Doctors score health education

A survey conducted by the B.C. Medical Association with the cooperation of the BCTF has raised serious concerns about the quality of health education in B.C. schools.

The study found inadequacies in such areas as sex education, accident and suicide prevention, nutrition education and in the study of drug abuse. It also highlighted a longstanding federation concern over teachers being required to give medication to handicapped students in school.

BCTF President Pat Clarke, who as vice-president served on the BCMA Presidential Task Force on Health Education (as did former vice-presidents Steve Norman and Doug Smart), suggested the survey was another indication of the need for a commission on education. "The doctors are raising some important points about

what the school system ought to be doing in health education." he said. "They are the kind of concerns that really ought to be brought into a broad discussion of the school system and what its responsibilities should be and what is adequate or inadequate in its current operation."

Commissioned in 1981, the BCMA task force surveyed 1,603 B.C. public schools, receiving responses from 47 per cent of the schools. They found that:

- Drug and alcohol abuse programs are not sufficiently widespread with only slightly more than 50 per cent of schools offering programs at the peak year of Grade 10;
- Sex education is "grossly under-represented in the curriculum" with less than
 45 per cent of secondary schools offering discussion on teenage pregnancy;

- Suicide prevention programs are "meagerly represented" in elementary and secondary curricula and "actually avoided in some school districts;"
- © Secondary schools are having difficulty practising what they preach in nutrition with only 25 per cent of responding schools using the Ministry of Health's "Guidelines for Accessory Foods Served in School" in stocking school vending machines, yet more than 60 per cent ase the guidelines for teaching;
- And in nearly half the schools teaching or administrative staff are required to administer medication to handicapped students, a situation of "potential horror" for dosage errors.

The BCMA Presidential Task Force on

Health Education report recommended that:

- a mandatory health curriculum geared to all students be developed, with consultation from the health profession, and be implemented in all B.C. schools;
- schools follow ministry of health gardelines in preparing nutritious foods for sale and that the preparation or sale of non-nutritious foods be discouraged on school property;
- daily physical education be made compulsory for students in all grades and in all schools;
- and that physicians and other health professionals be advised to arrange medication schedules for children so that administration of medication takes place outside of school hours.

BCIF IN EWSTERCET

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Arbitration awards average 2.5 per cent

Thirteen arbitration boards established to deal with 61 local contract disputes have awarded increases averaging about 2.5 percent.

Four boards awarded 3 percent (South Coast, Okanagan, Vancouver Island South, Peace River), one at 2.8 percent (North Central), one at 2.65 percent (Fraser Valley), one at 2.4 percent (North Coast), one at 2.3 percent (Metro Southeast) and the Vancouver Island North zone at 2 percent.

In addition, four boards came down with varied awards. In Kootenay East, Golden received 4.1 percent, Fernie 3.75 percent and Windermere no increase. In Metro Northwest, Vancouver was awarded 2 percent, North and West Vancouver 2.5 percent, West Kootenay locals received awards ranging from 2.05 to 2.4 percent; Central Mainland awards ranged from 1.1 percent (Kamloops), 1.8 percent (Merritt), 2 percent (North Thompson, South Cari-

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See "Awards" page 2



Unemployed teachers were part of the recent 100-strong Coalition of Unemployed "End the Hunger" march, aimed at dramatizing the need to raise welfare rates to the poverty level.

Vancouver to defy ministry on cuts

Vancouver School Board intends to fight provincial government demands for further budget cuts.

The board has decided not to adhere to the next round of ordered cuts but to submit budgets based on maintaining services at 1984 levels during the 1985-86 budget periods and, if necessary, to incur deficits to achieve this.

The decision was made just before Christmas as a number of boards voiced opposition to more board cuts. At press time, only Burnaby School Board had similarly passed motions to submit holdthe-line budgets to the ministry.

Up to June 1984, Vancouver has had to cut \$12 million from its budget. The district has been directed to cut a further \$17 million including an inflation factor over the next 18 months. If the cuts are carried through it will mean the elimination by 1987 of 414 employees and the closure of

See "Burnaby" page 2

Vancouver elementary principals warn:

Further cuts 'catastrophic'

Vancouver's elementary administrators have warned that any further budget cuts will do "catastrophic" damage to the quality of education in their schools.

This was the strong message coming out of a survey of elementary principals, vice-principals and annex heads released to the news media on January 7 by Andy Talmanis, president of the Vancouver School Administrators' Association (Elementary).

"The results of our survey indicate that there is no doubt in the minds of the principals, vice-principals and annex head teachers that the funding cuts which have occurred have been severe enough to cause a deterioration in the overall quality of education which our elementary schools are able to provide," said Talmanis. "The situation in our schools can be compared to a rubber band which is stretched to the limit and which can snap at any time."

The survey, conducted for the association by the Educational Research

Institute of British Columbia in October, drew a very high rate of response from administrators — 101 of 115 possible returns — and a very strong indictment of the impact of cutbacks over the past two years. The administrators cited the following as key elements in the deterioration of the teaching/learning environment in Vancouver schools:

- increased class sizes;
- reduced individualized instruction;
- loss of programs for children, including alternative program options and extra-curricular activities;
- increased teacher and administrative workload;
- reduced school supplies and equipment;
- less maintenance, repair and replacement;
- reduced staff morale.

Talmanis pointed out that there has been no one area where cutbacks stand out more than others, rather "it's been more of a pernicious erosion by the gradual chipping away at the funding of virtually everything that makes a school function." Referring to the picture of a system in "deep distress" revealed by the report's 45 pages of comments, he quoted the summation of one administrator:

"The most disturbing aspect of the restraint program is that it does not seem to impact on all areas equally. The learning assistance centres, special needs, English as a second language centres, for instance, are more severely affected by the loss of substitutes than the regular programs. The students requiring extra help are hurt more than those who do not. The student who is average or better, and/or has family resources to compensate, will survive these measures; the disadvantaged child may not. Schools on the west side of town will likely cope better than many of those in the poorer parts of the east ... These measures lead to a class system in education where those who have will receive, and those have not will

See "Students" page 2



Applications sought for Science & Technology 11 curriculum committee

The Ministry of Education's curriculum development branch invites applications from interested teachers to participate in the development of a new Grade 11 science course, tentatively called Science and Technology

The task: The committee will recom mend an instructional framework and sources of learning resources for the new course and participate in development of teacher resource broks. The task is to be completed before June 1986.

Composition of the committee: The committee will include junior and senior secondary teachers who will be expected to have teaching experience and academic preparation for the teaching of science and/or technology.

Committee selection: Representatives of the BCTF and the curriculum development branch will review all applications, with appointments being made by the school programs division of the Ministry.

Applications: Teachers may apply by forwarding an application and resume in writing by January 31, 1985 to: Mr. Bob Overgaard, Director, Curriculum Development Branch, Ministry of Education, Parliament Buildings, Victoria, B.C. V8V 2M4.

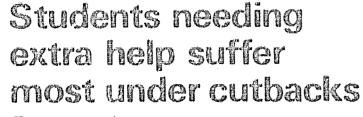
Members wishing further information may contact Anita Chapman. Professional Development Division, BCTF.

Awards now up to Commissioner Peck

From page 1

boo). A joint Lillooet submission at zero percent, repudiated by a 56 to 6 local secret ballot vote and appealed to the arbitration board, was accepted by the board as a settlement.

All awards now go to the Compensation Stabilization Commissioner, with boards in many cases expected to claim inability to

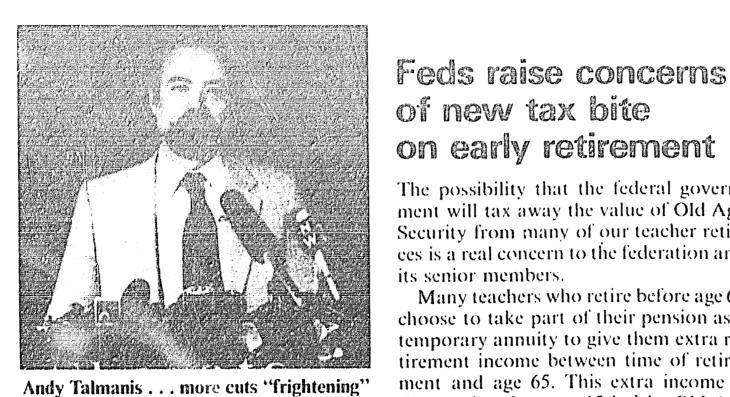


From page 1

lose. Whether or not this is the intent of the government, it is a measure that anyone who has ever espoused 'equality of opportunity' should oppose vigor-

Noting that the cuts had gone beyond any fat that might have existed in the system, Talmanis told reporters that elementary school administrators find it "frightening" that the provincial government is still insisting on further spending cuts. Over the past three years the Vancouver School Board has cut \$12 million from its budget, he said, and the government is insisting on a further \$17 million to be cut over the next 18 months.

"We predict that a further \$17 million cut over 18 months on top of the previous cuts will be simply catastrophic," said Talmanis, "If our school system is already like a rubber band stretched to



the limit, further cuts are guaranteed to destroy it as we know it."

He said the administrators support the Vancouver School Board's submission of "no-further-cuts" budget to the Ministry of Education. "We'll do all we can," he said, "to support our trustees in their effort to maintain a quality education system."

Burnaby also demands no more cuts

five elementary annexes and King George Secondary School.

Vancouver Secondary Teachers' Association President Mike Gregory praised the board for defying the government over the directed cutbacks.

"The budget they're submitting doesn't meet the real needs of Vancouver but, as one trustee said, 'it will halt the slaughter'," said Gregory. "It's a 'half-theslaughter' budget.

The key motions adopted by the Vancouver board recommend that the board:

• prepare the January 1 - June 30, 1985 budget and the July 1, 1985 - June 30, 1986 budget at the 1984 service levels for submission to the minister and request the minister to stop further cuts and restore the 1985 and 1985-86 acceptable budget limits to the 1984 level of services;

• incur a deficit during the January 1 -June 30, 1985 budget period to meet the acceptable budget limit by not terminating employees or reducing the level of services;

• instruct officials to prepare a list of budget reductions for the July 1, 1985 -June 30, 1986 budget year to meet the acceptable budget limit for that fiscal year and to fund any deficit incurred in the 1985 budget period.

In Burnaby, which is facing \$2.4 million in directed cuts in the first half of 1985, the board has likewise dug in its heels against

The Burnaby board has adopted motions demanding that there be no more cuts in 1985 and that the 1985 budget be based on 1984 service levels plus an inflation factor. In addition, the board has called for the government to return to boards the power to levy school taxes and to set budgets.

There are signs of opposition growing elsewhere as well. The North Vancouver board may opt next month to submit a needs budget to Victoria. And a recent Nanaimo meeting of southern island teacher, trustee and parent representatives is considered a first step toward a public campaign against cutbacks in that region.

on early retirement The possibility that the federal government will tax away the value of Old Age Security from many of our teacher retirees is a real concern to the federation and

its senior members. Many teachers who retire before age 65 choose to take part of their pension as a temporary annuity to give them extra retirement income between time of retirement and age 65. This extra income is then replaced at age 65 by the Old Age Security payments from Ottawa. By choosing this option the pre- and post-age 65 income remains approximately con-

If the federal government taxed away the value of the Old Age Security payments, then our retirees who chose this option will suffer a real decrease in income at age 65.

This concern was brought to the attention of Premier Bill Bennett and the Provincial Secretary James Chabot as well as the Canadian Teachers' Federation in a letter on December 20 from First Vice-President Elsie McMurphy.

Although national Health and Welfare Minister Jake Epp was reported as saying in late December that the federal government will not apply any special taxes on old age security, concerned members may still wish to add their viewpoints to those of the federation through writing the federal minister and their members of parlia-

Pension fund earnings outpacing inflation

The annual rate of return on the total pension fund from October 1, 1983 to September 30, 1984 was 10.4 per cent which gave a real return over inflation of 5.8 per cent.

The current rate of return actually earned as of September 30 last was 9.2 per cent on long term purchases made before December 1980 and 13.9 per cent on the purchases made since that time.

Letters

Pension policy proposals limit career, financial decision-making freedom

I am responding to the article, "Pension contributions may be locked-in by proposed changes" in the October 4, 1984 BCTF Newsletter. My objections to the proposed policy changes are that:

This-type of policy change would be another instance where freedom of choice is being impinged upon, especially when compulsory membership is already required.

It penalizes younger women who may work for a few years, get married, raise a family and not return to the workforce, or the teaching profession.

This may discourage a teacher or other individual from making career changes in life should he/she possibly wish to do so.

This may discourage a person from quitting earlier than he/she might have planned — not everyone intends to work until age 55 or later.

The article says: "A major concern in the current debate in Canada over pensions is the plight of the elderly, especially women, who have reached retirement age and have inadequate pension income.'

The situation today, as indicated by this statement, refers to women who were born around the 1920s, who possibly worked around the 1940s. These women worked, for the most part, only a few years and had, therefore, few resources to prepare for retirement with, whether real income or pension contributions. The life 2/JANUARY 10, 1985

circumstances of today's women cannot be compared with this example. Women today are intelligent, and are in touch with, contribute to and plan their own current and future life goals. (I might add so are men!)

If perhaps the real reason for making pension changes is that the plan may be in financial difficulty, rather than the emotional one given, then possibly the membership should look at its continuance. There are numerous other pension plans that are viable options. These can be joined voluntarily by those really interested in choosing this form of future financial security.

For a person entering the teaching profession later in life and/or leaving the profession early, the pension plan may not be a viable retirement security. Other investments may be more realistic for that

individual and would be that individual's

I would suggest the following:

That all BCTF members have the choice of belonging to the BCTF pension plan or not; especially if the changes are made as suggested. In other words, that voluntary membership be adopted.

If the proposed pension changes are adopted, I strongly recommend that a timeline be allowed before the new policy were to become effective. Allow at least three to five years lead time, so those members who find the policy unacceptable can retrain, look elsewhere for employment, and/or plan for future life goal changes, and withdraw their contributions from the fund with interest.

Lillian Zachary South Peace Senior Secondary Dawson Creek

BCTF Newsletter

BRITISH COLUMBIA TEACHERS' FEDERATION 2235 Burrard Street, Vancouver, B.C. V6J 3H9

BCTF Newsletter **Editorial Advisory** Lynne Hampson Chairperson Jon Bartlett **Margaret Chitrenky** Virginia Shaw

CLIVE COCKING Editor The BCTF Newsletter is published by the B.C. Teachers' Federation pursuant to policy statement 36.26 in the Members' Guide to the BCTF. The Newsletter Editorial Advisory Board, which reports to the Executive Committee, serves in an advisory capacity, assisting the editor in interpreting and implementing newsletter policy.

Letters to the editor must be signed by and bear the address of the writer. The Newsletter may edit letters for brevity, clarity, legality or taste. Letters to the editor and signed articles contained herein reflect the views of the authors and do not necessarily express official policy of the BCTF. Unsigned articles are the responsibility of the editor.

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Higher pension income more likely achieved with portable pensions

The October 4, 1984 issue of the BCTF Newsletter stated that the BCTF Pensions Committee is suggesting a major policy change that would lock pension contributions into the plan until age 55. The only reason given for this policy change is that "... the Pensions Committee considers that the problem of inadequate retirement income must be pursued from the early years of a career. If teachers are able to take refunds, and therefore not receive a pension based on all their service, there will always be a group of people who reach retirement with low pensions." If the Pensions Committee had my best interests at heart they would make my pension more portable rather than more restrictive. The effect of this policy change is to discourage teachers from changing jobs to make room for new teachers. It encourages dissatisfied teachers to remain on the job for reasons of security rather than a commitment to their work.

Teachers who draw their money out of the pension fund are people who have left teaching either voluntarily or were laid off. These persons may have worked only seven or eight years. Their contributions could be \$10,000 or more. They may not be eligible to receive their pensions for 25 years. Consequently, their pensions would be based on a percentage of salary that they were receiving 25 years earlier. It

Turn to page 4

School review

BCTF gets ministry cold shoulder

The BCTF continues to be slighted by the Ministry of Education in its school review

Just before Christmas the minister again arbitrarily appointed a BCTF member — former president Pat Brady of Prince George — to its Provincial School Review Committee, ignoring the longstanding principle that the federation nominates its members to ministry com-

Brady, in common with another member previously "appointed" by the minister. Norm Ornes of Vancouver, has not yet agreed to serve. Together with a third member appointed by the minister, Berenice Wood of Burnaby, who had been nominated by the BCTF, they are awaiting a resolution of the representation issue that is satisfactory to the federa-

BCTF President Pat Clarke said that in addition to this slight the minister has failed to accept other federation-suggested improvements in the process.

The minister has not extended the timeline for submissions to the end of May as requested but only to March 15, which is still too short, said Clarke. Nor has there been a change to empower the review committee to make recommendations to the government.

"The government is taking no particular responsibility for the review document, to the people who write it or to the public who will participate in the process," he said. "It will be a purely descriptive document that the government can do with what it will.

The government has agreed to provide funding for the local review process, but

Opinion

it's already being condemned as inadequate, he said. Vancouver School Board chairperson Pauline Weinstein has said the formula (\$500 plus 20 cents per pupil for each district, totalling about \$10,500 for Vancouver) wouldn't "even cover an ad or two in the smaller papers, let alone the big papers.'



BCTF Pat Clarke lays out federation objections to the School review process at the minister's December conference.

New School Act already written?

As W. C. Fields said, "timing is everything", and so it was in December with the release of the Ministry of Education's discussion paper, Let's Talk About Schools, in the midst of the continuing controversy over government imposed cutbacks in education.

When the Vancouver Sun announced the unveiling of the discussion paper in an article entitled "B.C. parents will be asked how schools should operate", in the same issue it carried two accompanying restraint articles entitled "College to cut staff", and "Coquitlam School Board stands firm", which placed this Alice-in-Wonderland-like document in proper perspective. Incidentally, despite published reports, a mere handful of parents (less than 1 per cent of the 300 participants) were invited to debate the discussion paper at the opening meeting in a Vancouver hotel and even these invitations were an afterthought.

The incredible ineptitude surrounding the launching of this review was reinforced by the TV image of a beleagured education minister unable or unwilling to respond to a barrage of questions from angry trustees and teachers.

Not a single district parent representative is included in the official 16member review panel announced by the Minister of Education and with the exclusion of two officially-nominated B.C. Teachers' Federation representatives, the credibility of the panel is now being questioned. Even more astounding — if not farcical— is the fact that the panel is not allowed to make specific recommendations but simply report "its findings to the public and government."

Reading through this 29-page report, one cannot but fail to be impressed with the questions raised or the

problems posed. What are the goals of the public school system in terms of intellectual, social, human and vocational development? Do they reflect society's beliefs? What about technological change in schools, curriculum control and content, school board accountability, introducing local initiative and recall in school financing and

All of this is fascinating material, but if you are a pragmatist in educational matters, this discussion paper is divorced from the battle for survival which is presently underway in public

Of course, the School Act should be revamped through a wide-ranging public discussion and all of the questions raised deserve to be fully answered. God knows we have waited long enough, but the question will inevitably be raised, "Why now?"

Several parent representatives have denounced the document as a deliberate diversion from the continuing controversial cutbacks. They are not far off the mark.

The philosophical thrust and the hypothetical framework of part of this document gives the reader an unreal feeling when set against the pain and anguish which unrestrained restraint is bringing to our schools. Restraint is not mentioned anywhere in the document but it repeatedly surfaced in the heated debate of the opening meeting. Furthermore, it appears that this topic will be taboo if the ministry has its way in guiding the public hearings throughout the province.

This document fails utterly to address the raw realities of life in our schools today:

What does it say, for instance, to the teacher who has almost 40 students in

his/her class and is unable to provide the individualized or small group instruction students need?

Pat Clarke said he was concerned and

frustrated by the government's approach

"I don't have any confidence in what they

are proposing," he said. "They refuse to

consult with us in a manner that accords

the profession any dignity or recogni-

What does this document say to the students in elementary school who are deprived of adequate learning assistance or English-as-a-second language instruction or to the students in secondary schools who are faced with sharply reduced options?

What does it say to parents who see programs vanish, services diminished and the gradual erosion of the quality of instruction?

What does it say to harried principals forced to scramble to save one program at the expense of another?

What does it say to frustrated school trustees who, robbed of local autonomy, are compelled to rubber stamp centralized decisions?

And equally important: how can the proposed comprehensive and detailed review of the school system be accomplished in a mere three months?

It now seems clear that the stubborn refusal to extend the March deadline prompted the resignations of three committee stalwarts, Joy Leach, pastpresident of BCSTA, Henry Armstrong, Executive Director of BCSTA. and Elmer Froese, Burnaby School Superintendent. These withdrawals, coupled with absence of BCTF representatives will leave the ministry talking to itself.

Since the paper was issued, the ministry has done little to dispel the growing suspicion that a draft of the School Act is ready in the wings — a holdover from Brian Smith's days - and that the entire process is purely a participation put-on.

Noel Herron is principal of Walter Moberly Elementary School in Van-

Affiliation proposed with education student groups at UVic, SFU

The BCTF executive is recommending that the federation affiliate with the education student society executive committees of the University of Victoria and Simon Fraser University.

The proposed affiliation agreement which will go to the AGM for decision, is aimed at assisting students in making the transition from practice teaching and training to the role of practising teachers and members of the federation.

Affiliation would facilitate exchange of information, assist students in assessing the job market and their rights as substitute, temporary or first-year teachers, encourage associate BCTF membership among student teachers in their professional year and voluntary active membership upon graduation should employment not be immediately available and would give students access to lesson aids and BCTF workshops.

Discussions are continuing toward an affiliation agreement with the UBC education student society executive.

OECD says Canada lags in social spending

Contrary to what some politicians have been saying, Canada is far from overspending on social security programs, an international survey has found.

In fact, Canada spends a smaller percentage of its national wealth on such programs than five of the seven richest western countries, according to the Organization for Economic Cooperation and Development.

An OECD study shows that in 1982 (the latest year for comparable figures) Canada devoted 11.8 per cent of gross domestic product to social services compared to an average of 14.1 per cent among the U.S., Canada, Germany, France, Britain, Italy and Japan. Only Japan spent less than Canada — 11.3 per

Teachers cautioned on using personal vehicles on school field trips

Ministry Information Circular 67 (84-09-28) raises some concerns about the position of teachers using their own vehicles to transport students on extra-curricular

The circular seems to require that, in addition to everything else, the teacher be a vehicle-safety inspector. The teacher could be liable if in an accident the vehicle was found not to be in good repair and safety requirements unfulfilled.

We have raised the matter with the ministry and have been assured the requirement will be changed.

Until that happens, the advice from our lawyer, Des Grady, is that teachers "decline the role of trip supervisor if that role either expressly or impliedly requires that the supervisor ensures that the vehicles are in good repair and that all safety requirements are met." For further information, contact Des Grady at the BCTF.

Teacher pensions rise with inflation index

Teacher pensions will be increased in January, 1985 by 3.8 per cent, the full amount of the Canadian Consumer Price index increase as of last September.

Teachers who retired on non-reduced pensions or who are 60 or older will receive this increase unless they have been in receipt of the pension for less than a year. In this latter case, the increase will be pro-rated.

T-4 slips to show fees

Here's a breakthrough on the bureaucratic front. All school districts, with the exception of Abbotsford, will show BCTF and local association fees on T-4 slips for the 1984 tax year. And next year Abbotsford will follow suit.

JANUARY 10, 1985/3

Letters

From page 2

would be the same as having your pension today based on your earnings 25 years ago. This would be a very small pension. Obviously the goal of not having large numbers of people reach retirement with low pensions will not be reached by such poorly thought out plans by our Pensions Committee.

Guy Hawkins Kelly Creek Elementary Powell River

Communications 11/12 assailed now due to ministry "non-information"

I wish to take issue with one paragraph in the letter from the Communications 11/12 Curriculum Development Committee (BCTF Newsletter, November 9, 1984) in which the committeee states that "a presentation of information about the progress of Communications 11/12" was made by Winston Jackson at the BCETA spring conference in March 1984.

Mr. Jackson was there; so was I. There was a presentation; there was no information. It was an exercise in non-communication. Mr. Jackson had no real answers for any questions; he had no advice to offer; he gave no real guidelines; he gave no real datelines.

Because what Mr. Jackson was non-informing us about was "policy" and "in the hands of the cabinet" (his words, not mine), there wasn't much point in doing anything about it until — if ever! — it came back out of the hands of the cabinet. The fact that the major focus of the questioning stressed, "Why do we need these courses?" and "What's new about these courses?," should have indicated to committee members present that, in general, the BCETA wasn't too thrilled with the prospect of Communications 11/12, as "presented" by Mr. Jackson.

I'm not surprised that constructive comments weren't forthcoming. There was no information in that presentation to base any comments on, constructively or otherwise. Now that we have the information, we can comment — and in "New bonehead' English attacked," someone did!

Anne Picton English teacher David Thompson Secondary Windermere

TCU protest letter criticized as unfair

In response to the letter from the "Save the Teachers' Credit Union" group that appeared in the November 9, 1984 issue of this newsletter, I would like to clarify some of the information.

The letter implied that a "geographic bond" is inferior in their estimation to an "occupational bond". When "STRY". the Transit Workers' Credit Union and the B.C. Teachers' Credit Union amalgamated, the occupational bond was already expanded. Any relatives of teachers or transit workers could join, no matter what their own occupations were. Thus, they could also become directors because this position is open to any member. It was at this point that the protest about keeping the "teacher" in TCU should have been carried out. Failing to do so then, it is rather difficult to go back and disallow anybody who is not a teacher their membership privileges. After 42 years the grandchildren of the original members are already part of the work force. Can we deny these members their rights?

The B.C. Teachers' Credit Union is being chastised for choosing a logo that is made up of its initials. How do we recognize the B.C. Teachers' Federation if not by BCTF? TCU, which has been used in the past, is no different, yet they accuse the TCU of putting "Teachers' Credit Union" only in small print and TCU in giant letters on our new logo This seems logical to me as basically that's what a logo does — it identifies the name by initials or a symbol.

There is an accusation that management's strategy is "growth at any cost" even if it means "abandoning the groups who founded and supported it." Both of these have strongly negative connotations. If "at any cost" means not giving "interest-free" loans to unemployed teachers then I believe no credit union could survive the "cost" of that kind of business policy. "To abandon" or leave to fend for oneself is certainly not the policy of this credit union. They will help and give aid to anyone that deserves it but conversely it will not give out and give away the hard-earned savings of the teachers, transit workers and their fami-

Finally, there seems to be an oversight in not mentioning that there were two



Girl enjoys chat with Santa at UTAC Christmas party.

vacancies on the board of directors. One was indeed filled by a businessman or business person but the other was filled by a teacher, namely myself. In all fairness, this should have been mentioned.

Sylvia Pritchard
Member,
TCU Board of Directors
Teacher,
Hazel Trembath Elementary
Coquitlam

Newsletter "unfair" — all Lillooet trustees are pro-education

As a taxpayer in Lillooet, as well as a member of the BCTF, I take exception to your remarks in the newsletter of November 30, regarding trustees who are proeducation. I have no idea who gave you your information regarding the trustees in Lillooet district but I would like to think that all trustees are pro-education or they would not let their names stand for election.

Two of our trustees are newly elected and to this date have not had an opportunity to prove themselves or put their campaign promises into effect. I do know, however, that our incumbent trustees have spent many hours of their time speaking for and working diligently as their area representatives in matters regarding education. For any person or persons to insinuate that the incumbent trustees, or the trustees that served on previous boards, are not pro-education is most unfair.

S. L. Atkinson Cayoosh Elementary Lillooet

BCTF would be stronger without administrators, argues Comox teacher

The recent (BCTF Newsletter, November 9, 1984) letter by Jack Boulogne of Survey alludes to an urgent problem, namely the situation of administrators relative to classroom teachers in education generally and in the BCTF specifically. The latest attempt of the provincial administrators group to exempt its members from 10th action approved by BCTF vote is the most compelling manifestation of managerial prerogative possible. For many administrators, the ramifications of true collegiality run contrary to their vision of legally constituted authority and pertinent federation resolutions are regarded as interference — a byproduct of the permissive society. Frequently, for example. democracy in the work-place is thwarted by paying lip service to staff committees. all the while reserving final authority on important decisions to administration. Thus, the body remains a "suggestion committee" — an adult version of student council. As the provincial administrators position on BCTF strike action correctly demonstrates, there are fundamental differences in status, salary, responsibilities and mandate, all entrenched in the School Act. The administrators are, in a word, management.

Of course, many principals and their assistants perform beyond the confines of public relations officers and starchy bureaucrats, but the point is that in the BCTF as presently constituted some members are more equal than others. Administrators are as essential to the school system as executives are to business, vet how many unions can you count that include the bosses as members? Can we afford "admin concerns" to confuse the bargaining thrust and the political action campaigns of the federation? I suggest that the provincial administrators, like young eagles, take flight and form a separate body resembling the superintendents' organization. In the name of freedom of assembly, we the classroom rank and file should wish them all the best. Meanwhile, the resultant federation would be numerically leaner but ideologically sounder and politically stronger.

> John Ward Robb Road School Comox

Prepare for the tax man

The tax man cometh and it's best to be prepared. The following is a summary of our understanding of the income tax provisions affecting pensions, pension contributions and retirement gratuities for 1984 tax returns.

For detailed tax planning such as the use of spousal RRSPs, transfers between spouses, etc., you are advised to contact financial advisers in the Teachers' Investment and Housing Co-op, Teachers' Credit Union, Discovery Trust or other institutions.

Pension income deduction

- Up to \$1,000 of eligible pension income may be deducted for income tax purposes.
- If you are under age 60, this deduction is available only if you did not transfer any pension income to your Registered Retirement Savings Plan or to your registered pension plan (Teachers' Pension Plan). This restriction does not apply if you are in receipt of a Canada Pension Plan disability or survivor benefit.
- Old Age Security and Canada Pension Plan benefits do *not* qualify.
- Pension income transferred to the taxpayer's RRSP does *not* qualify.
- Eligible pension income includes annuity payments from an RRSP or an RRIF if you are 65 or over or any age if

these payments resulted from the death of a spouse and you have not claimed this deduction as qualified pension income.

Pension income transfer

• Any amount of pension income, including OAS, CPP, refunds and pension benefits received from an estate, may be placed in the taxpayer's RRSP and deducted from taxable income without affecting the normal contribution limits for RRSPs. (Refer to Pension income deduction.)

Transfers between registered plans

• Money may be transferred directly between a registered pension plan, such as the Teachers' Plan, and a RRSP or vice versa without tax deduction. (Use Revenue Canada form TD-2 or T2033.)

Interest

• Interest on money borrowed for contributions made to RRSPs and to registered pension plans, such as Teachers' Pension Plan, after November 12, 1981 is *not* deductible. However, interest on money borrowed for contributions already made to an RRSP or registered pension plan may still be deductible; please refer to the local Revenue Canada office for assistance.

Contributions to Teachers' Pension Plan

- Contributions from current earned income to a registered pension plan (such as the Teachers' Pension Plan) may be deducted for income tax purposes:
- (a) up to \$3,500 for *current* service, and
- (b) up to \$3,500 for each year of eligible past service.

Any excess over \$3,500 paid into the pension plan for past service may be carried forward to be used as a deduction in future years. This means that monies paid for reinstatement, for unpaid leaves of absence, for pensionable service under the interprovincial pension agreements and for military service purchase may be deductible within the limits permitted by the Income Tax Act.

Contributions to RRSP

- Normal contributions to an RRSP may be deducted for income tax purposes. (Refer to Pension Income Transfer and Retirement Gratuities.)
- (a) the lesser of \$3,500 and 20 per cent of earned income *minus*
- (b) any contributions made to a registered pension plan (Teachers' Plan) for both current and past service.
- Retirement gratuities

 Lump sum retirement gratuities

may be paid into a registered pension plan (Teachers' Pension Plan) or into an RRSP subject to a limit of \$2,000 for each year the teacher was employed by the employer paying the gratuity or for each year of service recognized in the Teachers' Pension Plan, whichever is longer. If this is done, the gratuity is not subject to income tax. Such payments do not affect the normal contribution limits of RRSPs or pension plans. (Refer to Contributions to Teachers' Pension Plan and Contributions to RRSP.) For direct transfer to an RRSP or registered pension plan use Revenue Canada form TD-2. **Notes**

- of the retirement gratuity because of the above limits, the tax impact could be lessened if the portion not sheltered was paid over a period of years. In this way only the portion received each year would be income for that year.
- Since RRSPs generally are credited with higher interest, it is preferable to transfer a retirement gratuity into an RRSP rather than making an extra voluntary contribution to the Teachers' Pension Plan.

For further details, contact Revenue Canada.

Prepared by the Government Division of the B.C. Teachers' Federation.