men and women ends when the pension amount from employer contributions balances at \$46.08 per year of service.
- School Boards stop contributing to the plan.
- Province decides to pay its share of contributions when pensions become due.
- The Teachers' Pensions Act is passed. Several major changes are made, including:
 1. The pension formula changes to 2% of the final 15 year average salary for each year of service (to a maximum of 35 years).
 2. Pensions become payable at age 65 whether the teacher retires or not.

3. Teachers gain the option to defer the receipt of pension beyond age 65, until age 70.
4. New options are added to the 10-year Guarantee and Ordinary Life, including integration with the Old Age Security Pension and last survivor options.
5. The estate of a deceased pensioner is entitled to receive contributions and interest in excess of payments made.
6. The amount of extra voluntary contributions allowed is reduced from a maximum of 15% of salary to a maximum of 9% of salary.
7. Teacher contribution rates are raised to 6%.
8. Provincial Civil Servants who require a teaching certificate for their positions are included in the plan.



Winkler School 1962

1964

- Pensions average \$150 per month.

1965

- Average monthly pension rises to \$175 after a change in the average salary calculation from 15 years to 10 years.
- Act is amended to allow TRAF to invest outside of Government bonds. The Chair of the Board writes, "It is hoped that this will be of assistance in offsetting the anticipated increase in pension costs resulting from inflation which has a marked effect where the pension formula is related to final earnings."

1966

- The Canada Pension Plan (CPP) is implemented to provide basic retirement benefits for all employed Canadians. Amendments are made to the Teachers' Pensions Act to integrate TRAF contributions and benefits with those of the CPP. Contribution rates are adjusted to 4.4% of salary up to the YMPE (Yearly Maximum Pensionable Earnings - \$5,000)

and 6% of salary above the YMPE. The benefit formula is adjusted by reducing the benefits on salary up to the YMPE by .6% for all years of service after 1965.

The Seventies

1970

- Pensioners begin to receive adjustments to compensate for the increase in the consumer price index.
- Legislation is passed to permit reciprocal pension transfer agreements with other provinces.

1973

- A 7-year average salary is used to calculate pensions.
- Teachers are permitted to retire with as few as 10 years of service.
- Early retirement without penalty becomes available at age 60.



Fleming School, Brandon 1962

60's

70's

1974

- Average pension paid is approximately \$360 per month.

1975

- TRAF celebrates its 50th anniversary.
- A report states, "The pension which has been in effect the longest started in 1934 at the rate of \$16.50 per month. The pension was granted on account of disability to a teacher with 16 years' service, and who had contributed a total of \$54.80 to the Fund. Her current pension amounts to \$142.53 per month, and to date she has been paid in excess of \$22,000 in benefits." A more typical pension involved a member who "retired in 1936 after 30 years of service and contributed a total of \$96.31 to the Fund. This member's pension amounted to \$29.83 per month to begin with and is currently \$274.45 per month. At 93 years of age, the member has received over \$37,000 in total pension payments."
- Average teacher retires with a basic pension of \$515 per month, with 28 years of service at retirement, at 61.78 years of age.

1976

- Number of teacher representatives on the Board increases from two to three.
- The Manitoba Pension Benefits Act is passed.
- Pensions under TRAF are vested and locked-in for teachers with 10 years of service and who are over 45 years of age, for service after July 1, 1976.
- Representatives from Government, TRAF and MTS hold regular meetings to discuss potential amendments to the pension plan. They become known as the Pension Task Force.
- TRAF is invited by The Manitoba Teachers' Society to speak and provide financial information for teachers attending pre-retirement seminars in Winnipeg and Brandon.

1977

- Pension Adjustment Account is established to provide for ongoing cost of living adjustments as a result of the Pension Task Force discussions.
- Contribution rate is 5.1% of earnings up to the YMPE (\$9,300) and 7% in excess of the YMPE.

70's

The Eighties

1980

- A 5-year average salary is used to calculate pensions and teachers can convert service before 1980 to the 5-year average by making payments to the Fund.
- Contribution rates increase to 5.7% of earnings up to the YMPE (\$13,100) and 7.3% on the excess.
- Teacher contributions allocated to the Pension Adjustment Account are increased to 16.1% and will increase every five years after, by .1% until it reaches 17%.
- Disability and survivor pensions are eliminated from the pension plan, making provisions that members in receipt of insured disability benefit can continue to accrue pensionable service until age 65.
- In order to guarantee the unfunded liability in Account A, the province guarantees that the rate of return on Fund assets will exceed the rate the actuary chooses by 1%.

1981

- Contribution rate increases made in 1980 and a favourable economic climate result in the actuarial

report disclosing that the plan is in a surplus position.

- A report of new pensions indicates that pensions range from \$215.41 per month for a 61 year old woman with 14 years of service, to \$2,079.52 per month paid to a 62 year old woman after 41.1 years of service.

1983

- The Provincial Government makes significant changes to The Pension Benefits Act.
- Extensive discussions are held to determine how the Teachers' Pension Act will comply with these changes.

1984

- TRAF hires an investment professional to assist the Secretary-Treasurer with the increasing size and diversity of the investment portfolio.

1985

The following amendments are made to the plan resulting from changes made to the Pensions Benefits Act in 1983:

1. Rights of “legal” spouses under the plan are made equally available to common-law spouses.
2. Vesting and lock-in for service after 1984 applies at any age and after five years of service, to be reduced to two years in 1990.
3. At retirement, a member with a spouse must select a 2/3 to last survivor option for payment, unless waived by the spouse.
4. Upon marriage break up, half a member’s pension value accrued during the period of the marriage must be transferred to the credit of the spouse.
5. When a benefit becomes payable to a member with locked-in service, and half the value of the benefit is less than the value of the member’s own contribution account for the period of service after 1984, the difference is payable to the member.
6. The benefit on the death of a member with respect to service after 1984 is changed to the commuted value of vested benefits.
7. Re-employed pensioners can elect to accrue further pension credit rather than continuing to receive a pension.
8. Age 70 years, 11 months is established as the date

at which a member will be entitled to receive full benefits per year of service, regardless of length of service.

9. Substitute teachers are required to participate in the plan when they have earnings in two consecutive years at least equal to 25% of the maximum under the Canada Pension Plan.

10. Teachers who decide on early retirement (the earliest being at age 55) will no longer have their pension reduced for their age.

- The province’s guaranteed rate of return on Fund assets, implemented in 1980, is removed.
- George Strang becomes the first non-practicing teacher member on the Board after an amendment to the Act is passed, giving The Manitoba Teachers’ Society the option to nominate persons other than practicing teachers.

1986

- Teachers who have transferred to or from Manitoba prior to July, 1973 now have access to reciprocal agreements for the portability of teachers’ pensions.

80's

The Nineties

1990

- TRAF invests internationally for the first time.
- Investments consist of 77% fixed income and 23% equities.

1992

- A bridging benefit is implemented as a result of amendments to the Income Tax Act requiring a penalty for early retirement unless the individual is 60 years of age, has at least 30 years of service, or has age and service equal to 80.

1993

- Investment department becomes Investment Management Corporation (IMC), a wholly owned subsidiary of TRAF. IMC has its own Board of Directors and auditors.

1994

- IMC is renamed Mentor Capital Management Corporation.

- TRAF develops its first communication plan based on results gathered from a membership survey.
- The first issue of the "TRAF Link" newsletter is published.

1996

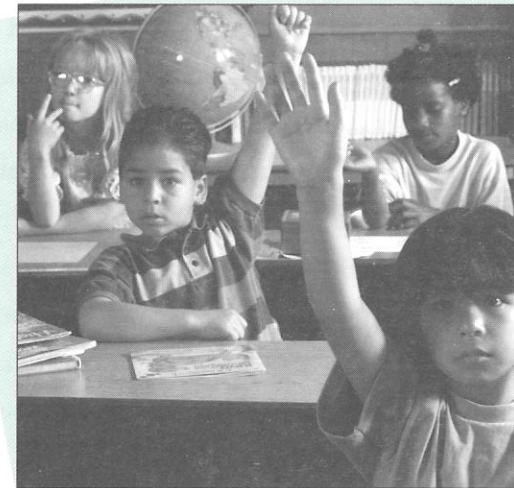
- First bilingual Client Service Representative position is created.

1997

- TRAF launches website.

1999

- The TRAF Board decides to merge Mentor Capital with Greystone Capital Management Inc. The new company assumes the name Greystone Managed Investments Inc., with offices in Manitoba, Saskatchewan and Alberta.



2000

- \$12,028,992.14 in pensions are paid in the month of July.
- Average monthly pension is \$1,575.
- Investments consist of 42.9% fixed income and 57.1% equities of which 19.4% are international.
- Legislation is changed to allow female teachers to contribute to the pension plan for periods of maternity leave.



Sister MacNamara School,
Winnipeg 2000

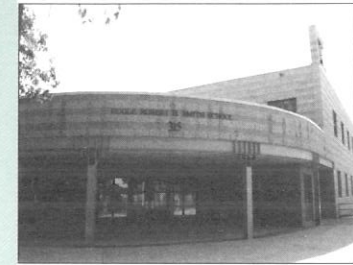
• For the first time, the Pension Adjustment Account is not able to pay a cost of living adjustment. TRAF identified many years ago that if the structure of the PAA didn't change, it would not be able to pay out full cost of living adjustments in the future.

The province has recently promised that amendments to legislation will be made to ensure cost of living adjustments will be made available and be paid retroactive to July 2000.

• Federal Government passes legislation to relax the foreign investment restriction from 20% to 30% of assets to be phased in over two years.

- Provincial Government commits to:
 1. Begin funding its unfunded liability.
 2. Match contributions of all new teachers employed after April 1st, 2000.

Year	Pensions in Pay	Approximate Net Assets Available for Benefits
1926	2	\$ 7,000
1937	75	500,000
1940	96	650,000
1945	97	1,313,000
1950	150	2,477,000
1955	211	5,471,000
1960	648	16,407,000
1965	960	28,084,000
1970	1,357	44,828,000
1975	2,300	90,311,000
1980	2,935	184,458,000
1985	3,542	414,458,000
1990	4,602	754,035,000
1995	5,842	1,229,761,000
2000	7,629	1,878,912,000



Then and Now

Then

Now

There are 1,991 school houses in Manitoba. (1925)³¹

There are 712 public schools in Manitoba.³²

145,834 students enrolled in public schools. (1925)³³

199,419 students are enrolled in public schools.
(September 30, 1999)³⁴

There are 4,028 teachers in Manitoba. Of those, 815 are male and 3,213 are female. (1925)³⁵

There are 13,224 public school teachers in Manitoba. Of those, 4,610 are male and 8,614 are female.
(Preliminary data - Sept. 2000)³⁶

TRAF is valued at \$7 thousand. (1926)

TRAF is valued at \$1.879 billion as of June 2000.

TRAF has 2 pensions to pay. (1926)

TRAF has approximately 7,600 pensions to pay.

TRAF pays \$10.87 per month in pension payments. (1926)

TRAF pays over \$12 million in pension payments per month.

Average salary is \$1,216.82. (1927)³⁷

Average salary is \$53,742. (1998-99)³⁸

Substitute teachers are paid \$4.00-\$5.00 per day for an elementary class and \$7.50- \$10.00 per day for a high school class. (1930)³⁹

Depending on the amount of education that substitute teachers have and the division in which they are employed, they are paid between \$70.50 and \$122.42 per day, regardless of grade level.⁴⁰

Then

\$10,249,476.26 is spent by all public schools in Manitoba (1927)⁴¹

Ink wells.

Good penmanship.

Copies are made one at a time using a hectograph, which consisted of a slab of gelatin on a cookie sheet. Only about 10 copies can be made before the gelatin starts spreading the ink.⁴³

A limited amount of books are available to students for research.

French is prohibited from being used as a language of instruction. (1916-1967)

No phones.

Average life expectancy is 60 years for men and 62.1 years for women. (1931)⁴⁵

Gramophone.

1 year of Normal School is required to obtain a teaching certificate.⁴⁷

Now

\$1,305,351,671 is spent by public schools in Manitoba. (School year 1998-99)⁴²

Pentium Processors with built-in spell-check.

Good computer skills.

Photocopiers are used, making hundreds of copies available in minutes.

The Internet allows access to information at any time, from anywhere around the world.

There are approximately 100 French Immersion and 27 Français schools in Manitoba.⁴⁴

Cellular phones.

Average life expectancy is 75.7 years for men and 81.4 for women. (1996)⁴⁶

CD Player.

5 years of University education is required to become a teacher.

Membership 2000

It would be difficult to imagine celebrating the 75th Anniversary of an organization without recognizing the involvement of its members. At TRAF, we decided that in order to honour our members, it would be interesting to collect a few stories from our active and former or retired teachers. Two issues of our newsletter, "The Link", called for members to submit stories or ideas that they wanted to share for

our 75th Anniversary. Stories were sent in from all over Manitoba, representing student and teaching experiences from as early as the 1920's to the year 2000. Those stories, some of which are printed here, raise the question as to whether, even with all of the recent technological advancements, teachers and students have really changed that much.



Eva Mundell - Shoal Lake 1929

At present, year 2000, I am in my eighties, a retired teacher of 28 years, but my mind goes back to the years January 1929-1931 when I arrived in Shoal Lake, Manitoba to attend school. I was in grade VIII at the time. The class of students were rather an unruly bunch - undisciplined. How many of us passed our Grade Eight Entrance Examination I will never know, but through some stroke of luck some of us did.

Writing our first "Departmental Examination" was quite an ordeal. Mr. Goodwin, the Principal, would come down each morning to our class (the "Underworld" it was called by the Senior staff). With the current day's papers and with a solemn tone of voice, he would instruct us regarding the rules and warn us about the seriousness of ever cheating or "cribbing". He certainly put the fear of something in us.

But the next term, in Grade nine we were a more subdued and industrious group. Mr. Goodwin was still the Principal of the school but he taught us many subjects - French being one of them. He had been to Paris, and he could speak French fluently. My love and knowledge of French increased greatly.

English Grammar - what a teacher in that subject! Every day he would walk into the classroom and start writing on one side of the blackboard, continue on to two full sides, erase and start over again, with sentences to parse or clausal analysis... Woe betide anyone who showed any sign of negligence or even slackened in his efforts. He also taught Mathematics (Algebra and Geometry). What I learned from Mr. John F. Goodwin in those years I have never forgotten. He was a man of integrity and fairness, a thoroughly good teacher and principal. I am sure that anyone who crossed paths with John F. (as he was fondly called) had the greatest respect for this man, who entered the classroom in a suit - a bit ruffled and chalk smeared but who commanded the attention of all his pupils.

Gail Martin - Fernwood School 1945

TRAF employee Gail Martin, explained that disruptive students were rare when she attended school, as they lived in fear of getting “the strap”.

“I was in Grade three and our teacher warned us to be quiet - ‘The next person I hear a peep from will get the strap!’ Just then, the boy who sat behind me grabbed my braid and dipped it into his ink. I turned around and yelled at him, and I got the strap.” Unfortunately for Gail, that wasn’t the end of it. When she got home, she met a rather perturbed mother whose theory was that if you got the strap at school, you would also get it at home.

Romeo Lemieux - Arrow River 1960

Rows of black lunch kits, all identical with their domed, barn-like lids and practical, hard plastic handles stand silently next to the black rubber overshoes below the heavy parkas in the coatroom. These too were sturdy no-nonsense garments that left no illusions about where children were expected

to spend their spare time when at school or at home. Several lunch kits were adorned by three, four and even five names scratched in untidy print onto the tin lid.

Only the mittens came in a serious variety, each attesting to the economic fortunes of the parents that particular fall. When the harvest was good, the woolen mitts would be set aside for the more durable deerskin.

Winter signaled a rigorous change in the lunch that Mother dutifully packed every morning. A pint jar was filled with a wholesome beef broth and vegetable soup, or a beef stew which would promptly freeze on the unheated bus during the 24-6 route. We called it that because it took 24 miles to pick up 20 kids to bring them 6 miles to the two room school.

Upon our arrival, the first order of the day was to arrange everyone’s pint jar in the large copper boiler at the back of the classroom and turn up the double ceramic elements of the hotplate under the boiler, to prepare the soup or stew for dinner.

Nona Ward - Anola Elementary 1987-88

One day, I was looking out my classroom window while the kids were doing a quiet activity. Imagine my surprise when I spied a Hereford bull sauntering across the playground. As he got closer, I realized he was mine (our family farm is across the field, directly north of the school, and there is only one fence separating the two). I left my 34 grade 2/3's fighting for a front row at the window and I went outside to assess the situation.

All my cattle know their names, so when I called "Rusty, what are you doing here?" Rusty looked at me as if to say "Oh...there you are. I was just coming to tell you that somebody broke our fence down!!" The custodian then arrived and stopped laughing long enough to help me convince Rusty that he should head for home. I phoned my sister, Wilma, and she and her horse Copper arrived in record time. Rusty got home safely and his first journey into the unknown was over in short order.

Unfortunately for Rusty, that short taste of freedom had made him a little cocky and he lost the power struggle he started with my brother, Dale. Rusty was transformed into three pairs of mukluks, numerous pairs of mitts, and a few cushion covers for rocking chairs.



Pamela Storoschuck
- Glenway Colony School 2000

Slates, wood stoves at the back of the room, switches, ink wells...the one room schoolhouse is not like that of Little House on the Prairie anymore.

Being an English teacher on a Hutterite Colony is not only hectic but also quite rewarding. We can see their progress from year to year. I started at Glenway School when my grade four students were in Kindergarten. I have been their teacher during that whole time, and I can say that I got them where they are today.

Being the only teacher, time and assignments need to be organized. Here's an example of a forty-five minute class: the Senior 4 can work on their math independently while the Senior 2 can work on a science experiment, the grade 7 and 8's could go on CGL, (Computer Generated Learning - a math program developed by the Department of Education)

while the 1 to 5's can work with me on our place value assignment. The teacher assistant can work with the Kindergarten on the English language. I didn't even get to the Senior 1 and 3 students.

The students are like students everywhere else. They will try very hard to see what they can get away with. I would say the biggest discipline problem is something called sibling rivalry. Everyone in the room is related so I think I can give the game show "Family Feud" a whole new perspective. Speaking German during English school can be a problem, but even though I don't know what they are saying, I can usually tell whether it is good or bad by their tone of voice, the sneaky facial expressions, and just by the student involved. There may be problems, but overall the students are great. We are like a family and we know each other so well. I can tell when a student is up to something before it even gets past the planning stage, or when someone is not well before they even tell me about it.

Bob Turner
- Arthur Meighan High School 2000

Bob Turner, an English teacher in Portage la Prairie, has a rare perspective on changes in the classroom. He left the teaching profession after 5 years, in 1971, thinking he would never be back. Nineteen years later, much to his own surprise, he returned to teaching. His hiatus gave him a fresh perspective on what it takes to be a successful teacher. "I have to be what I want them to become whether I see them in school or downtown, because I'm a model for them whether I like it or not. If you don't like living life in a fish bowl 24 hours a day, seven days a week, then don't be a teacher."

His return also allowed him to see to what degree the students, and their environment, had changed. "In 1990, I walked back into the classroom and the kids weren't that much different, just society is

different. T.V. is different, adults say different things. The kids are a little more forward, bold, daring, street-smart, but are still pulling the same old tricks." In Bob Turner's opinion, changes are due largely to the influx of information through means such as the internet. "We are now living in one of the most exciting times in the history of humanity. It will rank up there with the industrial revolution, the invention of fire, the wheel...the Information Revolution." How do teachers cope with the change? Bob believes that good teachers are life-long learners. "You can't be a good teacher if you don't have a thirst for learning."



Karen Butterfield - Betty Gibson School 2000

Karen Butterfield provided us with a good example as to why clarity is key in the teaching profession.

The entire school was going to celebrate the International Day of the Elimination of Racial Discrimination. Each teacher made sure to prepare their students for the activity. In her Kindergarten class, Karen got all of her students to form a circle and put their hands in the centre. They compared hands. They looked at the biggest hands and the smallest hands, the cleanest hands and the dirty hands, and they noticed that their hands came in many different shades. They discovered that although hands came in many different colours, it didn't mean anyone was any different - hence the idea of accepting people regardless of race.

Later in the staff room, Karen spoke to another teacher who was very impressed with the level of conversation she had with her own class on the subject. She had asked her grade three students if

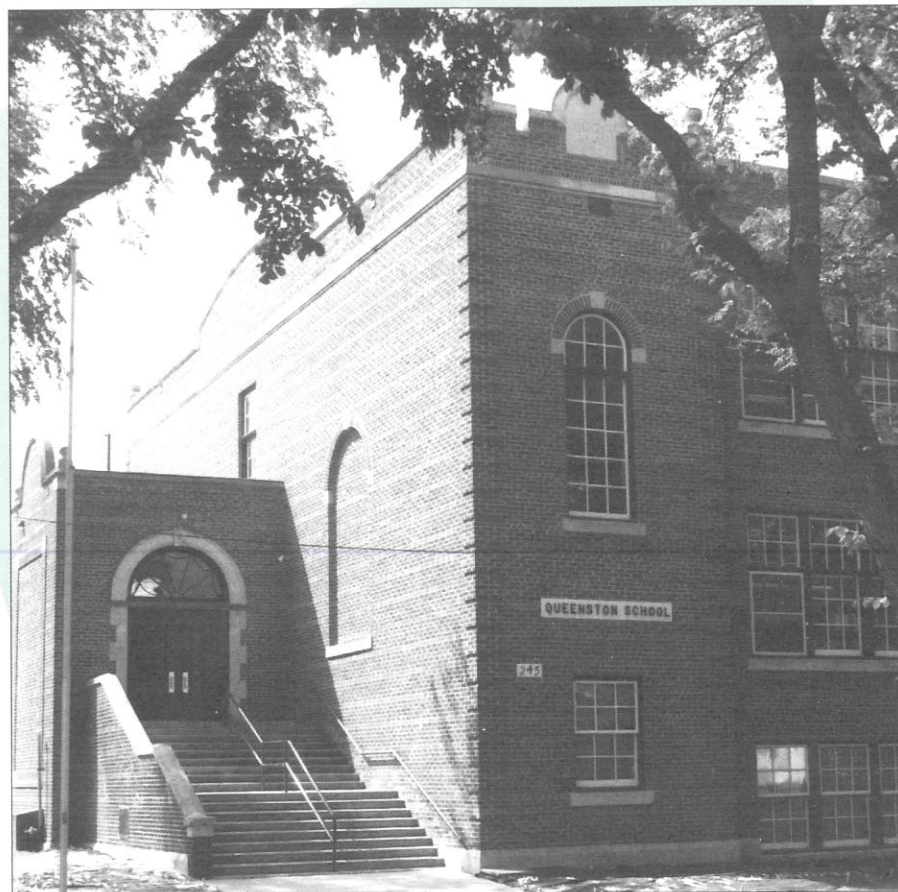
they had any idea what racism was. The teacher was surprised with the level of knowledge and the group continued to have a discussion on how people shouldn't be treated differently because of their skin colour. She felt the class had developed a good understanding of racism and were well prepared for the event.

The teachers had decided to walk to the event with their students. On the way, a boy from grade three kept asking, "When do we get to run?" His teacher insisted that he walk with the rest of the children. At the grounds, the students and teachers, in addition to students from other schools and people from the community, formed a huge circle and held hands to form a bond of different colours in celebration of anti-racism day. During the ceremony, the same little boy kept asking his teacher "When do we get to run?" On the way back from the event, he again asked his teacher, "When do we get to run?" Finally, the teacher asked the boy why he was so determined to run. He replied, "I thought you said there was going to be a whole bunch of races there."

Students

Michelle Waldner, Senior 4 – Glenway Colony School 2000

While our English teachers can't understand our German dialect, we can plot secrets by talking across the room. Sometimes, we will make up jokes about them, or sometimes we will think of some very unusual but good excuses to use when we did not do our homework. One classic excuse would be: 'I left them in my pants and my mother washed them.' About a year ago, at report card time, one of the older students was trying to think of a way to get out of showing his report card to his parents, not thinking that the teacher kept an extra copy to show them at Parent Teacher Interviews. The carpenters were cementing sidewalks that day and this boy was expected to help out after school. So he stuck the report card in the cement. You can imagine the surprise on his face when Mom and Dad came home from Parent Teacher Interviews with a brand new copy!



Queenston School, Winnipeg 2000

Schools are much more diverse than they were in 1925. They vary from the old one or two room school-houses in small rural communities, to multi-floored schools, to the Town Centre Complex in Churchill, which contains more than just the Duke of Marlborough school.

David Treloar, Senior 4 – Duke of Marlborough School

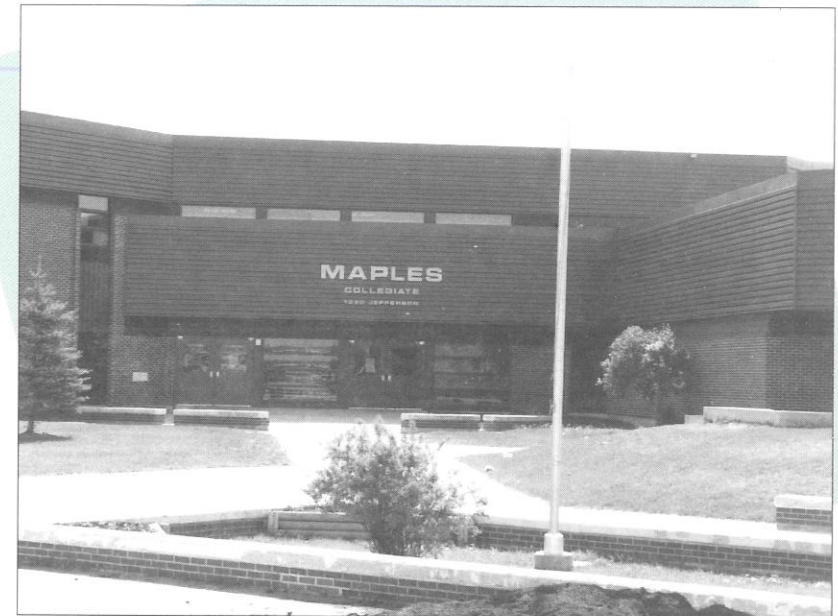
The school is contained in the Town Center Complex which contains the library, swimming pool, skating rink, curling rink, town offices, cafeteria, theater, bowling alley, gymnasium, indoor playground, and it is also attached to the local Health Center and the elementary school. Six grades attend my school, grades 7 through Senior 4 (grade 12). My classes range between 3 and 6 people. This year there will be two graduates from my school, I'm one of them.

Travis McEwan Senior 2 – Duke of Marlborough School

The school is in two floors and if you put them together as one then it would be a 200 foot hallway.

Joe Stewardson, Senior 3 – Duke of Marlborough School

The only time school is closed due to the weather is when you can't see across the road. That happens when it's below -40c and when the wind chill is off the scale. I've also seen a polar bear (every year at least one a year) on my way to school. But I don't really care too much about them.



Maples Collegiate, Winnipeg 2000

Students from Oak River school provided us with a glimpse into the life of a student at small-town schools today.

Dawn Wilson, Grade 8 – Oak River Elementary

At 8:00 a.m. every morning we are standing at the bus stop waiting for our faithful bus driver. At about 8:03 a.m. he is usually coming down the road into Cardale. We arrive at Oak River Elementary School at about 8:40 a.m. ORS (Oak River School) is a little school which is made out of brick. In our classroom we have grades 6-8. There are four students in grade 6, nine students in grade 7, and eight students in grade 8, including me. This means that our wonderful teacher Miss Knight has to teach three grades at once. Well that is what Oak River Elementary School is like and even though I'm going to Rivers High School next year I'll still miss good old Oak River!

Jo Ann Elizabeth Argue, Grade 7 – Oak River Elementary

I would like to tell you about my school today.

I travel 5 miles to get to school but when I go on the bus

it takes 35 minutes. Our school has 4 classrooms, a gym, computer room and a library.

We don't learn any different classes than other schools, but we don't have Home Ec. or Woodworking. We will have those classes in grade 9. Nous apprenons le français dans la classe de français et apprenons l'anglais tout le temps.

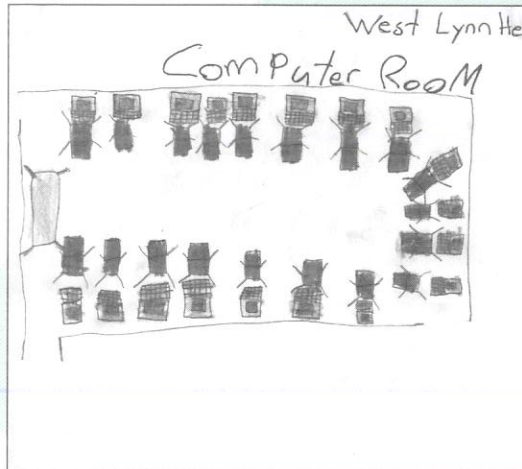
I like my school and I don't want to leave it to go to grade 8.

Courtney Wrightson, Grade 7 – Oak River Elementary

We use computers a lot. We can build webpages, make slide shows, we type stories, and make other things on the computer. My friend Laura and I update webpages for the school and put pictures from our digital camera into files on the computer. We made a slide show for the trustees. Soon I will be leaving this school to go to highschool and I will have many memories.

Students from elementary schools contributed visual accounts of their schools in the year 2000.

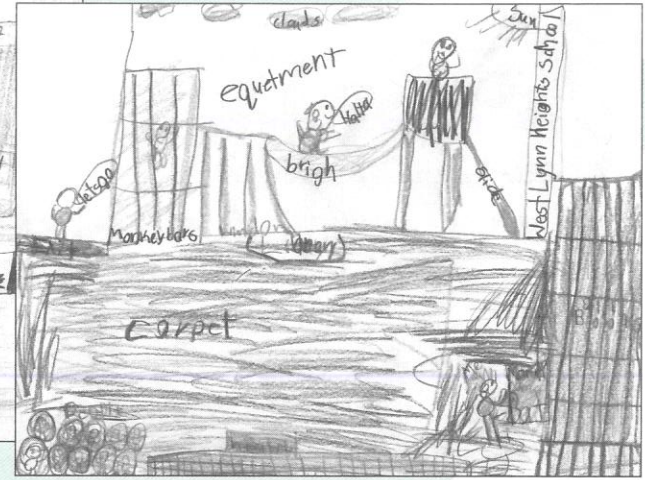
West Lynn Heights School - Lynn Lake



Trisha Hrechka - Grade 2

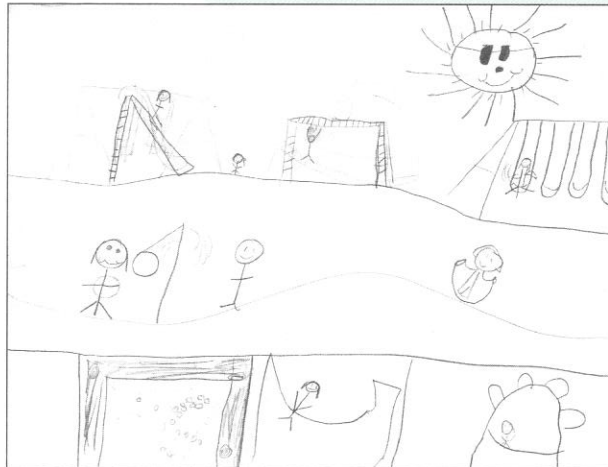


Arland Anderson - Grade 2

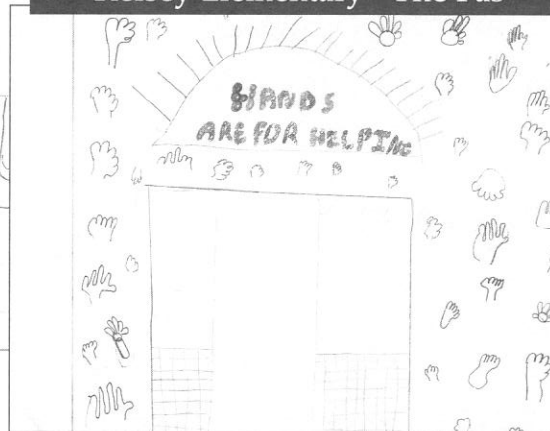


Jordan Merasty - Grade 2

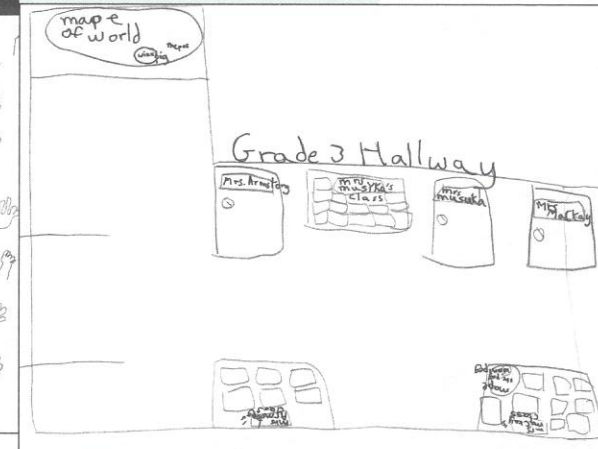
Kelsey Elementary - The Pas



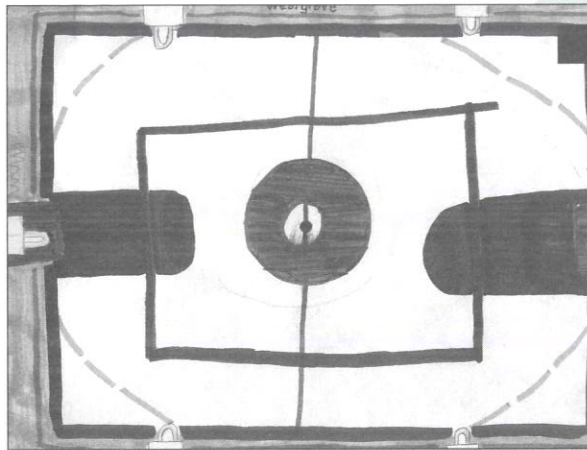
38 Rebecca Ballantyne - Grade 3



Charlotte Dean - Grade 3

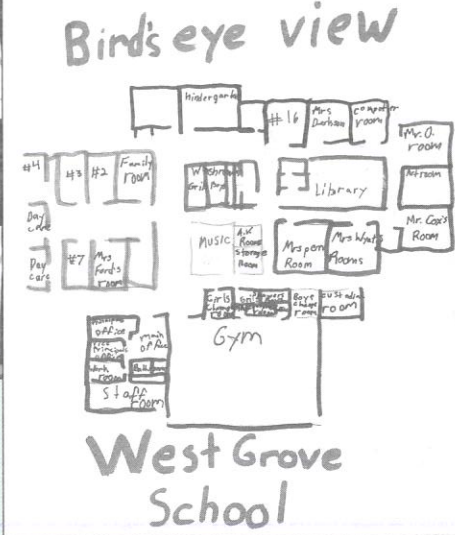


Kayla Farquhar - Grade 3



Kris Cantley - Grade 4

Westgrove School, Winnipeg

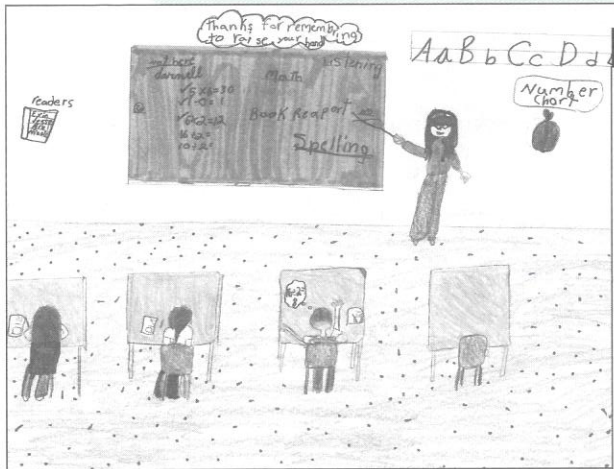


Daniel Gowen - Grade 4



WESTGROVE

Chris Chartrand - Grade 4

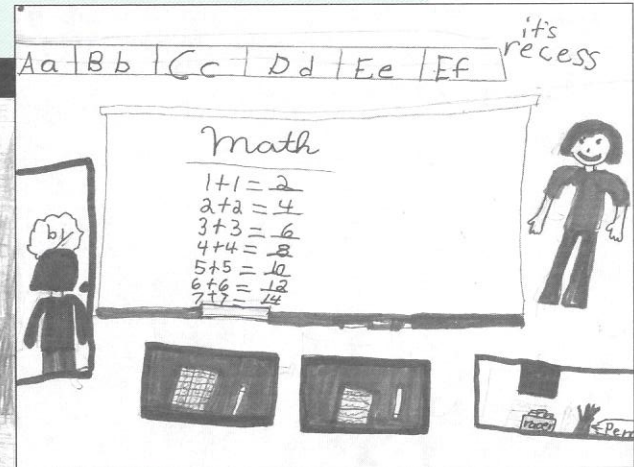


Arielle Francer - Grade 3

Mary Duncan Elementary - The Pas



Jessica Lauk - Grade 3



Jessie Dorion - Grade 3

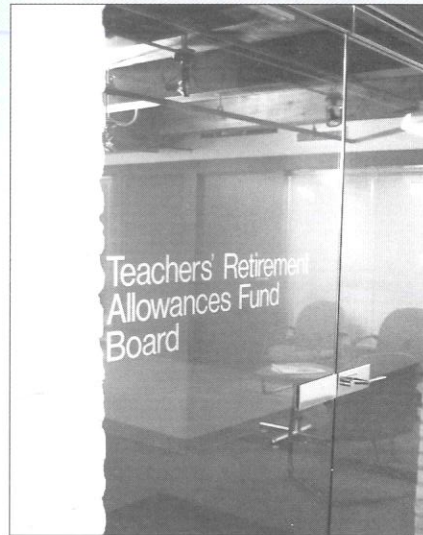
TRAF Today

TRAF is proud that the year 2000 marks the 75th year that we have been working to enhance the lives of Manitoba's public school teachers. Today, there are 27 employees at TRAF who together strive to exceed the expectations of each teacher regarding their pension needs.

TRAF is a learning organization that fosters growth by broadening the knowledge, skills and abilities of our resources - the employees. Our ultimate goal is to provide exceptional service to our members, whether

through conducting seminars or appointments, distributing newsletters or providing pension payments.

There are approximately 28,600 members in TRAF. Of that number, roughly 14,500 are active teachers, 7,600 retired teachers and 6,500 former teachers.



The Organization

TRAF has seen many changes over its first 75 years of operation. The progress and evolution of our organization is, however, nowhere near completion.

The Board of Directors

The TRAF Board administers the Teachers' Pensions Act. The Board employs the CEO and staff to fulfil its responsibilities under the Act.

The Board of Directors is made up of representatives from The Manitoba Teachers' Society, the Manitoba Association of School Trustees and the general public. Its members are appointed by the Lieutenant Governor in Council for two year terms. At the end of the term, they are either reappointed, or a successor is found. The role of the Board is to ensure that the Act is being adhered to, and that the beneficiaries of the plan are being treated appropriately. The Board strives to improve the operations and administer its responsibilities in the most efficient and effective way possible.



*Back: (l to r) Bruce Chegus, Art Reimer, Cordell Barker
Front: Pat Isaak, Doug McGiffin, Bob Malazdrewich, Ian Sutherland*

Investment Committee

The Teachers' Pensions Act mandates TRAF to have an Investment Committee. The committee directs the Fund's investment activities and is composed of the Deputy Minister of Finance, a member of the Board representing teachers and the Chair of the Board.

Over the past decade, the TRAF Board has named a second teacher member as an observer of the Investment Committee to provide greater teacher involvement in investment management discussions.



(l to r) Pat Gannon, Pat Isaak, Art Reimer, Ian Sutherland

The Inner Workings:

TRAF's employees form three teams that perform specific functions related to our members. These teams form a cohesive unit that together collect information from school divisions, communicate to teachers throughout their careers and into retirement, collect contributions, conduct seminars, provide estimates, answer questions, and pay pensions.

The three teams are Benefits, Finance, and Information Technology. Each team is led by a Director.

Management Team

The Directors and the President/CEO form the management team at TRAF. Collectively, they are responsible for overall direction and planning of the organization. Their role is also to oversee the operation within their respective departments to ensure that processes run smoothly and efficiently.



(l to r) Les Brown, Brenda Venuto, Dewar McKinnon, Tom Ulrich

Benefits

The Benefits team is responsible for most of the face-to-face contact that TRAF has with its members. The team calculates final pensions, pension estimates, buy-backs, and other pension related information; conducts personal appointments; delivers pre-retirement seminars; and strives to provide clear and accurate pension information to current, former and retired teachers. The ultimate goal of the team is to educate teachers about their pensions so they can make educated and informed retirement decisions.



Back: (l to r) André Freynet, Marie Simard, Carol Hawes, Kristi Baily, Wanda Kempa

Middle: Liz Bartram, Carol McCabe, Kelly Meier

Front: Marcia Lafantaisie, Rochelle Dangerfield, Barbie Carrière, Brigitte Fisher, Audra Schalk, Brenda Venuto.

Missing: Terri Houle, Arlene Marsh

Finance

The Finance team is responsible for the effective functioning of TRAF's budgeting, accounting and financial reporting systems. The team's priority is to ensure that monthly pension payments are made to retired members. Finance performs the accounting for TRAF's operating activities and the \$1.8 billion investment portfolio. Other responsibilities include collecting teacher and Government contributions, recording pensionable service reports from Manitoba's 48 public school divisions, and preparing regular financial reports for the Board and stakeholders.



*Back: (l to r) April Leclerc, Ross Hadaller, Jamie Oliver,
Front: Wendy Harlos, Tammy Rogoski, Gail Martin, Colleen Skrepich, Dewar McKinnon*

Information Technology

The Information Technology (I.T.) team is responsible for design and analysis of the pension administration systems, computer hardware and security. The team enables the other departments to provide teachers with efficient and uninterrupted service. The I.T. staff is responsible for developing new programs specially designed to meet the needs of TRAF. They also maintain older programs and perform regular maintenance of computers and their systems. Currently, the team is working diligently developing an interactive pension estimator for inclusion on our website.



(l to r): Lori Weightman, Chung Do, Arnel Pagtakhan, David Procter, Les Brown

On the Horizon

TRAF believes that we must be an organization that is able to grow and change with our members. At TRAF, our role is to administer the Fund according to what is set out in legislation. Although we have little influence over the legislation of the plan, we are always aware of what changes can be made that will be mutually beneficial to our members and the Fund.

Things seldom remain constant over 75 years. Currently, TRAF is seeing a significant portion of members nearing retirement. This impacts TRAF in a variety of ways, including increasing demands on our client service needs, payroll system, and communications.

The Pension Task Force provides a forum where representatives from The Manitoba Teachers' Society and the Provincial Government meet to discuss proposed changes to the Fund. TRAF acts as a resource in discussions between the two parties to be sure that both sides have a full understanding of how changes will impact the Fund, and ultimately our members.

Some of the issues that are at the Pension Task Force level right now are:

1. Cost of Living Adjustment - The Provincial Government has made a commitment to the retired teachers in the plan that the legislation of the Pension Adjustment Account will be changed to ensure that the Fund will be able to continue to pay for cost of living adjustments in the future.



2. Governance Proposal - The most effective pension plan is one that involves a true partnership between the parties involved. In TRAF's case, the partners are The Manitoba Teachers' Society representing teachers, and the Provincial Government as the employer. The ultimate goal of governance is to have plan decisions made at this partner level.

3. Unfunded Government Liability - In its May 2000 budget, the Provincial Government announced a commitment that as of April 1st 2000, it would start matching contributions made by all new teachers and also begin to fund its unfunded liability.



École Robert H. Smith School, Winnipeg 2000

Together. Growing for 75 years.

In our 75th year as an organization, we celebrate the teacher. TRAF was initially set up to enhance the quality of life for Manitoba teachers and continues to have this role. We've enjoyed getting to know you along the way. We look forward to continuing to meet your pension needs in the next 75 years and beyond.





A special thanks...

For this project we knew a lot of time and effort would have to be devoted to research. For this purpose, we decided to engage the assistance of a student who was studying Education, with the goal of providing that person with the opportunity to gain knowledge about the profession. Jennifer

McKinnon, an education student with le Collège Universitaire de Saint-Boniface fit this profile.

Jennifer conducted a tremendous amount of research, assisted with the writing, and put her keen proof-reading skills to work. We would like to thank Jennifer for her many contributions and overall dedication to this project.

Acknowledgements

We would like to thank the following members for their assistance with this project:

Henry Braun –Secretary Treasurer, Hanover School Division

Karen Butterfield – Betty Gibson School, Brandon

Rene Deleurme – retired Assistant Superintendent,
St. Vital School Division

David Harkness – Nelson McIntyre Collegiate, Winnipeg

Angela Helash – West Lynn Heights School, Lynn Lake

Deanna Henderson – Duke of Marlborough School, Churchill
Romeo Lemieux – Earl Oxford Middle School, Brandon
Julia McKay – Kelsey Elementary, The Pas
Jo-Ann McTavish – Oak River Elementary, Oak River
Eva Mundell – retired teacher
Pamela Storoschuk – Glenway Colony School, Dominion City
Bob Turner – Arthur Meighen High School, Portage la Prairie
Claude Vigier – President, l'Association des Édicateurs
et Édicateurices Franco-Manitobains (AEFM)
Nona Ward – Anola Elementary, Anola
Heather Wenger – Mary Duncan Elementary, The Pas
Pat Wyatt – Westgrove School, Winnipeg

We would also like to thank:

Kris Breckman – former M.E.A. Secretary

Dr. Rosa del Carmen Bruno-Jofré – Associate Dean,
Faculty of Education - U of M

Glen Buhr – retired Secretary-Treasurer, TRAF
Department of Education

Leaf Rapids Education Centre

Legislative Library

The Manitoba Teachers' Society

Provincial Archives of Manitoba

Roblin Elementary

David Thirlwall at the Faculty of Education Library

Together, through 75 years of growth.

The pages of this book illustrate the importance of the first 75 years of TRAF's history for its members. There have been many significant improvements to the plan and many changes to the teaching profession over this time. TRAF has used the year 2000 to reflect where we've been as an organization and to prepare for where we want to be for our members in the future.

It has been a pleasure learning about our members through this project. A special thanks to our sponsors, all of the people who provided information or pointed us in the right direction, and to the members who took the time to share some of their moments as a teacher or a student.

The determination, comradery and perseverance shown by teachers throughout the years, is truly a testament to the many people who are in the profession today.

Time changes, as do issues. Communication with our members on issues and changes in the plan is a critical link to providing that exemplary service that we strive for at TRAF. This book is one step in that process. May it serve as a reminder that TRAF and its members have been "together, through 75 years of growth" in the past, and that TRAF is committed to continue working and growing with our members in the future.



*Kristi Baily - Communications
Teachers' Retirement Allowances Fund*

History of TRAF's Leaders

Jim Millard	1925
Glen Buhr	1963
Claude DeGagné	1988
Maureen Gander	1997
Tom Ulrich	1999

Board Members

W. W. McDonald	1925 - 1929
H. J. Everall	1925 - 1928
S. Burland	1928 - 1937
J. H. Moir	1929 - 1943
C. C. Ferguson (Chair)	1925 - 1937
H. C. Thompson	1934 - 1947
M. B. Cannon	1937 - 1941
F. D. MacCharles (Chair)	1937 - 1963
Peter Brown	1941 - 1942
J. J. Lysecki	1942 - 1945
Harold Murphy	1943 - 1961
G. R. Rowe	1945 - 1952
W. B. Brown	1946 - 1952
J. A. Cuddy	1948 - 1959
Miss. E. Miller	1952 - 1956
A. J. Thiessen	1952 - 1958
J. R. McInnes (Chair)	1952 - 1979

W. R. Gordon	1956 - 1957
Doris Hunt	1957 - 1969
M. R. McIver	1958 - 1961
Oswald McKay	1959 - 1961
Arthur H. Day	1961 - 1962
Edwyn Dalgliesh	1961 - 1962
Gordon G. Newton	1961 - 1967
Ronald Parkinson	1962 - 1978
Laurence S. Alberts	1962 - 1967
R. W. Dalton	1963 - 1964
Ian L. Jessiman	1964 - 1970
Mike Leung	1967 - 1974
George Carr	1967 - 1975
Micheal Dudar	1969 - 1975
Oscar Antel	1970 - 1972
Frank Altman	1972 - 1981
G. H. Enns	1974 - 1976
Kenneth Rapley	1975 - 1978
Jack George	1975 - 1981
Bill Potter	1976 - 1979
Ethel Arnott	1977 - 1983
D. Kenneth Compton	1978 - 1983
Frank Kennedy	1978 - 1982
James Osborne (Chair)	1979 - 1993
W. M. McCallum	1979 - 1980
Ralf Kyritz	1980 - 1981
Marilyn Thompson	1981 - 1984
Murray R. McKnight	1981 - 1983

Kenneth Valainis	1981 - 1985
Ray Whiteway	1982 - 1984; 1985 - 1995
William Lavery	1983 - 1988
David Lerner	1983 - 1987; 1988 - 1995
Gary MacMillan	1983 - 1984
Murray Smith	1984 - 1988
Jake O'Rourke	1984 - 1985
George Eakin	1984 - 1987
George Strang	1985 - 1993
Anne Monk	1987 - 1997
Steffie Shumilak	1987 - 1991
Lorne Ross	1988 - 2000
Ron Statham	1991 - 1995
Tom Ulrich	1993 - 1999
Bob Puchniak (Chair)	1994 - 1996
Craig Wallis	1995 - 1996
Cordell Barker	1995 - current
Roy Schellenberg	1995 - 1999
William Mackness (Chair)	1996 - 1997
Bruce Chegus	1996 - current
Ian Sutherland (Chair)	1997 - current
Wilma Sotas	1997 - 1999
Pat Isaak	2000 - current
Doug McGiffin	2000 - current
Bob Malazdrewich	2000 - current
Art Reimer	1999 - current



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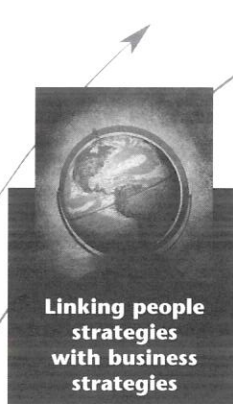
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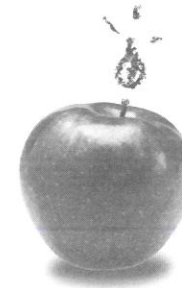
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to the*
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*on the
occasion of your
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Congratulations on Your 75th Anniversary!

The logo for Ralph W. Schilling Architect, featuring the name "Ralph W. Schilling" in a large, elegant, cursive script font. Below the name, the word "ARCHITECT" is written in a smaller, spaced-out, sans-serif font.



Wishing you all a great future!

Additional Congratulations from Comstat Capital Sciences Inc. and Mycroft.



Roblin Elementary, Roblin 2000

End Notes

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- Introduction - Provincial Archives of Manitoba, School District #2283, c 1930, Carrot Valley*
- Page 1 - Provincial Archives of Manitoba, N19T06, Rapid City - Schools 2, Tremaine School, Lunchroom. Built 1915, opened 1916.*
- Page 3 - Provincial Archives of Manitoba, Manson School District #841*
- Page 4 - Provincial Archives of Manitoba, School District #1120, c 1930, Eldorado School*
- Page 6 - Provincial Archives of Manitoba, Public Health 62, Polson School, Class 1922*
- Page 7 - Provincial Archives of Manitoba, Angusville - School # 2 Interior, c 1920*
- Page 8 - Provincial Archives of Manitoba, Carrot Valley School District #2283*
- Page 10 - Provincial Archives of Manitoba, School District #1197, c 1930, Barkham School*
- Page 13 - Provincial Archives of Manitoba, #12642, Brandon Schools - Alexandra 1, c 1930, Alexandra School*
- Page 16 - Provincial Archives of Manitoba, School District #253, c 1930, Oak River School, W.C. Hartley*
- Page 17 - Provincial Archives of Manitoba, School District #578, c 1930, Rathwell School, G.H. Robertson*
- Page 18 - Provincial Archives of Manitoba, School District #440, c 1930, Melita School*
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- Page 20 - Manitoba Teachers' Society, Fleming School - Brandon, Mrs. B. Bertram and class - 1962*

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No. 8 November 1924
No. 9 December 1924
Vol VI No. 1 January 1925
No. 3 March 1925
No. 5 May 1925
No. 9 November 1925

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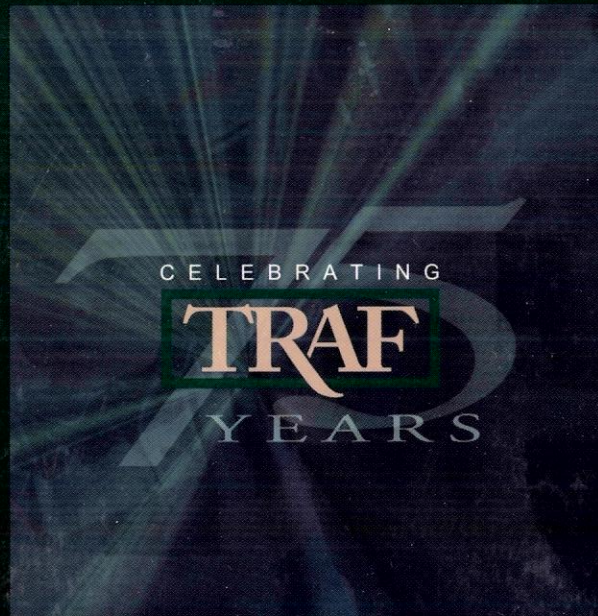
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