

THE FIRST GENERATION

The Superannuated Teachers of Ontario

1968-1988

Robert L. Lamb

SUPERANNUATED TEACHERS OF ONTARIO

STO

STO/ERO

ERT
ERO

Logos: 1973, 1984, current

**19 Beveridge Drive
Don Mills (Toronto) Ontario
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CONTENTS

Preface	i
Glossary of Acronyms	iii
Chapter One Introduction	
a History Generally	1
b History of the Superannuated Teachers.....	3
c Superannuation of Educational Personnel: Its Origins.....	5
d The Teachers' and Inspectors' Superannuation Act (1917).....	10
Chapter Two Development of the Commission	
a Beginnings.....	17
b Commission Offices.....	19
c The Role of STO in the Commission.....	20
d Historical Snapshots	22
Chapter Three Beginnings of STO	
a Origins.....	25
b Pension Adjustments and Escalation.....	36
Chapter Four Structure of STO To-day	
a The Role of STO	43
b Membership.....	44
c Government of STO	46
d Districts.....	47
e Provincial Committees.....	48
f Provincial Executive	49
g Present and Future Directions	49
Chapter Five Relations with OTF	57
Chapter Six What is Retirement Like?	59
Chapter Seven The Committees of STO	65
Chapter Eight The Newsletter	83
Appendices	
Appendix I Bibliography	i
Appendix II List of Tables	v
Appendix III Tables.....	vi



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Preface

This review of the first twenty years of the Superannuated Teachers of Ontario resulted from a request in the Winter/86 Newsletter for a volunteer to organize material for a possible STO history. The anticipated gathering of material became translated almost immediately into the writing of a history.

Some seven years before, R. A. Hopkins had chaired a history committee consisting of Marion Tyrrell, Dorothy Martin, Art McAdam, Dave Dewar and Clare Perry with David Tough as ex-officio member. Bob was a good choice as chairman as he was a past president of STO and also had written a history for his OTF affiliate in 1968. This committee which unfortunately seemed to have had but one meeting, that of November 6 1979, was subsequently given a small budget, after which, it vanished probably with Bob's death.

Bob Hopkins felt that Art McAdam had compiled several good summaries of the early beginnings entitled *The Birth of the STO* and *the Story of the STO*. These sketches averaged about seven typed pages and were very similar in content but Bob felt they could be the basis of an expanded history. The gist of these, with changes, have been incorporated in this history but I have depended to a large extent on the Newsletter which covers the period from 1968 to the present. Copies were provided to me by Mary Currie of the office. To my mind they give a better flavour of the times than minutes of meetings which are clinical and sometimes incomplete. I also used the Newsletter for compiling the lists of officers and chairmen which is to be found in the appendix. Subject to correction, they represent the first such listing available.

Dan McArthur Executive Director of the Superannuation Commission kindly allowed me access to material on former commissioners and a resume of a Commission History which is undated, incomplete and has no credited author. He also supplied reported court cases involving the Commission. I found this material useful and interesting.

James Causley the present executive director of STO continues in the tradition I came to know over the years when he was the personification of the Superannuation Commission. He still is most interested in the welfare of teachers and continues to do whatever he can to further that welfare including meeting my requests for data and advice about which, I hope he will have no second thoughts.

In this history of the Superannuated Teachers of Ontario my intent has been to trace the development of the organization by its pioneers in the light of their ideals, their hopes and their accomplishments to date. In so doing the intent was to avoid a plethora of roll calls so that the story might flow easier.

These details may be found however, at the conclusion of the main text since this history should properly also provide data, which is often fleeting, for future study with

respect to education generally and the organization in particular. Included also in the appendix are statistics which may allow the drawing of tentative conclusions within the limitations of the data, remembering the aphorism about liars, damned liars and statisticians. In the interests of credibility and readability, footnotes are included. The listed sources may also be of reference use.

Without apology, this is a story of interest primarily to teachers. It is my hope that it may have broader appeal but its specific publics are the present and future members of the STO, their families and friends. Any writer cannot avoid personal points of view. Tennyson expressed it in the words of Ulysses "I am a part of all that I have met". We all have our own varying perceptions resulting from the mould of experience into which we have been cast. I trust bias and error in the telling of the story will be minimal and be insufficient to arouse many to indignation.

I also make no apology for the emphasis on the development of the Superannuation Fund which has taken place well over a century whereas the organization of STO has been in existence for barely a generation.

Dedications are customary. I would like to dedicate this work to three living members of STO: T. H. Pinkerton, Alan W. Robb and Arthur McAdam as well as three late members, Marion Tyrrell, Murdoch McIver and Norman McLeod.

To my wife Norma, also an STO member, I must acknowledge her patience, criticism and comfort as the hours were tapped away by me and household and other responsibilities were put on hold.

Robert L. Lamb

Glossary of Acronyms

AEFO (AEEFO)	Association des Enseignantes et Enseignants Franco-Ontarien
FWTAO	Federation of Women Teachers' Associations of Ontario
OASWT	Ontario Association of Superannuated Women Teachers
OEA	Ontario Educational Association
OECTA	Ontario English Catholic Teachers' Association
OPSTF	Ontario Public School Teachers' Federation (formerly OPSMTF: Ontario Public School Men Teachers' Federation)
OSSTF	Ontario Secondary School Teachers' Federation
OSTC	Ontario School Trustees Council
OTF/FEO	Ontario Teachers' Federation/(La) Federation des Enseignants de l'Ontario
SAF	Superannuation Adjustment Fund
STO/ERO	Superannuated Teachers of Ontario/(Les) Enseignants Retraites de l'Ontario
TSF/C	Teachers' Superannuation Fund/Commission

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INTRODUCTION

A History Generally

“History is the bunk” said Henry Ford. He however, was noted more for his mechanical rather than his scholarly abilities and history continues to be written. Mankind has always sought to preserve the present for future generations in some form be it a pyramid, artifact, book, photograph or institution. These attempts at preservation of the past have had mixed success. In the year two thousand B.C., the Egyptians also had short memories since we find recorded in the first chapter of Exodus that “there arose a new king who knew not Joseph”¹

The people of Wilkinsburg, Pennsylvania, some years ago decided to exhume a time capsule that had been buried twenty-five years previously. Unfortunately, the burial location had been the secret of a select group of persons who were dead. After some digging the project was abandoned and the capsule is still undiscovered, which according to authority is the general fate of most time capsules.² But even if a capsule is never found it has probably served its purpose.

For the truth is that at some level, whether it’s conscious or not, time capsules are intended less as messages from ourselves to the future than as messages from ourselves to ourselves. In its most common and rudimentary form, the time capsule offers the sustaining, if ultimately illusory, reassurance that those associated with its contents have won a small niche in history. Behind the most ambitious of time capsules may lie impulses cautionary or self congratulatory, naively didactic or cynically commercial.³

The aim in preserving the past has been at least twofold. First was that of recording for posterity the accomplishments of a person, group or a generation. Often the purpose was to ensure that by lauding the present or immediate past, its ideals and practices would be continued.

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1. Verse 8. This verse was often on the lips of my valued friend T. Harold Pinkerton to sum up his observations of to-day’s scene.
 2. See the *Atlantic* July, 1987 p. 16.
 3. Ibid. Albert Bergesen. This is perhaps too cynical a viewpoint. Seeing that this historical capsule is a voluntary exercise and that it will not likely make the Book of the Month Club it certainly is not a commercial venture.

Another aspect of History concerns the treatment of the data as we find it. Should the “warts” be ignored completely or should Voltaire’s dictum be followed that “we owe respect to the living; to the dead we owe only the truth”, which in turn raises Pilate’s larger question of what the nature of truth is. Or, if we recall Richard Nixon’s comment that the Watergate inquiry would show “where the truth lies” his, perhaps unintentional, double meaning points to the difficulty of maintaining an absolute standard which can be applied to all data, and which, produces universal agreement.

Another truth that must be remembered is that History does not appeal to all people. Mark Twain noted this in the words of Huck Finn where, in response to attempts to “civilize” him, he says:

After supper she got out her book and learned me about Moses and the Bulrushers, and I was in a sweat to find out all about him; but by-and-by she let it out that Moses had been dead a considerable long time; so then I didn’t care no more about him; because I don’t take stock in dead people.

This history may not be faced with such a hazard because it deals with a still vibrant organization whose beginnings are still within the experience of many of its present members, although many original members are no longer with us. One hazard that remains is the need for accuracy, in the light of the availability of those early witnesses. But accuracy must not pre-empt the need for some enjoyment in reading the account, otherwise such accuracy as is possible in any history, may remain unread.

B History of The Superannuated Teachers of Ontario

What earthly reason is there for writing a history of an organization whose members consist of people who are on pension? Why having organized themselves into a group should they further compound the folly by creating a record of their efforts? Surely these people would be better off sitting on a porch, or its equivalent at some Sunset Lodge or enjoying themselves in some undemanding fashion until time “ like an ever rolling stream bears all its sons (and, more slowly, its daughters) away”.

These questions fail to take into account the reality of the increase in average life expectancy for the general population, the likelihood of earlier retirement and the knowledge that life does not cease on becoming a pensioner . Teachers while not enjoying the proverbial longevity of preachers and donkeys are above average in that regard.⁴ An example of this came to me as I recalled my Principal at Jarvis Collegiate in Toronto, John Jeffries⁵, who retired in 1934, probably at age sixty-five. He was reported in the papers as living to the age of 100 years which meant that his years of retirement almost equalled his teaching service. Greater longevity coupled with early retirement means that many teachers are able to continue to lead useful lives both in new avenues of endeavour and in many of those interests and skills which they have developed over their careers. This continuance of purposeful (but not necessarily gainful in monetary terms) activity promotes the general well-being of the individual and so also of society.

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4. C. Watson and Saeed Quazi. *The Aping Ontario Teaching Force* Paper given at the OERC November, 1979. at p. 11 states that teachers “are one of the longest lived occupational groups so their life expectancy is even greater than that of the average person of comparable age.” In the 1976 census the life expectancy at birth for the average male was 71 and 77 for females.
 5. S. G. B. Robinson in *Do Not Erase* 1971 (the history of OSSTF mentions the significant role that Jeffries played in the formation of OSSTF so that the early conflicts involved did not take too much of a toll of his later life. As a student at Jarvis I was also exposed to the teachings of Dr. E. A. Hardy (a pioneer in teacher organizations such as CTF and WCOTP, C. W. Booth who later became a deputy minister of Education and S. D. Holmes who became the provincial editor of text books. They (with the exception of Holmes) are also referred to by Robinson. By chance I also learned that the present STO French translator is David Steinhauer also at one time on the staff of Jarvis Collegiate and a former pupil there.

The documented aims of the Superannuated Teachers of Ontario are three in number. First, there is that of wielding some influence in the matter of superannuation allowances. Next, is the matter of providing for those services which are available to teachers often referred to as “fringe” or more properly spoken of as “employment” benefits. Last, is the social aim of maintaining contacts with fellow teachers made during the working lives of teachers who are now retired. The Superannuated Teachers organization was the child of these aims rather than the parent.

Since the Superannuation Fund created superannuated teachers it would appear that a review of its roots in the Fund would be obligatory as background for the organization known as the Superannuated Teachers of Ontario (STO) and the fulfilment of STO’s primary role of bringing influence to bear on the operation of the Fund. Let us then review those roots.

C Superannuation of Educational Personnel: Its Origins

The first pension fund for teachers in Ontario (Upper Canada) was known as the Ryerson Pension Fund (1853) which provided a sum of 500 pounds sterling (\$2000.00) per annum for the support of “superannuated or worn out Common School Teachers of Upper Canada”. This amount was later doubled and then tripled. While this amount was small Ryerson was very proud to state; “It is honourable to Upper Canada to be the first Province or State, in America to which any public provision whatever is made in aid of the support of Common School Teachers, when they shall have become worn out in the service of their Country⁶.” To be eligible for pension the teacher had to have contributed a pound (\$4.00) per year to the fund and provide proof of inability to continue teaching due to age or loss of health. Any yearly payment missed could be made up by repaying a sum of \$5.00. The allowance could not exceed \$6 annually for each year that the recipient had taught school in Ontario. When the fund was not sufficient, (as it was from the first year), to pay each pensioner the full sum permitted by law the fund was divided among the claimants according to the number of years that each one had taught⁷. In 1860 the average pension amounted to \$26.54.

Some opinions of the day on the new plan may seem strangely familiar even now :

“I have had the pleasure of conversing with several gentlemen of position outside the profession, on this subject, and they all agree that the fund is a good one, that the four dollar licence is not unreasonable, and that the present agitation is impolitic and against the best interests of the profession.”⁸

“Resolved that we hear with sorrow that an effort is being made to repeal the Section in reference to the Superannuation Fund, and that we feel a debt of gratitude to Doctor Ryerson for the introduction of said Section, believing it to be one of the most beneficial amendments in the New School Act.”⁹

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6. J. G. Hodgins. *Historical Educational Papers and Documents of Ontario* (p. 188 Vol. V)
 7. Hodgins loc. Cit. re 1853 Ryerson Pension Fund.
 8. Hodgins. Op. Cit. p. 188 Vol. VI.
 9. Hodgins. Op. Cit. p. 189 quoting from a Convention of teachers for the west riding of the County of Durham.

“Notwithstanding the great boon conferred upon Teachers by the establishment of such a Superannuation Fund for their benefit, a certain class of objectors has sought to create hostility to the fund and the mode of contributing to it The agitation on the subject is being promoted by two small sections of the Teachers of our Public Schools - those who do not intend to remain in the profession, but make use of it as a stepping stone to something else; and those who are penurious or selfish.”¹⁰

As to the necessity for this Fund, we would say, that so long as Teachers devote their lives to a profession so generally underpaid as theirs is, so long will their be a necessity for either friends, (if there be any, but who are often poor themselves), or the Teachers themselves, to provide for the comfort of the declining years of their brethren, who, in less prosperous days, and with scanty remuneration, led the van in that calling in which they feel proud to follow. Even now, at the Salary given to Teachers, (considering the increased cost of living), it is almost impossible to lay by a sum which would realize more than a few dollars a year.¹¹

In 1871 every male teacher in a public school was required to pay \$4.00 annually to the Fund with females also eligible on a voluntary basis. The fund was further enlarged by admitting high school teachers who wished to join. Allowances per annum were calculated at \$6.00 times the years of contribution and granted at or after reaching age 60 on presenting proof of age, good moral character and length of service. Teachers who held a First or Second Class provincial teaching certificate or who were principals of a high school were granted calculation based on \$7.00. Disabled teachers under 60 were eligible for pension under the same rules for calculation. Refunds were available to those who retired before pension eligibility but only to the extent of half the contribution. Spouses or legal representatives of teachers dying in service were entitled to refunds of contributions plus interest at 7%.¹²

This 1871 plan did incorporate the ideas of service time, age, disability, refunds and survivor benefits, although its linkage of morality to pension eligibility may now seem incongruous. It is not too long ago however that teaching candidates were required to have certificates of good moral character, and even to-day a teacher’s duty includes being an exemplar of many stated, as well as “all other virtues”¹³.

10. Hodgins. Op. Cit. p. 186 Vol. VI.

11. Hodgins. Op. Cit. p. 187 Vol. VI.

12. *Department of Education Report of the Royal Commission on Education* (Hope) Toronto The King’s Printer p. 631 Fleming *Ontario’s Educative Society* Vol. 3 p. 482.

13. *The Education Act* RSO 1980 C.129 s.235 (1) (c).

Linking pension benefits to quality of certification or kind of teaching post, while not part of present practice, may be echoed to some extent by the basing of pensions on salary earned (and so also contributions) which tends to reflect position and qualifications.

While to-day this plan does not seem over-generous it was quite an advance at a time when a Minister of Education (in 1881) held that he “was against making pensions compulsory especially for women and was also against giving a higher pension to those who remained for more than twenty-five years of service, for fear that teachers who had outlived their usefulness would continue teaching in order to get a larger pension.”¹⁴

In 1885 the Fund was closed to all except those who were members, so no further grants were provided and the plan was phased out. No pension plan was available to new teachers until 1917 unless it were provided by an urban school board under 1904 legislation . Even at best, these board plans lacked portability.

Although the spirit of the times was not favourable to better pension plans, teachers were largely the authors of their own misfortune in that they wanted better plans, but they were against plans that were compulsory. The Ontario Teachers Association as far back as 1871 voted unanimously against compulsory payments, calling them tyrannical, although it was obvious that benefits were tied to contributions and that these benefits could only be increased by a compulsory feature.

Following the closure of the Ryerson Fund to new entries in 1885 efforts were continued to achieve a better scheme of superannuation. In 1901 The Ontario Educational Association resolved:

That in the opinion of this Association it would be in the interests of the teachers of Ontario to have established some scheme of superannuation under the control of the Education Department.¹⁵

14. Fleming Op. Cit. Vol. 3 p. 482.

15. *History of the Commission* Prefatory note.

This resolution was followed by the setting up of a superannuation committee which made submissions to Minister Harcourt. A year later the committee chairman reported to the Association that other Jurisdictions had been studied for models suitable for Ontario and that the Minister intended to introduce a superannuation scheme at the next session of the Legislature. In 1903 it was reported that any scheme introduced by the Government would not be fully funded by the Government as was the Ryerson fund. The committee recommended as a result that the teachers establish their own fund and that the government might see fit to provide an annual subsidy. The year 1904 saw another report which resulted in a new teacher committee being appointed with Chancellor Burwash of Victoria College as Chairman and Principal Scott of the Toronto Normal School as Secretary. Then a Mr. R. A. Gray prepared a scheme for the committee which was approved by the Association and sent to the Government.¹⁶ Enlargement of the committee to include representatives from over the Province was made in 1906 with travel expenses met by the Association.

A breakthrough occurred in 1908 when the committee reported that the Government had provided \$1 000 for an actuarial study of the 1905 plan. This was followed by the appointment of an actuary, Thomas Bradshaw, to assess the feasibility of the plan based on teacher force data. Bradshaw found the scheme to be sound insofar as the younger teachers were concerned but that the plan would require the injection of \$3 000 000 to cover the older teachers.¹⁷ More delay followed. Meanwhile the committee was re-organized and joined by a committee from a new group called the Teachers' Alliance. These kept up the pressure with yearly reports to and on the Government and culminated in 1910 with the appointment of Professor M. A. MacKenzie (Commission Actuary, 1917-44) as actuary by the Minister, Dr. R. A. Fyne. The actuary together with selected teachers, inspectors and trustees were given the task of preparing a plan acceptable to teachers and Government. In 1914 Sir James Pliny Whitney, the Premier, expressed his intent to introduce a superannuation plan in the House. In the next session Dr. Pyne introduced the plan but the new Premier Sir William Hearst wanted an expression of teacher opinion as to support of a plan and so the bill was withdrawn for further study.

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16. This was likely the Principal R. A. Gray who served on the superannuation commission from 1917-1935 and was said to have personally made all the calculations for pensions during that period, which must have been quite a task. The report of the Minister for 1913 indicates that he was the principal of Oakwood Collegiate. The Toronto Board Archives has him as the first principal of Oakwood (1910-31) He was a Scot and a bachelor. If one person deserves credit for our present superannuation plan he is the one. He died in 1936 and the O.E.A. replaced him with Daisy Walker of Peterborough according to *The Long March* p. 62
 17. Ibid.

In April 1915 the augmented superannuation committee recommended:

1. That the opinion of the teachers of the Province be learned at Teachers' Institutes and in other ways and that signatures in favour of, or against, the Bill should be obtained, to place before the Prime Minister to show the attitude of the teachers, which is essential before the Bill could be carried further in the Legislature
2. That a pamphlet be prepared explanatory of the Bill.¹⁸

The Fall of 1915 saw large scale Teachers' Institute study of Superannuation which culminated in a large majority opinion in favour of the Bill. Secondary teachers participated in direct correspondence with the committee since they had no institutes. Unfortunately the fervour of the Institutes had not been accompanied by the needed signatures and so the Government decided to canvas teacher opinion. The canvas circular, in turn, was interpreted by most of the teachers to require only adverse replies so that of 13 000 teachers 4 800 favoured while 3 200 were against, with the balance not voting. Separate school teachers had not been included but their boards indicated that they would not be in opposition, which stand, in the light of the BNA Act s. 93, and the denominational rights guarantee under the section, was needed.

The long hope was realized when the Superannuation committee of the Ontario Educational Association reported "complete success" at Convocation Hall in April 1917 saying that the new Act would prove to be "the best on the statute books of any country". This had followed a delegation of 2 500 teachers, spearheaded by the London Teachers Association, marching on the Legislature on March 9, 1917, to present their concerns to the government of Sir William Hearst. These teachers were not alone. It is noteworthy that speakers who addressed the Cabinet on that occasion included the Most Reverend Neil McNeil, Roman Catholic Archbishop of Toronto, Sir Adam Beck, Dr. A. C. McKay of the Toronto Technical School, Miss Esther Abram of Chatham and the Chairman of the Belleville School Board. It is also interesting that this landmark of the teaching profession was introduced one year before the conclusion of the Great War (1914-18) as was another, the Teaching Profession Act (1944), before the end of the 1939-45 War. (Perhaps the "militancy" of the times was adopted by the teachers? Both these measures required, with some exemptions, compulsory participation of all teachers.

18. *History Op. Cit.*

D The Teachers' and Inspectors' Superannuation Act (1917)

This act provided a funded or "Reserve" plan for pensions which required from the government and the parties at first, more money than appeared necessary, but which would provide for future stability as pension demands increased. (In the Saskatchewan plan, started in 1930, the government did not make matching contributions until 1942.)¹⁹ The other scheme, called the "Assessment" plan was rejected since the "pay as you go" type of plan tended to require larger sums of money as time went on and collection of increasing amounts led to resistance by the payers. Schemes, such as some provinces use to-day, to pay the costs out of Consolidated revenue were apparently not considered, perhaps due to the political risks involved. The Fund was to be a pooled Fund since individual credits were not established and benefits were to be paid to individuals from the total assets of the Fund. (When the British Columbia plan was started in 1929 the benefits were based in part on separate amounts that were contributed by the teachers towards the purchase of an annuity).²⁰

The framers of the Act were no doubt encouraged by an article written by Mr. Clyde Furst, Secretary of the Carnegie Foundation for the Advancement of Teaching in July, 1916 in which he stated that:

a pension system on the Reserve Plan, sustained by joint contributions of employer and employee, is, therefore, not only the fairest and most equitable form of pension system, but it is the only one in which the cost can be ascertained in advance, and which can be permanently secure."²¹

The Act allowed any person in the Ryerson Fund to remain in that Fund or to transfer to the new Fund. It also abolished, with suitable protections, Funds established under permissive 1904 legislation by school boards which included those of the cities of Ottawa and Toronto. These boards had to continue paying pensions already granted or to provide the Fund with an amount actuarially equivalent to the cost of those pensions. In this way the boards would be out of the pension business for teachers. The matter of unpensioned teacher rights under board plans was to be dealt with "justly and fairly ...in ways that may be agreed upon between the Boards and the teachers concerned".²²

19. R. Tyre *Tales Out of School* Saskatoon 1968 at p. 65.

20. F. H. Johnson. *History of Public Education in British Columbia*. 1964. at p. 247

21. History Op. Cit.

22. Ibid.

The rate of individual contribution was set at 2.5% of salary (in 1936 raised to 3%) which was matched by the Treasurer of Ontario. Allowances were payable on retirement after 40 years of service calculated at 1/60 of the last ten years' average salary times the years of service. Reduced pensions were payable after 30 years of service and also after 15 years in the case of disability. Another feature was the granting of one-half year of credit in the Fund for all the years previous to the passing of the new Act with respect to calculation but the years were counted in full for pension eligibility. This ensured that the Fund would be in actuarial deficit from its inception since no contribution had been made to the Fund for that type of credit. The Act was amended later to provide for a contribution of 4% but otherwise it remained almost intact until 1945.

For many years the report to Fund contributors identified pensioners by sex and pension costs. These tables showed what is common knowledge i.e. that female pensioners outlive males and so are a larger charge on the Fund. (In the matter of insurance provided by boards costs for females are less) The last such regular annual table seems to have been that of 1967 although figures are available for 1982. Of course, in the earlier days, these larger costs for female pensions were used to counter the argument that the cost of providing pensions to widows would be unfair since such benefits would be provided only to spouses of male pensioners. The possibility of a type of dependent pension was introduced in 1932 so that three years before going on pension a teacher could elect to take a reduced pension with the reduction being applied to provide an allowance to any designated dependent. This concept was expanded in 1934 so that it could be available within the three year period subject to passing a medical examination to the satisfaction of the Commission.

The original need for 40 years service in order to qualify for a full pension was reduced to 39 years in 1934. This trend was reversed in 1940 when the time was again set at 40. This may have been due to apprehension that there might be a shortage of teachers due to the effects of the war then in progress and so retirement was to be somewhat discouraged. In 1942 male teachers upon the request of schoolboards could claim exemption from military service. During the previous 1914-18 conflict the commentary on the 1917 Act had observed:

while forty years is the period mentioned in the Act, it is used merely to fix the size of the annual allowance. It is not to be considered by the teacher or by the Boards as the maximum period of usefulness of a teacher. In the interests of the Fund, and for the sake of the teachers themselves, continuance of service beyond forty years, wherever possible, is extremely desirable. Boards should not force out efficient teachers even after forty years employment, and teachers should desire to continue to serve their country in the capacity to which they are best adapted.²³

23. Ibid.

Whether the health of the Fund or the teachers was the main concern is now hard to decide but wrongful dismissals actions, Employment Standards Acts, Human Rights Codes and the Charter of Rights were several generations distant. The 1946 Act provided as follows:

1. “A” Pension after 36 years of service provided the teacher was 65 if male and at 62 if female. After 40 years of service all teachers qualified without age restriction. The minimum pension was \$500 and the maximum \$1 500 based on entire career average salary. (This was an option given in 1933 to the original ten year average in order to overcome the poor salaries paid during the “depression”):
2. “B” Pension granted (with reduction factor) to teachers having between 30 and 36 years of service. The minimum was \$7.00 per year of service:
3. “C” Pension in the event of permanent and total disability after 15 years of service:
4. “CB” Pension in the event of incapacity for further teaching after 15 years of service;;
5. Provision for refunds of contributions with interest.

In 1949 “The Teachers’ Superannuation Act” was passed which incorporated many changes which the lengthy Commission on Education (The Hope Commission) had interrimly proposed.²⁴ This Act provided a \$600 minimum pension and:

1. “A” Pension changed to 35 years service at age 62 for both sexes;
2. A new pension after 25-30 years service at age 62;
3. Improved Disability Allowances;

24. As an aside, while the Commission’s report was a splendid one with the exception of separate school provisions which prevented less than total acceptance, its time span of 5 years led to jibes such as the Biblical one “that Hope long deferred maketh the heart sad” (KJV) (According to Sam Macdonald of York City). One of the Hope commissioners was Norman McLeod the second president of the STO.

4. Allowance based on 1/50 of last 15 years' salary to an upper limit of 70 % of the average subject to a maximum allowance of \$3 000.;
5. Dependents pensions were introduced for widows and children of male teachers or pensioners of 15 years or more service and for children or wholly dependent widowers of female teachers; These were one-half of the teacher amount. Note that the male pensioner spouse was not required to show dependency;
6. The interest on repayments of refunds was cancelled;
7. The assumption by the Government of Section 8 of the Act." When the payments into the fund in any year are insufficient to make the required payments out of the fund, the deficiency shall be made up out of the Consolidated Revenue Fund".²⁵

This last ensured that the capital of the fund would not be depleted and also served as a reply to criticism of the failure of the Government to raise its contribution to that of the teachers which now rose to 6%.²⁶ It should be noted that the actuarial deficit for 1948 was \$11 million which had risen to \$293 million by 1963. In 1984 a bombshell occurred when the Actuaries reported the first ever surplus of \$ 693 million. While this was a reassuring, event the report on the fund in the 1922 report to the contributors stated in positive thought that:

The fact that the valuation shows a deficit does not mean that the fund is insolvent. The fund was never really insolvent. The contributions from and behalf of all teachers who begin to contribute before the age of 35 are more than sufficient to meet the liabilities created by such teachers. This excess is being used to provide for the liabilities.²⁷

Over the years many changes have occurred in the area of superannuation and mention is made only of those which appear to me to be of importance although to the recipients any change was likely to be so. Some of these changes are mentioned in the section dealing with the establishment of the Superannuated Teachers of Ontario but previous to the mid sixties the following changes might be considered noteworthy.

25. This is still to be found as the same section of the latest Act (1983)

26. This was rectified in 1956. See Table in Appendix.

27. *Report to Contributors* 1922 p. 2. See previous f.25 which gives further reassurance.

The maximum limit on pensions was removed in 1953. In the following year the basis of calculation was changed to the best ten years and what was even more surprising those pensions granted prior to 1954 were recalculated. The Pensions Benefit Act of Ontario (now RSO 1980 C.494) resulted in further changes. The service minimum for pensions was fixed at 10 years and the contributions after 1964 of a contributor who was 45 years old and had 10 years of service were locked in. The Canada Pension Plan in 1966 required the Fund benefits to be compatible with CPP benefits and so the calculation of pensions became based on the best seven years. In 1971 the “90 Factor” (age plus service) was introduced. The 1975 change to allow escalation is treated elsewhere.

The last vestige of sex discrimination was abolished in 1971 when widowers of pensioners were made eligible on the same basis as widows for dependents allowances. It was only in 1983 that the stopping of such allowances, now called survivor benefits, when the recipient remarried was abolished. From a common sense standpoint, the wages of “living in sin” was not death but rather the retention of the allowance. Widows and widowers became ancient history with the adoption of the non-sexist “spouse” term. (RSO 1980 C.494 s.36 and C.152 Family Law Reform Act) although the practice of not recognizing spouses unless they were such no later than the “last day of (the teacher’s) employment in education” could be regarded as working against those persons who failed to take advantage of “married bliss” before retiring. This inequity has been alleviated somewhat in the 1983 Act which provides through an actuarially reduced pension allowance, a survivor allowance of 50-75% for the “after retirement” spouse (or child)’. This may not be true much longer as the Act may shortly be changed to provide a pension for a post retirement spouse as a result of a challenge and the support of the Ombudsman that the section was discriminatory.²⁸ Naturally the spectre arises of a brisk market in marriages of willing applicants to marry those in their dotage or on their last legs. The legislation guards against this by requiring a 90 day notice period of change of status and the need for the pensioner giving notice to be “in good health having regard to the person’s age and also by reducing the pension payable to the retired teacher. This provision is somewhat similar to that allowing an unmarried or childless teacher to designate a “dependent” subject to time and actuarial constraints. The present rules do not disallow or modify survivor benefits on the basis of soundness of mind of the teacher about to retire or the age discrepancy between spouses. The restriction on a teacher spouse being forced to choose between the teacher’s own earned pension and the survivor benefit entitlement as the spouse of a deceased pensioner was removed in 1971.

28. See *Report of the Ombudsman* July 1988 and the complaint of Mrs. M. (p. 10). The most telling argument presented was that the *Legislative Assembly Retirement Allowances Act* (the act which governs pensions of MPPs) since amendment in 1984 has abolished any limitations on the term spouse. (See s. 11(1)).

Another important development in 1971 was the change to allow payments into the Fund from Long Term Disability Plans. Any person connected with the welfare of teachers before this time agonized over the plight of young teachers who were incapacitated before they had secured the ten years needed for any pension from the Fund and also by the meagreness of such disability allowances in their early years if they did qualify. The Ontario Teachers Federation with the support of the Commission and its Director persuaded the Government to amend the Act to allow insurers to pay into the Fund on behalf of a teacher a monthly sum matched by the Treasurer of Ontario until such time as the teacher was in receipt of an allowance or until age 65 whichever came first. This allowed Long term Disability Plans to be less costly and easier to be incorporated into collective agreements since the time for which the insurer was responsible was no later than the insured reaching 65.

Government which by powers of legislation effectively controls the powers of the Commission has over the years responded to what it sees as new needs in the pension field, urged by the cogent arguments of OTF. In my opinion, the Ministry staff under the direction of the Hon. Thomas A. Wells, the Minister and his Deputy G. A. Waldrum during most of the 1970s set a good example in this regard which has been emulated by their successors. In addition to changes already indicated, because a university degree became basic for teaching entry, normal entry to elementary teaching was delayed for at least three years. The 90 factor recognized this delayed entry and also allowed for greater turnover in the teaching profession which was facing the crisis of declining enrolment. The introduction of the Superannuation Adjustment Fund also addressed the hesitancy of teachers to retire at earlier ages at a time when pensions were being eroded by steep increases in the cost of living which ranged from a Consumer Price Index of 35.74 in 1967 to 124.60 in 1985.²⁹

The problem of teacher redundancy was further attacked in 1983 by recognition of “position sharing” and “four over five” leave plans which enabled new teachers to enter the profession and yet allowed experienced teachers to contribute to the Fund as if full time employed. Retirement after age 55 with no age penalty for a limited period³⁰ and the basing of pensions on the best five years’ average also encouraged earlier retirement. These steps should do much towards meeting the anticipated crisis of the “nineties”, which foresees a need for large numbers of new teachers, lessened by the introduction of younger teachers now, rather than then. The raising of the period and frequency of maternity leaves for which contributions can be made to the Fund encourages both the creation of new teaching job openings and also the societal need for more students in the future.

29. Statistics Canada. *The Consumer Price Index*.

30. Another “window” was introduced for a two year period in April, 1987 to allow retirement after 35 years service without penalty.

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THE DEVELOPMENT OF THE COMMISSION

A Beginnings

The Teachers' and Inspectors' Superannuation Commission, at first consisted of two persons and an actuary appointed by the Minister, plus one teacher and an inspector elected by the Ontario Education Association at its annual meeting. Since all contributors to the Fund were dealt with in the same fashion it was felt that "sectional representation" was unnecessary.¹ But in January 1938, the number of members was increased by the addition of one appointed by the Minister and one (Mr. G. Keith a secondary teacher) from the teachers and inspectors who were members of the Ontario Education Association. The new appointments preserved the imbalance, in favour of the government, on the Commission of government and teacher representatives. The three teacher members of the OEA represented: (a) secondary teachers; (b) public and separate school male teachers; and (c) public and separate school women. As late as 1948 a teacher commissioner, Alex Fleming, a member of OPSMTF, represented also the urban inspectors and the men of OECTA. The FWTAO representative (Lucy Dobson) in similar fashion represented the women of OECTA. Presumably any elementary members of AEFO were also part of this representation by sex. In 1950, after a time lag in recognition of the new power of the affiliates of OTF and the decline in the prestige of the OEA, OECTA and AEFO were collectively represented by one added member but received independent commissioners in 1958.² The Minister's appointees were also increased to continue the overall control of the Minister's appointees.

In the earlier years OPSTF members also represented the urban inspectors/supervisory officers but the present practice is for a ministry appointee to be appointed to represent those supervisory officers who have teaching qualifications and are contributors to the Fund.³ At one time the chairman of the commission was appointed by the Minister as was the Actuary. The present Commission is composed of five appointees of the Minister and five elected teacher members. The Chairman is appointed by each of the two groups in alternate years. The first teacher Chairman was Mr. R. E. Poste in 1985.

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1. *History of the Commission.*
 2. Lionel Parisien who had been representing both OECTA and AEFO continued to represent AEFO and Mary Lehane became the representative of OECTA. In the early days these groups of teachers were the smallest of the affiliates.
 3. Some superintendents (business) lack teacher qualifications and cannot contribute to the TSF.

The Commission, subject to the approval of the Lieutenant-Governor in Council, has had, at least as far back as 1970, the power to appoint a director, an actuary, a solicitor a medical referee and other employees as considered proper. As of 1986 the Director was Mr. D. F. McArthur, the Actuary was Eckler Partners (789 Don Mills Rd.), Marie Corbett the Solicitor and Dr. B. W. Vale the Medical Referee. In the latest changes the actuarial function responsibility has been assumed by the Provincial Treasurer and the Solicitor rather than being a consultant, as was Marie Corbett and her predecessors, has now, following the elevation of Marie Corbett to the bench, become a full time staff member.

In 1936, prospective teachers were required to pass medical examination in order to be admitted to teacher training. The Commission was asked to pay for medical examinations of teacher candidates presumably as this expense would be recovered in the future by elimination of many possible disability claims. In that year, 25 of 1578 hopefuls were successfully urged to discontinue teacher training. With the coming of war in 1939 and the realization that medically fit persons were likely to be drawn off for other purposes, the Act was changed in 1940 to allow teachers to sign waivers re disability claims if they wish to pursue teaching in spite of some disability. This practice of waivers continued until a famous case of an overweight teacher in the 1960s led to its abolition.

B Commission Offices

In the early days of the Fund it was possible for most business to be transacted from space in the Legislative Building since the amount of business and the number of teachers and pensioners were quite modest as a reference to the appropriate table will show.⁴ With the growth of government needs and the development of staff bureaucracy for administration together with the felt needs of legislative representatives, space in the Building was at a premium. This pressure coupled with the need for accessibility led, in 1959, to a move from the Legislative Building to 204 Richmond St. W. Toronto which provided what in to-day's words would be a "store front" operation.

Continued pressure for more space, as the operation of the Commission grew, led to a 1967 move to leased space at 789 Don Mills Road. This building, while completely modern in many respects, was shared with the Forester organization and other enterprises which led to severe pressures on the elevator facilities so that a person could age perceptibly while awaiting for a down car at the close of a business day.⁵ By 1972 a further move seemed essential and it seemed proper at this time to acquire a Commission owned building. Such a building was erected at 190 Finch Ave W. Willowdale at a cost of \$759 000, which explains the increase in administration costs at that time.

In 1986 the Commission was again exploring possible sites and buildings which could provide larger facilities and be nearer the subway thus providing better access to teachers, pensioners and staff. By August of 1987 the Commission announced that effective January 1988 it would be leasing three floors of the North-west Life-Xerox Building at the corner of Yonge and Finch, at the Finch subway stop. This will allow all Commission staff, which has increased 50% due to increased demand for services and the implementation of legislative changes under the Pensions Benefits Act (an Ontario statute) which require greater communication with contributors,⁶ to be under one roof. The new premises will not be owned by the Commission. Rather, the Commission will be a tenant as it was before moving to Finch Avenue West. Presumably the old premises will be appraised for sale to a new owner. This sale may be somewhat restricted as the building location is not favourably zoned for expansion upwards. Leasing of new space is of course desirable should the future see a lessening of commission workload but this is not the usual pattern to date.

4. See the section on various tables in the appendix.

5. The actuaries of the Commission, Eckler Partners, are still there.

6. C. RSO 1980. Other statutes requiring more paperwork are the *Family Law Reform Act* C. RSO 1980 and the *Freedom of Information and the Protection of Privacy Act*. C. SO.

C The Role of STO in the Commission

The STO has been seeking for some years to have a representative on the Commission. This has not been looked upon too favourably on the grounds that pensioners so long as they are paid the amount provided for by the Act and Regulations thereunder should be satisfied and remain silent. Despite this defensible (or is it defensive?) attitude it must be evident that, initially at least, pensioners have an equity in the Fund and should have some means of participating in the decisions made by the Commission which affect them directly. The avenue of participation through OTF, while desirable for the strength which it provides, is no substitute for direct feedback from retired teachers with respect to the nature of pension information to those contemplating retirement and the communication needs of those who are on pension. This attempt of STO to attain representation on the Commission may be resisted by the Commission since the present Commissioners may appear to see a full time role for themselves in future as the areas of communications expand.

In the early days of the Fund (1922) a lack of data was put forward as a handicap to the proper working of the Commission in administering the Fund for 24,562 contributors in these words:

The date of birth was unknown in the case of 229 persons who were in service on 30 June, 1917, and in the case of 617 persons who entered or re-entered service during the period. Of these 846 persons whose age was unknown, 10 died in service, 540 withdrew from service, and 296 were still in service on June 30th, 1921...

It was also found in the case of 26 pensioners that the date of birth as entered in the department records was later than the date of birth as sworn to on the application for pension. In four of these cases the difference was more than 10 years, in the others it was less than ten years, but, if such an understatement of age is as common as the revealed facts would indicate, it will be necessary to revise our valuations adversely and make allowance for this practice.⁷

While much data is provided as a matter of course in our information society, the complexity of pensions which are affected by changes in legislation, dependent/survivor pensions, new definitions of "spouse", credit for wartime and extra-territorial service, maternity and other leaves such as education and position sharing, repayment for days lost through strikes etc. coupled with the tremendous growth in the sheer numbers of contributors have not lessened the task of the Commission.

7. Report to Contributors 1922.

Obviously the financial and other implications of many questions prevents an over hasty reply but there should be a possible solution to long waits.⁸ The Commission has acknowledged these problems by the retention of a communications firm to provide communications services for three years to 1989 and by the establishment of a communications department. In addition the Commission has provided to contributors who might be within pension range with printouts of possible pension figures based on estimated salaries and also provided outlines for the teacher's own calculation of pension. It would appear that the STO proposal for full representation on the Commission would be useful from the responsible communication standpoint alone.

The year of 1987 has seen an improvement in the attractiveness and effectiveness of communications by the use of colour photos⁹ and graphs in the report to contributors and also by the provision of a newsletter to pensioners and teachers called Exchange. This is to be issued on a quarterly basis in the future.

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8. Despite this criticism it must be acknowledged that the Commission and its staff are at all times pleasant and co-operative in dealing with their clients. In seeking information for this history I have been given willing assistance at times ,when I am sure, the work load has been very heavy. Then too, it is important that the correct response is made which requires care.
 9. In these photos I was struck by the fact that marry of the commissioners are in a pose with their jackets slung over their shoulders. This could mean a determination to work hard at the job, that the air-conditioning is not working or that they are not stuffy bureaucrats etc. In any case they call on one's attention.

D Historical Snapshots

1920

The Fund acquired tangible assets when the Province of Ontario issued bonds to the credit of the Fund in the amount of the net contributions to the Fund at the end of the fiscal year less any projected payment needed for the next year. Previously contributions and payments were made to and from the Consolidated Revenue Fund.

1932

Refunds of contributions to teachers had been denied to teachers previous to the first actuarial evaluation in the early 20s. Then 50% was allowed and then finally all contributions plus interest could be withdrawn but a teacher in 1935 had to have five years service before being allowed to withdraw funds which resulted in many teachers planning to teach for five years in order to get their contributions returned. The thought of going on for a pension for many was unreal since the types of pension available then did not include the “F” type.¹⁰ The pension maximum was raised to \$1 250.00 from \$1 000.00. Full pension service time was reduced to 39 years from 40. While these amounts appear very small it must be kept in mind that these were “Depression” times. The weekly wage of a skilled tradesman was about \$25.00, that of a clerk in a department store about \$12.00, a new 1933 Chevrolet coupe was about \$850.00 and in Chinese cafes on Yonge St. it was possible to have a full course meal for 25 cents.¹¹ In this matter of withdrawals, from about 1965 to about 1975 many teachers used the Fund as a type of bank account by withdrawing funds during the summer saying they were not going to teach and then repaying the funds later since the cost of repayment was less than the cost of borrowing in the market place. The only positive note in this was that it created jobs in the refunds department of the Commission.

1938

The Commission was increased from 5 to 7 members with the appointment by the OEA (Secondary Teachers) of G. W. Keith and D. A. McArthur (for the Minister).

1941

The Ontario Teachers Council made representation to the Teachers and Inspectors Superannuation Commission respecting pensions to widows and actuarial consideration of B and CB pensions.

1942

The Actuary notes that a strain is being placed on Fund because larger Boards are implementing fixed retirement ages.

10. See the tables dealing with the various forms of present day pensions.

11. These are from the author’s own recollection of the times.

1953

Saw the deletion of \$ 3 000.00 maximum pension¹² and the Introduction of 35 years service and age 62 for full pension.

1964

The Province was paying \$14 889 000.00 interest on the Actuarial Deficit.

1966

Payments into fund for pregnancy leave were allowed.

1967

The minimum pension was increased to \$1200.00 from \$600.00.

1968

The Pension Register at one time showed pensions and recipients by age, sex and cost. This was the first year that sex as a factor was not found in the Report to Contributors 1968. Some later reports as shown in the statistical tables revived some of this practice, possibly, to demonstrate inequitable treatment in pensions on the basis of sex.

1970

Minimum Pension raised to \$2 100.00 at an estimated cost to the Government's consolidated revenue of \$ 2.53 million.

1971

Original pension increased by 2% for each year the pension had been in force (up to 50%) for those who retired in 1950 or earlier. Widowers and widows became eligible for a dependant's allowance as well as for an allowance in their own right.

1972-73

The increase in pension allowances to teachers between 1972 and 1973 was more than the total payments of 1961. Pre 1971 pensions were increased by 4% and those of 1971 by 2%.

12. There is still no maximum on pensions receivable but the income tax act does not allow for the deduction from income of contributions on that part of salary over \$60,000.00.

1974

Report to Contributors was in Bilingual Form for the first time. Subsequent ones were made available in French or in English since it was determined that economies could be obtained by printing the French report as a separate document due to the limited number of copies required. The cost of the minimum pensions subsidy was \$12 124 480.00. The 1966 Actuarial Deficiency was \$30 137 600.00 and that of the Post 1966 period was \$46 074 800.00. These required to be funded in order to stop their increase. (This is considered in the Statistical tables.) 1972 and earlier pensions were increased by 8%. 1973 pensions were raised 4%. The minimum pensions for pensioners and survivors were raised to \$2 400.00 and \$1 200.00 respectively.

1975

The Superannuation Adjustment Fund was established to provide for escalation based on cost of living with a cap of 8% but with any excess accumulative. Teachers retiring before 1975 were to have pensions escalated but the full cost was to be carried by the government.

1976

Increased work load of Commission is mentioned. The use of mail has doubled. Commissioners are being used to go out to speak to groups. Record of past services are now sent out to contributors, with those having ten or more years of service also receiving a projected pension estimate. The Commission moved to 4½ day week with a longer day for the first four and closing at noon Friday.

1983

Allowances and an interest in the Fund from inception until 1983 were protected from attachment, garnishment, seizure or other process of law and could not be assigned. In SO 1983 C.84 s.43 this protection was waived in respect of an allowance where the intent of execution, garnishment etc. was in implementing “an order for support or maintenance enforceable in Ontario.” Even so, a notice of at least ten days to the recipient of an allowance is required before the order may be enforced.

1984 and on

Best five years calculation implemented for those retiring in 1982 and later. Retirement became possible for a limited time without age penalty for those lacking the 90 factor who are aged 55 and also for those who have 35 years service.¹³

13. See Introductory chapter also.

Beginnings of The Superannuated Teachers' Organization (STO)

A Origins

How did the Superannuated Teachers Organization come into existence? The spark that ignited the fuse of an idea, that had probably been dormant for some time, was the introduction of the Canada Pension Plan in 1965. By this plan each employer was to deduct a percentage of each employee's salary and remit this to the Canada Pension Plan. Art McAdam in one of his reports¹ said that Premier John Robarts had decided that the most that should be taken from a teacher for pension purposes was a total of 6% and so the CPP. should be "integrated with" rather than "stacked on" the teacher contribution. The Premier may also have been concerned about the added burden that "stacking" might have imposed through the need for greater matching Provincial Government contributions. As usual, there was a fair amount of controversy generated among teachers some of whom were willing to forego money loss now for benefits in the future while others felt that dollars in their hands now were more desirable than a better pension which appeared far distant at the end of the road to retirement.

The Premier at a meeting with the Board of Governors of the Ontario Teachers' Federation put forward the integration plan but indicated that the superannuation fund would continue to provide pensions up to age 65 in the usual manner, after which the pension would be reduced but augmented by the Canada Pension which would be then payable. A further sweetener was added which provided for the superannuation allowance to be based on the best seven years salary² rather than the best ten years salary as it was at that time. Since salaries had increased substantially in the period this meant a much better pension. Seeing that this appeared to be a suitable compromise the Board of Governors accepted the proposal.

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1. Entitled *The Story of STO*
 2. This became necessary to conform to the Canada Pension?
In any case the Canada Pension Plan in an explanation folder dated 1965 over the name of the Honourable Judy LaMarsh promised a cost of living adjustment moving only upward to be based on a "Pension Index" derived from the cost of living.

When the Minister of Education made his annual visit to the Spring Meeting of the Board of Governors in 1966, the Governors expressed their appreciation for the pension improvements. Nora Hodgins the Secretary of OTF asked what was to be done for those who were already on pension and who had paid 6% into the Fund for many years past. The reply was that those pensions would not be disturbed.

Art McAdam anxious to know the outcome of the pension discussions, sat next to Nora and discussed the matter. He was told that the government did not intend to do a thing for those already on pension. Nora felt that pension changes for future pensioners should apply also to those already on pension. Art had no immediate solution to accomplish this but Nora suggested that if the retired teachers would get organized their numbers and expertise could be added to those of OTF. When Art arrived home he thought of the problem and drafted a plan of organization for a retired teacher group. He put the plan in the mail for Nora and waited.

According to Art:

In a teachers' meeting if you dared to move a motion or offer a constructive suggestion, you had a job. In due time I got a letter on OTF stationery. By motion of the OTF executive, I was instructed to form a committee and proceed to organize the superannuated teachers.³

The committee was to be an OTF committee with the usual expenses to be paid by OTF. Art then called on Norman McLeod (First President, OTF, 1944) for assistance which was gladly volunteered. The two of them had worked together on a committee as far back as the introduction of the Teaching Profession Act 1944.⁴ Their teacher political experience told them that approaches to the government were best made through OTF and the affiliates. The committee of ten retired teachers, two from each affiliate, was chosen by Art and Norman. Those selected were Mr. Art McAdam (Toronto), Mr. Norman McLeod (Leaside), Miss Jean Beach (Ottawa), Miss Marie Jeanne Seguin (Ottawa), Mr. Murdoch McIver (Toronto), Mr. Harvey Mitchell (North York), Miss Mary MacPherson (London), Miss Laura Cook (London), Miss Elizabeth Newman (Toronto), Miss Marion Tyrrell (Toronto) and Mrs. Yvonne Laronde (North York)⁵.

3. From Art McAdam *The Story of STO* p. 2

4. Now RSO 1980 C. 495

5. The location given was their address at that time.

In a record left by Marion Tyrrell, who later became the first secretary of STO, it would appear that Norman, Art and Murdoch were the driving force in the committee although Marion also indicates that Marie Jeanne also made a good contribution as did Harvey, although it is noted that he died before the organization of STO really got going. Yvonne and Jean served very briefly on the committee. Mary apparently was on the committee to represent the Ontario Association of Superannuated Women Teachers (OASWT) which had been in existence for some time and which was aided by FWTAO.⁶ This organization which dates from about 1956 was open to all former women members of OTF. Among other things, it provided group life insurance. In 1937, a forerunner group called "The Rendezvous Club" had been established May 4, 1937 as a social club for retired Toronto women teachers in the apartment of Miss Anna Hunter⁷. Laura Cook also had a strong primary interest in OASWT although she later became president of STO. Admittedly these must be regarded as subjective assessments. In other notes it is recorded that Miss Myrtle Purcell was an organizer of STO and that counsel was provided by Nora Hodgins and William Jones of the OTF staff.

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6. In 1973 the provincial secretary of OASWT was Erna Martin of Ancaster and it had a membership (1972) of 3500. Leonore Graham was its president in 1985 and 1986. Its latest newsletter of Sept. '87 gives Alma Wilson of Owen Sound, President, and Dorothy Montgomery of Peterborough, Secretary, reported membership as 5230 plus 276 sustaining members with 383 being deleted for non-payment of dues and 195 deaths. In the organization "local" district memberships, apart from provincial, are allowed but the provincial body asked the districts to discourage this practice. In 1965 FWTAO provided \$100 000 to be used in aiding needy retired teachers. The result was assistance to 481 women teacher retirees all of whom had pensions under \$1 000.00.
 7. Miss Hunter was the spark plug in making the group look at the provincial scene and the start of a pension campaign. This led to the beginning of OASWT with the Rendezvous Club as the Toronto district. The Toronto Teachers(retired) also started a group called Club 48 which formed a sub-group of women who wished to belong to OASWT. Anna Hunter died October 2, 1987 aged 101 years. Cora Bailey supplied me with a copy of her (Cora's) history of the OASWT and also Anna Hunter's recollections of the Rendezvous Club as found in the booklet The Rendezvous Club. A familiar name to me was that of Amy Smith who was president of the Toronto group in 1954. My wife was on the staff of Bowmore Road School Toronto for several years with Amy. Amy was a tremendous champion of many causes as I recall. She married after she retired.

The November, 1967 OTF Reporter contained a report of the Interim Committee for the Superannuated Teachers which informed the OTF Governors of its activities in these words:

Since we reported to this Board in April, the Teaching Profession Act has been amended to read: "Every person who upon retirement is a member of the Federation and who is receiving a pension or an allowance under the Teachers' Superannuation Act, may, upon request, be an associate member of the Federation."⁸

We have sent an information and progress letter to each pensioner.

We met with J. R. Causley Director of the Superannuation Commission and he assured us that a consent form could be sent to all superannuated teachers from his office. Further a membership fee could be deducted annually from the pension cheque.

In September a consent form will be sent to each pensioner and those who choose to join the Superannuated Teachers' Organization will receive nomination forms and ballots. The first Senate will be elected.

Our committee met with the Minister on June 22. The costs to meet our request were much the same : recalculation would cost initially \$1 530 000.00 per annum; adding a minimum increase of \$300.00 would make a total cost of \$1 740 000.00 per annum.

After discussion, the Minister stated he was prepared to request of the Government a recalculation of the pensions of those who retired prior to January 1, 1966, with a minimum increase of \$300.00.

The Minister wanted assurance again that our request had the approval of OTF and he suggested that we forward to him additional arguments to our brief, which we did.

8. There is discussion of this new clause in the section dealing with the structure of the organization. The OTF Reporter was a most informative and attractive news vehicle under the editorship of Miss Rosemary Luxford (later Stasios) but it failed to survive the growth of politics in the affiliates of OTF, such growth coming to see the Reporter as a threat to the affiliate organizations and their increasing attempts to give the affiliates pre-eminence in communication with their memberships.

This interim committee gave the organization a name, the Superannuated Teachers of Ontario; defined the membership as being superannuated teachers; and provided for a Senate which was to be the governing body. The Senate was to consist of twenty senators, four to be elected by and from the retired former members of each of the five affiliates. The Senate was to meet at least once per year. It would be required to elect from its members, a president, vice-president and a secretary-treasurer.

To accomplish this it was necessary to secure the approval of the potential membership and provide for the election of the Senate and eventually for its officers. At Nora Hodgins' suggestion, approval and Senate selection were made by mail. Each retired teacher was asked to submit a name of a retiree from his or her affiliate. Five names of those most favoured by each affiliate were then included on a mailed ballot with two to be elected. Apparently a large majority of retired teachers favoured the proposal and the election occurred on March 14, 1958, with the 20 Senators meeting in the OPSMTF (now OPSTF) Board Room.

The election took place as follows:

We drafted a letter stating our purpose, the form of the proposed constitution and the objectives for such an organization. This was approved by the OTF. Envelopes were addressed and mailed to every superannuated teacher. In it we asked each such pensioner to submit the name of a superannuated teacher who had been a member of his or her affiliate, who had consented to be nominated for election to this organization. The letter was mailed to every superannuated teacher in Ontario. We did not get 4 000 nominations but we got a mail bag full. These had to be sorted into five piles, one for each affiliate of OTF. The six names receiving the most nominations were put on a ballot. Again the Superannuation Commission addressed the envelopes and a ballot was sent to every superannuated teacher with full instructions that he or she could vote for any four nominees. The four names in each group receiving the most votes were declared elected. This made a Senate of twenty members.⁹

These twenty elected members, were the first Senate of the Superannuated Teachers of Ontario.

9. Art McAdam Op. Cit.

Art McAdam also gave praise to two women who “cried for us in our infancy” and who helped to make the first senate a possibility with these words:

I would like to make a few remarks about Marion (Tyrrell). She had been secretary for our committee and now she was to be Secretary of the STO. She had kept the minutes of our meetings and sometimes she had to put the motions in motion. She organized groups to stuff envelopes. She tabulated nominations and votes. During this time we had no money, we had no office, we had no typewriter, we had no phone and now we would not have money for a year when the first fees came in. I would like also to make comment about Dr. Nora Hodgins. It was her sense of fairness and the need of those who had taught on low salary that spurred the formation of the STO.¹⁰

The first elected officers at the first Senate meeting in April 1968 were Kay MacPherson (past-president) Art McAdam (president), Norman McLeod (vice-President) and Marion Tyrrell (secretary-treasurer). The election of the executive took place in the following way.

A day was set for inauguration. When all were assembled an executive had to be elected. Someone nominated Art McAdam as President, someone moved that nominations close. The Senators didn't have a chance to vote their approval. In like manner Norman was made vice-president and Marion Tyrrell was made Secretary-Treasurer. The STO was born.¹¹

The Senate, in 1968, beside organizing itself, set a membership fee and approved a constitution which lasted substantially until 1973 when Murdoch McIver introduced a new one¹² which allowed for the formation of districts and the power of districts to elect one of their members to the Senate.

10. Art McAdam Op. Cit.

11. Art McAdam Op. Cit.

12. This constitution was replaced by another in November, 1984. See Chapter on STO to-day.

The Senate also tackled under new(?) business the problem of inadequate pensions that were being received by early pensioners. There were many examples of hardship available. Murdoch McIver (President, STO 1973) had retired in the early fifties at a pension of about \$3500 which at that time allowed for living at about his previous style. Twelve years later this amount was approaching penury due to the cost of living increases during that time. But at this first 1968 meeting the chairman ruled that the matter should be deferred until the OTF resolution calling for pension adjustment by a recalculation substituting the best seven years' salary as a basis, as was done for all teachers retiring after 1965, was considered by Premier Robarts. A resolution was adopted calling for a meeting with the Premier. This occurred but the meeting was a disappointment since he was not in favour of recalculation. But Mr. Robarts indicated that an escalation clause might be a possibility if the teachers were willing to increase their contribution. It was apparent that another tack had to be taken. The new STO president Art McAdam, like Martin Luther King, "Had a dream" for restoring the power of the pension by way of a formula which appeared, in known examples, to remove much of the inequity. It appeared to him also that the minimum pension of \$600,00 in place for 50 years should be brought up to the need of the present day. His draft proposal called for:

1. A Pension minimum of \$1 400.00.
2. All pensions in force to be increased by a percentage equal to 2½% times the number of years they had been in force.
3. An escalation clause in the Teachers' Superannuation Act.

to enable pensions in the future to be recalculated in relation to the cost of living increase.

Art being in his own words "not a conceited man" sought some "echoes" which he obtained in a meeting with Norman McLeod and Murdoch McIver at Federation House on a Saturday morning. Norman said "If the government would grant them we would be famous". However he was doubtful if the aims could be reached. Murdoch observed that "I'm for anything that is better than what I have and this proposal is much better. All did agree that the proposal should be put to the Senate.

This was done at a late October meeting where the proposal was adopted. Marion (Tyrrell) sent a copy of the proposal to the OTF executive in time to get it on the agenda of the Winter meeting of the Board of Governors of the OTF where it was passed. The Department(now Ministry) of Education received it shortly after. The Department in turn phoned OTF to see if \$1 200 would be a suitable minimum pension. This was acceptable as an interim step, the more so since it appeared that at least the proposal was being studied. The Board of Governors thought that the minimum should be at least \$2 100.00 and the Government agreed to that new figure.

In October, 1969 the Education Minister Mr. Davis set up a government committee to meet with OTF to consider the second point, that of escalation. OTF contributed five members to the committee, two of its table officers, W. A. Jones and also included Norman and Art from STO. OTF also included Dave Brown an actuary from the firm of Eckler Brown to address any actuarial difficulties that might arise during the discussions. At one point a treasury official said “your request is reasonable but we can’t grant it because the government also contributes to and guarantees the pensions of its civil servants and they haven’t asked for a thing. At this stage perhaps nothing would have happened but Art recalls that he said “I can only speak for retired teachers but the old civil servants must be as hard up as we are and they must need help too”. The meeting closed and all went home.

Twenty years later Art McAdam recalled¹³ the times and the argument as follows:

Well I’ll tell you, one of the faults we always had was that we said ‘we want so much more’, but we didn’t know why or how, but you know in doing this thing I, well, I maintain that above my eyebrows I have a little room called my imagination and I went into that room and I created five imaginary teachers. They were all alike, they were all men teachers, all spent their time teaching school and they were all classroom teachers all retired at age 65 and qualified for an A pension - that’s the way they were all alike. From there on they were different. I didn’t give any of them names I just gave them letters. Mr. J., Mr. K., Mr. L., and Mr. O.

13. STO was engaged in political lobbying in its very beginnings. Murdoch McIver in a letter (May 1968) quoted in *The Long March* (p. 361) said “I am in the middle of an operation to blanket the Legislature by having every member of the Legislature visited by two retired teachers. As my part, I drew Metropolitan Toronto with all of its 26 members and I have to find two teachers (retired) for each of them. I have telephone ear, stenographer’s spread from sitting at the typewriter and flat feet from running down to 1260 Bay Street. I am as busy as two cats on two tin roofs.” (The quotes from Art were in a taped conversation at the November 10, 1987 Senate. Art was in his mid eighties at the time.)

Mr. J. retired in 1950. (By the way, I went in my memory down pension Lane and had a chat with each fellow.) Mr. J. retired in 1950 and his pension was 2% times the average salary of the previous 15 years - of course they didn't use the year they retired. His pension was computed on the years from 1934-1949. During the depression, for five of those years his salary had actually gone down. Poor Mr. J. He had only four good years when he had an increase and the other eleven years were bad. So he had to be content with the minimum of \$50 per month. Inflation started up and by his 70th year he was living on bread and milk. He lost weight, took the flu and had to put on his angel wings and take off for eternity. Now then...

Mr. K. retired in 1955 and his first pension dollar was no better than Mr. J.'s last pension dollar so his whole pension was discounted at the inflation rate in 1947-1955. And then it started to go down and down with inflation

Mr. L. retired in 1960. His first pension dollar was discounted by inflation for 10 years.

The next one, Mr. M., retiring in 1965 had his pension value subjected to inflation for fifteen years.

When we came to the one who retired in 1970, Mr. O, he was lucky, He got the best seven years.

I often think that Robarts¹⁴ was a good bargainer because he had made a bargain that was an advantage to the Province because they (the Province) didn't put in 6% they only put in 5.1% But he gave us the best of seven years which was as good as the other (that is the 6%).

Then when I gave my three causes¹⁵ I thought 'Gees, I've got something'; and then I thought, 'who the dickens proposes these things? After all, he's only a grade eight teacher. He's not an actuary or a chartered accountant or a math specialist.'

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14. Premier John Robarts.
 15. These were (a) a minimum pension of \$1 400.00 rather than \$600.00; (b) All pensions in force to be increased by 2% times the number of years the pension had been in force; and, (c) an escalation clause should be inserted in the Superannuation Act. This last clause was realized shortly before Murdoch's passing but too late for Norman.

So I thought of something when I was a kid. My sister was ten years older than I was, my brother was nine so when I was eight my sister was eighteen and my brother was seventeen and they were busy with the farm work¹⁶. So little Artie had to play by himself. So I remember one thing I did. I went down to the barn, and into the cow stable. Our barn faced the south east, and a hundred rods from that was a very high hill, maybe three hundred feet. I came out of the cow stable and closed the door and I shouted Halloo. And then I listened and back came the echo but it didn't sound like the echo that I had in my head. I thought "Some kid must be answering down there "I tried half a dozen times and it all came back the same way so I became convinced it was my 'Halloo'. Later on when I learned a lot, I learned why it sounded different. The Halloo from the hill went in my ears but my Halloo came from my throat. So then I said I need an echo on this thing. That's when I called up Norman McLeod and Murdoch McIver.¹⁷

We got the first thing in January. They asked us if we would accept \$1 200.00 instead of \$1 400.00. I was so tickled that they would even offer that amount that I said "sure". The next was when we had this meeting the man from the treasury department said 'your request is reasonable but we can't give it to you teachers until the civil service has it.' So if we had gone home then, we would have got nothing. But as the president I thought we've got to pick up that thing. So I said, 'well now I can only answer for teachers but those old people are just as hard up as we are because they are pensioners ,too'. Norman grabbed it and said 'There is no reason why you can't take that formula we gave you and apply it to all the pensioners supported by the Government and guarantee it'. That's just what did it. And it went right through. And then you know Murdoch- how we fought together. I thought gosh how lucky I was in the two men I picked because the one thing about Murdoch was that he felt that the impossible was not impossible and that one has to keep fighting.

16. This farm was between Campbellford and Stirling Ontario.
17. Art used these "echoes" on many occasions.

We got the buying power of the pension dollar tied to inflation and we got that all the way through and we got the minimum pension up to \$2400.00 or \$200.00 month, it had been \$50.00, then we applied this idea of the pension as it is now, to what it ought to be if the people who paid 6% all the way through got benefits from it. As a result we got that through and then we got it to carry on permanently. So all that is what we have and I don't think a lot of people know that.

But that year there was a Santa Claus. Before Christmas of 1969 the Minister Mr. Davis announced that all pensions, including those of civil servants, were to be increased by 2%, with some limits, for each year a pension had been in force.

B Pension Adjustments and Escalation

The improvements obtained in pensions gave an impetus toward a stronger STO. As of January 1971 ad hoc escalation of pensions was introduced for 7 400 teachers who retired before 1970. Pensioners who retired in 1950 or earlier had their pensions increased 50% and those retiring as late as 1969 received an increase ranging from 46% for 1951 retirees, to as low as 2% for 1969 retirees (OTF Retirement Benefits 1974).

By January of 1973 a further ad hoc escalation of 4% for pensions of 1970 or earlier and a rise for 1971 pensions of 2%. was established. A minimum escalation amount was set at \$84.00. At the same time the minimum pension for calculation purposes for past and future retirees was set at \$2 184 (this was the old minimum plus the minimum escalation of \$84.00) The "F" or service pension, and the dependents pension were adjusted in the same general way. For example the minimum adjustment to a dependent's pension was set at \$42.00. The costs of these adjustments were to be met by the Ontario Government rather than the Superannuation Fund. The most interesting development in the 1973 changes, announced on August 27, 1973 at the OTF Board of Governors, was the statement by the Minister Thomas Wells, that these represent an interim adjustment pending completion of a study to find a method of providing an ongoing solution to the problem of maintaining at least to some degree the purchasing power of all pensions to which the Government contributes".¹⁸ It appeared that some automatic escalation was on the horizon although the words to some degree" tempered any possible wild enthusiasm that might have arisen.

The September 5, 1973 report to the Executive of STO by Murdoch, in part, contained the following account of his appearance at the Annual Meeting of OTF where he represented the President Laura Cook who was ill:

Miss Tyrrell prepared the report for me, which I read ...In it she gave a succinct account of the STO and its various committees... she stressed as "our major project of this year... the organization of interviewing teams... to approach Members of the Provincial Legislatures. Accordingly our hard-working Secretary prepared literature to be used in preparing for, and conducting interviews. In addition to an OTF pamphlet restating the requests of the superannuated teachers with suggested reasons for granting them, which was reprinted and distributed widely to canvassers, members of the Legislature and officials. Miss Tyrrell prepared and sent out to all potential canvassers two pamphlets setting out how to arrange for and conduct an interview. The shocking thing about this operation is the disappointingly small number who had completed their interviews, 55 at last count. We derive some comfort from the fact that, of the members interviewed, all but one were favourable.¹⁹

18. Press Release dated August 27, 1973. Also reported in the Globe and Mail by N. John Adams on August 22, 1973 from Kimberly.

19. Report to the STO Executive November 1, 1973.

Murdoch McIver was enthusiastic, however, over the contribution made by N. A. Sweetman of the City of Toronto whom he describes as “ a most willing and tireless worker in our cause an inspiration and a driving force”²⁰. Murdoch gave further good news:

On a more cheerful note, I must report that our interview with Mr. Leonard Reilly MPP was most successful. Our group which consisted of W. K. Bailey, Loretto Dopfer and myself, could not have had a more sympathetic hearing and co-operation.... He immediately wrote to the Minister of Education enclosing my letter and commending our cause as just and worthy of support.²¹

Following continued pressure from OTF and also the STO under the leadership of Murdoch McIver and Dorothy Martin the new Secretary, Premier Davis established a committee to recommend changes to meet the needs of pensioners. Mr. J. R. Causley was named Chairman.

The biggest drawback to proposing a plan was the lack of a suitable model and the restriction of funding that the Pensions Benefit Act²² required. OTF took the position that nothing ventured was nothing gained and proposed the establishment of a fund to which teachers and government should contribute and which could be reviewed in the light of experience and the financial health of the fund. Such a fund would not need to be actuarially sound since the benefits would be contingent on the health of the fund and so that the restrictions of the Act were not applicable.

20. Superannuation Committee Report. November 1, 1973.

21. Report to the STO Executive September 5, 1973.

22. RS0 1580 C.494.

The government agreed to this approach but at a meeting of the Board of Governors of OTF, teacher participation was jeopardized by the stance taken by one affiliate that the whole idea should be renegotiated for maximizing the benefits. Fortunately toward the end of a long afternoon the decision²³ was taken to allow the OTF Executive to have a free hand to resolve the matter as expeditiously and as well as practicable, and the governors then “folded their tents” and departed for home leaving the matter to the OTF Executive. The committee recommended that all pensions in force as of July 1975 be escalated in accordance with the cost of living. There would be a waiting period for the application of the Act²⁴ which would provide a buildup of capital in a manner similar to the original plan of the 1917 Act which established the Superannuation Fund. A yearly cap of 8% was to be applied to the cost of living increase figure with any excess carried forward to such time as the cost of living fell below 8% at which time the excess could be applied to that year’s pensions. If the cost of living were to decrease there was to be no change in the pensions. These benefits found favour with OTF.

The teachers of Ontario owe a great deal to the STO and the OTF superannuation committees of the early 1970s. With respect to STO, Murdoch McIver chaired a committee which included S. G. B. Robinson, Mary Lehane, N. A. Sweetman and Jessie Fairburn. Tom Tait as chairman of the OTF committee had Marie Arthurs, Gerald Hurtubise and Ed Minchin as members. The teacher members of the joint committee of OTF and the Government also gave strong leadership through Father Frank Kavanaugh, Bill Jones, Geoff Wilkinson, and Ian Fife. M. McIver and A. McAdam and J. A. Causley were also members.²⁵ These pioneers were also active at the Federal level as witnessed by correspondence between The Honourable John Turner, then Finance Minister and Laura Cook and Gordon Loney seeking tax relief for older citizens. In the exchange Mr. Turner referred to the \$1 000.00 exemption for senior citizens that he had just introduced.²⁶

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23. The author, subject to his memory, recalls moving the particular motion in the committee of the whole at the April 1975 meeting of the OTF board of Governors. The motion with different sponsors was passed in the regular session stating that “the Executive be authorized to approve, not later than May 31, 1975 an immediate escalation of not less than 8% for superannuated teachers.”
 24. This was put into force by the Superannuation Adjustment Benefits Act for future pensions, the government financing the escalation of pensions presently in force.
 25. Various Minutes. The author particularly remembers Tom, Ed and Dr. Steve who were great assets to the cause. Even as early as 1972 Tom had compiled a vademecum for the Superannuation Act and as of 1987 he is still at the latest edition.
 26. Reply of May 12, 1972 from John Turner to Gordon Loney. T. D. Walter of Woodstock also received support from Wally Nesbitt MP.

With the passage of the Superannuation Adjustments Benefits Act in July 1975 the “on-going” solution had arrived and seemingly none too soon since the years 1974 and 1975 saw the Canada wide Consumer Price Index rise 9.09% and 12.02% respectively. The timing was crucial. Inflation, as noted, was rising totalling about 32% in the previous four years. The strength of the teacher position following the great walkout of December 1973²⁷ was never greater. At the same time the finishing touches were being put on the legislation which, for the first time, gave collective negotiation rights to teachers. The clouds of declining enrolment and the redundancy of teachers was also at hand and escalation was a good move to allow teachers to retire earlier with their pension protected from erosion. Lack of such assurance was the reason that the implementation of the “90 factor” had resulted in fewer teachers than expected retiring with the factor. From 1975 onward the pressure on government to improve pensions lessened as higher salaries were achieved and wage restraints were put in place. Delay would have been fatal to escalation in that climate.

The Superannuation Adjustment Benefits Act²⁸ provided for escalation benefits to teachers who retired September 1975 or later. There was no automatic retroactive provision for those who had taken a pension previously. Thus pensioners were not part of the Act. But the costs of previous escalation and raises in the minimum pension together with future escalation of pensions in force before 1975 continued to be carried by the Government. The contribution of each teacher subject to the Act was to be 1% of salary matched by an equal government sum. This levy was to be fixed until 1981. At that time, in the light of inflation, number of contributors and salaries, and, the return on investment, the rate would be subject to review. There was provision for a review committee composed of four teacher and four government representatives to monitor the previous factors and also other related matters. The rate of adjustment to pensions was to be the rate of inflation subject to the restrictions as worked out by the committee and OTF as mentioned before.

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27. This occurred after a group of secondary teachers resigned at Christmas, which was their contractual right as individuals. The government declared retroactively by Bill 274 that the resignations were invalid and should not be recognized. It also tabled Bill 275 to resolve the dispute. The walkout was headed by Geoff Wilkinson President of OTF.
 28. RSO 1980 C

Projected Balances in the fund for 1995 varied with the assumptions. Where it was assumed that contribution rate and number of contributors remained fixed two scenarios were possible according to actuarial estimates in 1979. First, given inflation rates of 7.25% declining to 4% in 1991 and investment return of 9.5% declining to 6.25 in 1991 and 6% thereafter the fund would have a balance of \$846 million in 1995. Second, given constant inflation rate of 8% and investment rate of 9.5% dropping to 8% the fund would be in deficit in the amount of -\$283.04 million. Both these assumptions were based on zero growth in contributors and the rate of contribution remaining fixed but with salaries adjusted for increases. The Coward²⁹ report of 1987 estimated that the Superannuation Adjustment Fund, to-day, would have an unfunded liability of \$2.6 billion and both the Coward and the Rowan reports estimate that the SAF will be exhausted by the year 2008.

The achievements of the present day Fund would astound those teachers in the Ryerson Fund of a century ago. Their demands then were outlined by Ryerson in the words:

“As to the grounds of objection to the distribution of the Fund (as now authorized by the School Act of 1871), which have been urged by very many earnest and faithful Teachers, I entirely sympathize, and would gladly see the Law modified so as to meet their reasonable wishes. These Teachers object to the present scheme, chiefly on the following grounds:- That Teachers must be “worn out” before they can receive any aid from the Fund. As one Inspector remarks, “many of the best and most devoted Teachers look forward to a time when the work and worry of the School Room will be over, and the hope that their withdrawal from the profession may take place, at all events, a few years before they are incapacitated by infirmity and unable to teach a School any longer. Like the Merchant, the Mariner, and others, they hope for retirement while health and the capacity for enjoying retirement remains. Many of them would rather die in harness than confess themselves incapable of doing a day’s work....2nd. The second reasonable ground for objection is the uncertainty of the amount of pension payable for each year’s service.

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29. Commissioned by the Ontario Government to investigate the financing of benefits under the TSF and the SAF. Laurence E. Coward of Wm. M. Mercer, Ltd. recommends the amalgamation of the two funds. Another report by Malcolm Rowan examines the investment policies with respect to public sector pension funds and suggests that these funds should be invested in marketable securities in order to generate a better return. As of January 1988 it seems likely that the two funds will be amalgamated with the TSF absorbing the SAF deficit and that there will be diversification of investment. The question remaining is to what extent the teachers will share control of the fund.

For some years, the state of the Fund has been such that I have only been able to apportion one to two dollars for each year's service; last year the amount was only Two 33-100 dollars a year; but this year (out of the \$12 500 which I took the liberty to recommend being placed in the Estimates for this service), I shall be able to apportion at the rate of about Four dollars for each year's service... It is the continual fluctuation in the amount payable to them which has reasonably caused much discontent. In regard to the first ground of complaint which has been urged, I would recommend a fixed age to be determined at which every Teacher who has subscribed to the Fund should have a right to retire and receive a Pension. A sliding scale of allowances might also be fixed, definite in amount, and not liable, under any circumstances, to fluctuation.³⁰

While these century old words may now sound quaint to us, they contain the hopes of all teachers that a pension scheme should provide enough time in retirement to be able to enjoy it. Thus, arriving at retirement in a "worn out" condition (as the old Act bluntly put it) and not being guaranteed a fixed pension in actual dollars or its inflation corrected figure, continues as the main concern of teachers.

It is true that teachers have made great advances in the field of pension allowances but so has the general population with the arrival of the Canada Pension and the Federal Old Age Security pension³¹ together with Guaranteed Income Supplements. Each improvement seems to point even more to those inequities that still exist or are created by the improvements which are not applied retroactively.

Pierre E. Trudeau was probably correct when he noted that "we are in the revolution of rising expectations". In the words of the once popular song he might also have said "We've come a long way baby but we've got a long way to go". To-day that way is much shorter.

30. J. G. Hodgins Op. Cit. Vol. VI p. 286-287. The capitalization is as found in the original.

31. Canada pension is paid on the basis of past contributions. The OAS amount payable without means test to all on reaching age 65 in October 1987 was \$318.19. Ontario also pays a flat grant for property tax relief but sales tax allowance is not available to a pensioner.

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The Superannuated Teachers of Ontario - To-day (1988)

A Role of the Superannuated Teachers of Ontario (STO)

The Superannuated Teachers of Ontario (STO) is the official organization of those superannuated persons who are in receipt of an allowance under the Teachers' Superannuation Act. (C.84 S. 0 1983) As the official voice of those persons, it speaks on their behalf in negotiations and other matters of concern, to the Provincial Government of Ontario.

In STO's early beginnings, the Province of Ontario had been radically altered with respect to school boards. The number of boards in 1961 was just under 5,000 but in 1969 the number shrank to under 200 as the result of the implementation of a recommendation of the Hope Commission in 1950 that the county (or equivalent) be the basic school board unit. Major cities were separated from their counties as separate entities. At the same time the province was divided for purposes of administration into ten areas. These were the basis of STO organization the intent being to form suitable districts within each of the areas under the impetus of an extension committee which had as chairmen in its life of four years (1968-72), Helen Barbour and T. Dayman Walter. The committee reported¹ that conveners had been appointed in all but two areas. A year later only about four areas had seen any success in getting organized. The area which seemed difficult to get started was that including York, Ontario, Northumberland and Durham, and Victoria Counties together with Metropolitan Toronto. The size of this unit was tremendous both numerically and physically. Eventually Metro was separated from it, but Metro had no convener as late as the end of 1970, and the Newsletter of June 1972 reported a committee under Norma Duffy had been struck to foster interest in STO in areas where there was none. Interest was gradually kindled with the improvement in pensions and the success of the drive in 1973 for automatic escalation and the organization gradually assumed its present form.²

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1. Newsletter May 15, 1969. Some familiar names of the conveners were: Robert R. Andrew, Ottawa; Gordon Loney Waterloo; Mary Lehane Toronto (who died December 24, 1988); Donald C. Munro Peterborough; and also Mable Davis Fort William who died September 24, 1969; Aston S. Upper Sault Ste. Marie; Phyllis Morgan North Bay; (the deceased persons list is not complete)
 2. The campaigns (see previous chapter) and the election of senators by districts rather than at large gave the districts a feeling of being "part of the action".

B Membership

Membership in the organization is not automatic so that a membership application must be made. This process is aided in that the Superannuation Commission, as a courtesy to STO, encloses an application form in the material sent to each superannuation contributor who expresses a wish to retire on pension.

B 1 Regular Membership in STO

The three common characteristics of regular members are those of: possession of a valid Ontario teaching certificate or its equivalent; being in receipt of an allowance under the Teachers' Superannuation Act (which essentially includes the holding of teacher qualifications); and having been accepted for membership following authorization to allow the deduction of the annual fee. Any regular member of STO "may on request"³ become an associate member of the Ontario Teachers Federation (but see below). The deduction of the annual fee requires each person seeking membership to complete the prescribed form allowing the Superannuation Commission to deduct from the January allowance of such person a yearly fee. This fee amounts to one dollar (\$1.25) per thousand, or major fraction thereof, of the gross yearly pension. The authorization is effective until such time as withdrawn, or by the cessation of the allowance. The fee amounts deducted by the Superannuation Commission are forwarded with an accounting for them to the Superannuated Teachers of Ontario. At the present time the affiliates of the Ontario Teachers' Federation encourage membership in STO by paying the initial year's fee for membership for each affiliate's retiring members.⁴ Members upon reaching the age of eighty five are excused payment of fees.⁵

B 2 Associate Membership in STO (i) or in OTF (ii)

(i) In STO

- (1) A widow or widower of a deceased superannuated teacher who is ineligible for regular membership may become an associate member of STO
- (2) A former teacher who does not qualify for an allowance under the Act may become an associate member of STO. Application for associate membership must be made to the Provincial Secretary-Treasurer of STO. The annual fee is five dollars (\$5.00). The fee is payable directly to STO.

3. By virtue of Section 4 ss.3 of the *Teaching Profession Act* C.495 RSO 1980.

4. Revenue Canada up to the taxation year 1986 accepted the fee amount as shown on the T4 slip as a union or professional fee deduction. However this will no longer be possible effective the year 1987 as the amount will not be found on the future T4s. The explanation given in the *TSC Exchange* September, 1987 is less than clear on this point.

5. *Newsletter* Winter, 1985.

(ii) In OTF

The status of associate membership in the Ontario Teachers' Federation is only open to a regular member of STO "who was a member of the Federation (OTF) upon retirement and who is receiving a pension or allowance under the Teachers' Superannuation Act".⁶ Possibly some regular members of STO may be ineligible for associate membership in OTF if they had not been "statutory" or "voluntary" members of OTF "upon retirement". An example might be a person who was "employed in education" and so qualified for an allowance under the Act⁷ but who did not qualify to be a member of OTF under such employment. School secretaries or other board employees who possessed teaching certificates but were not employed under a teacher's contract would prima facie be ineligible for associate membership in OTF. OTF recognizes statutory members, voluntary members and associate members. The large majority of "associate" members are those who are automatically so by virtue of being registered at a Faculty of Education in Ontario.⁸ However it collects fees for only the first two categories. It prescribes duties and privileges for these two categories by regulation, but not, strangely, for associate members.

6. The Teaching Profession Act RSO 1980. C.485 s. 4 (3).

7. The Teachers' Superannuation Act SO C.84 under s.1 (1) (j).

8. The Teaching Profession Act loc. Cit. s. 4 (2).

C Government of STO

The governing body of STO is the Senate which had its first meeting on March 14, 1968. Senators were elected by mailed ballot for a two year term and were representatives of the five affiliates of OTF⁹ which was a costly, cumbersome and inexact process.¹⁰ Since 1972, it has been composed of one¹¹ Senator, holding office for one year, from each District of STO, who has been elected at a district meeting or appointed by the District Executive¹², plus the members of the Provincial Executive and the Chairmen of the Standing Committees. At the present time the Senate meets twice yearly, in May and November. The Annual Meeting is November and elections and changes in By-Law I (the constitution) are properly held at that time. The Senate's powers and duties under By-Law I include electing the Executive, appointing the Secretary-Treasurer and determining policy.

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9. See relationship with OTF elsewhere.
 10. See immediately previous footnote and also it should be noted that the election of 1971 returned only 2 342 ballots out of 7 920 possible.
 11. In the 1986 Constitution (By Law I) each district may send, at provincial expense, an additional representative to the Senate who may observe or act as an alternate. This practice adds to Senate costs but may perhaps be of value if the arguments of continuity and companionship are valid. Since at present, Senate meetings last one day only, the last point seems weak.
 12. STO By-Law I S.2.02 (a) Presumably this process is controlled by the District under S.11 although one looks in vain for a mention of the members of the district who presumably elect the District Executive. With the use of computerized membership lists each member is now asked to confirm the choice of district which should improve matters.

D Districts

For STO purposes the province is divided into districts which, ideally, are comparable in membership. Where the districts are larger geographically they may be divided further into Units to provide members better access to services. In 1986 there were 39 Districts and 12 Units, which was a district increase of ten over the year 1979. The following table illustrates the district growth compared with membership growth in those years.

TABLE A

District Number Changes and STO Members 1979-86			
Year	Number	Membership	Reported*
1979	29	15 000	(Fall, 1979)
1980	30	?	(Winter, 1980)
1984	31	17 735	(Winter, 1984)
1985	32	18 855 (+663)**	(Winter, 1985)
1985	33		(November 5, 1985)
1986	34		(Winter, 1986)
1986	36		(May, 1986)
1986	39	19 690 (+706)**	(November 12, 1986)
1987	39	21 141	
* Reported usually in the Newsletter			
** Numbers in parentheses are Associate members			

From the above it may be seen that, between 1979 and 1986, the number of districts has risen by 34% while the membership has risen 26%. This trend has been accentuated in the last few years. The increase in membership from 1985 to 1986 was less than 1% but was 22% in number of districts. While there are increased costs related to numbers of districts, the composition of the Senate is changing also, so that in the future a majority of the Senate may not reflect a majority of the members. While Senates, both in Canada and the United States are not “rep by pop” institutions there are other governing bodies in both countries which are more that way, and in any case, there has been little change in the number of senators appointed. Where changes have occurred it has been as the result, mainly, of additions of provinces or states, rather than by the division of such.

Districts provide local programmes to their members as required, practicable and directed by their members. Grants are provided to districts in meeting local costs. Both districts and units are authorized to prescribe a fee for these local organizations but the fee must be collected locally rather than by a deduction at source from the annual January pension allowance¹³.

E Provincial Committees

The Senate and the Provincial Executive are aided in the actual provision of services to members by such Standing Committees¹⁴ as:

- Good Will (to members in need);
- Health Services;
- Newsletter;
- Travel; and,
- Retirement Counselling.

Other committees and the Executive provide for other functions that must go hand in hand with other operations of a large organization.

14. These committees are discussed under the heading Committees p. 68.

13. Deductions by the Superannuation Commission have been made since the beginnings of STO as were the administration of the various Health and Insurance plans of STO although it was not until the passing of the 1983 Act that statute authority was provided. The matter of fee deduction power is still not addressed by regulation or statute although the argument is raised that this is in the nature of a private agreement between the Commission and STO and needs no authorization. STO may be able to enter into such an agreement but there may be some difficulty with a statutory body such as the Commission being involved. As of January 1988 it was hoped that all new pensioners would have the STD fee deducted by the Commission at source. Any person objecting to this could opt "out" by writing the Commission. At the same time, that means perhaps opting out of the group plans as well, so that those wishing to participate in STO group plans must become STD members. As of the end of 1988 this particular problem has not been resolved.

F Provincial Executive

Between the sessions of the Senate the business of STO is carried on by the Executive. The Executive, which is elected at the Annual meeting in November, consists of the usual four table officers plus the Executive Director (Secretary-Treasurer) and two executive members¹⁵. The Executive has the power to appoint committee chairmen and shares the power to appoint committee members. It also appoints a nominating committee for elections to the Executive. This committee is usually chaired by the past president¹⁶.

G Present and Future Directions

As related elsewhere¹⁷, the first priority of the STO is the matter of pensions. The Newsletter of November 1985 listed the following specific concerns:

- (a) low pensions being paid to some members;
- (b) the need to increase survivor allowances to 60%;
- (c) increased survivor allowances for persons retired before May 31, 1982;
- (d) reassessment of pensions for those persons retired before May 31, 1982;
- (e) pension recalculation upon returning to teaching for one year rather than the present two;
- (f) refund of contributions to a person on pension who teaches fewer than 20 days in a school year.¹⁸ The last two points were achieved with the passing of amendments to the Superannuation Act in mid 1986 and in the case of (e) a year is to consist of 200 cumulative teaching days rather than a "school year".

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15. The number of Executive members has varied over the years to a maximum of four.
 16. Since few challenges to the nomination slate occur and practically no challenge succeeds, this gives the Executive considerable power in the organization. In the Fall 1988 *Newsletter* the President reinforces the lack of possible challenge by announcing her successor before the election had taken place! The role of the committee chairmen over the years has varied but it would appear that the Executive, if it had a mind to, could exert pressure to have committee members appointed that reflect the Executive philosophy, although strong committee chairmen in the past, practically treated their committees almost as private fiefdoms.
 17. See Introduction p. 5. Other concerns are considered in committee operations.
 18. The date of May 31 given here appears to me to be incorrect as most teachers retire effective December 31 or August 31. May 31 (or November 30) is the last day to resign except by mutual consent.

In the fall of 1986 the Senate of STO, no doubt recalling the successful lobby campaign of the period 1965-1975¹⁹, set about a similar campaign. The chief objective this time was to secure the recalculation of pensions of teachers who had retired previous to September 1982. The OTF president, Doug McAndless may have sounded a note of caution when he reported that OTF was in support of the objective but that STO would have to seek other (their own?) means of reaching their goal.²⁰

Since the Superannuation Fund had reported a “first ever” actuarial surplus of \$693 million as of 1984, the time appeared ripe to push for increased benefits for those who had retired on an allowance based on a greater period of time than the best five years of salary. Accordingly the Senate drew up a background paper in favour of recalculation and the way members should communicate individually with their MPPs, individual letters being known to be more effective than form letters. The paper and other material was sent to every person receiving an allowance from the Fund, not only to members of STO in order to give solidarity to the campaign but perhaps to convince non-members of the value of the STO. Many district newsletters commended the campaign and also reproduced the material.

This plan for strategic action had obviously some weaknesses. Firstly, teachers who had retired after August, 1982 stood to gain nothing from the action, and secondly, teachers still in service were paying extra for the five year calculation which in any case would be theirs as a matter of course. Altruism would be subject to a severe test in expecting these two groups to give full support. The earlier campaign of the early seventies, in contrast, had the full support of the active teaching body as well as all pensioners since the two figure inflation rate was of common concern to both teachers and pensioners. The political clout of STO may have been overestimated, as well, by the success that met the Canada wide opposition to a possible scaling down of benefits to senior citizens that was being considered by the new Conservative government of Brian Mulroney in its try at approaching the balanced budget promised to the electorate. The fact that STO was a small part of the group to be affected by a possible reduction of future benefits may have been overlooked in the euphoria over the success in making the government retract its horns in the matter. STO members were however a small fraction of the successful group.

19. This was the campaign during which the STO was formed.

20. May 21, 1986 *Facts and Impressions*. What was left unsaid was the understandable reluctance of teachers to be diverted from the aim of limiting their contributions to the TSF especially when the SAF was running low.

But the most telling weakness of this campaign was the previous success of the escalation campaign which resulted in the Superannuation Adjustments Benefits Act of 1975. As mentioned in the history of the Fund, this Act provided a pension inflation adjustment to a maximum cap of eight percent per year with the excess being cumulative and applicable when the adjustment for inflation fell below eight per cent. Additionally the government agreed to treat all pensions then in force with the same formula, the cost being charged to the consolidated revenue of the Province. In essence, this had resulted in an ongoing pension recalculation which differed from the 1986 request which sought a change in the basic pension amount before applying the escalation formula. The escalation formula of course widened the dollar gap between the “haves and the “have nots” since it was a per cent. There were many examples of teachers continuing to teach in order to improve their pensions who found out that those who had retired earlier were now receiving a pension which was greater than the later retirees in similar circumstances. The later retirees of course, had received full salary in the meantime.

The pensioner group that appeared to have the greatest need was that containing pensioners whose pensions fell below the norm required to maintain a subsistence level of living. In this group, admittedly, were those who had the bare minimum of service time for pension qualification, but there were others of long service whose low pensions, despite all improvements could not be disregarded. What was the response of the MPPs to the mail campaign? It would appear from some of the replies that the legislators had become very knowing in the pension field, likely assisted by a Government background paper. Some answers which might be considered a fair sampling contained the following lines:

...A proposal to improve law pensions of certain retired teachers is under consideration, with a decision expected soon. ...The teachers who retired between May 1982 and September 1984 did not make additional contributions for the benefit improvement. However they were made eligible for the improvement because many had planned their retirement on that basis. ... In my view retroactively extending the “best five” formula at no cost to retirees would be unfair to those now teaching who must pay the higher contribution rate to receive it. It would also be unfair to Ontario taxpayers who must pay for benefit improvements for past contributors.²¹

21. The member for Lambton.

...To clarify another misunderstanding, pension funds are not available to provide a “best 5” recalculation for all superannuates. ...While the teachers’ Fund has been accurately reported to have assets in excess of \$12 billion, this cannot be considered ‘surplus’ money. Instead, it is the reserve which the Fund is required to hold in order to guarantee the future liabilities for current retirees and contributors.²²

...I am sure that you can appreciate that retroactively extending the “best 5” formula at no extra cost to retirees would be unfair to active teachers who must pay a higher contribution rate to receive the “best 5” pension benefit. It would also be unfair to Ontario taxpayers who would have to assume the cost of improving the benefits for past contributors to the teachers’ plan.²³

At the risk of being overtaken by the future, it would appear that the recalculation campaign is in for hard sledding if not failure, but at least some low pension inequities may be rectified in the future. (See comment below).

The November 12, 1986 Newsletter which continued to urge members to write to their MPPs about the “best five years” also contained a synopsis of President Orser’s report to the Senate. He was most positive in his outlook saying that “teachers live longer than most Canadians, that most superannuated teachers are not poverty stricken”, and that we have the best health care plan, the best travel plan, and the best pension plan for retirees in Canada.²⁴ It would appear from this that the Government would not be overly favourable to the five year aspect of the campaign as such information is likely available to them as well as to the President of STO. The lesson that may emerge is that the mere existence of an actuarial surplus in the Fund will not necessarily lead to easily obtained pension improvements, although in the past the existence of a deficit presented a major obstacle to improvement.

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22. The premier of Ontario as given in the Scarborough/East York Newsletter January, 1987. James Causley correctly points out that the surplus is the amount in excess of the money required to fund the plan and that the \$65 million is not a yearly cost but rather the actuarial cost which includes the future costs. As an aside, the *Globe and Mail* (January 24, 1987) reports that MPP Dennis Timbrell, a former teacher, is retiring at age forty after fifteen years in the House at a pension of 84% (\$42 000.00) of his \$50 000.00 salary.
23. The Treasurer of Ontario, Robert Nixon; also at one time a teacher. In February, 1988 he was sounding an alarm that the Superannuation Adjustment Fund would be used up as of the year 2001. He failed to explain why the best five years was universally applied to civil servants in pension calculations. For another facet of the treasurer’s concerns see ff. #29
24. The underlining is mine.

Any successful pension campaign must have the aim of correcting, by pension changes, a serious breach of social justice relating to inequitable practice or the overcoming of a social problem. A good beginning to the provision of a defensible system of pensions has been made. The social evil of unemployment is a problem that all agree needs addressing. Declining enrolment of pupils has led to teacher redundancy and lack of Job opportunities for younger teachers. Legislators see these aspects of teaching as needing high priority for change. As a result retirement has been made more desirable and possible by the introduction of options such as “windows”²⁵ that provide for retirement after age 55 without age penalty and by increasing the amounts of time in various categories that may be counted as “service” including maternity leave and pre-teaching related job experience. Job sharing schemes have also been made possible which allow a position to be shared between two teachers and yet allow payment to be made into the Fund in order to count the position as full time. Leave plans based on spreading four years’ salary over five to enable a teacher to take a year’s leave also have been looked upon favourably. These schemes have had the social goals of:

- (a) decreasing unemployment;
- (b) allowing for the entry of younger persons into the profession so that at some future date there will not be a mass exodus of retiring teachers coupled with an influx of teachers with limited experience; and,
- (c) the aim of providing a better contribution base to insure the stability of future allowances. Against these aims the question of the “best five” must obviously take a back seat. Also, no doubt, the legislators are mindful of the fact that as long as the Fund is actuarially sound the payments required under The Pensions Benefits Act are no longer required thus freeing revenue to be applied to other purposes.²⁶ With respect to the matter of actuarial soundness the Biennial Review Committee teacher members have expressed concern that control of the actuarial valuation of the Fund has been transferred to the Provincial Treasurer from the Superannuation Commission. Coincident with this the Treasurer has voiced the opinion that the Biennial Review Committee has ceased to be useful. However the committee appears to be alive and well in 1988.

25. As of May 27, 1987 a window was opened until 1990 to allow any teacher with 35 years service to retire without penalty despite not reaching the “90” factor.

26. See comments in the tables of Statistics re these payments.

The low pension proposal²⁷ of the Biennial Review Committee at an estimated cost of \$4.4 million provides for a percentage increase based on the year of retirement. It would provide a maximum and minimum benefit to provide greatest assistance to those in need and yet keep cost under control. These limits would be pro-rated where service is less than thirty years. Survivor and short service pensions would also be subject to reductions within limits. This proposal, substantially, has been put into place as of April 1, 1987.²⁸ Pensioners who may be affected are those who were entitled to pensions previous to January 1, 1976 and whose pensions were not recalculated due to re-employment. There are two classifications established:

- (1) those having thirty years of service or the “ninety factor”;
- (2) those who do not.

The “supplementary allowance” is established in the case of those in (1) by reference to the median figure of:

- (a) the old (unadjusted) allowance times an inflation compensation factor derived from a schedule;
- (b) the amount that the old allowance plus a Canada Pension Plan benefit (by schedule) falls below \$9,830.00; and,
- (c) the amount that the old allowance plus the CPP benefit falls below \$12,830.00.

Those who lack 30 years service or the ninety factor will, if they qualify otherwise, will have the calculation amounts of \$9 830.00 and \$12 830.00 decreased by 5% for each year less than 65 of retiring age and also by 1/30 for each year that they are short of thirty years service. The cost of these supplementary allowances are to be a charge on the Consolidated Revenue Fund.

The problem that faces all pension plans in the future is the strain that will be placed on them due simply to the increase in life expectancy that was touched upon in the introduction.²⁹ Another strain will be caused in the near future when the number of teachers retiring will peak as a large number of teachers who entered the profession in the period 1955-65 will almost simultaneously retire. The present spate of advertisements for teacher vacancies is a forerunner of things to come.

27. As found in *OTF Interaction* September, 1986.

28. By O. Reg. 156/87 Low pensions. It also addresses dependent and disability pensions. The review of the legislation given in the text here is of course quite general because of its brevity but I have tried to touch on the salient points. In a message from the commission it is noted that the new changes will not apply to those leaving teaching after January 1, 1976 and to those whose pension (including CPP) exceeds \$12 830.00 annually. The change likely sets a \$9 330.00 minimum for those who qualify.

A recent report shows that more people are living into their 70s, 80s and 90s and states that "The upsurge of life expectancy among seniors is similar to the baby boom in that both phenomena surprised most of the demographic forecasters." The report also notes that life expectancies have increased to the point that perhaps 20 per cent of the women and 15 percent of the men who reach the age of 80 will live into their 90s. Together with the bare figures two positive trends were identified: those of (1) taking exercise (60% participation) and (2) the non-smoking habit. The non-smoking habit may be subject to some selection error as those who live longer were probably non-smokers originally. Women pensioners continued to outlive men.

Less encouraging aspects were problems arising from high blood pressure, diet and loneliness. Loneliness "which can lead to mental as well as physical problems was fairly commonplace" for better than twenty-five percent of the population surveyed. The STO Goodwill programme and the social gatherings in the local districts could thus be readily defended on the basis of this report alone. Despite the existence of some studies that indicate that moderate drinking may be beneficial this latest study is not persuaded that this is the case, since the proportion of people who use alcohol rarely, or not at all, increases steadily with age. The related facts of increased costs of drinking and the lack of social contacts that increase with age were not, however, addressed.

Whether or not the campaign for the best five is successful, STO can take heart that their pressure did cause legislators to pay more attention to pension issues which did result in raising low pensions and also making it possible for future teachers to retire earlier without penalty³¹. From another point of view, it also creates a larger pool of possible members for STO in the future.

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29. In the *Globe and Mail* of February 25 there is a request by Dr. David Slater for briefs from individuals and organizations on the recommendations of the reports of Coward and Rowan re the pension and inflation indexing plans for teachers and public servants. At present the Superannuation adjustment fund for teachers is estimated to be in a deficit position of \$2.6 billion according to Coward. One of Coward's main recommendations is to combine the SAF with the Teachers' Superannuation Fund. If this should happen Jim Causley foresees the combined plan eating up the present surplus of the TSF leading to increased levies on active teachers and also on the Government to make the fund comply with the *Pensions Benefit Act*. The SAF was a pay as you go plan and not subject to the Pensions Benefit Act. The STO is presenting a brief to Dr. Slater. For later developments see f.29 p. 58.
 30. *Statistics Canada* report on Seniors dated January 5, 1987 as reported by the *Globe and Mail* January 7, 1987.
 31. These actions will tend to lessen the shock of a large exodus of teachers to retirement which will put sudden strain on the STF and will also reduce payments into the Fund as teachers earning lower salaries replace those in higher salary ranges.

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Relations with the Ontario Teachers Federation

Initially, STO was a committee of OTF and was given a committee budget in 1966 in order to carry on its task of bringing into existence the organization, that since 1968 has been known as the Superannuated Teachers of Ontario (STO). With this beginning it was only natural that, in its early days it resembled OTF in its pattern of electing senators on the basis of the five affiliate structure of OTF and of attempting to provide for distribution of Executive posts to reflect an affiliate structure. This affiliate emphasis continued until 1972, at which time the senators were chosen by each district, rather than at large by affiliate membership basis.¹ But, whereas OTF had ceded salary and other negotiations to its affiliates which strengthened the need for an affiliate structure, STO was an organization which was concerned with a uniform approach for all its members in the matter of pension reform. Additionally also it should be noted that the body of members of STO as pensioners, were not in total, immediately former members of OTF and in fact had been in positions which required them to oppose OTF in many instances in their roles as supervisory officers. In other words STO and OTF saw differing roles for themselves as the result of the differing background of its two memberships. To counter this of course was a strong belief, held by at least one OTF affiliate, that teachers should have a unified body in order to achieve the ends considered desirable by teachers. The matter of pension reform was of vital importance to both OTF and STO but the OTF. members, while realizing that they would be future pensioners, were loath to fund also, increased benefits to those already on pension, which benefits OTF members would have, in any case, on their retirement. Pension escalation was a mutual concern and active teachers might be agreeable to increasing their contributions but were less than keen on supporting recalculation.² The feelings of STO were probably reflected in *STO and the Future*³ which recommended less dependence on OTF in the matter of pensions and independent representation on the Superannuation Commission and other related bodies for STO.

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1. This change was likely needed by the increasing complexity and cost of the mailed in ballot and the difficulty that affiliate membership was hard to establish together with the fact that some members of STO had not had any affiliate connection for a long time or had been members of two or three affiliates over the years.
 2. The 1986-67 campaign by STO for the recalculation of pensions on the best five ran into difficulty on this point which I have discussed under *Pension Campaign* at p. 70. It is probably fair to believe that the actuarial surplus in the TSF was seen by the teaching force as bolstering the SAF for the future whereas STO saw it as a way of improving pensions now.
 3. A report authorized by the Senate of STO November, 1985 which was debated at the May, 1987 meeting. The signal for the greater separation of OTF and STO was given by the president of OTF when he indicated that STO was on its own with respect to the recalculation campaign. The teacher position may have changed due to recent negotiations initiated by the Provincial Treasurer. See also the discussion of recalculation at p 74.

STO was grateful for the financial backing by OTF of the original committee and by the initial provision of room at 1260 Bay St. for the organization. STO continues at 1260 although the affiliates OSSTF and OECTA have gone elsewhere and AEFO is still located in Ottawa. OTF in the Reporter published the list of the first Senate and the Executive of the STO for the year 1968. OTF also loaned STO some \$2 000 to carry on until STO was able to repay it from the collection of fees in the first year. STO and the Superannuation Commission.

STO was also helped in the early years by the inclusion, in the pension cheque envelope, of the early Newsletter issues of 1968 and 1969 and also, up to the present, of STO membership applications of those going on pensions. While there was no legal authority for the Superannuation Commission to do this, J. R. Causley saw no reason why it should not be done. The STO membership fee was also deducted from the pension allowances of members. In 1977 the fee deduction was made in the January rather than the November allowance which was an economy for the Commission since other regular communication was made at that time.

In somewhat the same manner, the deduction of premiums for the various health and insurance plans was made. This last action could be formalized by the Act of 19834 if STO were recognized as a designated organization by the regulations.

One area where STO continues to co-operate with OTF is in the matter of retirement counselling for which an STO committee has been in existence since 1975.5 The large part of the financial and other loads continues to be carried by the OTF but by assuming at least some of the responsibility STO is able to put forward the case for joining the organization to those about to retire. The contribution by STO is valued by OTF on its own merits since retired teachers can speak with authority on the problems of retirement and their solutions.

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4. Teachers' Superannuation Act. 1983 S.O. 1983 C.84 s. 75 (1) (g). The original agreement to provide for health plans etc. was agreed upon by the Commission which became the custodian of the master policy under the Co-operative Health Services of Ontario. There was initially, at least, the question of whether, since the Commission had to treat all pensioners on an equal footing, the health plans could only apply to members of STO. The policy is now held by STO and some friction may result if a pensioner cannot be eligible for a plan which is administered to a large extent by the Commission. As the Commission is a body created by statute it normally has only powers given to it by statute or which naturally follow on those powers. The question may be should the Commission continue to perform these services? The move toward a more independent role for STO may result in its being forced to accept a greater administrative role both in Health plans and in the matter of fee deduction, so that caution should be exercised in seeking new authority for STO lest greater responsibility (and cost) accompany that authority.
 5. See Chapter Seven Committees.

What Is Retirement Like?

Many people approach retirement with a trepidation which retirement counselling programmes fail to extinguish completely. The tendency of almost complete strangers to ask us what we will be doing after retirement does little to help matters if we have no ready answer. Why this unease?

It is probably rooted in the work ethic which is so much a characteristic of the Canadian character.¹ People have become accustomed to believing that they can be secure, respected and self-confident only when they have a job and feel disgraced if unemployed. As Fleming puts it:

They count on maintaining their morale by draining away most of their energies in their jobs. The remainder of the time can then be disposed of in rest or passive activities that need no justification. The assertion that they are too tired is accepted as an adequate excuse for their failure to add creative dimensions to their lives. They ostensibly, and in a sense look genuinely forward to a vacation, but after a couple of weeks they are completely bored and relieved to resume normal activities. Work is glorified to such an extent that the “work addict” expects sympathy, and gets it because he never takes a vacation and spends his evenings and weekends dealing with mountains of homework. If he had a similar compulsion to eat or drink, he would be despised as a glutton or drunkard, although such vices might do him no more harm than an addiction to work. ...there is a real solution to the problem of enforced leisure ...in the theory that these undesirable manifestations are mainly attributable to the anxiety and insecurity resulting from the lack of confidence that a minimum income will be available rather than the actual absence of work.²

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1. This used to be called the Protestant work ethic but it is obviously more widely distributed in the total population.
 2. W. G. Fleming. *Ontario's Educative Society/1 The Expansion of the Educational System* Toronto University of Toronto Press. 1971 p. 367 at p. 12-14

These reflections of Fleming are in contrast to the observations of the Canadian Union of Public Employees which stress the primary need of all of us for work or at least for purposeful activity for...

Work, and not just income, is an essential condition of well being in society. Through the activity of human work in all its forms, people should be able to realize their human dignity and self-expression, participate in social and economic life, secure decent and familial incomes, and contribute to the building of a more just world.³

STO, no doubt as a result of its own experiences of retirement needs, was anxious to be of assistance to its membership in meeting such needs. As a result the step of surveying its members was taken in order to identify areas of need in which it could assist the membership.

In 1979, 280 representative members, out of 15 000 members of STO, received a questionnaire to which an anonymous response was requested. An acknowledged bias was introduced by the omission from the sample of those members whose address was that of a nursing home or a home for the aged on the grounds that the interests of the study and of those members required this deletion. However it might be said that a member is a member is a member to re-word a well known phrase. Since a member once having elected to belong to STO has the membership fee deducted automatically from that time on, would it be true that these people are not members that really count? Admittedly the replies of these members may have resulted in little or inadequate data but the data might have been useful. Perhaps what should have been done was to ascertain the proportion of the members in that particular category and to include a representative sample in the survey. Otherwise the only proper course would be to consider them as honorary members without fee.⁴ In any case, this omission probably must temper the conclusions reached.

3. As reported in the Globe and Mail B10 March 2, 1988

4. Members who are 85 years and over are no longer required to pay fees.

Remarkably, 168 persons responded, which is a high rate of return for any questionnaire especially when the length of retirement of the respondents ranged from 1 to 22 years with a median of 8 years.⁵ These figures also indicate a possible bias in the sample in favour of the younger retiree but perhaps this should not obscure the very definite optimism of the retirees who did respond and in any event those in the later years of retirement are naturally fewer in number. From the standpoint of health almost 98% of the members replying indicated their health was reasonably good. Some left a blank or indicated a limitation.

The good features of retirement included the freedom to do their own thing i.e. time to come and go at will, ability to visit family and friends, time to enjoy hobbies and home unhampered by pressure and frustration and time to explore new interests in leisurely fashion.

Not all felt completely positive on the matter although 37% said retirement had no drawbacks and others indicated that they were too busy to have considered the matter. Some indicated a sense of loneliness and a lack of the stimulation and satisfaction that teaching had provided through contact with colleagues and younger persons. Only one respondent indicated that existence was boring. Activities pursued included increased reading, outside pursuits and hobbies. Apparently time was spent by 37% on voluntary services for many agencies. Another 33% enjoyed increased travel in retirement. Many mentioned church, service, fraternal and social clubs as important to them through their participation. Others went back to school to enjoy further study. The activities enjoyed also included re-modelling, repairing, redecorating, music, gardening, getting to know grandchildren, writing, walking for pleasure exercise and even selective TV watching. One member in her 80s (identified as a woman) wrote that she lived alone, did all her housework and gardening, attended senior citizen meetings, enjoyed needlework and crafts, and entertained her family and friends.

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5. As I thought about the age distributions, the Globe and Mail of October 5, 1987 carried an obituary of Anna J. Hunter aged 101 years who taught in Ontario schools from 1905 to 1946 and who was likely born in 1886. She probably had a service count of 29 years from 1917 to 1946 and was then 60 when she retired. Previous to 1917, when the Superannuation Fund was first established, the Fund recognized each year as a half year since no contributions had been made for those years. She probably retired on a "B" pension. She was a female counterpart to J. J. Jeffries whom I refer to elsewhere and another former teacher of mine at Jarvis Collegiate, and the first principal of Lawrence Park Collegiate, John McKellar, who died in March 1988 at the age of 97.

The survey results also give sound advice on what to do before retirement and after one has retired and no doubt this advice is used in the pre-retirement workshops. The summary of replies indicates that “ ‘being’ in retirement is a happy state; it is a time for the true self.” Arnold Toynbee would have approved of this conclusion as he believed that:

...The creative use of leisure by a minority of the leisured minority in societies in process of civilization has been the mainspring of all human progress beyond the primitive level.... The Greeks had a truer vision in seeing in leisure the greatest of all human goods; and they did indeed use leisure for worthy ends-as is witnessed by the fact that the Greek word for leisure has provided most of the modern languages with their word for “school.”⁶

For most of us school was a serious business with the rewards to be obtained through a sense of a job well done in accordance with the demands of the times. We may have had some misgivings especially as the charted course seemed to vary as new First Sea Lords and Admirals of the educational ship gave fresh advice and the local captains added their own local direction co-ordinates as they attempted to ride out the blasts of the media who regarded good news as being of low priority. But we quietly said to ourselves the teacher equivalent of “damn the torpedoes” and carried on with what we felt to be in the best interests of our pupils.

6. Quoted in Fleming Op. Cit. For example I find that the Greek word is “schole”, the English is “school”, the French is “ecole”, the Welsh is “ysgol”, the Italian is “escuola” and the German is “schule”.

If there is any basic advice to be drawn from the experience of retirement it is that one should prepare for it in some measure, but that since drastic change can be traumatic any change should be gradual and certainly change of one's home should be carefully done and perhaps should be avoided except where health or finances make it imperative. Most of us tended to live in close proximity to our teaching location which may not have been the place we would deliberately have selected but there is no question that we have become accustomed to it. But even poets realize that domicile choice is somewhat of a "happenstance". Dylan Thomas uses these words about his choice of town:

Off and on, high and dry, man and boy, I've been living now for fifteen years or centuries in this timeless, beautiful, barmy (both spellings) town, ...and, though still very much of a foreigner, I am hardly ever stoned in the streets any more, and can claim to be able to call several of the inhabitants, and a few of the herons by their Christian names.

Now some people live in Laugharne because they were born in Laugharne and saw no good reason to move; ... and some, like myself, just came, one day for the day, and never left; got off the bus, and forgot to get on again.⁷

If a person has learned to cope with their own personal Laugharne, "knows people by their Christian names, and are rarely stoned in the streets," leaving that spot should be done very carefully since at retirement age it becomes more difficult to adapt to getting "off the bus" at another stop.

An area of need that STO might consider would be the provision of housing adapted to the requirements of pensioners in co-operation with various housing authorities. OSSTF has entered this area in Kitchener. STO might be able to contribute usefully in relieving the crisis of affordable which presently exists and augment the efforts which religious and other groups are making.

7. Dylan Thomas, at p. 70 *Quite Early One Morning* Dent: London and Melbourne 1985 pp 181

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The Committees of STO

The committees of STO have been organized to meet needs that were foreseen and those that have arisen as the membership and the horizons of the STO have expanded. Initially the committees were struck by the executive on an ad hoc basis and the composition of such was not customarily made known to the general membership. An exception was to be found in the June, 1972 Newsletter which listed the committee chairmen. With the increase in membership and finances came an expanded Newsletter and in 1976 the publication of committee member names, district president and secretary names as well as the usual executive and senatorial listings. The committee chairmen, both ad hoc and standing, are appointed by the Provincial Executive as are ad hoc committee members, but standing committee members are appointed by the chairman of the committee “in consultation with the Provincial Executive”.¹ The right to establish standing committees is reserved to the Senate.

The present committee structure includes the following:

1. Budget;
2. Good Will;
3. Health Services;
4. Legislation;
5. Newsletter;
6. Project Overseas;
7. Retirement Counselling;
8. Superannuation;
9. Travel; and,
10. Public Relations Committees (as of 1986).

1. By-law I 3.06. I have used the masculine noun instead of the trendy “chairperson” but the By-law also refers to “chairmen” (in 3.06) and “chairpersons” (in s.13). At the May, 1987 Senate, resolutions are to be introduced which have as an aim the revision of committee, member terms and appointments. In October 7, 1970 another role for the Legislation committee was to audit the Legislature.

Budget and Legislation

Legislation and Budget are concerned primarily with structure and operation, sometimes called the “nuts and bolts”, which is an apt phrase as most teachers have a penchant for dismembering, repairing, replacing and restructuring their organizations which exercises would be more difficult if the fastenings were “nails and rivets” for example. These jousts with words, clauses and sums are intended to keep the organization on an even keel, to make it responsible to its members and to meet new conditions. Often, preoccupation with these mechanics may tend to dull the real purposes of a “people” organization which should address the provision of services to members rather than the vehicle of delivery. This is not to deny that budgets and constitutions are important since in to-day’s world they are necessary in law for purposes of incorporation and carrying on business but they should be our servants rather than our masters. In every constitution there should be a reasonable amount of discretion and the process of budget can serve as a check to any aberrations that may result although a 1974 newsletter says that a budget is “an attempt to live below your yearnings”. We must not fail to thank those pioneers who stretched the dollar to cover all those actions which were needed and possible within the small budgets of those early days. Expense accounts were almost unreal in their parsimony of claims, and on one occasion (1968-1969) about 100 voting replies out of 300 were returned with a stamp on a business reply envelope in order to save the STO postage.²

The primary role of the Legislation Committee has been to present, for Senate consideration, proposed changes in the constitution to meet the expanding role of STO. There have been three basic constitutions, those of (a) October 31, 1968, (b) November 6, 1984 and (c) November 1986. The latest one has become By-Law I of the STO (as incorporated). The incorporation was deemed necessary in order to protect the officers of the corporation(i.e. the Executive and possibly the members) against personal liability for actions taken in their roles in STO.³

The work of the Budget Committee is basic to the operation of STO as without funds STO would come to a halt. As we are aware, inflation is not limited to the ravages made by it on pensions. All organizations are caught in its toils with STO being no exception. In 1972 a deficit of current income (\$20,839.00) with respect to expenditure (\$21 381.00) amounting to \$542.00 was noted for the first time.

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2. To-day with the increase in membership and all the attendant overhead costs this kind of operation is not too feasible. In fact the organization moved too slowly in coping with the increased membership and it is only in May, 1987 that the membership information is being updated by a computer operation.
 3. This is in accordance with the *Business Corporations Act* an Ontario Statute

The customary reaction to such an occasion is usually the striking of a committee or task force to address the Predictably the result is twofold. Recommendations are made which call for a rise in revenues and the introduction of economies. The first is the easiest to tackle and the table following indicates the changes in the fee structure of STO in its twenty year existence.

STO Fees (1967-87)

1. 1967-1970: Fees ranged from \$1.00 per \$2 000.00 of pension income to a maximum of \$3.00.
2. 1971: Fees were increased by removal of the ceiling.
3. 1973: The basis of calculation was changed to \$1.00 per \$1 000.00 (or fraction thereof) of pension.
4. 1985: Associate member fee was raised to \$5.00 from \$2.00
5. 1986: Abolition of fee for those who are 85 years plus.
6. 1987: A proposal to base the fee on \$1.25 per \$1 000.00 of pension.
(Became effective 1988)

Rising costs of committees and the enlargement of the Senate and its activities together with the increase in District grants⁴ and the lowering of investment interest rates has led to a deficit of about 8% of income in 1986. This led to a new membership fee increase of 25% to become 1.25 percent of a member's pension per \$1 000.00. (In May 1987 the Budget Committee was given some control over standing committee budgets if there was a projected rise of over 3% in its budget.) This is somewhat in line with the sort of action undertaken by the affiliates of OTF in setting fees, but for STO the big difference is that membership in STO is not a compulsory one and the fee is not fixed by Ontario Regulation. At the Senate meeting of May 27 1980 a report indicated that an attempt to make STO fees compulsory would have no legal basis, but this of course, being a legal opinion, was just that.

4. E.g. During the years 1976 to 1984 Senate costs rose 220%; Executive costs 252%; Executive Travel 431%. In the years 1976-1977 postage costs rose 380%.

At the same time earnest efforts are being made to effect economies which can be introduced without curtailing activities or services which the membership expect to continue or even to improve. Thus the dropping of the annual membership card in favour of a permanent card in 1982 saved the costs involved in that annual communication. The “big ticket” items such as district rebates and Senate and other meetings are tougher targets⁵. This is especially true of district rebates which appeal to the “home troops” at the district level while creating problems for the district representatives at the senatorial level.⁶ The constitution of STO allows districts to set fees for its own use but the “checkoff” feature would not be available to the district and would likely meet local resistance since the provincial coffers are the result of fees collected from the district members in the first instance. In 1981, district fees ranged from \$0.00 to \$5.00. Many districts have nominal charges for activities but these are only paid by those persons participating in the activities and presumably the cost is controlled by such participation. If the cost seems out of line the activity will wither through non-participation. Revenues for the districts from provincial sources by the nature of the process cannot be subject to the same kind of controlling action and the best that can be expected is a financial statement from the district which might serve as an indicator of needs or Justification for expenditures. District treasurers reported, in 1985, balances ranging from \$0.00 to \$4 468.18. The Solomon (or Deborah) who can tackle these issues is not to be found readily, or if prepared to grapple with them, may be showing questionable judgment rather than courage.

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5. In 1986-87 these were about one third of the budget.
 6. The requested increase in funding of districts in 1986 was 50%. In 1984 district grants were \$800.00 to “northern districts” and \$600.00 to others. Any district over 200 members received an additional \$1.00 per member. District grants were as follows, 1984/85 \$42 000.00; 1985/86 \$44 000.00. The budget for 1986/87 was set at \$51 000.00. The projected cost of the Senate for 1986/87 is \$50 000.00. In 1984/85 the actual cost was \$21 000.00 (all figures truncated to \$1 000.00).

The “stripping” of provincial revenues in favour of the local group or district is a time honoured practice at the OTF/affiliate level and also at the OTF level, where affiliates cry for action by OTF but allow OTF to retain only a small part of the fee collected.⁷ Similarly the pleas of “northern” districts for special treatment in the matter of district rebates due to distance, small membership, etc. will be familiar to anyone who has been involved in provincial organizations. But perhaps this is merely the Canadian syndrome on a smaller scale. The balancing of responsibility, accountability and spheres of activity is a task of some magnitude but it must be addressed if other than increases in fees are to be regarded as the only solution.⁸ The chairman of the 1986-1987 Budget Committee is a realist when he says:

There are various solutions. The most obvious one is to reduce the expenditures. This might mean curtailing some of the services to our members. Do our Districts need all the money they have been receiving from the central office? Can we afford any more division of districts?

The principal point is that each member of the STO must realize is that each new service our members request must be paid for from the fees they are assessed.⁹

Colloquially put, it would say that there is no such thing as a “free lunch” or “there is no Santa Claus”.

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7. In defence of the affiliates it must be noted that in 1982 the last of the affiliates (OPSTF) agreed to reimburse its members joining STO for the first year fee. OECTA and AEFO were the pioneers in 1978. Presumably the practice will continue despite any future fee raise. The author confesses to occupational bias in these areas of comment.
 8. Increasing the membership and the increase in pensions which give an increased yield of fee. The fee yield in 1985/86 (in *Facts and Impressions*) November, 1986 shows a decline over the previous year of about \$40 000.00 which should give some concern for membership maintenance. Possibly other sources such as the travel programme could be used although the non-member travel levy has recently been diverted to meet costs of the special Travel edition of the *Newsletter*. (See *infra*. also.)
 9. W. J. Musgrove in the May, 1987 *Newsletter*. Budget Chairmen quite often must appear in the role of Scrooge.

The practice of including budgets in the Newsletter should be a regular practice so that the members can see where “their money goes”. Facts and Impressions a report from the Senate, begun in May, 1985, appears to be addressing this need in its columns for the first time.¹⁰ In the November 12, 1986 issue the fiscal picture was expanded by the inclusion of the previous year’s expenditure together with the proposed budget for 1987. Concern was expressed that the 1986 budget had been overspent by \$38 000.00. This was the result of: failure to monitor provincial and committee expenditure; waiving of fees for members 85 and over; increased Senate meeting costs due to increasing the size of the body by allowing an observer from each district to attend with costs paid centrally; by the increase in the number of districts; and by the cost of the political action campaign re the best five years as a pension basis.

Another factor in the crisis could well be the decrease in fee that a member pays to STO when the member becomes eligible for and accepts Canada Pension payments. Since the STO fee is based on and deducted from the Teachers’ Superannuation Allowance, whenever this allowance is decreased as it is for all persons at 65 years and perhaps as early as 60, so is the STO fee since the TSC has no control over the Canada Pension Plan Payments.¹¹

To give a true picture of the financial health of STO to the members would require the provision of a balance sheet which would disclose the assets of STO including any reserves.¹² These assets may be known to the Executive and Senate but the average member may be ignorant of them. It is true that many members may have little interest in balance sheets but they should be a requirement and the rationale for a fee change should include them because the fee is something of universal interest.

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10. This may have been prompted by a *Newsletter* item (Spring, 1985) from Jack Foote about the need for better statistics.
 11. To my knowledge this effect of the CPP has not been examined for its effect on STO income.
 12. The Winter, 1984 *Newsletter* mentions a reserve fund of \$250 000.00 to be set up with any excess funds being directed to the maintenance of the fund. The 1985/86 surplus was \$118 652.00 (Facts and Impressions May 21, 1986). No reference is made to any reserve except that its existence is confirmed by the Executive Director in May 30 *Facts and Impressions*.

Goodwill

This committee was formally established in November 1977 although there appears to have been a somewhat related committee as far back as 1972, called the Resources and Information Committee which dealt with the provision of information on Transportation, Entertainment, and Banking services as well as facilitating the use of the “meals on wheels” service.¹³ During the first year there were 124 applications for assistance of which 73 were approved at a total cost of \$22 000.00. In the early days, one incident illustrates a form of aid which consisted of STO arranging to have the oil tank of a bungalow filled for a member in financial difficulties.

By 1980, 148 applications had been approved and a total of \$32,000.00 had been distributed to members with verified needs. In 1985, 16 applicants had been granted \$11 450.00. It appears that the need for goodwill services has decreased and perhaps the need for a full blown committee is now unnecessary.¹⁴ Finances for member relief were controlled at the provincial level for reasons of confidentiality but were perceived as being perhaps not as responsive as a source more geared to local input from the districts might be. In any case the budget of 1980 contained a sum of \$5 000.00 for “District and Unit Goodwill Activities” which would be available for such purpose upon application to the Provincial Executive. Facts and Impressions reported in May 1986 that 13 of 17 District applications had been approved for a total of \$3 997.00. Later it appeared that four-fifths of districts had established good will committees,¹⁵ probably as a result of the available budget item and the trend towards more local responsibility.

I became personally aware of the work of one local committee when I received a phone call from my East York Scarborough STO district in February 1988 asking about my state of health and if I had any financial worries. Sister Yvonne¹⁶ the caller and I had a friendly chat and got caught up on some past history.

13. *Newsletter* December, 1972

14. *Newsletter* November 5, 1985. A report to the Senate at that time indicates payments to 12 persons ranging from \$200.00 - \$1 400.00 for a total of \$8 400.00. In 1986/87 total grants distributed amounted to \$2 850.00 of which the largest was \$800.00 (presumably this is only the provincial action and does not include districts). At the same time, committee meetings amounted to \$2 533.00 which subject to interpretation means that it cost about a dollar to provide a dollar of goodwill. (*Facts and Impressions* May 30, 1987.) One affiliate of OTF does this sort of thing in the office subject to guidelines and annual reporting.

15. *Newsletter* November 12, 1986

16. Sister was a superannuation commissioner from 1968 - 1974 and was the principal of Holy Name School which was located close to East York.

Health Services

The involvement with health service began in 1969 with an agreement between STO, the Superannuation Commission and the Co-Operative Health Services. In the words of Norman McLeod:

STO gave its support and participation to an extended health care plan initiated by the Superannuation Commission whereby, under a contract, an individual pensioner paying \$2.00 per month and a pensioner and spouse paying \$4 090.00 per month (a family \$6.50 per month) could have the premiums deducted monthly by the superannuation Commission.

The Health Care contract was signed with the Co-operative Health Services of Ontario and at least 6 500 pensioners joined the plan. The first year's contract was amended as of June 1, 1971 and carries on to give a considerable protection to those desiring it. The plan must have a minimum of 6300 members.¹⁷

In 1970 the Co-Operative health services reported 5 000 members and a loss for the year of \$46 000.00 since 6300 members were needed (as noted above). By 1976 the members in the plan reached 9 000 and membership in the Extended Health plan had reached 9 500.¹⁸ In 1974 a Dental plan and a Travel Insurance plan were being investigated. The Delta dental plan A was in place in 1979 as were the EHP and the semi-private hospital coverage. The Co-Operative health Services were still on the scene. The only difficulty appeared to be in the application of the deductible clauses.

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17. In a hand written document to the OTF superannuation Committee in June 1971. The committee was composed of Gerald Hurtubise (Kapusksing), Marie Arthurs (Sarnia), Naughton Robinson (Etobicoke), Florent Lalonde (Welland) and Edward Minchin (Ridgway). W. A. Jones was the staff person. It is probably typical of Norman that the writing was in beautiful style but written on the back of purchase order paper which had been printed for Fitton-Parker Furniture Co. Southampton Ontario.
 18. *Newsletter* Fall, 1976/77.

However, in 1981 the Co-Operative went into receivership under Clarkson Gordon. An emergency arrangement was made with Confederation Life as the new carrier. However the Co-Operative arose like Lazarus for another contract year. It finally yielded the ghost when its registration was cancelled on February 6, 1982 leaving 12,000 subscribers. However STO and the Superannuation Commission were given assurances by Confederation Life of coverage and the Goodwill Committee offered to assist any member in financial need as a result of the collapse of the old plan. The confusion about deductibles continued.¹⁹ This time the confusion resulted from the policy year and the deductible year not covering the same time span.²⁰

The Health Services Committee in 1987 continues in the words of George Hosie its chairman "to provide the greatest amount of health insurance for the largest number of subscribers at the lowest possible cost to the individual"²¹. The aspects of medical care which are available to members are group policies of Semi-private Hospital, Extended Health Care and Dental.

STO has authorized the use of a Health Insurance Broker/Consultant, in this case, Johnson Insurance Ltd. to advise the committee in improving the health plans and to act as negotiator in these matters subject to the approval of the Senate.²² Since in 1986 the premium amounts involved had reached seven million dollars the use of a consultant would appear to have been a wise move.²³

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19. The Co-operative Health Services reported in 1970 on inadmissible claims which were caused by (a) the changing of figures on receipts, (b) duplicate receipts, (c) delivery slips, with figures inserted, submitted instead of invoices (d) claims for drugs which could have been bought without prescription. Most of these resulted from confusion as to what should have been claimed.
 20. *Ibid.* Fall 81/82. Initially the health policy was held by the Commission but now the health policy is held by STO
 21. As reported in the November 12, 1986 *Newsletter*.
 22. *Ibid.* A plan for home and auto insurance has been introduced. There is a mention in Facts May 1986 of the OTIP (Ontario Teachers' Insurance Plan) scheme which has been established for teachers but perhaps this has been explored and found to be unsuitable. At the May 1988 Senate meeting some concern was expressed that by constituting one broker as the agent of record STO might be handicapped in the future. Also there was a feeling that OTIP directors who were also Superannuation commissioners might be in conflict of interest. No action was taken on either of these concerns.
 23. A Group RRSP plan has been instituted under the National Trust and co-ordinated by Sherr, Bergstein Annuity.

Sto has also been active with respect to the provision of medical care generally. In 1984 it passed a resolution of opposition to extra billing by doctors and in 1986 it made a plea for the use of generic drugs. This latter brought forth some divergent opinion in the columns of the Newsletter.²⁴ Since the group plans are always admitting new members, there is always the need to educate new (and possibly old?) members as to the purpose of group health and an article in the Newsletter of Spring, 1985 attempted to do so. The area of nursing home reform has also been of concern. STO has a representative on the Coalition for Nursing Home Reform in the person of Ruth Robson. Despite the passage of a motion recommending a donation to the Coalition, no provision appears to have been made for it in the 1986/87 Budget, however²⁵. The following figures give some idea of the use of the health services.²⁶

Members Enrolled in Health Services

Year	1983	1984	1985
Semi-Private care	12 637	12 668	13 536
Extended Health care	11 601	11 583	12 652
Dental	4 275	4 401	5 408

24. *Ibid.* Spring 1986

25. *Facts and Impressions* May, 1986 and November, 1986. This of course was a difficult budget year.

26. These numbers may include some pensioners who are not members of STO but as a result of a ruling by the Minister of Consumer and Commercial Relations any member of a health plan must be a member of the sponsoring group. A large number of non-members have Joined as a result.

Newsletter

This is one of the original standing committees of STO and in exercising its functions is conveying to many members the only picture they may have of the activities and value to them of the organization. For this reason the Newsletter has changed its format size and nature over the years in response to criticism and suggestions from its readers.²⁷

Because of its importance in giving a historical perspective to, and of, the membership over the years a review of the Newsletter is likely the best mirror for the work of the committee.²⁸ For this reason, the next chapter is devoted to some analysis of, and comment on, its issues over the generation of its existence.

Project Overseas

Cynics may regard the majority of STO committees as self-serving, but this view is certainly invalid when applied to Project Overseas. This committee in co-operation with the Canadian Teachers' Federation provides retired teachers to serve in Third World areas as teachers and resource persons. Liaison is also maintained with CUSO for similar purposes. STO has been interested in this cause since May of 1969 when it, along with OTF, sought to provide teachers for the Bahamas.²⁹ Interest along these lines had been roused probably by the appointment, in 1968, of two STO members, Myrtle Adams and Roy Leacock, to the Toronto Book Centre which supplied surplus textbooks to third world countries. In January 1975 a letter was received from a Scarborough teacher Miss Florence MacIlvrde (retired) who was teaching in Jamaica and who promised a "warm" welcome for any STO member who wanted a refresher course in voluntary teaching at a rehabilitation centre.

27. See the Bibliography, which lists and comments on the issues, for some of these changes.

28. See Appendix for Committee Chairmen.

29. When the Ministry in Nassau was asked for the number of those hired out of the 226 interested in teaching in the Bahamas no reply was received (reported October 7, 1970)

The Fall, 1979 Newsletter described the experiences of Ed and Del Collyer of Hamilton who taught under CUSO for two years in Papua New Guinea and who were about to set out for another two years there. As a beginning in 1984 of more formal participation, two STO volunteers, out of a total of 53 applicants, were chosen to serve in the Gambia. They were Marjorie Carter of Ridgetown and James Shaw of Niagara Falls. Mrs. Shaw a qualified nurse accompanied her spouse at her own expense. The second wave in April 1984 included Verna Levere, Cornwall; Doris McCrea, Pembroke; Daisy Wilson, Coldwater; and George Ross, Peel, as team leader.

The Secretary of the Gambian Teachers' Union writing in 1984 said the Canadians "have been just fantastic". The initial successes of the venture led STO in September, 1984 to raise its financial contribution from \$10 000.00 to \$15 000.00. The year 1985 saw ten STO volunteers serving overseas with four more selected for 1986. Thanks were received from The Gambia and CTF for the volunteers. Specific STO support to the project included \$2 500.00 for the Teachers' Library and \$1 500.00 for paper and other costs of the volunteers. (Travel and living expenses are shared among CTF, OTF and CIDA.) Except for technical or vocational expertise the basic requirement is the holding of a degree and all persons may be considered for service in any African country provided they are in good health, are Canadian citizens and are properly immunized. Retired persons have an advantage as they can be free at any time of the year not only at vacation times. An article by George Ross in the Spring, 1985 news gives a good picture of the nature of the help given to teacher training in The Gambia. Since then, unfortunately the Gambian programme has been in abeyance.³⁰ Members of STO have also aided the Ontario-Lesotho Educational Sustaining Fund in conjunction with the OTF International Assistance Committee in producing by 1985 some \$60 000.00 of capital, interest on which is used for assistance to the young people of Lesotho. In 1986 seventeen members of STO worked on CTF. African Projects. The committee members and chairmen over the years have been enthusiastic in the cause and with the election of a former chairman of the committee, Ruth Campbell, of Ottawa as President of STO the work of this committee should be strengthened³¹.

30. *Facts and Impressions* May, 1986.

31. Canada is also represented at the World Confederation of Teaching Profession (WCOTP) which co-ordinates overseas teaching by the Secretary-General Norman Goble a former member of OTF and also Secretary-General of CTF and by a past president, Jim Killeen of British Columbia, a former president of CTF.

Retirement Counselling

This committee grew out of the activity of OTF in providing, on a rotating geographical basis³², pre-retirement or personal planning workshops. At first these involved only OTF and the Superannuation Commission but it only seemed natural that those who were in retirement should be available “to tell it like it is” to those about to retire. The Commission gave advice and provided estimates of pension on retirement for each participant. OTF welcomed STO participation from 1975 onward and Allan Sweetman headed the STO committee to be followed by Dave Dewar, Ken Hall and now Ross Junke. The aim of the committee “is to present to teachers who are approaching their superannuation time the basic considerations respecting all aspects of retirement: medical, legal, social and financial (including pension)”. Also included in the workshop are panels of local retirees who share their experience.³³ In 1978/79 seminars with an attendance of 475 delegates were held and Dave Dewar reported that STO had participated in eleven workshops in 1980/81. The Commission was of great assistance in counselling when it initiated the practice of sending out to all pensioners approaching retirement a statement of pension possibilities with up-dates available at the workshops or seminars.

32. In 1979/80 eleven area seminars were held which anticipated covering the province every three years.

33. *Newsletter* Fall 1977.

Superannuation Committee

The role of this committee is to generate positions with respect to actions to be taken whenever changes are to be made to the Superannuation Fund. These changes may be interpreted, opposed or fostered by the committee as the result of instruction from the Executive or the Senate. Eventually the position is given to OTF for its action or support. Because the main purpose of the STO is to protect and enhance pensions the chairmen of this committee have been appointed for their knowledge and background in superannuation.³⁴ In the past it has worked closely with the OTF superannuation committee and the two groups achieved the outstanding success of pension escalation with the support of both executives concerned.³⁵

STO has also sought to defend the benefits that its members have secured in the past and when the number of supply teaching days that a pensioner could teach without financial penalty was reduced from 100 to 20 in 1971 it protested to OTF, but no action by that body was forthcoming since the shadow of teacher redundancy loomed on the horizon for many OTF members. However not all members are always in favour of pressing for new benefits. Mary Thomas in the Spring Newsletter of 1982 urged caution in seeking new benefits and perhaps risking the “perks” available to pensioners generally. This drew a reply from George Hosie that “we should cast off our poor country cousin image” in the Fall issue³⁶. Perhaps more representative action occurred when the Senate by resolution in May of 1982 passed a resolution deploring low pensions and gave warning of the threat to escalation that might occur through the activities of the select committee on pensions which was charged with reviewing pension plans.

34. See the list of chairmen in the appendix.
35. The final burden was carried by a special group appointed by the OTF Executive which also included representation from STO
36. I am unaware of George’s background but Mary grew up in downtown Toronto. Perhaps this description is the result of not enough drill on the story found in the old First Book Reader where the country mouse was glad to return home.

Generally, in the matter of pensions STO has been influenced by the attitudes of the Superannuation Commission which usually has not been unfavourable to increased benefits for teachers. As a result on May 27, 1980 it passed a resolution supporting the position of the Superannuation Commission that incentive plan benefits should not be folded into final years of salary because the Act did not allow it and because this was somewhat of a “ripoff” of the fund with dire consequences for its future financial health which at that time was in a deficit position. A court case found otherwise and allowed the practice until the 1983 Act closed the loophole³⁷.

Apart from the great success of escalation in 1975 and the lack of such in the “best 5” campaign, apart from the problem of low pensions which STO had asked to be corrected in 1982, the main concern of the committee and STO in later years has been survivor pensions. The plight of a pensioner who marries after ceasing teaching but whose pension ceases on death and who leaves a spouse without support was considered in 1979. With the passing of the 1983 Act, a survivor pension became possible provided the original pension had been actuarially reduced to reflect the added cost to the Fund. In 1984 an improvement to this was sought which would not require actuarial reduction. Additionally a request for 60% survivor pensions in place of the usual 50% was requested. To emphasize its convictions STO gave OTF \$3 500.00 for actuarial expenses in connection with these various requests in 1984 and 1985. It also sought and obtained a member (non-voting) on the Biennial Review Committee dealing with pensions.³⁸ Survivor benefits to widows and dependent parents would appear to be still a concern if two letters to the February, 1987 Newsletter are at all representative of general concern.³⁹

37. See Ontario Supreme Court case re Durocher et al and The Teachers’ Superannuation Commission et al March 4, 1983. The tendency of the Commission, in its administration role, sometimes appears to be that of acting as guardians of the fund against depredation where it seems obvious to the Commission that the Act may be somewhat lacking in precision. The Commission has a belief that it always loses these kinds of actions because of the David and Goliath appearance in any challenge. The “dog in the manger” attitude may however colour opinion toward unusual claims for benefits rather than strict interpretation of law. I must confess that in this case I agreed with the Commission although in the Merle Shepley case (August 31, 1978 Div. Ct.) the “gut feeling” of the Commission utterly failed to stand up to the defined meaning of the words “employed in teaching” since subsequent to retiring she had never been employed under contract which was part of the definition of “employed”.

38. These topics are pursued in the Superannuation chapter. It appeared that more advances were possible once the Fund had a surplus.

39. See p. 21 f.28 which may answer the concerns.

Travel Committee

This committee, originally established at the request of Norman McLeod to the STO Executive, performs a unique role in the structure of STO in that it acts as agent for the purchase of tours directed primarily at the market represented by STO members.⁴⁰ This service was to be provided so that STO would incur no loss, expense, or profit from the tours.⁴¹ From 1970 onwards an office of Director of Travel was set up. The Director of Travel chosen by the first Travel Committee Chairman (Myrtle Purcell) and the committee, was J. Herbert Stewart. J. H. Stewart continued in that role for ten years.⁴² Stewart had previously been a travel agent for teachers, advertising tours in educational house magazines probably from 1961 onwards, after having taken his first trip overseas in 1960. He also operated French Summer Schools in Switzerland under a company established for that purpose which became useful after the passing of the Ontario Travel Act in that, it allowed him to continue the organization of tours but did not allow him to accept commissions from the travel companies. Although the company was incorporated Stewart was of the belief that he would be ultimately responsible for damages for losses by travellers. Despite this he carried on. He was quite frank however in the following statements:

It would be misleading to infer that I was doing all this as a charitable act of good will to my colleagues or out of a pure sense of duty to the Association (sic). In setting tour prices, as a rule, I allowed about 3% mark-up to cover about 5 000 pieces of mail per year, printing of bulletins, a meagre salary to my secretary, (Marjorie Boothe) and what I thought my own hours of work were worth.

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40. However after one of my neighbours returned from a two month sojourn in Europe I was informed that because she was a non-teacher she was accepted on the STO trip by giving my name as a reference and paying a \$20.00 fee. I imagine the fee was the more important. This would indicate that the trip must have been financially or otherwise attractive. The only controversial destination was South Africa which in 1982 brought out two opposing viewpoints (*Newsletter* Fall, 1982).
 41. Could the non-member charge (\$20.00) to-day be regarded as a profit? Originally the fee was \$5.00. The need for a teacher reference is a late addition but if it acts to preserve the nature of the Travel programme it may be desirable.
 42. Most of the historical material re the Travel Director comes from the book which he published in 1986: *Tales of a Travelling Man* (1904-1986) and made available to me by the kindness of Mary Currie of the STO office. J. H. Stewart was still Director of Travel in 1981 and appears in a picture of the committee in November, 1986.

It was part of the agreement with the STO Executive that all tour prices would be substantially lower than the individual traveller would pay for the same trip with the same services at the regular travel agency. Each group would have a leader, non-members would pay a registration fee to the Association, and the Travel Committee would meet four times a year to receive my reports and to sanction or change the plans I proposed for the next season. We never had any serious problems. I owe a lot to the Committee Chairmen who held, in turn, the rudder on the ship, Myrtle Purcell, Dave Dewar, Jack Eastaugh and Hawley Cross.⁴³

There can be one bad apple in every barrel. We have had a few unpleasant tour members. There are loners who cannot adjust to group activities; experienced, well heeled folk who want and can afford deluxe services at budget prices; a very few ex-teachers with an ingrained Jehovah Complex who would have driven Christopher Columbus off the bridge, with their superior attitude to the crew; fewer still who are professional gripers and complainers, who object to a shower instead of a private bath when in their own homes they may never have had a room with bath. Actually the leader feels a bit sorry for them.⁴⁴

The Travel Committee 1986 consisted of Hawley Cross, Chairman, Lisette Bourdeau, Jack and Elizabeth Eastaugh, James Carey, Clare W. Perry and Stanley Rickard. The role formerly assumed by J. H. Stewart is now being played by the Travel Guild of North York. There is such a demand for tours by members and by the general public, that there is now a special Newsletter⁴⁵ devoted entirely to Travel and there is also a history of STO Travel Plans available. As of 1988 districts have been asked to appoint travel representatives who will receive communications from the provincial committee. It is the committee's hope that these changes will free the regular Newsletter for other communication roles. The travel agent has also instituted a toll free telephone number for those persons requiring more detailed information. The trips advertised for 1987 ranged from a \$70 "Autumn Leaves" trip on the venerable S. S. Segwun to a South Pacific jaunt costing \$7 289.00 per person.

43. *Op. Cit.* pp. 76-78.

44. *Op. Cit.* p. 79.

45. The "Travel Bulletin is to be issued once or twice a year financed by the Travel Guild and the surcharge is intended to have non-members carry their share of costs."

The apex of travel is proposed for November, 1987 with a round the world charter jet tour of about five weeks, price unspecified as yet, but expected to cost about \$9 500.00. Jack Eastaugh who was converted to the STO travel scheme in 1973 has stated "I believe that STO travel offers retired teachers and their friends the finest trips for the price in the travel industry."⁴⁶ With such good feedback the committee may be excused on one occasion of overspending its committee budget (1985-86). In any case, it is sometimes easier to obtain forgiveness than permission. Undoubtedly the Travel programme is a "big business" for STO and would appear to be a possible source of revenue for STO; or at least, self-supporting, rather than a drain upon its funds as it has been in the past.⁴⁷ Perhaps the best indication of the worth of the Travel plans is that the retired teachers of British Columbia have been allowed to participate in the STO plans pending any travel programmes that they are able to establish.⁴⁸

46. *Newsletter* December, 1986 (Travel Issue) In the Fall, 1981 Newsletter it was reported that 1 000 retired persons had taken advantage of the trips that year.

47. See comment above f34.

48. *Facts and Impressions* May, 1986.

The Newsletter

The STO Newsletter represents the only communication, other than replies to enquiries respecting programmes and services, that the general membership has with the organization. This is doubly so in the case of members who live out of the country.¹ It began with a small double sided sheet² which was inserted by courtesy of the superannuation commission Director into commission statements to those on pension in November 1968. With the realization (to misquote the maxim) that the organization, as well as assisting the members, must be seen to be assisting those members, the size and frequency of this means of communication has increased as finances became available. In the year 1986, there were three, eight page, issues of the Newsletter and also two issues of Facts and Impressions of six and eight pages, together with one Travel issue of six pages for a total of forty-four pages of communication. The editors of district newsletters were invited to the November 1986 Senate meeting to further improve communication as about two-thirds of the districts have their own newsletters. The Newsletter committee has now eight members.³ In 1987 seven regular provincial publications are planned in order “to make STO members among the best informed retired persons in the province”.⁴

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1. In 1981, 400 members lived outside Ontario with 100 living outside of Ontario, and 92 living outside of Canada. In 1980, 86 members lived in the United States, Scotland, England, Ireland, Australia, New Zealand, Germany, Thailand and Kenya.
 2. For changes since then see the Bibliography under *Newsletter*. The kangaroo “Joey” or “piggy back” type of mailing courtesy of the commission continued at least up to 1970.
 3. Newsletter Winter, 1986.
 4. *Newsletter Facts and Impressions* November 12, 1986. It also commended the district newsletters.

As well as providing communication from the “top”, down, the Newsletter allows for reverse flow and for cross exchange of opinion between members. All editors have welcomed contributions from members, albeit with size and other limitations.⁵ The Mailbag section allows for interesting items such as reunions and anniversaries. Often there are pleas for information about Ontario education which correspondents fear will be lost unless some plan of preservation is carried out. One suggestion for this was given by Dorothy Drever⁶ in her description of tape recording the oral history of seniors. One letter was published giving information on continuation schools.⁷ Some members express their unhappiness about topics which seem irrelevant as did Edith Cosens on what she felt was a surfeit of articles on rural school life.⁸ This cut and thrust of comment helps to liver, the Newsletter and free it from the “laundry list” approach which often plagues organizational communications since there are many items that people “should know”. One such item was a notice that pensions for the coming year would be escalated. However good this news, the Superannuation Commission provides these details in its regular mailings. Sometimes items of a factual nature do stir up enough interest to result in needed correction. In mid 1986 it appeared that the new Family Reform Act 1986 required each pensioner with a dependant to provide to the Superannuation Commission a form of pension designation in order to avoid delay in granting a survivor pension. So much action was generated that shortly afterwards the act was amended to overcome the need for designation. The need for Will planning and provision of power of attorney is addressed on occasion.⁹

The greatest appeal of the Newsletter is the wide variety of topics covered over the years. Beside the extolling of the benefits of the various health plans the reader may be exposed to the amusing letters of Bill Hart of Exeter who expresses his determination to live to the age of 102 aided by his discovery of the evils of gluttony and digging a grave with one’s own teeth.¹⁰ Another member, having tried all other avenues, wrote to the Mailbag to protest the automatic sales pitches being made to him at inconvenient hours of the day and night.¹¹

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5. Limits of 2 000 words and also the requirement that the contributor not be anonymous, although at request the name could be withheld.
 6. In Winter, 1980.
 7. The article in October, 1986 was a good one but it was sad that the author, Nort Heard of Toronto, never lived to see it in print.
 8. February, 1987. I am inclined to agree with her, although I taught in a rural school for several years. She certainly has a point with respect to stories about one’s own rural schooling. Another related topic is that of describing “the best teacher(s) I ever had”.
 9. Spring, 1986.
 10. In the Spring, 1980 *Newsletter*. He was still writing in the 1983, 1984, 1986 and May, 1987 *Newsletters*. In the latter he took Edith Cosens to task for not supplying the kind of material she expected
 11. Fred Farr of Simcoe in *Newsletter* Winter, 1985

In the 1970s the Newsletter tried to give itself a literary flavour by the inclusion of a section Between the Book Ends which was discontinued as a regular feature in 1981 probably due to increasing pressure of space. This loss was offset to some extent by coverage of books written by retired teachers.¹² There was never a dearth of appropriate quotes. In the Fall 1981 issue, such disparate authors as Madame Schumann Heink, Lin Yutang and Bert Case Diltz shared in its pages. Verse was also to be found ranging from limericks to what might be regarded as poetry.¹³

The question of the language of the Newsletter has not been subject to any apparent policy decisions. From time to time contributions in French as well as English have appeared but the language has been preponderantly English.¹⁴ Following the election of Marie Duhaime, a former member of AEFO (as it then was), as president the Newsletter had a greeting in French as well as somewhat similar one in English. Another president Gabrielle Levasseur gave a Christmas greeting in French as a conclusion to her presidential remarks.¹⁵ A letter from an STO member living in New Brunswick was published, in French only, in the Autumn issue of 1985. In encouraging articles for the Newsletter the editor in the May 30, 1987 Facts and Impressions welcomed articles in both English and French.

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12. The *Newsletter* Fall, 1981 had note of six new teacher Author Books.
 13. Lin-Yutang etc. Fall, 1981. Jack Sullivan North York contributed often; Bert Law of Uxbridge made its columns in March, 1985; Alan Meiklejohn contributed a limerick in March, 1985; B. C. Diltz still going strong at 92 (October, 1986) in his words.
 14. AEFO has, in the past, been the smallest of the OTF affiliates and presumably its former members are a small part of the STO membership. Because AEFO has had to work closely with English speaking affiliates in the past it is used to English communication and has not pushed hard for complete bilingualism in organizational communication provided that the French language is given appropriate recognition. In February, 1986 the first *Newsletter* with the new bilingual logo appeared.
 15. Marie Duhaime (unfortunately identified by some gremlin as Harry Redfern) in Newsletter Winter, 1976. Gabrielle in Winter, 1979. The facility shown by members of AEFO in both languages sometimes makes us forget that they may feel more at home in their mother tongue. I can think of Bro. Jean Marc Cantin a former president of OTF who seems completely at ease even when he is quoting Robert Burns.

Obituaries of persons who have been active in the organization occasionally appear in the columns . In the earlier Newsletters (e.g. 1972) the passing of Sister Marie Cecile, T. Dayman Walter, Phyllis Morgan, Margaret O'Brien, A. C. Lewis, Blanche Snell and Mrs. Placide Legault was recorded together with brief resumes of their careers. Because of the increase in membership and change of emphasis this practice has been severely curtailed and now notice is taken only of a few. The death of Norman McLeod on March 22, 1973 was noted in an obituary which called attention to his accomplishments as president of OSSTF, STO and also as first president of OTF. His death was followed by that of Murdoch McIver, another stalwart of the STO founders, on January 7, 1978 and of Marion Tyrrell the first secretary-treasurer on March 12, 1982. Unexpected was the passing of Weldon Abernethy after less than a month in office as president of STO.¹⁶ Not beyond the realms of possibility would be the inclusion in the Newsletter of the names of pensioners who have departed this life with the Superannuation Commission being able to provide the names of those no longer on its registers. Perhaps this would be too depressing?

In any case, as well as the sad items there were numerous joyous occasions noted such as the reception of honorary doctorates by Nora Hodgins from the University of Waterloo and by Ed Higgins of Sudbury from Laurentian University.¹⁷ After the inauguration of the Founding Members' Award, the recipients J. R. Causley, Art McAdam, Cora Bailey, Dave Dewar, Clare W. Perry, Herb Stewart Nora Hodgins and Dorothy Martin were mentioned in Newsletter columns.¹⁸ Some may recall Cora as a former secretary of the OASWT. Coverage was also given to the recognition of former executive and committee members when the first STO/ERO pins¹⁹ were presented. The honouring, in 1981, of the Commission director by an FWTAO meritorious award was also covered.

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16. Norman McLeod was originally a member of OPSMTF in 1921 as he was a teacher in Swastika Ontario. His membership number was 160 and his card was issued by Charles G. Fraser the Secretary for a cost of one dollar. Murdoch was the long time principal of Leslie School in Toronto. Marion was a former member of OECTA and was probably the first nominally paid employee of STO Weldon died suddenly on January 7, 1978 on the same day as Murdoch.
 17. Nora in June, 1973 and Ed in 1980.
 18. For more detail see the Table in the appendix.
 19. These were introduced in May, 1984 to indicate meritorious service to STO at the district or provincial level and presented, in November of that year, to Art McAdam, David Tough Dorothy Martin, Harry Redfern, Dorothy Blakely, Marg Drago, Gabrielle Levasseur, Marie Duhaime, Hazel Farr, Jack Eastaugh, Alan Meiklejohn, Dave Dewar and Keith Watson. Father Conway received one on November 12, 1986 as did Mal Steele and Clare Perry on November 5, 1985.

Happiness of a slightly different nature was that of John McNeill and Jack Kerr who enjoyed being in the Quinte Detention Centre but they admitted that it was nice to be able to walk out whenever they wanted to give up their voluntary teaching roles.²⁰ Kay Garvey also wrote of her local jail visits, which seems to confirm the teacher belief that people can always be salvaged.²¹

In the interests of economy the Newsletter is now again being mailed in bulk third class postage since the office is now equipped to provide mailing labels sorted according to postal code. This is not as economical as the original way in the "sixties" which cost nothing but it is more economical than the first class mail which was used from 1982 to 1985. At one time first class mail was a decided advantage with respect to keeping the addresses up to date but it was by no means foolproof.²² With the advent of the computer some of the manual toil of updating mailing lists has been reduced. The superannuation commission gives STO a printout of pensioner names and addresses (but not pension amounts) every three months. STO now has leased a computer for its own purposes and with the voluntary assistance of John Kippen, formerly of the York County Board, updating of membership and preparation of mailing labels is done within the office.²³ To put the assignment of members to districts on a consistent basis each member was asked in the Spring Newsletter 1987 to confirm the choice of district by mail and to include Social Insurance Number in order to facilitate any needed changes.

20. Spring, 1980. John died shortly after this.

21. Winter, 1985.

22. The postal service often gets blamed for faults which lie outside its control. A first class mailing is supposed to be returned if it is undeliverable and so one would assume that changes of address or deaths could be noted for correction or deletion. It has been my experience that the average householder accepts mail without comment and consigns it to the garbage with or without reading. I recall a situation where a member of an affiliate had been dead for five years but his widow enjoyed the publications so much that she overlooked telling the affiliate that her husband was dead. Where the connection is a monetary one, such as with a person on pension, deceased members are more easily identified for removal from records but the matter of correct address is always a problem.

23. For those of a technical bent the machine is a Compaq computer with hard and floppy disks plus a 132 column printer. The leasing method is to be preferred to ownership both from the standpoint of servicing and the rapid obsolescence which is characteristic of computers these days. STO is fortunate to have John Kippen as a volunteer. On crosschecking the lists sometimes STO has the more up-to-date information than the Commission and vice versa.

Appendix I ~ Bibliography

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STO Newsletters

Year	Season/Month	Pages	Size (in.)
1968	November, 15	2	7.5 x 9.75
1969	May, 15 (No. 2)	2	7.5 x 9.75
	November	2	7.5 x 9.75
1970	November (?)	2	7.5 x 12.5
1971	April	2	7.5 x 9.75
	December	4	7.5 x 11
1972	June	6	7.5 x 11
	December	6	7.5 x 11
1973	September	6	7.5 x 10.5
1974	January	6	7.5 x 10.5
	September	6	7.5 x 10.5
1975	January	6	7.5 x 10.5
	June	6	7.5 x 10.5
	September	6	7.5 x 10.5
1976	Spring	6	7.5 x 10.5
	Fall	4	7.5 x 10.5
	Winter	6	7.5 x 10.5
1977	Spring ¹	4	8.5 x 12
	Fall	4	8.5 x 12
	Winter	4	8.5 x 12
1978	Winter ²	6	8.5 x 12
	Spring	6	8.5 x 12
1979	Fall	6	8.5 x 12
	Winter ³	6	8.5 x 12
	Spring	6	8.5 x 12
1980	Winter	6	8.25 x 12
	Spring	6	8.25 x 12
	Fall	6	8.25 x 12
1981	Winter	6	8.5 x 12
	Summer	6	8.5 x 12
	Fall	6	8.5 x 13.25
1982	Winter	6	8.5 x 12
	Spring	6	8.5 x 12
	Fall	6	8.5 x 12

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1. Last without colour
 2. New timing for issues
 3. Words of greeting in French by the President for the first time.

STO Newsletters, continued

Year	Season/Month	Pages	Size (in.)
1983	Spring	6	8.5 x 12
	Fall	6	8.5 x 12
1984	Winter	6	8.5 x 12
	Spring	6	8.5 x 12
	Fall	6	8.5 x 12
1985	February	6	8.5 x 12
	March	6	8.5 x 12
	October	8	8.5 x 10.75
1986	February ⁴	8	8.5 x 10.75
	May	8	8.5 x 10.75
	October	8	8.5 x 11
1987	February	8	8.5 x 11
	May	12	8.5 x 11
	October	8	8.5 x 11
1988	Spring ⁵	12	8.5 x 11
	Summer	8	8.5 x 11

Newsletter Facts and Impressions

1985	November	2	8.5 x 11
1986	May	6	8.5 x 11
1986	November	8	8.5 x 11
1987	May	6	8.5 x 11
1987	November	6	8.5 x 11
1988	May	12 ⁶	8.5 x 11
1988	November	12	8.5 x 11

Newsletter Travel Issue

1986	December	6	8.5 x 11
1987	June	6	8.5 x 11
	December	6	8.5 x 11
1988	June	8	8.5 x 11

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4. First Bilingual logo.
 5. Included four page health services supplement.
 6. Reported on first Senate meeting that exceeded one day in length.

Appendix II ~ List of Tables*

Table	Title	Page
Table I	Membership Totals in STO	vi
Table II	Finances of the STO	vi
Table III	Presidents of the Sto	vii
Table IV	Secretary-Treasurers/Executive Directors of STO.....	vii
Table V	Executive Members of STO.....	viii
Table VI	Executives of STO	ix
Table VII	Committee Chairmen of STO.....	xii
Table VIII	First Senators (1968) of STO	xiii
Table IX	Superannuation Commission Office Holders	xiv
Table X	Chairmen/Directors/Teachers' Superannuation Commission..	xvii
Table XI	Superannuation Fund Finances	xvii
Table XII	Teacher Contributions/Pensions	xviii
Table XIII	Pensioner Register (1976-86).....	xix
Table XIV	Rates of Teacher Contribution.....	xix
Table XV	Full Time Teaching Force and Service, 1982.....	xx
Table XVI	Part Time Teachers, 1982.....	xx
Table XVII	Teachers in Receipt of an Allowance, 1982	xx
Table XVIII	Teachers Receiving Disability Allowances, 1982	xxi
Table XIX	Survivor Allowances, 1982	xxi
Table XX	Unfunded Liability Payments	xxi
Table XXI	Interest Rates on Fund Debentures.....	xxii
Table XXII	Pensions and Pensioners (1986).....	xxii
Table XXIII	Pensions/Pensioners/Type/Amounts/Age/Sex (1986).....	xxiii
Table XXIV	Ryerson Fund Statistics	xxiii
Table XXV	Founding Members' Awards	xxiii
Table XXVI	SAF Adjustment Ratios (1976 - 1988).....	xxiv

* This data is as complete and accurate as the author, given the limitations of time and available material is able to provide since it is based on Annual Reports and subject to the usual discrepancies due to changes of fiscal years, incomplete reporting etc.

Table I
Membership in STO (including Associate Members#)

Year	Number	Increase	Pensioners (including (survivors))
1968			9 176
1969	5 500	600	10 012
1970	6 436	936	11 111
1971	7 556	1 120	12 217
1972	9 493	1 937	13 792
1973	10 914	1 421	15 246
1974	10 982	68	16 257
1975	12 649	1 667	17 113
1976			17 924
1977			18 965
1978	14 400		19 918
1979	15 000	600	20 929
1980	15 523	523	21 839
1981	16 438	915	22 720
1982	16 943	505	23 668
1983	17 735	792	24 536
1984	18 150 (650)	415	25 815
1985	18 835 (663)		27 243
1986	19 690 (706)		29 058
1987	21 141		

Associate Members are recipients of survivor type pensions once referred to as "D" and "E" pensions. Approximate associate member figures in parentheses.

TABLE II Finances of the STO

Year	Income	Expenditure	District Grants*	Balance**
1970	12 713	1 460	205	13 657
1971	11 153	14 570		
1972	24 000	21 328	4 400	38 450
1973	37 000	23 675		13 325
1974	58 638	42 559		18 818
1975	65 801	51 107		59 156.
1976	75 874	57 826	5 750	57 286.
1977	87 800	72 785	10 550	15 015
1978	96 495	67 877		28 618
1980				
1981	176 508	145 781	17 325	30 727
1982	205 053	152 915	21 293	52 138
1983	219 089	153 478		65 611
1984	243 324	190 503	31 343	52 821
1985	291 891	249 097	42 524	117 185
1986	299 530	324 551	44 459	(25 021)
1987	629 000***			

* Included in expenditures
 ** May not reflect any reserves
 *** Total Budget for 1987/88

Table III
Presidents of the Superannuated Teachers of Ontario

Year	President	Affiliate Membership	City
1968 - 69	Arthur McAdam	(4)	Toronto
1969 - 71	Norman McLeod *	(5)	Toronto
1971 - 73	Laura Cook *	(2)	London
1973 - 74	Murdoch McIver *	(4)	Toronto
1974 - 75	Harry Redfern	(4)	Ottawa
1975 - 76	Marie Duhaime	(1)	Sturgeon Falls
1976 - 77	David Dewar	(4)	Scarborough
1977	Weldon Abernethy *	(5)	Sault Ste. Marie
1978	Robert Hopkins *	(4)	Halton
1978 - 79	Gabrielle Levasseur	(1)	Ottawa
1979 - 80	David Tough	(5)	North York
1980 - 81	Margaret Drago	(3)	Niagara Falls
1981 - 82	Jack Eastaugh	(5)	Etobicoke
1982 - 83	Mal Steele	(4)	Fort Frances
1983 - 84	Hazel Farr	(2)	Simcoe
1984 - 85	Laura Sabourin	(1)	Ottawa
1985 - 86	Lawson Orser	(5)	Kingston
1986 - 87	Ruth Campbell	(2)	Ottawa
1987 - 88	Leonore Graham	(2)	Windsor
1988 - 89	Alan W. Robb	(4)	Toronto

Key to former Affiliate Membership:

- (1) AEFO
- (2) FWTAO
- (3) OECTA
- (4) OPS(M)TF
- (5) OSSTF

Note; Location may be given as place of residence or affiliate district according to data available. Some members may not have had a continuous connection with an affiliate or may have had more than one affiliate connection.

TABLE IV
Secretary-Treasurers of STO

Year	President	Affiliate Membership	City
01/03/1968 - 30/11/1973	Marion Tyrrell*	(3)	Toronto
01/12/1973 - 31/08/1975	Dorothy Martin	(2)	Toronto
01/09/1975 - 01/01/1985	Clare Perry	(5)	Etobicoke
01/01/1985 -	James Causley**	(5)	North York

* deceased

** First Executive Director

Table V
Executive Members of STO*

Member	Years	Affiliate	Location
Art McAdam	'68	(4)	Toronto
Norman McLeod	'68	(5)	East York (Leaside)
Laura Cook	'68	(2)	London
Marion Tyrrell	'68	(3)	Toronto
Mary K. MacPherson	'68	(5)	London
Marie Jeanne Seguin	'68	(1)	Ottawa
Therese Robert	'68	(1)	Ottawa
Jean Beach	'68	(2)	Ottawa
Veronica Houlahan	'68	(3)	Ottawa
Emma Rogers	'68	(2)	Windsor
Elizabeth Newman	'68	(3)	Toronto
Yvonne Laronde	'68	(1)	Willowdale
Murdoch McIver	'69	(4)	Toronto
Norma Duffy	'71	(5)	Meaford
Gordon Loney	'71	(4)	Kitchener
Brother Justin	'71	(1)	Cornwall
Mary McDonald	'72	(2)	Ottawa/Windsor
Roy Leacock	'72	(4)	Toronto
W. T. Armstrong	'72	(5)	London
Hugh P. Barrett	'73	(5)	Etobicoke
Murray C. McDiarmid	'73	(5)	Hamilton
Harry Redfern	'73	(4)	Ottawa
Marie Duhaime	'74	(1)	Sturgeon Falls
Dave Dewar	'74	(4)	Scarborough
Weldon Abernethy	'74	(5)	Sault Ste. Marie
R. A. Hopkins	'74	(4)	Halton
Ruby McLean	'75	(2)	Leamington
George Nobes	'76		Carleton Place
Gabrielle Levasseur	'77	(1)	Ottawa
Margaret Drago	'77	(3)	Niagara Falls
David Tough	'77	(5)	North York
Jack Eastaugh	'78	(5)	Orangeville
Hazel Farr	'78	(2)	Simcoe
Mal. Steele	'79	(4)	Kenora
Lawson Orser	'81	(5)	Kingston
Laura Sabourin	'81	(1)	Cornwall
Father H. Conway	'82	(3)	Ottawa
Leonore Graham	'84	(1)	Windsor
Ruth Campbell	'84	(2)	Ottawa
Al Robb	'85	(4)	Toronto
Juliette Pilon	'86	(1)	Sudbury

* This is the initial year of election assuming that the year is the one following election. Secretaries, other than the first, are listed elsewhere. Affiliate membership status is that formerly held before joining STO. See comment re Table III.

Table V
Executive Members of STO continued

Member	Years	Affiliate	Location
Lyle Hoskin	'87	(4)	Hamilton
Ken Low	'88	(4)	Thunder bay
Mary Saad	'89		

TABLE VI
Executives of STO*

Executive 1968/69	Office	Executive 1969/70
Art McAdam	President	Norman McLeod
Mary K. Macpherson	Past President	Art McAdam
Norman McLeod	Vice President	Laura G. Cook
Laura Cook	Second Vice President	Murdoch McIver
Marion Tyrrell	Secretary - Treasurer	
Jean Beach/Emma Rogers	Executive Member	
Jeanne Seguin	Executive Member	
Murdoch McIver	Executive Member	
Therese Robert	Executive Member	
Veronica Houlahan	Executive Member	
Executive 1970/71	Office	Executive 1971/72**
Norman McLeod	President	Laura Cook
Art McAdam	Past President	Norman McLeod (d. 22/3/72)
Laura G. Cook	Vice President	Murdoch McIver
Murdoch McIver	Second Vice President	G. Norma Duffy
Marion Tyrrell	Secretary - Treasurer	Marion Tyrrell
	Executive Member	Gordon Loney
	Executive Member	Brother Justin
Executive 1972/73 **	Office	Executive 1973/74
Laura Cook	President	Murdoch McIver
Art McAdam	Past President	Laura Cook***
Murdoch McIver	Vice President	G. Norma Duffy
G. Norma Duffy	Second Vice President	Hugh P. Barrett
Marion Tyrrell	Secretary - Treasurer	Marion Tyrrell D. Martin (December, 1973)
Gordon Loney	Executive Member	Harry Redfern
Brother Justin	Executive Member	Murray C. McDiarmid
J. H. Stewart (ad hoc)	Executive Member	Roy Leacock
W. T. Armstrong	Executive Member	
Mary Macdonald	Executive Member	

Notes: Asterisk defined on bottom of page xi.

TABLE VI
Executives of STO continued

Executive 1974/75	Office	Executive 1975/76
Harry Redfern	President	Marie Duhaime
Murdoch McIver	Past President	Harry Redfern
Marie Duhaime	Vice President	Dave Dewar
Dave Dewar	Second Vice President	Weldon Abernethy
L. Dorothy Martin	Secretary - Treasurer	Clare Perry
J. Weldon Abernethy	Executive Member	R. A. Hopkins
R. A. Hopkins	Executive Member	Ruby McLean
Executive 1976/77	Office	Executive 1977/78
Dave G. Dewar	President	J. Weldon Abernethy (died after one month in office)
Marie Duhaime	Past President	Dave G. Dewar
Weldon Abernethy	Vice President	R. A. Hopkins (to President)
Robert Hopkins	Second Vice President	Ruby McLean
Clare Perry	Secretary - Treasurer	Clare Perry
Ruby McLean	Executive Member	Gabrielle Levasseur
George Nabes	Executive Member	David Tough
	Executive Member	Margaret Drago
Executive 1978/79	Office	Executive 1979/80
Gabrielle Levasseur	President	David Tough
R. A. Hopkins	Past President	Gabrielle Levasseur
David Tough ****	Vice President	Margaret Drago
Margaret Drago	Second Vice President	Jack Eastaugh
Clare Perry	Secretary - Treasurer	Clare Perry
Jack Eastaugh	Executive Member	Hazel Farr
Hazel Farr	Executive Member	Mal Steele
Executive 1980/81	Office	Executive 1981/82
Margaret Drago	President	Jack Eastaugh
David Tough	Past President	Margaret Drago
Jack Eastaugh	Vice President	Hazel Farr
Hazel Farr	Second Vice President	Mal Steele
Clare Perry	Secretary - Treasurer	Clare Perry
Mal Steele	Executive Member	Laura Sabourin
Laura Sabourin	Executive Member	Lawson Orser

TABLE VI
Executives of STO continued

Executive 1982/83	Office	Executive 1983/84
Hazel Farr	President	Mal Steele
Jack Eastaugh	Past President	Hazel Farr
Mal Steele	Vice President	Laura Sabourin
Laura Sabourin	Second Vice President	Lawson Orser
Clare Perry	Secretary - Treasurer	Clare Perry
Lawson Orser	Exec. Member	Father Harold Conway
Father H. Conway	Exec. Member	Ruth Campbell
Executive 1984/85	Office	Executive 1985/86
Laura Sabourin	President	Lawson Orser
Hazel Farr	Past President	Laura Sabourin
Lawson Orser	Vice President	Father Harold Conway
Father Harold Conway	Second Vice President	Ruth Campbell
James R. Causley	Secretary - Treasurer	
	Executive Director	James R. Causley
Ruth Campbell	Executive Member	Leonore Graham
Leonore Graham	Executive Member	Al Robb
Executive 1986/87	Office	Executive 1987/88
Ruth Campbell	President	Leonore Graham
Lawson Orser	Past President	Ruth Campbell
Leonore Graham	Vice President	Al Robb
Al Robb	Second Vice President	Juliette Pilon
James R. Causley	Executive Director	James R. Causley
Juliette Pilon	Executive Member	Lyle Hoskin
Lyle Hoskin	Executive Member	Ken Low
Executive 1988/89	Office	
A.W. (Al) Robb	President	
Leonore Graham	Past President	
Juliette Pilon	Vice President	
Lyle Hoskin	Second Vice President	
James R. Causley	Executive Director	
Ken Low	Executive Member	
Mary Saad	Executive Member	

Notes:

* election of senate was initially for two years and mailed ballots were used up to 1971.

Nominees for 1971/72 1972/73 were still identified by affiliate.

** Because of concern that the incoming Executive might not provide continuity, the Senate extended the term of the Executive to two years.

*** The Senate gave authority. Laura was not a Senate member as required by the new constitution.

**** Ruby McLean resigned due to illness.

**Table VII
Committee Chairmen of STO**

Committee	Year	Committee	Year
Budget		District Organization	
Marie Jeanne Seguin	1968/69	Lawson Orser	1975/77
G. Loney	1971/74		
Brother Justin	1975/80		
Jim Musgrove	1982/86		
H. C. Hunter	1987/88		
Extension		Goodwill	
Helen Barbour	1969/70	Lawson Orser	1977/83
T. Dayman Walter	1970/72	Jim Williamson	1983/85
Norma Duffy	1972	David Tough	1985/86
		Jack Foote	1987/88
Health and Welfare (Health Services)		Investment	
J. Harvey Mitchell	1968/71	I. M. (Brick) Robb	1973/75
Roy Rutherford	1971/75		
Bruce Dawson	1975/77		
Dorothy Blakely	1977/80		
George Hosie	1982/86		
Robinson Hamilton	1987/88		
Legislation/Constitution		Newsletter	
Mary K. MacPherson	1969/72	D. S. McPherson	1968/69
M. McIver	1972/73	R. W. Leacock	1969/74
Keith Watson	1973/83	Dave Dewar	1974/76
Gabrielle Levasseur	1983/85	Alan Meiklejohn	1976/80
Lawrence Outram	1985/88	Tom McGuffin	1982/86
		Bill Moore	1987/88
Nominations		Project Overseas	
A. McAdam	1972	Ruth Campbell	1983/85
		Florence Irvine	1985/88
		Public Relations	
		Mary Thomas	1986/88

Table VII
Committee Chairmen of STO continued

Committee	Year	Committee	Year
Resolutions		Retirement Counselling	
Peter D. McCallum	1969/70	Allan Sweetman	1975/77
Veronica Houlahan	1972/76	Dave Dewar	1978/83
Melba Wolley	1976/79	Ken H. D. Hall	1983/86
		Ross Junke	1987/88
Superannuation		Travel	
Norman MacLeod	1969/71	Myrtle Purcell	1970/71
M. McIver	1972/73	disbanded by 1972 - 1973 Executive	
Art McAdam	1973/78	Hugh Barrett	1974/75
Nora Hodgins	1978/83	Dave Dewar	1975/76
Hazel Farr	1983/86	Jack Eastaugh	1977/80
Howard Eubank	1987/88	Hawley Cross	1981/86
		James R. Carey	1987/88

Table VIII
First Senate STO (1968-70)#

Jean Beach ¹	Ottawa
Laura Cook	Landon
Mabel Davis ²	Fort William
Veronica Houlihan	Ottawa
Yvonne Larondel	Toronto (Willowdale)
Art McAdam*	Cameron (Toronto)
Peter D. McCallum	Windsor
Mary McDonald ¹	Ottawa
Murdoch McIver	Toronto
Norman McLeod	Toronto(Leaside/EastYork)
Donald S. Macpherson	Toronto (Willowdale)
Mary K. Macpherson	London
J. Harvey Mitchell	Toronto (Willowdale)
Phyllis Morgan	North Bay
Elizabeth Newman	Toronto
Margaret O'Brien	Peterborough
Therese Robert	Ottawa
Emma Rogers ³	Windsor
Isabelle de la Salle ¹	Ottawa
Marie Jeanne Seguin	Ottawa
Marion Tyrrell	Toronto
Sister Adrienne Vermettec	Ottawa

Notes:

#. The Senate appointed the Executive from its members.

1. Miss Beach and Mrs. Laronde were replaced in November, 1968 by Mary McDonald and Isabelle de la Salle, both of Ottawa.
2. These were appointed to fill positions to represent unfilled vacancies for the five affiliates..
3. Emma Rogers replaced Jean Beach as Executive Member November, 1968.

* Art was born January, 13 1899 and as of December 28, 1988 is looking forward to his 90th Birthday although arthritis is slowing him a bit.

Table IX
Commissioners/Members/Officers* of Superannuation Fund
(1917 - to date)

* Members became commissioners 1930. The Secretary became the Director in 1959.

Notes to Table IX:

Commissioner/teacher representatives were first appointed/elected by the OEA until after the formation of OTF in 1944 after which the responsibility gradually passed to the affiliates of OTF. This process became complete in 1959 at which time every affiliate had a representative.

(See main text)

Electing/Appointment Source as follows:

- # The Minister of Education
- 1. Association des Enseignants et Enseignantes Franco-Ontariens (formerly AEEFO)
- 2. Federation of Women Teachers' Associations of Ontario
- 3. Ontario English Catholic Teachers' Federation
- 4. Ontario Public School Teachers Federation (formerly OPSMTF)
- 5. Ontario Secondary School Teachers' Federation

Mr. C. F. Allen	1976 - 83	5
Dr. H. E. Amoss	1940 - 48	#
Mrs. Marie Arthurs	1974 - 77	3
Miss H. Jean Beach	1949 - 58	
Miss Evelyne Bertrand	1974 - 77	1
Mr. A. W. Bishop	1965 - 66	#
Mr. A. W. Bishop (Chairman)	1966 - 72	
Mr. Harold Blanchard	1966 - 84	#
Kathy Bouey	1986	#
Dr. C. A. Brown (Secretary)	1940	#
Dr. C. A. Brown (Chairman)	1945 - 65	
Mr. T. I. Campbell	1965 - 71	#
Dr. C. F. Cannon	1946 - 51	#
Mr. J. R. Causley (Executive Asstant)	1953 - 59	
Mr. J. R. Causley (Director)	1959 - 83	
Mr. G. W. Chatterton	1970 - 77	#
Dr. R. H. U. Colquhoun (Chairman)	1917 - 26	#
Mr. J. P. Cowles	1937 - 46	#
Mr. R. A. Croskery	1933 - 36	#
Mr. P. H. Cunningham	1961 - 69	#
Mr. T. E. Daniels	1942 - 44	OEA
Mr. J. B. Davies	1939 - 42	OEA
Mr. Winston Davies	1945 - 48	4
Miss Eva Deshaw	1950 - 56	1 & 3
Miss Lucy Dobson	1945 - 49	2
Mr. G. L. Duffin	1963 - 66	#

Table IX
Commissioners/Members/Officers* of Superannuation Fund
(1917 - to date) continued

Mr. H. E. Elborn	1959 - 61	#
Bro. Philippe Faucher	1969 - 73	1
Mr. P. W. Ferreri	1976 - 86	#
Mr. Alex Fleming	1948 - 63	4
Mr. W. J. Found	1963 - 72	4
Brother Frederic	1965 - 68	1
Mr. R. A. Gray	1917 - 35)	OEA
Dr. V. K. Greer (Chairman)	1927 - 45	#
Mr. S. Hunter Henry (Secretary)	1945 - 58	#
Mr. P. Hickey	1945 - 83	#
Mr. C. Peter Honey (Chairman)	1986 (part)	#
Mr. C. Peter Honey (Chairman)	1988	
Mr. G. Hurtubise	1978 - 83	1
Mr. J. R. Humphreys	1922 -	#
Mr. J. H. Ilkiw	1985 - 86	#
Mr. L. N. Johnston	1966 - 67	#
Mr. G. W. Keith	1938 - 44	5
Mr. David Kennedy	1986	#
Mr. F. J. Kidd	1985 - 86	#
Mr. F. J. Kidd (Chairman)	1986 (part)	
Mr. J. F. Kinlin	1971 - 85	#
Miss Mary Lehane	1959 - 68	3
Prof. M. A. MacKenzie (Actuary)	1917 - 44	#
Mr. J. C. McAlpine	1962 - 69	5
Dr. D. A. McArthur	1938	#
Mr. D. F. McArthur (Director)	1983 -	
Mrs. Jean McConnell	1975	#
Miss Ruby McLean	1965 - 75	2
Mrs. Ethel McLellan	1977	#
Miss Sylvia McPhee	1972 - 75	#
Mr. J. W. Miller	1969 - 71	5
Mr. J. H. Mitchell	1944 - 62	5
Mr. C. A. Mustard	1961 - 65	#
Mr. C. A. Mustard (Chairman)	1965 - 66	
Mr. L. Parisien	1956 - 64	3 & 1
Mr. G. A. Pearson	1958 - 63	#
Sal Pengelley	1983 -	5
Sal Pengelley (Chairman)	1987	

Table IX
Commissioners/Members/Officers* of Superannuation Fund
(1917- to date) continued

Mr. R. E. Poste	1974-	4
Mr. R. E. Poste (Chairman)	1985	
Dr. J. H. Putnam	1917 - 35	OEA
Dr. S. D. Rendall	1959 - 64	#
Dr. F. S. Rivers	1948 - 59	#
Mr. H. G. Robinson	1972 - 74	4
Helen Salisbury	1986	#
Mr. George Saranchuk	1987 -	3
Mr. D. W. Scott	1971 - 76	5
Mr. R. G. Scott	1977 - 86	3
Prof. N. E. Sheppard (Actuary)	1944 - 76	#
Mr. N. E. Shipp	1947	#
Mr. N. A. Siscoe	1967 - 70	#
Mr. R. M. Speirs	1933 - 39	OEA
Mr. R. E. Stacey	1956 - 58	#
Mrs. Mabel Stamp	1975 - 78	2
Miss J. F. Stemerowicz	1979 - 86	2
Mr. G. R. Sutherland (Executive Asstant)	1958 - 65	
Mr. J. R. Thomson	1969	#
Mr. J. R. Thomson (Chairman)	1972 - 83	
Mr. L. Vigneault	1984 -	1
Mrs. Daisy Walker	1936 - 43	OEA
Mr. H. H. Walker	1950 - 56	#
Miss Isabel Ward	1978 - 79	2
Mr. S.A. Watson	1950 - 61	#
Mrs. Eva Wilkzn	1956 - 58	2
Mr. F. Woodley (Secretary)	1921 - 39	#
Sister Yvonne	1968 - 74	3

Table X
Chairmen/Directors Teachers' Superannuation Commission

1917 - 27	Dr. R. H. U. Colquhoun
1927 - 45	Dr. V. K. Greer
1945 - 65	Dr. C. A. Brown
1965 - 66	Mr. C. A. Mustard
1966 - 72	Mr. A. W. Bishop
1972 - 84	Mr. J. R. Thompson
1985	Mr. R. E. Poste
1986	Messrs. F. J. Kidd and C. P. Honey
1987	Sal Pengelly
1988	C. P. Honey

Directors (Secretaries)* Teachers' Superannuation Commission

1917	M. Frank Woodley	part time
1940	Corbin A. Brown	part time
1945	S. Hunter Henry	full time
1958	James R. Causley	full time*
1984	Daniel McArthur	full time

* Title Changed to Director 1960

Table XI
Superannuation Fund Finances (1931-1985 5 yr. intervals)
All figures in millions

State of Fund (Actuarially Determined)	Assets of Fund	Administration Expense
1931		0.01
1936	(4) deficit	0.01
1941	(2) (1942)	0.02
1946		0.04
1951	(51) (1948)	0.00*
1956	(178) (1954)	0.11
1961	(293)	0.18
1966	(328)	0.26
1971	(382)	1.09
1976	(1 594)	1.50
1981	(433)	3.22
1986	693 surplus(1984)	6.97

* New Building on Finch Avenue. Cost: \$0.86 million
Commission moved to leased premises (Xerox Tower), 1988

Table XII
Teacher Contributions/Pensions and Pensioners/Investment Income

Year	Teacher Contributions (\$1 000)	Teacher Pensions (\$1 000)	Number of Pensioners	Investment Income (\$1 000)
1918	253	23	*	
1919	274	67	*	
1920	349	94	*	
1921*				
1929	691	552	833	
1932	722	724	1080	
1935	703	1 049	1 425	
1938	875	1 359	1 773	
1941	1 075	1 587	1 996	
1944	1 271	1,579	2 118	
1947	1 817	2 477	2,362	
1950	3 749	2 986	2 685	
1953	5,663	4 139	3 145	
1956	7 467	6 365	3 916	
1959	11 233	8 961	4 598	
1962	16 235	13 686	5 539	
1965	21 820	20 387	7 002	
1968	34 362	30 742	9 176	
1971	52 263	52 548	12 217	
1974	68 219	75 145	16 257	
1977	117 915	116 458**	18 965	165
1980	147 020	173 476	21 839	239
1982	183 220	224 406	23 668	503
1984	246 444	291 624	25 815	745
1985	266 530	339 518	27 243	833

* Total pensioners 1918-1929 = 1 052 (other data not readily available).

** From this point forward these amounts include payments from the Superannuation Adjustment Fund which is recoverable from that Fund.

Table XIII
Pensioner Register (by year and pension type)

Year	Unreduced	Reduced	Disability		Dependent	Total
			Full	Partial		
1976	8 310	6 596	715	653	1 650	17 924
1977	8 758	6 983	725	676	1 823	18 965
1978	9 166	7 347	748	687	1 970	19 918
1979	9 618	7 693	756	727	2 135	20 929
1980	10 058	772	736	767	2 251	21 839
1981	10 427	8 354	755	765	2 419	22 720
1982	10 818	8 697	787	772	2 594	23 668
1983	11 210	8 947	803	791	2 785	24 536
1984	11 748	9 277	813	809	3 168	25 815
1985	12 433	9 779	838	830	3 363	27 243
1986	13 210	10 673	838	830	3 507	29 058

Table XIV
Rates of Teacher Contribution*
(matched by government)**

1917	2.5% of salary
1936	3.0% (matching not made until 1943)
1940	3.5%
1945	4.0%
1946	6.0% (matching not made until 1956)
1984	6.9% of salary

* (not including 1% SAF levy from 1975 on)

** (except as noted)

TABLE XV
Active Full Time Teaching Force and Service December 31, 1982

Age	Males	Service	Females	Average Years Service
22 - 25	197	1	1 170	1
25 - 29	2 675	3	6 969	4
29 - 34	8 384	8	12 855	9
34 - 39	12 185	13	11 218	13
39 - 44	10 088	18	8 115	16
44 - 49	6 473	20	5 094	19
49 - 54	4 579	23	3 971	21
54 - 59	2 534	24	2 401	23
60+	1 061	23	1 067	23
Totals	48 176		52 860	

	Males	Females
Average Salary	\$36 317	\$29 834
Average Service	15 years	13 years

Table XVI
Part Time Teachers

Year	Males	Females
1982	699	7 311

Table XVII
Teachers in Receipt of an Allowance 1982

Age	Males	Females	
50 - 54	2	0	
54 - 59	523	691	
59 - 64	969	797	
60 - 69	1 503	233	
69 - 74	1 157	3 190	
74 - 79	763	2 871	
79 - 84	230	1 233	
84 - 89	154	787	
90 +	76	339	
Total	5 377	14 141	19 518

**Table XVIII
Teachers Receiving Disability Allowances 1982**

Age	Males	Females	
- 45	19	25	
45 - 49	23	30	
49 - 54	47	57	
54 - 59	73	122	
59 - 64	90	168	
65 - 69	56	243	
69 - 74	45	223	
74 - 79	35	161	
79 - 84	9	65	
84 - 89	3	68	
90 +	3	26	
Totals	403	1 188	1 591
Annual Cost (\$)	2 427 044	3 724 084	

**Table XIX
Survivor Allowances 1982**

	Widowers	Widows
Number	502	2 062
Cost (\$)	943 308	6 600 357

**Table XX
Unfunded Liability Payments under the Pensions Benefit Act, 1983 (Comment)**

1. \$ 22 980 000 in perpetuity for interest payable on the unfunded liability as of January 1 1965.
2. \$ 16 118 000 per year until December 31, 1990 as the minimum payment to amortize the residual unfunded liability as of December 1, 1975.
3. 1984 Because the Fund was in a surplus position at the end of 1984 no further payments required at this time. See p. 21 of December, 1985 report to contributors for details of reasons for surplus. The basic reasons are: the gain in expected interest of \$910 million and; the greater than expected increase in teachers salaries between 1981 to 1984. The average male teacher went from \$32 889.00 to \$40 283.00. The average female teacher salary increased from \$26 409.00 to \$33 418.00. Estimated gain for females was 24.0%, for males 30.9%, after eliminating promotional gains. It is likely true also that males had on the average more service time but percentages are deceptive when the base figures are not the same.

Table XXI
Interest Rates (compounded annually) on Debentures

Year	Rate (%)	Year	Rate (%)
pre 1972	6.00*	1978	9.82
1972	8.57	1979	9.51
1973	7.86	1980	9.83
1974	8.06	1981	11.05
1975	8.39	1982	13.34
1976	10.04	1983	15.38
1977	10.11	1984	12.88

* Compounded semi-annually and for many years at a rate of 6% and 4%.

Table XXII
Pensions and Pensioners
(October 1986)

Dollar Range	Pensioner Category*							Range Total
	A	B	CB	C	D	E	F	
000 - 9 999	756	689	593	498	2 604	26	7 000	12 166
10 000 - 19 999	5 747	655	227	298	858	0	1 705	9 495
20 000 - 29 999	4 717	306	10	37	45	0	228	5 343
30 000 - 39 999	1 683	50	0	5	0	0	5	1 743
40 000 - 49 999	272	4	0	0	0	0	0	276
50 000 - 59 999	33	0	0	0	0	0	0	33
60 000 plus**	2	0	0	0	0	0	0	2
Totals	3 210	1 704	830	838	3 507	26	8 938	29 058
Pension	A	B	CB	C	D	E	F	
Overall Average	21 235	13 987	8 426	10 080	7 373	3 000	7 430	14 186

Percentage of total pensions less than \$10 000 is 41.9%

* Category of pensions

“A” Age plus service equals 90

“B” 30 years service at age 55 or more

“C” Total Disability “CB” Disabled from Teaching

“D” Dependant’s Pension

“E” Dependant of contributor who died before April/49

“F” 10 years’ service age 55 or more

** These pensions occurred by escalation.

N.B. Not included in the table is “J” pension category where the teacher has elected to receive a reduced pension so that half the pension is payable to a named person as dependant on the death of the teacher. There were only 5 of these which are in the \$10 000 - 20 000 range.

Table XXIII
Pensions & Pensioners/Type/Amounts/Age/Sex*
(October, 1986)

Pension Type	Male Average		Female Average		Total Average	
	Age	Amount	Age	Amount	Age	Amount
A	60.5	27 340	61.6	16 860	61.2	21 235
B	58.4	21 624	59.7	11 288	59.4	13 987
CB	53.3	10 314	54.3	7 516	54.0	8 426
C	54.9	13 643	56.1	8 767	55.8	10 080
D	66.9	4 236	60.4	8 390	62.0	7 373
E	00.0	000.	57.0	3 000	57.0	3 000
F	61.5	10 724	61.0	6 592	61.0	7 430
J	00.0	0.00	64.0	14 641	64.0	14 641
Total	60.8	20 745	60.7	11 182	60.8	14 186

* Ages rounded to tenths and amounts rounded to the nearest dollar.

Table XXIV
Ryerson Fund Statistics*

Year	Number Pensioners	Deletions**	Average Age	Years Service
1862	209	38	66.5	*
1863	217	39	66.5	21.00
1864	217	48	*	*
1865	227	59	74.5	21.50
1866	233	87	*	*
1867	238	91	69.5	21.75
1868	264	103	69.0	21.50
1869	247	116	68.0	21.00
1870	256	125	68.0	*
1871	257	133	*	*

* Obtained from Ryerson's Annual Reports as given by J. G. Hodgins.
 These are not always complete in details from year to year.

** These include those teachers who, died, resumed teaching or who "disappeared"

Table XXV
Founding Members' Award*

May	1981	James R. Causley
November	1981	Art McAdam / Herb Stewart
November	1982	Cora E. Bailey / Dave Dewar
November	1984	Clare W. Perry
November	1985	Nora Hodgins
May	1988	Mal Steele

* Before this award was instituted Latta Dempsey a newspaper columnist was given recognition for special services in November, 1980 as was Brother Justin for long service. Lotta died December, 1988.

Table XXVI
Adjustment Fund Ratios (1976 - 1988)*

Year	CPI Ratio	Annual Adjustment Ratios	Annual Excess Ratio	Accumulated Excess Ratios
1976	1.086	1.080	0.006	0.006
1977	1.072	1.078	0.000	0.000
1978	1.090	1.080	0.010	0.010
1979	1.089	1.080	0.009	0.019
1980	1.098	1.080	0.018	0.037
1981	1.122	1.080	0.042	0.079
1982	1.115	1.080	0.035	0.114
1983	1.071	1.080	0.000	0.105
1984	1.046	1.080	0.000	0.071
1985	1.038	1.080	0.000	0.029
1986	1.041	1.070	0.000	0.000
1987	1.044	1.044	0.000	0.000
1988	1.041	1.041	0.000	0.000

* Ontario Gazette p. 6382