

BCTF Newsletter

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McMurphy sees hope in election:

Momentum set for positive change

Education was a winner in the provincial election, despite the failure of the victorious party to give specific commitments for improvements, says BCTF President Elsie McMurphy.

"The most positive outcome was the fact that education was an issue in the election," she said, looking back over the campaign. "The candidates themselves, in their discussions at the local level on education matters, recognized the crisis in education and committed themselves to doing something about that. I think, in that sense, education won before the ballots were even marked."

McMurphy admitted that it is "worrisome" that the Social Credit Party did not put forward an education platform, but education was made such a major issue in the campaign that politicians would not be able to ignore the need for action when they return to the legislature. For this, teachers must take credit, she said.

"The efforts of the federation, of individual teachers and the Campaign for Change, all combined to make education an issue and to create in the minds of the candidates that need to do something positive for education," McMurphy said. "Our initiative started the momentum."

While these efforts may not have produced specific announcements, they seem to have provoked a change in attitude in the government party, she noted.

"Almost all of the Social Credit candidates spent considerable effort distancing themselves from what their previous administration had done to education," McMurphy said. "And they readily acknowledged how important education is, that it does form a basis for sound investment policies in the province and certainly is critical to the future, not only for our youth but also for the kind of

society that we want to have in this province."

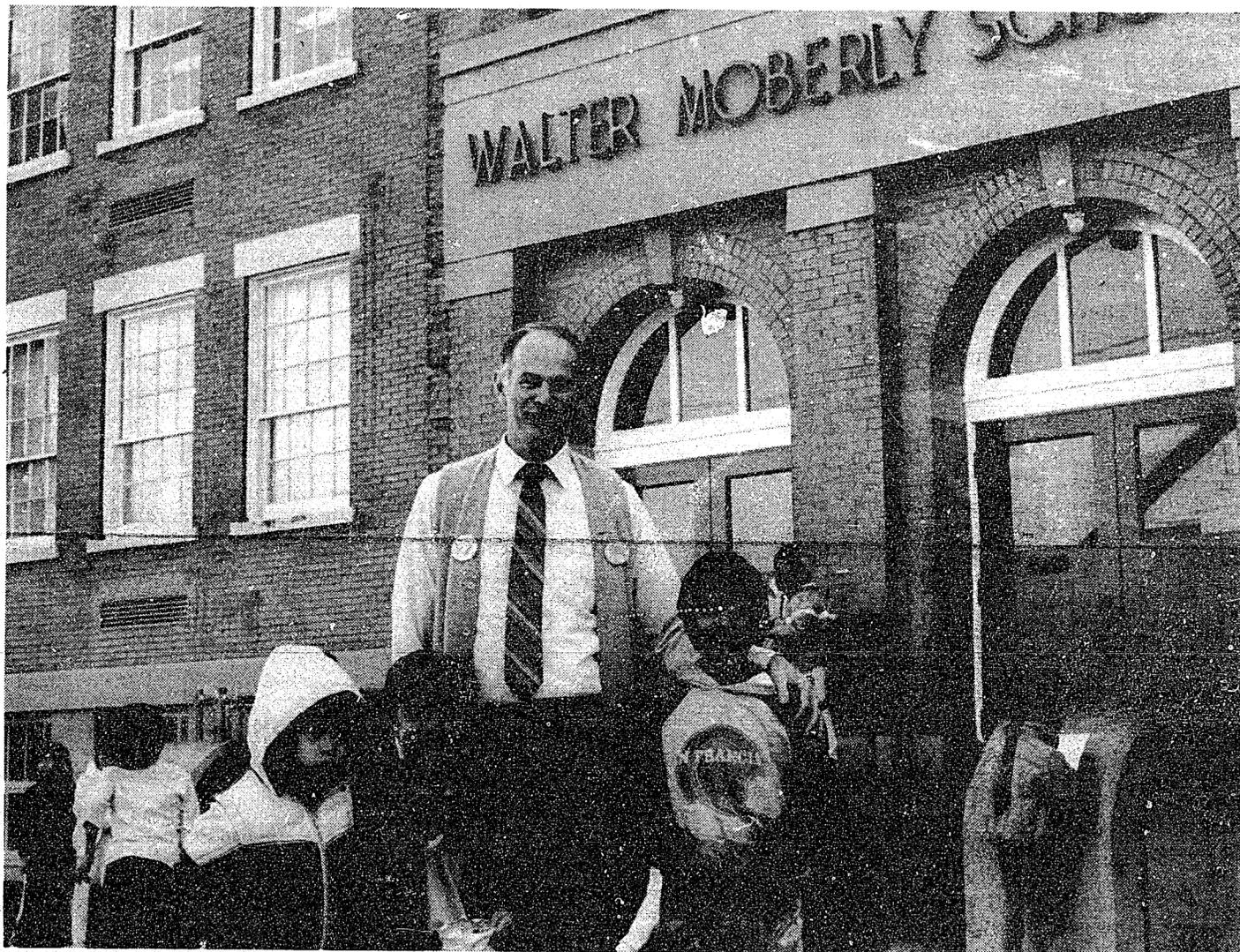
McMurphy said the BCTF would be making contact with the new government soon and she was hopeful that the

new atmosphere would be productive for public education.

"As a federation, we're going to have to be very assertive in putting forward a sound education platform and in seeing

that the willingness of elected members to acknowledge the problems is translated very quickly into positive change for

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Supervising recess on the morning after the election, Denis Ottewell, Grade 5-6 teacher at Vancouver's Moberly Elementary School, is concerned about what the result means for education, while some other colleagues are optimistic. See story below.

Some hopeful, some fearful

Teachers' reactions mixed

Clive Cocking
Editor

It was education as usual at Moberly Elementary School in southeast Vancouver the morning after the provincial election.

The old brick building was bustling with the activities of another ordinary school day. Sounds of singing came from the music room. A class was heard reading aloud. Through a door a girl could be seen writing something on the board. In the office, the secretary was comforting a boy who had hurt himself.

And in an incident repeated probably more often than he cares to think about, Principal Noel Herron was reprimanding a youngster for dribbling a basketball in the hall, warning that he would lose it next time. Later Herron smiled: "The kids here are delightful. It's a great school."

The election was over, but the education debate will inevitably continue. The

reaction of teachers to the outcome of the vote was mixed, as I found in a mini-survey that morning.

Denis Ottewell, Grade 5-6 teacher, was found out front supervising recess and being badgered to retrieve a ball from the annex roof, a task he often performs as one of the tallest staff members. He said he was not happy with the Social Credit re-election and was particularly worried about Premier Vander Zalm's approach to education.

"Many of us think back to that earlier period when he was minister of education and he had a very narrow approach to education," said Ottewell, noting that Vander Zalm then thought many programs were frills and should be eliminated.

"Those of us in the public education system also have a bit of concern now that private education might be getting a greater share of resources," he said.

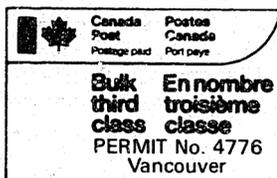
He said he did not like Vander Zalm's announcement during the campaign that

the Compensation Stabilization Program would be retained, suggesting that what the government needs is a re-ordering of its priorities. He also believed that the new premier's proposal for a one-person royal commission would probably "lead to a rather narrow interpretation" of education, and three or five commissioners would be better.

"I'm very much looking forward to an infusion of money rather than just talk," said Ottewell. "The restraint program has been more than restraint — it's been destructive."

He believes that the main concern of most teachers, particularly in the elementary field, is with the shortages brought on by budget cutbacks — shortages of supplies, textbooks, support materials, even furniture. "With the larger classes," he said, "we find that some rooms don't have enough desks —

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IF UNDELIVERED, return to 2235 Burrard St., Vancouver, B.C. V6J 3H9

"Full bargaining rights inevitable"

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education," she said. "By positive change, I mean increased funding, a higher priority for education and the opportunity to deal with some of the pressing issues like class size and shortages of materials and textbooks. I also think that if Mr. Vander Zalm is quite sincere about wanting to move this province away from confrontation and into a more open and consultative form of government, then we will see the Social Credit government moving to discuss with teachers a legitimate regime that would provide teachers with full collective bargaining rights and professional responsibilities, because in my view it is inevitable that teachers will obtain the same rights that, as one person characterized it, every other worker in the free world has. And they're either going to come through conflict and confrontation and frustration, or they will be developed in a spirit of consultation and cooperation."

On one specific education announcement made by Vander Zalm, that of a royal commission, McMurphy reiterated BCTF support for the idea, but emphasized that it must be comprised of several commissioners, not just one, and that it have a broad mandate to present proposals for the future direction of education. It would not have the federation's support, she added, if it were to be used as "just a way of avoiding dealing with the immediate problems."

She also stressed the federation's concerns with the new premier's proposal to institute a county system for the province, supposedly as a means of decentralizing government.

"A county system would not be a form of decentralizing government," McMurphy said. "In my view, it would be a form of further centralization. It would add another layer of big government and

What's coming for education?

What does our new provincial government have in mind for public education?

That remains something of a mystery since no detailed Social Credit education platform was put forward during the election.

But Premier Bill Vander Zalm did have a few things to say that might (or might not) give an indication of what we should expect. Here's some of them:

Royal Commission. In what was his clearest announcement, Vander Zalm said a Royal Commission on Education would be appointed "before year-end." He also said he leaned towards a one-member commission.

Early retirement. Vander Zalm told a meeting in Golden that he was considering a scheme to allow teachers to retire at 55 without penalty.

Resource centres offered BCTF-sponsored video on South Africa today

"South Africa — Time for Change", a 16-minute VHS videotape produced with BCTF financial aid, is available to school district resource centres free of charge.

Produced by Vancouver photographer Peter Bennett, the videotape explores contemporary South Africa and its origins, and is designed to be suitable for showing in secondary schools. The videotape was produced with the aid of a \$2,100 grant from the William R. Long Memorial International Solidarity Fund.

If your resource centre is interested in receiving a free copy of the video, contact Judy Davis at the BCTF 731-8121 or toll-free 1-800-663-9163.

"South Africa — Time for Change" was also designed to complement *Strangers in Their Own Country — A Curriculum Guide on South Africa* by William Bigelow, which outlines a six-week course of study of 16 lessons, bibliography and handouts. The book is available at \$22 each from BCTF Lesson Aids, which can also provide additional copies of the video at \$25 each.

remove accountability even farther from the local taxpayer, from the local community. We would end up with the absurd situation where we would have no elected body specifically responsible for any of the social services, just one kind of corporate board that would end up inevitably playing the lifeboat game. Are we going to have hospital beds or school desks? Are we going to have sewers or textbooks?"

There would be a danger of public education emerging as a big loser in such a system, she said, since with only about 30 per cent of the population now having children in school, the constituency most vitally concerned would not pack a lot of clout against competing interests.

Bargaining rights. In answer to a BCTV reporter's question about giving teachers the right to strike, he replied: "We're not ready to move on that at all."

Restraint. Vander Zalm told CBC Radio's "Early Edition" that there was no need for more program cuts, but caution would have to be exercised in spending: "We have to try and hold our own so that the people dependent on health service, or social services, or the educational programs can have the peace of mind, knowing that the programs will continue."

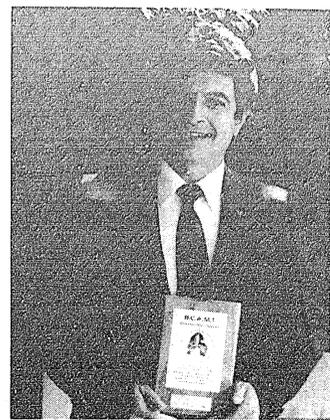
But note: a few days earlier he had told BCTV: "I think there's an opportunity for [further] savings in government ... During the next two or three months everything [i.e., all government programs] will be looked at, perhaps more closely than it ever has been."

Compensation Stabilization Program. No apparent change coming here, Vander Zalm having told BCTV: "It will definitely be with us through '87 ... It's serving the province well."

Multicultural education conference seeks papers

The Canadian Council for Multicultural and Intercultural Education is calling for papers for its national conference, "Multicultural and Intercultural Education: Building Canada", to be held in Edmonton on November 11-14, 1987.

Interested educators, community representatives and researchers should submit an abstract of their proposed session by **November 15, 1986**. To submit abstracts, or obtain further information, contact: Gail Clenman, Executive Assistant, Canadian Council for Multicultural and Intercultural Education, 252 Bloor Street West, Suite 8-200, Toronto, Ontario M4S 1V5.



Dominic Alvaro ... honoured by his mathematics colleagues.

Dominic Alvaro honoured as outstanding teacher

Dominic Alvaro, mathematics teacher and department head at Argyle Secondary School, North Vancouver, has been honoured by his PSA for outstanding teaching.

The B.C. Association of Mathematics Teachers named him 1986 BCAMT Outstanding Teacher for the excellence of his teaching and for his contributions to the PSA. The PSA plans to make the award the first of an annual series to recognize colleagues' achievements.

Legal Services Society offers law workshops

The Schools Program of the Legal Services Society of B.C. is offering a series of free workshops on aspects of law that should be of interest to many teachers, counsellors and administrators.

The half-day and full-day workshops, presented by experts, are designed to improve teachers' knowledge of law and to assist them in teaching legal concepts in the new curriculum. They include workshops for:

- Consumer Education 9/10 and 11, and Law 11 teachers, which focusses on debt law, consumer protection law and automobile law;
- Social Studies 8-11 teachers, which identifies concepts of law in the new curriculum and involves teachers in law-related educational strategies;
- intermediate teachers, which introduces a five-lesson unit of curriculum materials for grades 7-8 dealing with the Young Offenders Act and youth responsibilities;
- counsellors and administrators, which deals with the Young Offenders Act and teacher and administrator responsibilities under that Act and the School Act.

For further information on these free workshops, contact Ron Rapin or Janet Fungler at 660-4600.

Workshops offered teachers on child abuse and neglect

The BCTF Professional Development Division offers teachers workshops to help them respond to the problem of child abuse and neglect. The emphasis is on clarifying responsibilities and rights, and in preparing teachers to play a role in detection and prevention.

- The program features:
- practising teachers as workshop leaders sensitive to the range of attitudes and feelings in this area;
 - workshop leaders knowledgeable about the issues so that workshops can be designed to meet the "particular needs" of participants;
 - workshops can be provided for school staffs, district PD days or groups of interested teachers;
 - workshops are five hours in length, minimum 12 participants, booked one month prior to date.

For more information, consult your 1986-87 PD Book or phone Bridget Roberts in the BCTF PD Division.

"Ordinary classroom is no longer ordinary"

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for a month four of my students had to sit at a table because we didn't have appropriate desks."

Basically, Ottewell said, the re-election of Social Credit had done nothing to allay his concerns for education.

"The newly-elected premier says that things are going to be done a little bit differently," he said. "I sure hope so, because my fear is that if we continue in this way B.C. is going to be at a terrible disadvantage compared to other provinces in Canada and to a lot of North America."

In the middle of the recess through, Grade 3 teacher Sandy Pitman was surrounded by smiling young admirers. She did not agree with her colleague.

"I'm happy with the outcome of the election," she said, "and I think that if Mr. Vander Zalm can restore the economy then maybe there will be more money for all the areas that have been under restraint in the last few years."

Pitman stressed that improvements in education were dependent on economic revival. And she was not particularly concerned with the retention of CSP. "I guess that, under restraint, we were lucky to have a job," she said, "and, secondly, we did get a raise after three years, so whether the limit comes off the raises, I suppose that depends again on the economy."

She believes that public education in B.C. faces a bright future. "I think that, with the baby boom, there are going to be more children coming in at the lower grades and therefore there will be more demand for good teachers," she said. "I think things are probably going to be on an upswing in the next few years, if the economy can start growing again."

Much of her optimism, she admitted, was based on trust in Premier Bill Vander Zalm: "I'm hopeful, as far as one can trust politicians nowadays, I'm hopeful."

Over in the old annex, Grade 2 teacher Airlie Ogilvie was getting her class down to work after recess. She felt good about the election too.

"I feel that there is hope that the Social Credit Party will now give us a fair break," she said. "I feel that during the campaign the Social Credit Party did answer a few questions — vaguely, I agree — but they did answer more than they have ever answered before. I think, and hope, that Bill Vander Zalm will be an extremely different person than Bill Bennett and hopefully we will see change in education. I'm very optimistic and very thrilled with the result."

Echoing Pitman's view about the need for a healthy economy, she said she did not feel great concern about the funding issue. "I feel that, as Canadians, we all realize that there has to be restraint," she said. "We have that uppermost. I think that restraint would have hit anyone —

the NDP or any party — so I don't think that that is going to be a problem. As educators we have been through restraint at the worst, so anything is going to seem better. I hope I'm right, but I think it's going to be better."

Nor was she concerned about the retention of CSP: "If there isn't money, there isn't money. Other people are certainly worse off than we are." But she felt the idea of a one-person commission was "crazy" and that more commissioners would definitely be needed.

Ogilvie was pleased with Premier Vander Zalm's announced intention to run an open, non-confrontational government. She expressed the hope that the BCTF would respond in like fashion.



"I pray that they aren't going to be confrontational," she said, "because we don't need that."

Diane Guild was caught up with in her ground floor classroom. She teaches what is officially described as a "regular" Grade 2 class, but is in fact predominantly ESL. While her youngsters behaved themselves about as well as might be expected, she expressed some grave concerns.

"I really feel devastated about the outcome of the election," she said. "I don't see that any message has come through that we would like a change in the way that education has been treated. Personally, I'm very concerned about both education and the state of medical health services in B.C. right now. I just feel very, very, very upset about what's happened."

She said she was at a screening committee meeting on her class the day before, reviewing the many problems the children face — health, social, emotional and academic. That and the election result weighed heavily on her mind as she had a bad night.

"I woke up in the dead dark of the night and started in to worry about a few of my youngsters," Guild said. "I can't see any help immediately forthcoming for them."

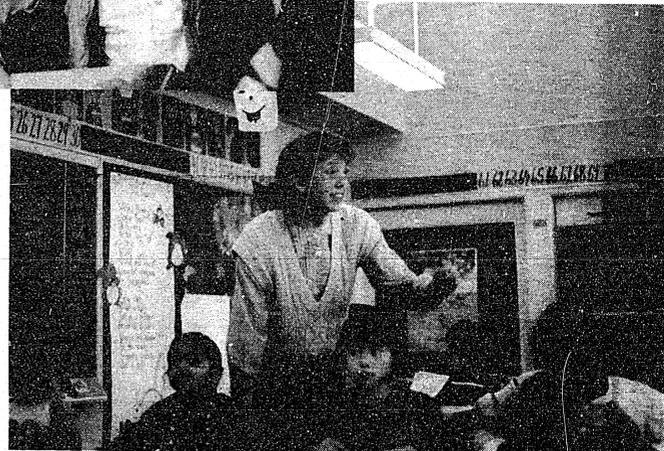
Under restraint, their needs are not being met, she said, and there are no signs of future help. What is not sufficiently widely recognized, she emphasized, is that "the ordinary classroom is no longer ordinary" but full of problems about which earlier generations are ignorant.

She is very concerned about what Vander Zalm will do about the financial crisis and about the general direction of education under his government.

"I could not get a clear definition from



Happy with the election result, Grade 3 teacher Sandy Pitman (top) believes there will be more money for education if Vander Zalm restores the economy ... "Thrilled" with the outcome, Grade 2 teacher Airlie Ogilvie (left) hopes the BCTF will heed the premier's call for a non-confrontational approach ... Grade 2 teacher Diane Guild (bottom) was "devastated" by the Social Credit re-election and is fearful that the needs of children will continue not being met.



reading Mr. Vander Zalm's proclamations about what he would do for education and for the financing of education," she said. "I read that Mr. Vander Zalm was asked for his policies on education and on health and that the lady who asked him was told by him to vote for the NDP — and that's the only thing I've heard as far as Mr. Vander Zalm's philosophies are concerned."

Indeed, she continued, the only good signs during the election campaign were the "positive statements on educational policy" made by the other two major parties.

Guild confesses that she now looks to the future with a great deal of concern. "I think the education system today needs a great deal more support," she said. "It's turning into a horror."

hardly declare openly its lack of confidence in the new values system increasingly advocated in public schools, it is alert enough to perceive the trend and to judge whether this much-touted enlightenment is better than the more traditional values of private schools. It is doing no more than its duty if, having decided for traditional values, it helps to promote them.

Speaking as a recently-retired teacher employed for many years in B.C., I confess to having had grave misgivings over the naive view so often propounded by others, that a teacher's maturity and enlightenment are to be equated with the surrender of his personal convictions in recommending reading material for his students — that he best serves them, their parents, and society generally, by

Schools have no duty to stock prurient books

May I thank you for the recent issue of the *BCTF Newsletter* featuring, among other things, the article on censorship, and the interesting item of news that from 1982 to 1985 private schools benefited far more than public schools from government funding.

Perhaps the two items should be connected. While the government would

Letters

Why coy censorship in censorship article?

As a retired member I now have ample time to regret all the terrible things I did when I was an active teacher and principal. Your October 2 article about Diana Poole's survey on censorship has reminded me of one of these. About 1973 a teacher (young, male, bearded and considered very avante-garde) brought me a book which he had found some of his Grade VII pupils sniggering over. It was a biography of the Beatles and had come from the school library. We took it to the librarian (also young and certainly no prude but she hadn't read the book) and we mutually agreed that the book would be quietly lost. Oddly enough, it didn't occur to any of us that such behaviour was "alarming."

Among our reasons for taking the book out of circulation was the liberal use throughout of the word which Ms Poole so coyly refers to as "describing the sex act." Leaving aside the objection that "fuck" in no sense describes the sex act but merely means or denotes it, if Ms. Poole is against censorship why is she censoring? Surely what is good enough for our students is good enough for us.

I also recall receiving a complaint in the 1950's from a child's parents who objected to the appearance of the word "hell" in Jack London's *Call of the Wild*. I told them they were over-reacting and continued to use the book for my Grade VI capable readers. Wasn't that brave of me?

Sorry, Ms. Poole, but I am much more alarmed by teachers' misuse of the language such as "a school review committee ... was used in one incidence,"

obviously not a slip of the pen because the same error occurs two paragraphs later, than I am by their use of a little good judgement in selecting what their pupils read.

Alfred Evans
Retired teacher
Burnaby

BCTF Newsletter

BRITISH COLUMBIA TEACHERS' FEDERATION
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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.

MEMBER: EDPRESS

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Tax ruling on tuition may benefit teachers

Ken Smith
Income Security

Did your employer reimburse you for tuition fees during 1983 or 1984?

A recent tax ruling covering those years may result in a tax refund for you.

Under the Income Tax Act any amounts received by employees from their employers, as a result of the successful completion of a course of studies related to their employment, must be included in income as a taxable benefit.

Until 1983, Revenue Canada had taken the position that a separate provision of the Income Tax Act exempting up to \$500 of amounts that could be considered awards, prizes and scholarships did not apply to the reimbursement of tuition fees. However, in 1983 the Supreme Court of Canada ruled that a payment received by an employee as a result of the successful completion of a course of study would be eligible for the exempting provision. Revenue Canada followed the court's ruling except when payments were a direct reimbursement of tuition cost.

In a subsequent review, Revenue Canada concluded that, based on the court decision and the wording of existing legislation, the restriction concerning the direct reimbursement of tuition cost should not have been applied and therefore the maximum \$500 exemption will now be allowed for the 1983 and 1984 taxation years. Teachers affected by the policy change should contact their local taxation office and request a review of their return.

Reimbursements received after May 23, 1985 do not qualify for the \$500 exemption for scholarships and similar awards.

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making available to his students any piece of salacious literature that comes off the press. I am not convinced that schools have an obligation to stock books even mildly prurient. These are freely accessible in stores and public libraries, none of which are commissioned to educate. And that makes a world of difference.

S. Graham Field
Retired teacher
Sooke



At a Vancouver elementary principals' news conference called during the election to demand the return of school child care workers, MacCorkindale principal Marian Reid (left) outlines the logic real-life problems behind the supporting brief, "Children in Crisis", while (centre) John Richardson, Vancouver Elementary Schools Administrators' Association president and (right) Carleton principal Tom Robb look on.

Early retirement "scheme" gets cautious BCTF welcome

Election announcements that would eliminate the penalty for early retirement in the teachers' pension plan were given a cautious welcome by BCTF President Elsie McMurphy.

"The general concept is something that we have been seeking for some time," said McMurphy. "but we must ensure that the scheme not only replaces retiring teachers but also must not be

Knowledge Network features abuse prevention program

The Knowledge Network and the National Film Board are cooperating to produce an educational television series on the child sexual abuse prevention program "Feeling Yes/Feeling No".

The series will be aired on three consecutive Mondays — January 5, 12 and 19, 1987 — at 9 p.m. on the Knowledge Network.

Aimed at encouraging effective classroom use of the prevention program, a panel of experts will discuss important teaching points and answer telephone calls from the audience. The "Feeling Yes/Feeling No" series consists of an adult film, three children's films and a user's guide. For information call Jan Clemson at 666-0718.

regarded as a solution to the need for the hiring of additional teachers to improve learning opportunities for students. In addition, the scheme should not have any negative impact on those parts of the fiscal framework where a number of items are directly related to average teacher salary costs."

Social Credit Leader and Premier Bill Vander Zalm, campaigning in Golden on October 15, said that he was looking into a scheme to allow teachers to retire early at 55 without penalty.

Over the past year federation staff have met with the deputy minister of education and the superannuation commissioner to seek improvements in the pension plan rules so that older teachers with fewer than 35 years of service could retire under age 60 without suffering reductions in their pension benefits. In addition meetings have been held with the provincial secretary on a proposal for phased retirement whereby teachers could continue working on a reduced basis, while receiving a partial pension.

The need for both these changes has centred on three factors: the age mix of the teaching force (medium age is 40); the lack of opportunities for young teachers (only 377 teachers under age 26, a decline of 1,782 teachers since 1979); and the increasing stress on all teachers.

Applicants sought for Faculty Associate Simon Fraser University

Simon Fraser University Faculty of Education invites applications from experienced teachers for the position of Faculty Associate in the Professional Development Program.

Faculty Associates primarily supervise student teachers during their school placement for classroom practice. They also assist with instruction in the PDP and provide liaison between the faculty and the school system.

The appointment is for 8½ months commencing in mid-August. The normal method of appointment is by secondment from a school district. The majority of appointments will be finalized by March 31, so that a leave of absence from a school district may be arranged.

Criteria to be considered: usually five years' successful public school teaching experience, PDP curriculum and instructional needs, school district secondment approval, previous successful School Associate experience, work experience with adult learners, and experience with micro computers in schools.

Requests for application forms and information should be addressed to: Mrs. Renate Doege, Assistant to the Director, Professional Programs, Faculty of Education, Simon Fraser University, Burnaby, B.C. V5A 1S6 (291-4358).

Deadline for applications is December 15, 1986.

Peace education units offered by Lesson Aids

The BCTF Lesson Aids Service has a selection of curriculum units on peace education for K-12. "Suggested Program for Remembrance Day" (LA P212) by Joan Ford is a two-page play outline for five or more intermediate students. Please check the 1986-87 Lesson Aids catalogue in your school library for a listing of many more titles. To order the above unit, enclose payment of 25 cents to BCTF Lesson Aids Service, 2235 Burrard Street, Vancouver V6J 3H9.

Retirement plans affected by income tax changes

Bruce Watson
Government Division

On October 9 the federal government tabled in the House of Commons a number of changes affecting how Canadians may save for their retirement and how the tax system would be applied to these savings.

All of the proposals require parliamentary approval which is expected before year end.

The following is our understanding of how the changes will affect teachers; however, the actual legislation will govern.

1. All contributions which you are required to make to the Teachers' Pension Plan will be tax deductible in 1986 and subsequent years (formerly only contributions up to \$3,500 were deductible).
2. The limit on RRSP contributions will remain for 1986 and 1987, i.e., the lesser of 20 per cent of earned income or \$3,500 less contributions to the Teachers' Pension Plan for current and past service and less any additional voluntary contributions made to the Teachers' Pension Plan.
3. The limit on RRSP contributions for persons who are not contributing to the Teachers' Pension Plan or any other employer pension plan will be the lesser of 20 per cent of earned income or \$7,500 in 1986 and 1987 (formerly \$5,500).
4. The current rules for tax deduction of contributions to the Teachers' Pension Plan for re-instated service, for leaves of absence, for military service and for additional payments under the portability agreements will continue

for 1986 and 1987, i.e., you may deduct up to \$3,500 of these payments in a taxation year in addition to the required contributions to the Teachers' Pension Plan for current service.

The rules for 1988 and subsequent years will require further clarification.

5. There is no change for tax-free transfers of retiring allowances or retirement incentives to your RRSP, i.e., you can transfer \$2,000 for each year of service or for each year of membership in the Teachers' Pension Plan.
6. Additional voluntary contributions to a pension plan will only be allowed to December 31, 1987. Additional voluntary contributions are defined as contributions that are not required by the pension plan but which are used to purchase additional pension under a money purchase provision of the plan. These additional voluntary contributions, if made, are tax deductible up to a limit of \$3,500 less the required contributions to the Teachers' Pension Plan and less any past service contributions. This new rule eliminates the provision whereby teachers could make additional voluntary contributions to the Teachers' Pension plan of up to \$3,500 and deduct the contributions from taxable income.
7. For 1990 and subsequent years the definition of earned income for the calculation of your RRSP limits will exclude pension benefits, retiring allowances, death benefits and amounts received out of an RRSP.
8. Pension income including CPP and OAS may be transferred without limit to your RRSP up to

December 31, 1989 only. Transfer of pension income from the Teachers' Pension Plan to a spousal RRSP will be permitted from 1990 to 1994 up to an annual limit of \$6,000 per year.

The other changes announced on October 9 relate to contribution limits for 1988 and subsequent years. As soon as the details are clear, you will be advised through the newsletter.

In addition the following changes have been promised to come into effect on January 1, 1987.

- Employee and employer contributions to the Canada Pension Plan will each increase by 0.1 per cent per year on January 1, 1987 for five years and then 0.75 per cent per year for the next 20 years.

- As of January 1987 Canada Pension Plan retirement pension will be available at age 60 on an actuarially reduced basis (probably a reduction of 6 per cent per year from age 65). In addition there will be changes in the disability pension, in credit splitting on divorce and separation or at retirement and in the maximum benefit payable where a person is receiving both a survivor and a retirement pension. Survivor benefits will no longer cease on remarriage.

- RRSPs may be converted to annuities or to a Registered Retirement Income Fund at any age up to age 71 (formerly only between 60 and 71).

- Also the options under which a RRIF may be purchased will be more flexible.

- Employees in certain northern areas who receive employer-paid travel benefits and/or housing allowances may deduct the value of some of these benefits.

Details on the CPP changes may be obtained from your local federal income security office. Details on the RRSPs and income tax may be obtained from your district taxation office.