

My name is Tracy Fyfe and I am a High school teacher in Winnipeg school division and a member of the Winnipeg teachers' association.

I am here to show my support for Bill 45, the amendments to our pension plan.

I have been teaching for 10 years and I hope to retire one day. That is why I am here.

I'm also here because I'm a single mother raising my children on a single income and trying to give them the best opportunities I can today while trying to plan and prepare for their future—and mine.

I'm an active member of my local Association and I became involved in MTS work a few years ago.

As I said, I've only been teaching for 10 years, so I will be paying into my pension plan for at least two more decades. The issue of my pension, the COLA and Bill 45 should not be at the top of my mind, and I must admit that I wish MTS was spending as much time on classroom issues as they have been on pension issues. But I've paid close attention to this issue this year, and I've come to the conclusion that me and my colleagues are very fortunate that MTS has taken the position they have.

I'm in total agreement with MTS and government that implementing the recommendations in the Sale Report is good for teachers, both active and retired.

There has been a lot of information sent out, and the word fairness seems to come up often. Being a Mom and a teacher, fairness is really important to me.

I read the Sale Report and I read both MTS's and RTAM's responses on their websites. RTAM talks a lot about fairness and equity, but their ideas and solutions for fairness and equity mean that I will pay a lot more money into the pension plan and they will get all the increases.

Let me explain. RTAM says they want a contribution increase from active teachers that will go directly to the COLA account to pay higher COLAs right now, but there's no plan to ensure that some of that money will remain in the account and build up for future COLAs. How is that fair to young teachers?

RTAM says that they want to take money from the basic benefit account to pay higher COLAs right now. I already know that I have to pay more to ensure my basic benefit when I retire. If that money is taken away to pay COLAs now, I will have to pay even more just to get the same benefit. How is that fair to young teachers?

RTAM says there should not be any improvements to the pension until higher COLAs are paid. From what I understand, there were lots of benefit improvements made in the 1980s and 1990s and nobody paid for them. And now my benefits are supposed to remain the same until those people get even higher pensions. How is that fair to young teachers?

I don't mind paying more to make sure that my pension is secure. And I don't mind that some of that additional money will go into the COLA account and pay higher COLAs to retired teachers. But I simply don't understand how it is fair that my pension benefit will, at best, be the same as people who paid significantly less than I will pay.

I've talked to some retired teachers and they really do want what's fair. The people I've talked to don't want young teachers to pay unreasonable amounts, and they certainly don't want to take money out of our pension to pay themselves a higher COLA.

Fairness means everyone gives something and everyone gets something. The Sale Report gives retired teachers a better COLA. And it gives active teachers like me some security.

That seems fair.

Thank you for listening.

Tracy Fyfe