

14. The five-phase plan is unnecessarily complex and is based on a confusing mixture of principles which again seek to provide rewards for service rather than establishing the guarantee of a reasonable standard of living as a natural right. The interview system proposed in Phase 2 does not provide an adequate safeguard against abuse, particularly during periods of high unemployment, and has the added disadvantage of creating an extremely heavy burden on the administrators of the plan. The present lack of any provision for manpower training programs at the professional level represents still another inequity in the proposal.

Contributions (Section 3)

15. The principle of relating the employer's cost in the plan to an experience rating of the volume of claims filed by his ex-employees is consistent with an "insurance" approach. It is inequitable, and inconsistent not to apply this same rating plan to the employee share of contributions. The argument that "it is unfair to place a burden on an employee who has to accept high-risk employment" is a specious one at best. Employees voluntarily enter "high-risk" employment. Where lay-offs are expected, high wages are demanded. This is amply illustrated in many of the recent wage settlements in "high-risk" employment.

16. Of particular concern to teachers is the additional burden which this proposed plan would place on the already strained resources of school boards and the attendant danger of a deterioration in the level of educational services which the boards might otherwise provide. While it might be argued that