"The Outlook for Old Age Is Not Hopeful"

The Struggle of Female Teachers over Pensions in Quebec 1880-1914

Ruby Heap and Alison Prentice*

This article examines the struggle led by Quebec Protestant and Catholic women teachers' associations for a more just pension scheme from the late nineteenth century to the First World War. In Quebec, superannuation schemes for public school teachers dated back to the 1850s. In 1880, a compulsory, state-administered, pension plan for both male and female certified lay teachers was introduced. It discriminated seriously against women teachers, who constituted the majority of the lay teaching force; since the amount to be allocated was calculated on the basis of a teacher's average salary and total years of service, women teachers, who were paid considerably less than their male colleagues and also tended to have shorter careers, were to receive a much smaller pension. The present discussion explores the dynamics of the battles conducted by Quebec women teachers to eliminate these inequities as well as the strategies and tactics they adopted to bring about change. It also sheds light on the importance of support received from other women's groups as well as on gender politics in teaching in turn-of-the-century Quebec.

The years 1907 and 1908 were interesting and pivotal ones for the women teachers of the province of Quebec. In 1907, the Association des institutrices catholiques de la province de Quebec (AICPQ) finally won the

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agreement of the archbishops of Quebec and Montreal to the constitutions of the association's two branches. The newly founded Fédération nationale Saint-Jean-Baptiste (FNSJB) decided to foster working women's associations and, in particular, to support the fledgling AICPQ in a campaign focussed on teachers' pensions. It was also in 1907 that the Association of Protestant Women Teachers of Montreal (APWTM) decided to launch their campaign for pension reform and to make contact with the Catholic association so that the two might work together on this issue. It was not long after this, in 1908, that Montreal Protestant women teachers succeeded in electing one of their leading figures, Mary Laura Ferguson, to the presidency of their provincial organization, the mixed gender Provincial Association of Protestant Teachers of Quebec (PAPTQ).

Mary Laura Ferguson was to head the PAPTQ for two years and clearly played a key role in Quebec women teachers' battle for economic justice. In this battle, she was joined by Joséphine Samson, the founder of the Montreal section of the AICPQ and one of the leading activists among the province's Catholic lay women teachers during the decade. Unfortunately, we know very little about either Samson or Ferguson, a clear indication of the invisibility of women in analyses of the development of teachers' organizations. Both these women and the campaigns they and their sister teachers waged for greater equity in pensions deserve to be better known.

The very fact that Quebec women teachers focussed so much of their attention on pensions, rather than on other issues, raises questions. This does not seem to have been the chief concern of organized American women teachers during this period. It would appear, in fact, that the issue in many American school systems between 1880 and 1914 may have been to get pension schemes going in the first place.¹ The American situation was in considerable contrast to that prevailing in the Canadian provinces of Quebec and Ontario where superannuation schemes for public school teachers, limited though they were, dated back to the 1850s. Yet, even in Ontario, organized women teachers did not make pension reform their main issue. Although superannuation was occasionally discussed by the Women Teachers' Association of Toronto in the 1890s, and a proposed Toronto School Board pension plan generated considerable excitement at the association's meetings in 1906-1907, Ontario women teachers appear to have resembled their American

¹. Wayne Urban, Why Teachers Organized (Detroit: Wayne State University Press, 1982), especially pp. 69-70. Urban notes that the Chicago Women Teachers' Association fought to defend the equality of primary with secondary teachers in an Illinois pension scheme dating from 1885; evidently successful in this effort, they turned their attention to other concerns. National teachers' associations, on the other hand, were involved in working towards the provision of pension schemes in states that did not have them. One American study notes that in the early twentieth century, most state and municipal workers received no pensions. In 1910, for example, only 9 of the 56 largest American cities had pension plans for their policemen, firemen and teachers. See David Hackett Fischer, Growing Old in America (Oxford, London, New York: Oxford University Press, 1978), pp. 167-168.
counterparts in focussing chiefly on the issues of wages and working conditions. In Quebec, in contrast, the pension question became paramount for both Protestant and Catholic women teachers' associations during the early years of the twentieth century. Their struggle for a more just pension scheme from the late nineteenth century to the First World War will be explored in the following paper. As will be shown, such a study sheds considerable light on the material conditions of Quebec women teachers at the time, on their early organizational activities and connections with other women's associations, and, finally, on the nature of gender relations within the provincial teaching body. What were the dynamics of the pension battles in turn-of-the-century Quebec and what strategies and tactics did women teachers organize to bring about change in this domain?

Teaching as "women's work" in Quebec

Quebec's school system expanded rapidly in the late nineteenth and early twentieth centuries. The number of Catholic and Protestant primary schools (elementary schools, model schools and academies) rose from 5,200 to 7,000 between 1886 and 1914, while the number of children enrolled almost doubled, passing from 251,600 to 448,000. As a result, the teaching body also grew. In 1886, 7,603 lay and religious men and women were working in the primary schools, and this number rose to more than 14,700 by 1914. By the second half of the nineteenth century, these teachers were overwhelmingly female, a trend which intensified over the next decades.

2. Federation of Women Teachers' Associations of Ontario Archives, Minutes of the Women Teachers' Association of Toronto, 1892-1914. See especially, the minutes for November 20, 1906, January 15 and 25, 1907. For accounts of the WTAT during this period, see Wendy Bryans, "'Virtuous Women at Half the Price': The Feminization of the Teaching Force and Early Women Teacher Organizations in Ontario" (M.A. diss., University of Toronto, 1974); Alison Prentice, "Themes in the Early History of the Women Teachers' Association of Toronto," in Paula Bourne, ed., Women's Paid and Unpaid Work: Historical and Contemporary Perspectives (Toronto: New Hogtown Press, 1985); Harry Smaller, "Teachers' Protective Associations, Professionalism and the 'State' in Nineteenth Century Ontario" (Ph.D diss., University of Toronto, 1988, ch. 7); and Smaller, "'A Room of One's Own': The Early Years of the Toronto Women Teachers' Association," in Ruby Heap and Alison Prentice, eds., Gender and Education in Ontario: An Historical Reader (Toronto: Canadian Scholars' Press, 1991).


4. By 1900, lay women represented 58% of the Catholic teaching body employed in primary schools, and religious women, 29% of the total. The proportion of teaching nuns increased considerably during the next two decades. By 1914, they formed 35% of the ensemble, and lay women, 50%. Women were even more dominant, numerically, in the Protestant teaching force during the same period, representing over 90% of the total. Rapport du surintendant de l'Instruction publique de la province de Québec [hereafter RSIPPQ], 1900-1901, p. xvi; 1914-1915, p. xxviii.
The impact of sex-typing and of the sexual division of labour on the teaching profession in Quebec has been documented for much of this period. The expansion of the school system and the increasing employment of women placed women teachers in the lower ranks of the educational hierarchy. Female lay teachers were recruited above all for the elementary schools, while their male counterparts could also be found in the higher-level model schools and academies. Women, also, were rarely able to reach administrative posts. A select few could aspire to become principals, but women were excluded from the local school boards, from the inspectorship and, at the provincial level, from the Department of Education and the Council of Public Instruction. This exclusion, combined with the discriminatory marriage bar, not only posed a major obstacle to lay women’s individual career advancement in education; it also deprived the female teaching body of a voice capable of directly expressing and defending its views to governmental and central educational authorities.

Women were discriminated against within the ranks of the teaching body in other related ways. They tended to be less qualified than men. A great many suffered from poor or, indeed, harsh working and living conditions. This was especially true of the rapidly growing number of female teachers employed in rural one-room schools, for whom poverty was a constant threat. Indeed, Roman Catholic rural women teachers were the lowest paid category of Quebec’s lay teaching force, with average salaries that were far lower than those of their Protestant or urban counterparts.6

Several factors may account for the more favourable position of Protestant and urban women teachers. Overall, the Protestant women had better formal qualifications. Already, at the turn of the century, those holding

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6. In 1899, Catholic women lay teachers with diplomas employed in rural elementary schools received an average annual salary of only $111, while their Protestant counterparts were paid $140. In 1914, the former received an average of $167, but the average annual pay of the latter had risen to $278. Urban salaries were higher, but the gap between Protestant and Catholic women teachers remained and widened over time: in 1899-1900, the average annual wage for Catholic lay women was $137; for Protestant women teachers, it was $186. By the First World War, urban Catholic women in teaching earned $253 on average, compared to $669 earned by the Protestant urban women. RSIPPQ, 1899-1900, p. xvi; 1914-1915, p. xxviii.
a normal school diploma formed a majority in their group, a majority that would increase over the next two decades. Catholic women teachers chose, in contrast, to obtain their diplomas chiefly from local boards of examiners. By the First World War, 54 percent of Protestant women teachers held diplomas for model schools and academies, while only 35 percent of Catholic schoolmistresses had achieved this rank. Lastly, although the majority of both Protestant and Catholic female teachers had taught between only one and five years in 1914, the former tended to have longer careers. That same year, 7 percent of certified Protestant women teachers had taught between 15 and 20 years, this being the case for only 4.5 percent of their Catholic colleagues. Rural/urban differences in wages, training and length of career were to be found on both sides of the religious divide. Urban female teachers tended to be better trained, better paid and, if earlier trends prevailed, older on average than their rural counterparts.

Still, the gender disparities were the most glaring. Between 1880 and 1914, the average annual wage received by Quebec’s female lay teaching body was between one-quarter and one-third of the average wage paid to male lay teachers. These differences crossed denominational and geographical lines. For example, Protestant women teachers with diplomas were paid considerably less than their male Catholic equivalents, while certified women employed in urban elementary schools were paid lower salaries than certified male teachers working in equivalent rural establishments. Finally, those few women who reached higher posts did not escape discrimination. It is a significant indication of the value attached to women’s paid work that in the early twentieth century, the Montreal Catholic School Board paid its male lay

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7. In 1902-1903, 60% of Protestant female teachers with diplomas were normal school graduates. In 1914-1915, the percentage had reached 70. RSIPQ, 1902-1903, p. xiv; 1914-1915, p. xxviii.
8. The centralization of these boards in 1898 and the stiffer rules and examinations which resulted, as well as the establishment of several normal schools for girls in the first two decades of the twentieth century, did not divert Catholic female teachers from this path. Indeed, in 1914, only 15% of Catholic women teachers with diplomas had received formal professional training in a normal school. RSIPQ, 1914-1915, p. xxviii.
11. The older average age of late-nineteenth-century urban women teachers is illustrated in M. Danylywycz and A. Prentice, “Teachers, Gender and Bureaucratizing School Systems”; M. Danylywycz, “Sexes et classes sociales”. See also Marine Thivierge, “La syndicalisation des institutrices catholiques, 1900-1959,” in Nadia Fahmy-Eid and Micheline Dumont, eds., Maîtres des maison, pp. 171-189. There is unfortunately no official data on the average age or years of service of urban and rural female teachers during the period examined in this article.
12. Statistics on wages granted to men and women of both denominations, in rural and urban schools of different levels, can be found in the annual reports of the Superintendent of Public Instruction of the province of Quebec.
principals almost twice as much as the women holding the same position. These were among the injustices that aroused the ire of Quebec's women teachers. And, it was the better educated, more highly paid and more career-oriented urban teachers who would lead the campaign for a pension scheme fairer to their gender. Having accumulated relatively longer years of service in teaching, they were, presumably, those women teachers most likely to benefit from a reform providing better pensions to the female teaching force.

Protestant and Catholic women teachers organize

Quebec teachers' associations date from the mid-nineteenth century. Based in Quebec and Montreal respectively, the earliest Catholic associations organized men only; they were established in 1857, one year after the founding of the Laval and Jacques-Cartier Normal Schools, to which they were in practice affiliated. Their aims were to increase the quality of teaching and to improve teachers' material conditions. By the late nineteenth century, the second objective gained in importance as the issue of poor wages was increasingly discussed. At the same time, these organizations were subject to the scrutiny of both the Catholic Church and provincial and local educational authorities, whose representatives frequently reminded teachers of their rightful place and noble duties, as servants of the public school system.

The Provincial Association of Protestant Teachers of Quebec was founded in 1864. Like its Catholic equivalents, the PAPTQ was closely tied to the McGill Normal School and various Protestant administrative bodies scrutinized and directed its activities, with the result that teacher training and pedagogical problems tended to dominate its meetings. Although the membership was at first largely female and rural, influential elements among Montreal's Protestant male teaching elite assumed the leading positions in the organization. As a reporter for the Montreal Daily Witness observed in 1891: "Nearly seven-eighths of those attending are ladies. Very few of them say anything; that is reserved for the other eighth who are males. They say a great deal."

However, the history of the PAPTQ reached a turning point in 1908 when Montreal women teachers secured the election of the association's first female president, Mary Laura Ferguson, also from Montreal. Several male members of the executive committee resigned in protest, but Ferguson remained on as

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16. Quoted in ibid., p. 27.
president until 1910, when she was appointed as a PAPTQ representative on the Protestant Committee of the Council of Public Instruction. In 1915, the PAPTQ elected its second female president, Amy Norris, who occupied this position until 1917.  

The successful strategy of Montreal’s Protestant female teachers illustrates their growing influence both within the ranks of the PAPTQ and of the Protestant female teaching body as a whole during the opening decades of the twentieth century. The better pay and working conditions prevailing in the urban centres, combined with women teachers’ improved training and qualifications, were having the effect of pulling women into the cities and away from rural schools, a trend that would reach crisis proportions after the First World War. In fact, Montreal’s Protestant public school system employed each year the majority of female McGill Normal School graduates holding model school diplomas. By 1911, women represented more than 90 percent of the city’s Protestant teaching body. At the same time, it was the city’s female teachers who now dominated the PAPTQ’s membership. In 1910, for example, they accounted for 65 percent of the association’s 410 members, whereas women from outside Montreal constituted only 22 percent of the total.

The very existence of a separate organization representing the city’s Protestant female teachers, the Association of Protestant Women Teachers of Montreal, is the clearest indication of the driving force they represented. Information concerning the APWTM’s initial establishment and early activities is sketchy. It seemed to have worked independently of the PAPTQ and it appears that Mary Laura Ferguson was one of its leading figures at the time of her election as president of the latter organization. All the evidence indicates that the defense and promotion of its members’ material interests, especially with respect to pensions, were among the APWTM’s major preoccupations.

Meanwhile, urban lay female teachers had also been instrumental in the establishment of Quebec’s first separate Catholic women teachers’ associations. Their first organization was founded in Montreal in 1901, on the initiative of Joséphine Samson, and took the name of the Association des institutrices catholiques de la province de Québec (AICPQ). The following

17. Ibid., pp. 42-43, 85.
19. Ibid., p. 250.
21. Archives of the PAPTQ, Executive Minutes, January 14, 1911. They were 55 male members, 37 from Montreal and 18 from outside the city.
22. The PAPTQ refused, at one point, to consider the APWTM’s president as an ex-officio member of its Executive Committee, claiming that the latter association did not fulfill its by-laws. Archives of the PAPTQ, Executive Minutes, October 14, 1908.
year, a second association was established in Quebec City, adopting the same name and expressing its desire to collaborate with the Montreal organization. The association was thus divided into two branches, each one conducting its own business under a separate administration.

Two factors made it especially difficult for Catholic female teachers to organize. First, in both Montreal and Quebec City, lay women did not constitute a majority of the Catholic teaching body, which was heavily dominated by religious women and men. In Montreal, in fact, lay women came in last numerically, lagging behind their male lay colleagues who had always enjoyed a privileged position at the Catholic School Board. Although the number of Catholic lay women teachers doubled between 1900 and 1914, their proportion of the Catholic teaching corps rose from 10 to only 13 percent. Quebec City was quite different from Montreal. There, during the same period, female lay teachers were more numerous than male lay teachers who were almost totally absent from the Catholic teaching force. On the other hand, their numbers remained quite small throughout the period, and their proportion of the teaching personnel even decreased as the percentage of religious women grew significantly during the same period.

In addition to their relatively small numbers, Catholic urban lay women teachers had to contend with the central educational and religious authorities, who kept a very watchful eye on lay teachers. Indeed, even to hold their initial meetings, the founders of the two associations had to secure the authorization of both the Superintendent of Public Instruction and the Archbishops of the two cities in which they operated, Montreal and Quebec. The organizations, then, had to submit their constitutions and regulations for the approval of the last two individuals, a process which proved to be long and arduous, owing to clerical resistance, especially in Quebec City. Finally, in 1907, the two Church leaders officially endorsed the Montreal and Quebec branches of the AICPQ. Close surveillance of the associations was provided by chaplains assigned to each, and meetings were also regularly attended by other clergy as well as by teaching sisters and brothers.

Both the Protestant and Catholic women teachers’ associations launched their campaigns for a more just pension system in the context of the emergence of organized middle-class feminism in the late nineteenth and early twentieth

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25. Ibid., p. 51. In 1914, religious men and women formed more than 81% of Quebec’s City Catholic teaching body, the nuns representing more than 55% of the total. Between 1900 and 1914, the number of lay women teachers passed from 48 to 62, their proportion of the teaching force decreasing from 17% to 14%. Male lay teachers represented only between 2 and 6% of the total during this period.

26. Ibid., pp. 632-642.
centuries in Canadian urban centres. In 1893, a local branch of the National Council of Women of Canada was established, to which a large number of reform, educational and philanthropic associations would affiliate. Educational reform represented one of the Montreal Local Council of Women’s (MLCW) main areas of interest as well as equal rights for women in the workplace, including equal pay for equal work. Since its earliest days, the MLCW thus pressed for the improvement of female teachers’ salaries as well as the rights of women to serve on school boards. Formal links with Montreal Protestant women teachers were eventually secured through the APWTM’s affiliation with the MLCW and the association’s involvement in many of the MLCW’s activities. Meanwhile, the AICPQ also established links with organized Catholic feminism. In 1907, it officially affiliated with the newly founded Fédération nationale Saint-Jean-Baptiste, a Catholic feminist association established by Montreal bourgeois women, who also took care to secure the archbishop’s consent and officially place the FNSJB under the authority of the Church. This formal connection did not prevent the FNSJB from playing an extremely active role in establishing links between existing women’s groups and in organizing women workers into professional associations. According to Fédération records, the FNSJB found that the Catholic women teachers’ association existed in name only at the time of its affiliation and was in need of serious reorganization.

Indeed, once affiliated, the AICPQ immediately embarked in its first real campaign to improve the situation of teachers. This campaign is significant in two ways: it focussed on pensions and it was conducted along with the APWTM, which had initially launched it. In fact, the pension issue would dominate the activities of both of the women teachers’ associations during the next decade.


29. In addition to concerning themselves with teachers, telephone operators, clerical and factory workers were among those that interested the FNSJB. See Marie Gérin-Lajoie, La Fédération nationale Saint-Jean-Baptiste et ses associations professionnelles (Montreal: Ecole sociale populaire, 1911). On the establishment and activities of the FNSJB, see Marie Lavigne, Yolande Pinard and Jennifer Stoddard, “La Fédération nationale Saint-Jean-Baptiste et les revendications féministes au début du 20e siècle,” in Marie Lavigne and Yolande Pinard, eds., Travailleuses et féministes.

30. M. Gérin-Lajoie, La Fédération nationale, p. 15.
Teachers' pension legislation in Quebec

Like the teachers' organizations themselves, legislation establishing a superannuation fund for retired teachers in Quebec originated in the mid-nineteenth century. In 1856, the Government of the Province of Canada passed a law aimed at providing support for "superannuated or worn out Common School teachers in Lower Canada." Inspired by the example of Belgium, the Superintendent of Public Instruction for Lower Canada, P.-J.-O. Chauveau, had promoted the scheme as a means to provide some form of security to teachers. The pension plan was voluntary and accessible to both men and women; it would be supported by an annual governmental subsidy of 500 louis and by an annual contribution of one louis from each participating teacher, who had to be certified and employed in a common school. The amount of the pension was based on the number of years taught by the applicant. Ill or invalid teachers having taught for only five years were eligible for a pension, while nine years of service were required of the others. The available data indicate that women participated in the plan from the start, although men formed the majority of those registered, as in Ontario, where a similar plan existed. Most of these teachers were anxious to obtain immediate benefits, which suggests that they were not new to the profession. Unfortunately, this first attempt to establish a province-wide pension regime ended in failure, the number of pensioners rising rapidly while fewer and fewer teachers participated in the plan. The pensions awarded were consequently very low. Even higher governmental grants, which reached $4,600 by 1870, could not rescue the fund.

In the wake of these difficulties, a new pension scheme was drafted and successfully promoted by the Catholic male teachers' associations of Montreal and Quebec; it became law in 1880. The new plan was now compulsory for "officers of primary instruction" who, according to the law, included certified lay teachers, male and female, teaching in publicly-funded schools, as well as school inspectors and normal school professors holding diplomas. Members of the clergy and of religious orders were thus excluded. The law entitled teachers who had taught for at least 10 years, and reached the age of 58, to an annual pension, the amount of which was based on the average wage they had received during their years of service and for which they had paid the

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31. Statutes of the Province of Canada, 1856, 19 Vict., ch. XIV, art. VII.
34. Archambault and Cloutier, "Mémoire sur la loi 43 et 44 Vict., ch. 22", p. 4. For the text of the law, see Statutes of Quebec, 1880, 43-44 Vict., ch. XXII.
compulsory "stoppages".35 After 30 years in the schools, teachers no longer had to meet the age requirement to get a pension. For teachers younger than 58, only those able to prove that they had to quit teaching because of a serious injury or enfeebled health incurred through no fault of their own could obtain a pension for fewer years of service, although a minimum of 10 years' teaching in public schools was still required. Finally, one clause, which was deemed vital by the Montreal and Quebec male Catholic teachers' associations, gave a widow who had been married to a teacher for at least six years before his retirement or death the right to one-half of her husband's pension.

Who would finance the new plan? The government's direct contribution was minimal, amounting to an annual grant of $1,000, although an annual contribution or "stoppage" amounting to one percent for each teacher was to be contributed from the "Common School Fund" and part of the "Superior Education Fund". The major sources of funding were the teachers themselves, however. They were now required to make an annual contribution amounting to 2 percent of their yearly salaries.

This regime soon revealed itself as too ambitious. The pensions granted were very generous, which put pressure on available funds. Again, as a result of intense lobbying conducted from Catholic male teachers in Montreal and Quebec, a new law designed to salvage the pension fund was adopted in 1886, which would remain in force until 1899.36

The new plan was clearly more modest, as it increased the teachers' contributions and lowered both the number and amount of pensions awarded. A ceiling of $1,500 was set on the average wage on which the amount of the pension was based; a stoppage of 2 percent was to be made yearly on the amount of the pension paid to each retired teacher; the annual stoppages on active teachers' salaries could be increased to 4 percent if the fund was insufficient; and the clause allowing for a pension after 30 years of service was eliminated. Furthermore, pensions would be reduced if available revenues were insufficient to distribute the total amounts awarded and a male teacher was now required to contribute an additional one percent of his yearly wage if he wished to provide for his widow.37 The governmental grant remained at $1,000, but the allocation coming from the Common School and Superior

35. The pensions were not to exceed the following rates: for full service of 10 years, 10/40 of the average salary would be paid; 1/40 of the average salary would be added for every additional year; for 40 years of service, the full average salary would be paid, but no additional sum would be paid for service over 40 years.
36. Archambault and Cloutier, "Mémoire sur la loi 43 et 44 Viet., ch. 22", pp. 5-12; Statutes of Quebec, 1886, 49-50 Vict., ch. XXVII.
37. The new law also reduced the rates fixed to calculate the amount of the pension. Those having taught 10 years, but less than 11 years, would now receive 10/50 of their average wage; those having taught 11 years, but less than 12 years, would receive 11/50 of their average wage, and so forth for up to 35 years of service. No allocation would be made for those having more than 35 years of teaching.
Education Funds was doubled to 2 percent. The authorized age for retirement was lowered from 58 to 56 years. Finally, a commission to administer the pension fund was established. It would be composed of the Superintendent of Public Instruction, who would act as president, and of four delegates appointed as follows: one from each of two the Catholic male teachers' associations and two from the PAPTQ.

The 1880 and 1886 laws are significant in that they aimed to establish in Quebec a permanent and viable state-assisted and state-administered pension scheme for both male and female lay teachers. Their supporters argued that such a plan would encourage teachers to upgrade their skills and engage in longer careers and would, therefore, help elevate the status of the profession. They also perceived old-age benefits as an essential compensation for the low wages paid to teachers during their years of service by the local school boards. Both laws seriously discriminated against women teachers. Women obviously represented the largest body of contributors and potential pensioners, since they constituted the majority of the lay teaching force. But they were at the same time the ones who received the lowest pensions because the amounts paid out were calculated on the basis of a teacher's average salary and total years of service. In 1893, for example, 376 men and women were receiving pensions totalling $32,751. Of these individuals, 281 were female teachers; 83 were male teachers; and 12 were widows. Female teachers were awarded pensions averaging only $47. Even widows were receiving an average pension of $97, while male pensioners were paid an average of $218.

As early as 1881, Protestant female teachers expressed their concern about inequities in the plan. That year, the PAPTQ sent a petition to the Legislative Assembly requesting the recall of the 1880 Teachers' Pension Act. Claiming that the law had been carried through without even the knowledge of Protestant teachers, the petition declared that it placed too heavy a burden on teachers and that the plan would be unable to provide for all those applying for pensions. In addition, one of the grievances expressed was that the law "exacts from female teachers as large a percentage of their salaries as from male teachers, whilst according to them advantages notably less." It was, therefore, proposed that the annual stoppage on women's salaries be four-fifths of the one set on men's salaries. In the committee that the PAPTQ struck that year to investigate the whole pension question, there were two women members.

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39. RSIPPQ, 1893-1894, p. xvi.
40. Archives of the PAPTQ, Convention and Executive Minutes, 18th Annual Convention, October 1881; Educational Record of the Province of Quebec [hereafter ER], Vol. I, no. 11 (November 1881), pp. 507-509.
Over the following years, the PAPTQ continued to press for the adoption of a new pension law, calling for a lighter contribution from the teachers and the elimination of the clauses providing pensions for widows and their children. Protestant female teachers, for their part, still questioned the fact that women had to inject the same proportion of their salaries into the pension fund as male teachers, although they were awarded upon retirement only a third of what the latter received. At the 1891 annual PAPTQ convention, a Miss Gilmor claimed to express her female colleagues’ views when she argued that the pension fund was virtually of no use to them, considering the “thousands of teachers who remain in the profession only a few years, and who, while contributing to the pension fund, draw nothing from it.” Indeed, for such teachers, the Quebec scheme was essentially a burden. Rather than a reform of the pension law, Miss Gilmor had alternative propositions to make. Having taught in various parts of the province for a total of 16 years, never earning more than $20 a month, she felt she had done “more work for [her] country than some of our politicians”. Perhaps, for superannuated women like herself, the government could provide a “work house...taxing highly salaried teachers and school inspectors for its support.” Or, more radically, it could give the school inspectorships to women in the first place, thus providing “a comfortable berth for some of us that have been too long on starvation salaries”.

Excluded as they were at the time from teachers’ associations, Catholic women teachers appear to have been silent on these issues, while Catholic male teachers and the all-male Catholic Committee of the Council of Public Instruction strongly supported the 1880 and 1886 legislation. But all was not smooth sailing, even for the men. Both political and financial difficulties undermined confidence in the fund and, by 1899, a Liberal government committed to school reform was ready to propose a series of amendments sponsored by the Catholic Committee of the Council of Public Instruction, at the request of the two Catholic male teachers’ associations. The 1899 Teachers’ Pension Act included several new features. Teachers 56 years of age, who had accumulated 20 or more years of service (in contrast to the previous

43. Archives of the PAPTQ, Convention and Executive Minutes, Special meeting held at the McGill Normal School, March 26, 1886.
46. The Conservatives in power for most of the 1880s and 1890s were easily inclined expenditures in education, including the pension fund. Meanwhile, hard-line ultramontanes exerted considerable pressure on the provincial government to repeal the Teachers’ Pension Act altogether, disputing the very principle of teachers’ pensions which, in their view, implied the transformation of lay teachers into “teachers of the State”. See Ruby Heap, “L’Église, l’État et l’éducation au Québec, 1875-1898” (M.A. diss., McGill University, 1978), pp. 250-252.
10) were now entitled to an annual pension. The pension was fixed at 2 percent of the average salary for each year of service up to 35 years. The ceiling set on the average wage on which the amount of the pension was calculated was lowered from $1,500 to $1,150. Teachers with the requisite 20 years of service were to be eligible for a pension if they were victims of a serious accident or of an incapacitating illness. In addition, teachers with between 10 and 20 years of service could collect the contributions they had made to the pension fund for the same reasons as above. The new law also provided for increased revenues. The annual direct contribution from the provincial government rose from $1,000 to $5,000 and a sum now amounting to 4 percent of the Common Schools and Superior Education Funds was to be allocated. The law also authorized an annual stoppage ranging from two to 4 percent on each retired teacher’s pension and on each teacher’s wage.

These new financial dispositions and, above all, the new clause which required from the retiring teachers 20 years of service allowed the pension fund not only to survive, but to prosper. The administrative commission was able to distribute the requested pensions and to build surpluses for future needs. Indeed, by 1909, the fund had reserves amounting to $24,010. Yet, despite the increased government contribution provided by the 1899 Act, public school teachers, the majority of whom were women, were still the main contributors to the pension fund. Table 1 illustrates this fact for the fiscal year 1899-1900.

Table 1  Teachers’ Pension Fund Revenue for 1899-1900

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<td>4% on grant to Public Schools</td>
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<td>4% on grant to Superior Schools</td>
<td>2,000.00</td>
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<tr>
<td>2% on salaries of Professors in Normal Schools</td>
<td>449.86</td>
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<td>2% on salaries of School Inspectors</td>
<td>713.55</td>
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<td>2% on salaries of teachers in schools under control</td>
<td>18,454.40</td>
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<td>2% on pensions paid during the year</td>
<td>770.97</td>
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<tr>
<td>Stoppages paid to the Department by teachers themselves</td>
<td>71.04</td>
</tr>
<tr>
<td>Interest on capital to 1 July 1899</td>
<td>9,211.50</td>
</tr>
<tr>
<td>Annual grant from Government</td>
<td>5,000.00</td>
</tr>
<tr>
<td>Special grant from Government</td>
<td>4,000.00</td>
</tr>
<tr>
<td>Total</td>
<td>47,071.32</td>
</tr>
</tbody>
</table>


49. RSIPPQ, 1908-1909, p. 410.
At the same time, Table 2 demonstrates how female retired teachers clearly benefited the least from the new pension fund. Not only did male retired teachers receive more than their female colleagues, their widows were also awarded substantially more than the retired women teachers.

The inequities of the previous legislation thus remained in force. Indeed, they were aggravated by the new 20 years service clause, since very few women taught for such a long period. This fact had been raised forcibly at the spring 1898 meeting of the Montreal Catholic Teachers' Association by the organization's secretary, J.-V. Désaulniers. Désaulniers reminded his colleagues that such a disposition would make the pension fund almost completely inaccessible to the province's 6,000 female teachers. He proposed not only the withdrawal of the offending 20-year clause, but the repeal of the entire Act. The association's leadership decided otherwise, however, and the restrictive new clause was included in the 1899 legislation. Clearly, Désaulniers' concern for the plight of retired female teachers was not shared at the time by many of his colleagues, nor by the provincial political and educational authorities.

The organized campaign for more equitable pensions

By the first decade of the twentieth century, other North American jurisdictions were beginning to catch up to the Quebec school system in the matter of public teachers' pensions. At least two American city school systems, Brooklyn and Chicago, established pension schemes for their teachers in the 1890s and state-wide schemes also began to be contemplated. In Canada, the New Brunswick Teachers' Institute passed a resolution outlining the provisions of a proposed plan in 1908, while in Toronto, the city

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Table 2  Number and Ages of New Pensioners of New Pension Fund and Amount of Pensions Paid, 1901-1902

<table>
<thead>
<tr>
<th>Number of</th>
<th>Average</th>
<th>Total of</th>
<th>Average</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pensioners</td>
<td>Age</td>
<td>Pensions</td>
<td>Pension</td>
</tr>
<tr>
<td>Male teachers 56+</td>
<td>88</td>
<td>68</td>
<td>$18,340.69</td>
</tr>
<tr>
<td>Female teachers 56+</td>
<td>193</td>
<td>62</td>
<td>11,315.30</td>
</tr>
<tr>
<td>Male teachers &lt;56</td>
<td>6</td>
<td>47</td>
<td>686.91</td>
</tr>
<tr>
<td>Female teachers &lt;56</td>
<td>269</td>
<td>46</td>
<td>8,696.07</td>
</tr>
<tr>
<td>Teachers' widows</td>
<td>19</td>
<td>62</td>
<td>3,315.46</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>575</strong></td>
<td><strong>55</strong></td>
<td><strong>42,354.43</strong></td>
</tr>
</tbody>
</table>

**Source:** RSIPQQ, 1901-1902, p. 343.

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Public School Board was busy promoting a new scheme, presumably intended to be an improvement on the province's existing plan.

Pensions were also becoming a national issue. By the early 1900s, Germany, New Zealand, Australia and Great Britain had initiated national plans. In Canada, the question of federal assistance to the aged-poor was raised in the House of Commons for the first time in 1906 and discussed again in 1907 and 1911. In the meantime, the Trades and Labour Congress of Canada adopted a recommendation in favour of public pension schemes at its national convention in 1906, and again in 1908. It was in this international and national context that the subject of pensions began to be debated once again by Quebec female teachers.

In October 1908, the annual convention of the PAPTQ, with over 500 members registered, recorded the largest attendance in its history. On opening day, it was Mary Laura Ferguson who moved: "That the educational authorities of this Province be requested to procure such amendment to the present Teachers' Pension Act as will make it of greater benefit to officers of primary instruction." She declared that "the inadequacy of the act, in so far as women are concerned, has been recognized for many years, yet nothing has been done by way of improving it." Fortunately, the initiative had at last been taken by the APWTM, which had realized "the vital importance of the matter to women teachers, and consequently to the educational interests of the Province".

Indeed, the APWTM had been active during the past months organizing a campaign to reform the Teachers' Pension Act. It first appointed a Pension Committee, designating Mary Laura Ferguson as its convener. After a close study of the issue, the committee drafted a series of amendments designed to remove the more flagrant injustices contained in the Act. One would allow women teachers to retire at 50 years of age, after at least 20 years of service; in addition, after 25 years of service, irrespective of age, a woman would be entitled to a pension, based, as it was presently, on the number of years she had taught. The APWTM also wished to change the basis upon which the pension was calculated, that is the average salary received during the entire term of service. Since women were so poorly paid, especially at the beginning of their careers, it proposed instead to base the amount of the pension on the highest wage received during the last five years prior to the application for a pension. Finally, another amendment would enable teachers to pay their back stoppages for the years of service prior to the adoption of the 1880 Teachers' Pension Act and, therefore, to count these years for pension purposes. This would help

54. Ibid., pp. 48-49.
many women teachers who, because of the low wages they were receiving at the time, had been unable to make these accumulated contributions.\footnote{Ibid., pp. 395-396. See also the \textit{Montreal Gazette}, October 16, 1908.}

The APWTM's major strategy was to submit these amendments directly to the provincial government and press for their adoption, but first, the Pension Committee had to build a broad support base in order to carry on an effective lobbying campaign. It secured the backing of the Protestant Committee of the Council of Public Instruction, which, in turn, advised the APWTM to bring the whole pension issue to the attention of the Catholic women teachers and, in conjunction with them, approach the provincial government. Contact was thus made with the Montreal section of the AICPQ, which officially expressed its sympathy and promised to co-operate with the Protestant association to amend the \textit{Teachers' Pension Act}. The APWTM also received a vote of support from Abbé Philippe Perrier, the influential Visitor of the Roman Catholic Schools of Montreal, who felt that the \textit{Teachers' Pension Act} should be of greater value to women teachers. Meanwhile, the Montreal women teachers won the support of the Executive Committee of the PAPTQ. The latter agreed to let Mary Laura Ferguson present a motion on the pension question at the upcoming October Convention and assured her that ample time would be allowed for discussion. Finally, the APWTM worked to mobilize as many women teachers as possible throughout the province, through the \textit{Educational Record of the Province of Quebec}, the official pedagogical journal of the Protestant public schools. In the June 1908 issue, which was sent to all Protestant schools, Ferguson published a letter demonstrating the urgent necessity for amending the \textit{Teachers' Pension Act}, a letter which was subsequently issued in a circular form. More than 175 female "country teachers" replied and declared themselves thoroughly dissatisfied with the present legislation. With the exception of one teacher who requested the complete repeal of the \textit{Teachers' Pension Act}, they all favoured the adoption of the proposed APWTM amendments.\footnote{“Miss Ferguson's Address”, pp. 390-391.}

Reporting this wide and positive response to the PAPTQ Convention, Mary Laura Ferguson felt in a position to state that "dissatisfaction with the present act is widespread among the Protestant women teachers in the Province." In the detailed exposition which followed, Miss Ferguson claimed that the APWTM's proposed amendments would place no increased burden upon the teachers. On the contrary, they were designed to eliminate dangerous clauses in the Pension Act that could affect both male and female teachers adversely: clauses that authorized an increase in the stoppages on their wages to 4 percent and the possible reduction of pensions should such increases prove insufficient to maintain the fund. However, Ferguson reserved her main fire for the inequities women teachers suffered under the existing Pension Act which, for the vast majority, was in her view "a farce". Indeed, most women
teachers “broke down” or retired long before they could take advantage of the pension plan and forfeited the moneys they had been obliged to contribute. As for the fortunate few who survived long enough in teaching to acquire a pension, the sum provided was “a mere pittance, utterly insufficient in most cases to provide the bare necessities of life”.

Citing official statistics from the 1907 Report of the Superintendent of Public Instruction, Ferguson showed how male lay teachers, who formed only 5 percent of the active teaching body and contributed a mere 19.5 percent of the total annual amount of stoppages on wages, drew almost as much from the pension fund as did the female lay teachers, who formed almost 95 percent of the teaching body and contributed over 80.5 percent of the total stoppages. The result was that, overall, women received on average one-quarter of the amount paid to men and their widows. Ferguson’s figures also revealed how few women, compared to men, ever reached the retirement age of 56 which entitled the pensioner to full benefits. In the province as a whole, the ratio of lay male to lay female teachers was one to 19; however, the ratio of male pensioners over 56 to female pensioners over 56 was one to three. In addition, nearly one-half of all female pensioners were, in fact, women who had been forced to retire before the age of 56 because of ill health, while only one-eighth of all the male pensioners were in this situation.60 In her concluding remarks, Mary Laura Ferguson assured her audience that the proposed amendments aimed at helping the more poorly paid teachers and to ensure to those “who have devoted their lives to the profession, a pension sufficient to prevent them from becoming objects of public charity in sickness or old age.”59

During the course of the day, the Convention was informed that the Protestant Committee of the Council of Public Instruction supported the women teachers, as did the Director General of the Montreal Catholic Schools, J. Perrault, who had offered them the co-operation of Catholic teachers. According to the Educational Record of the Province of Quebec, “the general consensus of opinion of the convention was in sympathy” with Ferguson’s motion.60 Indeed, it was adopted by a vote of 317 to 9. A committee composed of five women, including Ferguson and the President of the APWTM, Lily Lamb, was also appointed to confer with the Executive of the PAPfQ, the Protestant Committee of the Council of Public Instruction and the Catholic teaching body about the best means of persuading the government to amend the Teachers’ Pension Act.61

The Montreal women teachers, however, had designed a bolder strategy to attain their goal. During the Convention, the APWTM successfully pushed for the election of its own slate of officers, including Mary Laura Ferguson as

58. Ibid., pp. 392-393.
59. Ibid., p. 397.
president. Accusations of questionable electioneering tactics were immediately directed against the APWTM, chiefly by male participants. The most vociferous speech was pronounced by Dr. Samuel Robins, a former president of the PAPTQ. Robins denounced the Montreal women as "over-zealous wire-pullers", whose action not only jeopardized the unity of the association, but also their efforts to amend the Teachers' Pension Act. The accused strongly defended the constitutionality of their move and claimed that their slate was most representative of country and city, and of men and women members. Other speakers openly supported the slate; a teacher declared that country female teachers like herself were grateful to the Montreal teachers for presenting the best candidates, as they relied on their city sisters to learn what was the best way to further their interests. The discussion finally came to an amicable conclusion, which spelled a complete victory for the APWTM.62

Having secured her election to the highest office of the PAPTQ, Mary Laura Ferguson used her authority to appoint committees to accelerate the campaign on pensions and, at the same time, to further increase the influence of women within the Executive Committee. A sub-committee was thus set up for the express purpose of securing the APWTM's proposed amendments to the Teachers' Pension Act. It was composed of four men and five women, including Ferguson. A smaller special sub-committee was then appointed with the intent of carrying out more efficiently the wishes of the October convention. The president of the APWTM, Lily Lamb, and the convener of the PAPTQ's Pension Act sub-committee, Miss L.E. Lawless, joined Mary Laura Ferguson, while the male presence was provided by the two PAPTQ delegates sitting on the Administrative Commission of the Pension Fund.63 This sub-committee's major concern was to secure unanimity within the PAPTQ as well as with the province's Catholic teachers, and it was willing to make certain changes in order to build the desired consensus.64

An opportunity was presented when the Montreal section of the AICPQ invited and greeted delegates from the PAPTQ at a conference held at the end of November 1908. The Catholic association endorsed all of the proposed amendments submitted by the PAPTQ delegates, but it also wished to set a minimum salary of $250 for pension purposes, a sombre reminder of the poor wages received by the majority of Catholic female teachers.65 This initiative taken by the Montreal Catholic female teachers reflects the AICPQ's strong commitment to improve the plight of retired female teachers. At first, the association did not press for the reform of the Teachers' Pension Act. Rather, the Quebec section, with the support of its Montreal counterpart, submitted to

62. Ibid., October 17 and 19, 1908.
65. Ibid., pp. 382-383.
the Liberal government of Lomer Gouin a proposal requesting the distribution of a life annuity of $25 to retired female teachers who had accumulated at least 20 years of service. The government dismissed this proposal, which necessitated additional expense and the establishment of a distinct pension plan for female teachers. To show its good faith, it raised, instead, the scale of annual bonuses that it had introduced in 1905 as a means of rewarding male and female teachers for length of service. But to the disappointment of the AICPQ, retired teachers were not eligible for these bonuses.66

The reform of the Teachers' Pension Act then became the AICPQ's main objective. Like their Protestant sisters, the Catholic female teachers did not conduct a campaign in isolation from their male colleagues, for the latter supported their general cause. One of their most persuasive spokesmen was Jean-Charles Magnan, a professor at Quebec's Laval Normal School and the owner and publisher of L'Enseignement primaire, the official pedagogical journal of the Catholic public schools. Magnan was quite influential within governmental and ecclesiastical circles, where he vigorously defended the cause of male lay school teachers. At first, critical of the negative impact of "feminization" on the status of the teaching profession, he saw that the only solution was to improve the working conditions of the women, especially in rural schools. By the same token, he also supported the establishment of the Catholic women teachers' associations. Now, starting in January 1909, Magnan took up the cause of female retired teachers. Like the AICPQ, L'Enseignement primaire asked the Gouin government to award them bonuses or a life annuity, and to amend the Teachers' Pension Act in order to guarantee a minimum pension to those women who presently received less than $50.67

But Catholic male teachers did more than support their female colleagues' endeavours through the columns of L'Enseignement primaire. The Quebec teachers' association, of which Magnan was a driving force, rapidly took over the AICPQ's campaign to reform the Teachers' Pension Act. In doing so, it had its own agenda, however, and this was ultimately to promote the interests of male teachers. At a meeting held on January 30, 1909, the association deliberated on the amendments now being proposed by the Protestant and Montreal Catholic women teachers. While it admitted the necessity of increasing women's pensions, which "dans bien des cas, sont insuffisantes pour leur permettre de vivre", it rejected the suggestion that women teachers qualify for pensions at 50 years of age, and the idea of basing pensions on the highest salary received during five consecutive years of service. The Quebec male teachers argued that these proposed changes would rapidly deplete the pension fund; they also claimed that the change in the method of calculating

66. EP, January 1908, p. 260; December 1908, p. 253. The bonuses ranged from $15 to $20 and up to $25 for those having taught respectively between 10 and 15 years, 15 and 20 years, and 20 years or more.
pensions would benefit above all the small number of urban female teachers, who were paid higher wages than rural schoolmistresses. They then drew up their own set of amendments to the Teachers' Pension Act: one allowing the administrative commission to use the pension fund's annual surplus to increase the pension of female teachers who were presently receiving less than $100; another raising the annual government grant from $5,000 to $12,000 in order to increase by 50 percent all the pensions distributed to female teachers, up to 90 percent of their average salary. A committee was appointed to submit these proposals to the Gouin government. John Ahern, who represented the Quebec Catholic teachers’ association on the Administrative Commission of the Pension Fund, sat on this committee, along with Jean-Charles Magnan.  

The intervention of the Quebec Catholic male teachers now obliged female teachers to contend with these new proposals, which were being pressed by Ahern before the Administrative Commission. Meanwhile, female teachers were also facing resistance from the Gouin government. On January 7, 1909, the Prime Minister had expressed personally to the PAPTQ’s special sub-committee on pensions and to delegates from the AICPQ his firm opposition to the idea of basing pensions on the highest wages received during five consecutive years. One month later, on February 16, an impressive female delegation from Montreal, composed of the President of the PAPTQ, the President of the APWTM and the President and the Vice-President of the AICPQ, was invited, along with J. Perrault, Director-General of the Montreal Catholic Schools, to discuss the pension issue with the Provincial Secretary and the Provincial Treasurer. The first minister L.-R. Roy explained that he had carefully examined the matter at the Prime Minister’s request and that he and Gouin both favoured some amendment to the Teachers’ Pension Act for the benefit of Quebec’s more poorly paid teachers. 

The government having laid out its position, the PAPTQ’s sub-committee on pensions decided to submit a petition to the Legislative Assembly; the document requested the adoption of the original amendments proposed by the APWTM, changing only the one concerning the method of calculating pensions. Now, two options were proposed in order to increase the sums awarded: either, as initially suggested, they could be based on the average salary for the five highest years of service; or, instead, they could be increased by adding 50 percent to the existing pensions as at present computed, for up to 90 percent of the average salary. The sub-committee had thus taken into account the proposed amendment adopted by the Quebec Catholic teachers’ association.

Following the submission of this petition, the Protestant and Catholic female teachers’ associations intensively lobbied the government in Quebec City. An opposing petition requesting the status quo, presented unexpectedly

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to the Legislative Assembly by a group of Protestant male teachers from the
District of Montreal, dictated this course of action. On April 2, representatives
of the different associations appeared before the Cabinet; the ministers assured
them that the government would do more, in fact, than they had asked, while
maintaining the stability of the pension fund. Another delegation, this one
representing the Montreal Protestant male teachers, also waited upon the
Cabinet. They presented their petition, “wishing”, according to the Montreal
Gazette, “some consideration for themselves”. The same night, a bill amend­
ing the Teachers’ Pension Act was easily passed in the Legislative Assembly
and was sanctioned on May 29, 1909. During the debate, there was widespread
sympathy expressed for the province’s female teachers. It was pointed out that
Quebec led other provinces in its treatment of retired female teachers and this
was necessary, in fact, because of the low salaries they received during their
years of service.\footnote{The Montreal Gazette, April 2, 1909; ER, Vol. XXIX, no. 11 (November 1909),
p. 383.}

The new law represented a victory for the female teachers on two fronts.
Teachers who had failed to pay up their back stoppages on years of service
previous to the adoption of the 1880 Teachers’ Pension Act could now do so
until July 1913. The pensions of women teachers were raised from 2 to
3 percent of their average salary for each year of service, up to 35 years,
provided that such pensions not exceed 90 percent of the wage they were
receiving at the time of retirement. This provision, which applied to pensioners
as well as to those still teaching, would lead to a 50 percent increase in the
pensions awarded to female teachers. To allow for this increase, the provincial
government raised its annual contribution to the pension fund from $5,000 to
$12,000. But the new Teachers’ Pension Act also responded to demands
formulated by Catholic male teachers. At the request of the Quebec catholic
teachers’ association, it eliminated the compulsory 2 percent stoppage
imposed up until that time on each beneficiary’s pension. Most important, it
allowed the Administrative Commission of the Pension Fund to employ any
surplus to increase, to up to 50 percent, the pensions of male teachers who
received less than $300. Since retired male teachers aged 56 and over received
at the time a pension averaging $212, many would benefit from this new
provision. Finally, the 1909 Act abolished the ceiling set on the average wage
on which the amount of the pension was calculated. This would mainly benefit
those male teachers who attained a wage higher than the former maximum of
$1,150.\footnote{Statutes of Quebec, 1909, Ed. VII, ch. XXXIII; ER, Vol. XXIX, no. 11 (November
1909), pp. 386-387; EP, March-April 1909, p. 410.} Nevertheless, both the Protestant and Catholic female teachers’
associations expressed their gratitude to the Gouin government and to the
Catholic male teachers’ associations for the reform of the Teachers’ Pension
Act. The AICPQ even sent a delegation to Quebec City to thank the Prime

Minister for his generosity. 72 At the same time, Jean-Charles Magnan reminded retired women teachers that they should feel grateful towards the male teachers' associations which had vigorously and successfully defended their cause before the provincial government. "Les instituteurs ne sont pas des égoïstes, encore moins des parasites," wrote Magnan in *L'Enseignement primaire*. He also stressed the importance of a united teaching body and warned female teachers of the perils of divisiveness between women and men teachers. 73

Mary Laura Ferguson herself was convinced, indeed, that unity and co-operation had been a crucial factor in the successful outcome of the female teachers' campaign for better pension benefits. At the 1909 PAPTQ Convention, she declared in her presidential address:

For perhaps the first time in this Province, the organized bodies of Catholic and Protestant teachers, working in perfect harmony, have presented a compact and organized front in a movement of far-reaching importance in the cause of education. This is but an augury of what may be accomplished by concerted action... Continuing to work as they did during the past year, who can estimate the power and influence they would exert in educational affairs. 74

Although proud of this achievement, Ferguson made it clear that the recent amendments brought to the *Teachers’ Pension Act* were "but a beginning". Pensions continued to be based on the average salary and on the total years of service, with the result that "for the teacher who in active service receives a salary barely sufficient to keep body and soul together, the outlook for old age is not hopeful." 75

Mary Laura Ferguson's struggle on behalf of retired female teachers was about to end, however. At the 1910 PAPTQ Convention, she put a term to her two-year presidency and declined the vice-presidency as well, accepting instead to represent the PAPTQ on the Protestant Committee of the Council of Public Instruction. In February 1911, the *Educational Record of the Province of Quebec* sadly reported her early death, after an "energetic life of usefulness". 76 The following October, the PAPTQ Convention paid tribute to "one of their ablest members" who greatly devoted herself to the "cause of general welfare, especially of women". 77 Following Ferguson's death, the wider campaign for better pensions conducted by the APWTM and the PAPTQ subsided. It continued to be pursued, however, by another prominent female

74. ER, Vol. XXIX, no. 11 (November 1909), pp. 379, 381.
75. Ibid., p. 380.
77. Archives of the PAPTQ, *Convention Minutes*, 1911.
teachers' organization leader of the time, Joséphine Samson, who decided to embark on a personal crusade against the existing pension plan.

Joséphine Samson’s crusade for better pensions

Like Mary Laura Ferguson, Joséphine Samson believed that complete victory had not yet been won and that the basis for calculating pensions still needed to be modified for the benefit of women teachers. She was especially concerned about the hardships of Catholic women teachers who benefited even less than their Protestant colleagues because of the very low wages they received. Samson also had personal reasons to continue the struggle: having accumulated some 16 years of service, she claimed she was now facing complete destitution as a retired teacher.

Joséphine Samson’s strategy marked a departure from the previous organized campaign conducted by Quebec’s female teachers’ associations. Working outside organizational ranks and making no direct attempt to cultivate the support of male teachers, she engaged, rather, in a personal battle in the Montreal press. She resorted to the recently launched Le Devoir, which, in the hands of its founder, Henri Bourassa, and of Quebec’s Nationalistes, had grasped the pension issue as an effective weapon with which to attack the Gouin government. Bourassa had been one of the key speakers denouncing the plight of retired female teachers during the parliamentary debate preceding the adoption of the 1909 Teachers’ Pension Act. One year later, a leading Nationaliste, Omer Héroux, forcefully took up their cause in Le Devoir. He denounced the “conduite odieuse” of the provincial government who allowed retired female teachers to end “dans la misère une vie consacrée au service du public”.

This aggressive tone also characterized Samson’s letters to Le Devoir, which appeared at the end of 1910. At first, she stressed the discriminatory nature of the Teachers’ Pension Act, which still benefited the minority of male teachers, while “ce sont les institutrices qui ont instruit la population presque entière des campagnes de la province, dans les écoles laïques et une partie de celles des villes.” Along with the Nationalistes, Samson proposed, in addition to the reform of the existing legislation, that the provincial government establish a minimum pension of $140 to help the more destitute teachers. But Samson also directed strong attacks against Lomer Gouin himself; she denounced his ingratitude and condescending attitude, reporting that the Prime Minister had bluntly refused to meet with her to discuss the plight of poor and helpless retired female teachers. She formulated this cynical prayer in Le Devoir: “Du tyran sîr Lomer Gouin, délivrez-nous, Seigneur.”

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80. Le Devoir, December 21, 1910.
81. Ibid., December 26 and 30, 1910.
in the hope of bringing more pressure on the provincial government, Joséphine Samson pursued her campaign right up to the office of Liberal Prime Minister Wilfrid Laurier. In an emotional correspondence, which ran all through 1910 and 1911, Samson begged Laurier to help Quebec’s Catholic retired women teachers, denouncing once again Lomer Gouin’s shabby conduct towards herself and her sisters. Her attacks against him would cease, she warned Laurier, only when he finally promised to give “justice aux institutrices catholiques sur toute la ligne”.82 Samson requested federal assistance for the establishment of a retirement home where the latter could end their lives in decency, as well as a major reform of the Teachers’ Pension Act. She noted that the latter benefited not only male teachers, but also Protestant female teachers who were lucky enough to receive higher wages:

Il ne faut pas que les anciennes institutrices catholiques n’aient que du pain noir à manger ou n’en aient pas du tout, parce qu’elles ont enseigné presque gratuitement, tandis que des institutrices protestantes et des instituteurs qui ont déjà eu leur récompense en touchant de gros salaires aient tout le pain blanc...83

The response to Joséphine Samson’s campaign was less than positive within educational and governmental circles. Prime Minister Laurier, who rejected the public pension scheme altogether,84 refused from the beginning to get involved in the teachers’ pension issue, repeatedly reminding Samson that under the Canadian Constitution, educational matters fell under provincial jurisdiction.85 Amply backed by Laurier, Lomer Gouin also received strong support from the Catholic male teachers’ associations, especially from the Quebec organization, which had played a key role in the 1909 pension campaign. John Ahern strongly censored Samson’s conduct in L’Enseignement primaire, especially her vindictive campaign against Lomer Gouin who, it was argued, deserved, along with male teachers, the gratitude of female teachers. Ahern dismissed Samson as a lonely crusader as well as her claim that she had won the support of several hundred women teachers, pointing out that the female teachers’ associations had remained silent throughout her campaign. Defending the existing pension plan, he pointed out that no one could blame those who were receiving good pensions after devoting themselves to their profession for many long and difficult years, implying that the short careers of Catholic female teachers were more or less their own doing. John Ahern and many other teachers did support Samson’s proposal for an annual minimum pension, but they fixed it at $75, following

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82. NAC, Laurier Papers, MIC C894, Joséphine Samson to Wilfrid Laurier, September 15, 1910.
83. Ibid., MIC C898, Samson to Laurier, January 4, 1911.
84. K. Bryden, Old Age Pensions and Policy-Making in Canada, p. 49. The standard objection expressed was that there was not the same need for such pensions in Canada as in industrially mature societies.
20 years of service, a reform that he calculated would require from the provincial government an additional yearly contribution of $10,000.  

The controversial campaign conducted by Joséphine Samson and her Nationalistes supporters did bear some results, but the provincial authorities once again favoured the proposals submitted by the Quebec Catholic male teachers’ association. In 1911, the Gouin government amended the Teachers’ Pension Act in order to insure an annual minimum pension of $75 to all retired female teachers. At the same time, it extended its generosity further to the male teaching body. In 1912, a new amendment to the Act was adopted, which increased by 50 percent all pensions received by male teachers that were less than $300, provided that these pensions would not exceed $300 a year. The Quebec Catholic male teachers’ association quickly thanked Prime Minister Gouin for this new expression of concern for retired male teachers. To cover these costs, the Gouin government had to increase considerably its contribution to the pension fund over the next few years.

These were the last reforms of the Quebec pension plan before the First World War. As Table 3 demonstrates, female teachers were receiving better pensions by 1915, but they still were awarded considerably less than their male counterparts.

<table>
<thead>
<tr>
<th></th>
<th>1900-1901</th>
<th>1914-1915</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of Pensioners</td>
<td>Average Age</td>
</tr>
<tr>
<td>Male teachers 56+</td>
<td>90</td>
<td>68</td>
</tr>
<tr>
<td>Female teachers 56+</td>
<td>177</td>
<td>62</td>
</tr>
<tr>
<td>Male teachers &lt;56</td>
<td>6</td>
<td>48</td>
</tr>
<tr>
<td>Female teachers &lt;56</td>
<td>287</td>
<td>46</td>
</tr>
<tr>
<td>Teachers’ widows</td>
<td>19</td>
<td>61</td>
</tr>
</tbody>
</table>

Source: RSIPPQ, 1900-1901, p. 341; 1914-1915, p. 496.

Looking at these figures, one can easily imagine the hardships faced by many retired female teachers, especially Catholic women who, as Joséphine Samson repeatedly pointed out, had to bear in retirement the consequences of the local school boards’ parsimonious policies. Indeed, the fact that every year, the Administrative Commission of the Pension Fund reported several female

87. Statutes of Quebec, 1911, 1 Geo. V, ch. XXVII.
88. Ibid., 1912, 2 Geo. V, ch. XXIV.
89. EP, September 1912, p. 35.
pensioners who had gone back to teaching, some in their fifties and even their sixties, suggests that their survival could not be assured by their meagre pensions. Re-entering teaching in old age was, for such women teachers, a hard necessity.

Conclusion

The struggles of Mary Laura Ferguson, Joséphine Samson and their supporters for a better deal for women in the Quebec teachers' pension scheme illustrate many themes in the history of women's work in education. The first is the organizational ability of the Quebec women teachers and their persistence in fighting against flagrant discrimination. A second theme is the willingness and ability of these women to work together, joining forces across religious, ethnic, urban/rural, and, to some extent, even gender boundaries to effect pension reform. At the same time, it is clear that in this battle, urban women teachers, both Catholic and Protestant, took the lead. Although they solicited and gained rural support, it was the urban women who were increasingly likely to be career teachers and concerned about the poverty, if not destitution, they might face in retirement. A third, though muted, theme is the importance of support from other women's groups. In the case of the Catholic lay women especially, it would appear that assistance from the Fédération nationale Saint-Jean-Baptiste was essential to their continued existence as an organized force. The sources that are so far available do not reveal similar direct involvement on the part of Protestant women's groups, but the evidence suggests clear links between the APWTM and the Montreal Local Council of Women culminating eventually in an affiliation. Certainly, the minutes of their Ontario equivalent, the Protestant Women Teacher's Association of Toronto (WTAT), indicate that this comparable teachers' organization was closely linked to turn-of-the-century women's groups in that city.  

Comparison with the Toronto women teachers illuminates another theme: the special intensity of the women teachers' movement in central Canada during the first decade of the twentieth century. This decade saw the dawn of collective activity among Quebec's women Catholic teachers; on the Protestant side, both Quebec and Ontario women teachers' associations were particularly active. Quebec women teachers' activism differed from that of Ontario, however, in its special focus on the question of pensions. In contrast to the situation prevailing in Ontario, their participation in provincial pension schemes had been compulsory since 1880, and it was the inequities resulting from this that they saw as particularly urgent in the first decade of the twentieth century.

Finally, the struggle over pensions in Quebec sheds light on gender politics in teaching at the turn of the century. Protestant and Catholic female teachers felt the need to form their own associations in order to promote their specific interests. Indeed, male teachers, although in some cases willing to collaborate with their female colleagues to improve the material situation of women teachers, actively resisted any changes potentially detrimental to themselves. In fact, as the pension reform campaign ultimately revealed, their main concern was to promote their own interests. As American historian William Graebner argues, teachers' pensions in this period were "a multi-edged tool" designed not only to alleviate anxiety about old age, but to "modify the age and sex composition of the teaching force." 

Male educators in Quebec pleaded throughout this period for more men in teaching. It is unlikely that the drive for masculinisation and their involvement in the pension reform were unconnected. In the end, the Gouin pension legislation gave special benefits to retired men and serious disparities between male and female pensioners remained in place. As Mary Laura Ferguson had intimated in 1909, and Joséphine Samson continued to make clear, Quebec women teachers would have many more battles to fight for gender equality in pensions. For many women teachers, "the outlook for old age" was still not very hopeful.

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