

THE B. C. TEACHER

Official Organ of the B. C. Teachers' Federation

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VANCOUVER, B. C.

Editorial

Teachers' Pensions.

IN this issue we print a synopsis, in Question and Answer form, of the suggested Teachers' Pensions Bill to be introduced at the present session of the Legislature, and, as the matter is one of vital importance to the whole of the teaching profession, copies have been forwarded to every teacher in the province.

We would urge everyone to give close study to the various provisions, so that there may be no criticism other than that which is based upon an intelligent understanding of what the Bill actually contains. In order to assist in such understanding, the questions and answers have been made as clear and concise as possible, and technical or legal phrases have been reduced to a minimum.

We are thoroughly convinced that every teacher who has the real interests of the profession at heart will welcome the Bill, and will give it emphatic endorsement. Even those teachers whose interest in teaching is only of a temporary nature will have no cause for criticism, for they will find that they have received very just and reasonable treatment. The return of their contribution, except those of

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the first five months, with a high rate of interest, makes the plan a very sound financial investment for them, and imposes no hardship at all.

In fact, we wish to make it quite clear that in the drafting of the Bill, every possible effort has been put forth so that the provisions might be fair and just to every teacher, and everything possible has been done to make the plan sound and practicable.

This has been, by no means, an easy task, and it has only been accomplished after long and strenuous efforts, for there are, of necessity, many complications involved in the preparation of a feasible pensions plan, which will give full value for the future years, will also recognize the obligation of caring for teachers' past services, and at the same time will be financially sound without involving too heavy contributions from any of the parties thereto.

However, after numerous conferences with the Government, the Education Department, the Finance Department, and Legislative Counsel, and after overcoming various obstacles which have at times during the course of the negotiations, threatened to destroy all chances of obtaining an acceptable Bill, success has been attained at last, and there is every reason to believe that we have evolved a Pensions Plan which will bear comparison with any teachers' plan at present in existence, and which will prove a blessing to the teachers, both present and future, of our province.

We feel confident that the Bill will have the unanimous support of the teachers, for we have already received many appreciative commendations from associations and individual teachers, and we also feel that the Legislature will receive it with favour, and that it will be accepted without much difficulty. Now that the various points of complication have been worked out in conjunction with the Government's departmental advisers.

We would like to take this early opportunity of recording our most sincere appreciation of those who have rendered such signal service in connection with the Bill, and who have given the Federation's representatives such courteous and painstaking attention. To the Minister of Education, the Hon. Joshua Hinchliffe, we owe a deep debt of gratitude, for he has devoted many hours of his valuable time to conferences over the Bill, and on no occasion has he failed to hear any representations made, even when such meetings have involved considerable sacrifice and inconvenience to him. Dr. S. J. Willis, Superintendent of Education, has also at all times taken a keen and active interest in the pensions scheme, and has rendered very valuable services in connection with the many details involved. The same is true also of the Assistant Superintendent, Mr. J. D. Gillis, who has been a strong supporter of our plans. To the Deputy Minister of Finance, Mr. Johnson, we are indebted in a very special sense, for the financial details of the scheme, of necessity, had to be investigated and sanctioned by him, and he showed every disposition to view our efforts with sympathetic understanding, and to assist us to make such

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adjustments as were necessary. Mr. Fisher, statistical expert of the Finance Department, was also called upon to make the necessary financial calculations and estimates of the finances involved by the plan, and such work was by no means easy, owing to the scarcity of statistical data upon which to base the requisite computations. However, he entered into the work with an evident willingness to give us every help possible, and, as a result of his efforts, a report on the financial issues involved was prepared, confirming the plan of financing as submitted by the Federation. Mr. Cox, Civil Service Commissioner, and his assistant, Mr. Baker, were consulted concerning the administrative side of the plan, and all throughout showed a sincere desire to give such co-operation as would bring about a satisfactory solution of the difficulties of carrying out the detailed working of the administrative sections of the Bill.

To the Legislative Counsel, Mr. A. V. Pineo, we also owe much for the draft of the Bill had to come before him for endorsement. He made many valuable suggestions and gave every co-operation in assisting us to arrive at acceptable conclusions.

Finally, we are highly appreciative of the Government for its acceptance of the Bill, as drafted, for introduction to the Legislature. We have been working for a pensions plan for over eight years, each year gaining support for the plan, but never being able to get the acceptance of a definite scheme which would be of practical benefit to all teachers. Happily, throughout the years, there has been no disposition to treat the matter as a party political issue, for all parties have given support to the various steps leading towards a Teachers' Pension Plan. It will doubtless, however, be a matter of commendable pride for the new Government (and particularly, the Minister of Education) if, as we confidently expect, they are able, in their first year of office, to put upon the Statute Books of the province a concrete and workable Teachers' Pensions Act, and thus give tangible effect to the resolution, unanimously passed by the last Legislature, and also to the hopes and aspirations of the teachers of the province, extending over many years.

IMPORTANT NOTICES!

1. This issue has been held from publication pending the introduction of the Teachers' Pension Bill to the Legislature.

2. All teachers are asked to note carefully the arrangements for the Easter Convention and Annual Meeting, as outlined on pages 33 and 34. Every teacher in British Columbia is cordially invited to be present; we wish for a record attendance. Full particulars of the programme will be given in the March issue.

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Notices re Annual Meeting

THE Annual General Meeting of the B. C. Teachers Federation will be held in the New Technical School on Tuesday, April 2nd, at 10 a.m. It was decided, this year, to place the Annual Meeting preceding the Convention, instead of following it as in previous years. This course was taken with the firm conviction that it would allow of a much better attended meeting, and would also tend to produce a more vital interest in Federation affairs. The Annual Meeting formerly seemed to come as an anti-climax to the largely attended Convention meetings, and many of the delegates, particularly those who had been engaged in arduous Convention duties, were naturally somewhat tired. It is felt that this year we shall have a bright and effective meeting, which will form a fitting introduction to the Convention.

Delegates.

We would ask all associations to appoint official delegates as early as possible, and to notify the Federation of such appointments.

Each association is entitled to one delegate for each ten members, and where the membership is in excess of an exact multiple of ten one additional delegate shall be added.

Each association whose membership is less than ten is entitled to one delegate.

Note: The Annual Meeting is open to any member of the Federation, but only official delegates may exercise the right of voting.

Resolutions of Amendments to the Constitution.

Associations having resolutions, or amendments to the Constitution, are asked to send them in as soon as possible.

Several amendments will be submitted by the Constitution and Bylaws Committee, particularly one providing for the election of Geographical representatives in June instead of in March, so that Executive members will hold office for the whole Federation year, as was intended when the change of year was made.

Note: The present Constitution of the Federation will be printed in full in the March issue.

(See Convention Notices on Pages 33-34).

HARRY CHARLESWORTH,

General Secretary.

Notice: See "Open Letter to All Teachers," page 29.

G. A. FERGUSON MEMORIAL FUND

Previously acknowledged	\$698.75
Miss Ida F. McKay, South Vancouver.....	2.00
W. H. Morrow, Point Grey.....	5.00
Vancouver Island High School Teachers' Association (Victoria).....	25.00
Interest	5.67
Fernie Teachers' Association.....	5.00
Second Street School, Burnaby.....	2.00

\$743.42

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Suggested Teachers' Pension Bill

Synopsis in Question and Answer Form

By HARRY CHARLESWORTH, General Secretary

NOTE:—The following is an outline of the agreement reached by the Federation and the Government Departments, concerning the Bill to be presented to the Legislature:

1. Q. To whom will the Act apply?

A. To every person appointed or employed by a Board of School Trustees as a teacher, instructor, or lecturer in a public school within the meaning of the Public Schools Act, at the time of the commencement of the Act, and to all persons who shall be so appointed or employed after the date of its commencement.

2. Q. What amount will a teacher have to contribute?

A. Four per centum of the amount of his salary.

3. Q. May a teacher contribute more if he so desires?

A. Only if of the age of 35 years or upwards, at the time when the Act first applies to him, when he may increase his contributions to a total amount as follows, if he wishes:

Not exceeding 5 per cent., if under 40 years;

Not exceeding 6 per cent., if under 45 years;

Not exceeding 7 per cent., if under 50 years;

Not exceeding 8 per cent., if 50 years or over.

4. Q. How will the teacher's contributions be paid?

A. Where the salary is payable by the Minister of Finance direct to the teacher (as in Assisted Schools), the Minister shall make the deduction monthly at the time of payment.

Where part of the salary is payable by the Minister of Finance direct to the teacher (as in Rural Schools), the Minister shall make the full deduction monthly at the time of payment, and the School Board shall make no deduction from the part of the salary paid by them.

In all other cases the Minister shall retain the amount of the deduction from the instalment of per capita grant payable by the Minister to the Municipality in respect of the teacher, and the Board of School Trustees shall cause the deduction to be made at the time of the payment of the salary to the teacher.

5. Q. How will a teacher arrange for increased contributions, as outlined in Question 3?

A. By filing with the Minister of Finance and with the Board of School Trustees by which he is employed, a request in writing, naming the amount of deduction he desires made from his salary (in accordance with table given in Question 3).

6. Q. What is the object of allowing extra contributions to the older teachers?

A. Because such teachers will have a less number of years to contribute before retirement, and as the total amount of the

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pension is governed by the total amount of the teacher's contribution, this provision gives the older teachers a chance of building up a retiring pension more nearly approaching that which will be possible for the younger teachers when they in turn reach retiring age.

7. Q. May a teacher permanently discontinue his contributions at any time?

- A. Only after a period of not less than 35 years' contribution, when he may give notice that he desires no further deductions made from his salary.

8. Q. If a teacher should be temporarily out of employment for any reason, would his contributions cease during such period?

- A. Yes; the deductions can only be made from teachers actually employed. Upon resuming teaching he would renew his contributions, and these would be added to his former individual account.

9. Q. If a teacher should be granted leave of absence without salary, would he be permitted to continue his contributions during such period of absence?

- A. Yes, if he so desired, by paying to the Minister of Finance a monthly sum equivalent to the amount of the deduction based upon the amount of his salary at the time the leave of absence was granted.

10. Q. May special voluntary contributions be made by, or on behalf of any contributor?

- A. Yes. Such contributions (over and above salary deductions) may be received by the Minister of Finance and credited to the contributor's individual account.

Note: Interest will be paid upon such contributions, but they will not be doubled upon retirement, as are the prescribed deductions from salary.

As the School Law allows School Boards to make a retiring allowance to any teacher whom it retires from its service for reasons of ill-health or old age (Section 50(1) Public Schools Act), with the approval of the Council of Public Instruction, and the Municipal Council, such an allowance might take the form of a voluntary contribution to such teacher's pension account.

11. Q. What method of accounting is provided for?

- A. The Provincial Treasury shall be the custodian of the Teachers' Pension Fund, and all moneys therein shall be accounted for as part of the Consolidated Revenue Fund; and account shall be kept of all moneys received and all moneys paid out under the provisions of the Act, and of the assets and liabilities of the Teachers' Pension Fund.

12. Q. Will each contributor's account be kept separately?

- A. Yes. A separate account will be kept for each contributor showing the amount at his credit in the Teachers' Pension Fund, arising from the prescribed deductions from his salary (other than deductions placed to the credit of the Reserve Account), and showing the amount at his credit arising from special voluntary contributions (if any).

This separate account will also show the amount at his credit in each case, after the addition of accrued interest.

13. Q. How is the "Reserve Account" provided for?

- A. The first five prescribed monthly deductions from the salary of all teachers employed at the time of the commencement of the Act, and the first ten prescribed monthly deductions from all teachers employed after the commencement of the Act, are to be placed to the credit of an account in the Teachers' Pension Fund to be known as the "Reserve Account."

These five or ten deductions are not credited to the individual teacher's account, and are not returned at any time directly to any teacher.

All teachers who remain for a few years, however, will receive indirectly, through interest additions, or back service allowances, many times more than the total deductions paid into the Reserve Account, as the following concrete examples will show:

On a salary of \$1200 per year:

4% contribution=\$48 per year or \$4.80 per month.

Amount paid to Reserve Fund, \$24 for present teacher.

Paid in to Pension Fund	Paid in	Interest Added	Total at Credit
In 5 years.....	\$240	\$28.84	\$268.84
In 10 years.....	480	133.04	613.04
In 15 years.....	720	333.64	1053.64
In 20 years.....	960	637.64	1617.64
In 25 years.....	1260	1139.60	2399.60
In 30 years.....	1440	1823.76	3263.76
In 35 years.....	1680	2766.80	4446.80

Thus even if a teacher leaves the profession and obtains only the amount at his own credit he has made a considerable gain by reason of the guaranteed interest of five per cent. compounded half-yearly. If he remains until he obtains a retiring allowance, then his gain is still greater, for his individual account, as given here, would be doubled, and he receives an additional allowance also for past service.

It should be noted that the new teachers coming on after the commencement of the Act, who will be called upon to give ten monthly payments to the Reserve Fund, will almost all be on minimum salaries during this ten months; whereas the major-

ity of those now in service will be on much higher, or maximum, salaries, and hence their five months' deduction will be almost equal to the ten months' deduction of the new teachers, e.g.:

5 months' contributions of 4 per cent. of \$2,000 salary=\$40.

10 months' contributions of 4 per cent. of \$1,000 salary=\$40.

14. Q. Is provision made for any teacher temporarily unemployed at the time of the commencement of the Act?

A. Yes. The Pension Board may grant to any teacher temporarily unemployed at the time of the commencement of the Act, by reason of ill-health, failure to secure employment, absence for purposes of study or travel, or for any necessary cause, the status of an employed teacher, and in such cases, upon his return to employment, only his first five monthly deductions would be placed in the Reserve Account, and he would be eligible for the past service allowance upon retirement.

15. Q. For what purpose will the Reserve Account be used?

A. To provide a fund to guarantee financial stability to the Pension Fund. It will be kept intact, and, with interest compounded, will accumulate into a Reserve sufficient to carry any emergency which may arise if, through any exceptional demand which might be made on the Pension Fund in any future year, there is not sufficient money in the Pension Fund to meet the payments to be made in that year.

Such an emergency is not at all probable, but it has been considered wise to make doubly sure of the situation at the commencement.

It is computed that in ten years' time the Reserve Account will amount to over \$400,000, and its interest earning powers will make it increase very rapidly after that time. (Note: Interest at 5 per cent. equals \$20,000 per annum).

It should be noted that the Reserve Fund is not used for payment of any allowances, and will consequently be available for extra benefits, etc., in future years. These benefits will be of advantage to the younger teachers especially.

16. Q. What rate of interest is provided for?

A. Five per cent. per annum, compounded half-yearly, is guaranteed on all moneys in the Pension Fund.

This rate is guaranteed by a clause in the Bill which provides that if the investments of moneys in the Fund shall not yield sufficient to meet the five per cent. interest, the deficiency shall be provided for out of moneys appropriated by the Legislature for that purpose, or, if no appropriation is available for that purpose, from the Consolidated Revenue Fund.

17. Q. What financial contribution will the Government make to the Teachers' Pension Fund?

- A. The Bill provides that the Minister of Finance shall, during the period of ten years from the date of the commencement of the Act, pay, from moneys appropriated by the Legislature, or, if no appropriation available, from the Consolidated Revenue Fund, an annual grant of twenty-five thousand dollars (\$25,000).

Note: In addition to this contribution, the Government provides for the guaranteeing of 5 per cent. interest (See Question 16) and also for all salaries and expenses of administration (See Question 28). Outside of these charges, the Government is not liable for any contributions or payments.

18. Q. How may moneys at the credit of the Teachers' Pension Fund be invested?

- A. The Minister of Finance is given power to invest the Funds in Dominion or Provincial securities, or in securities of which the principal and interest are guaranteed by the Dominion or Provincial Government, or in any securities of any municipality in the province; or in any other securities authorized by the Trustee Act for the investment of Trust Funds.

19. Q. When are contributors entitled to Pension allowances?

- (a) *After 15 years' service in British Columbia, and upon attaining age limits:*

If, being a male, and having attained the age of 65 years, or, being a female, and having attained the age of 60 years, and having completed not less than 15 years' full service in British Columbia, he or she is retired from service as a teacher by the Teachers' Pension Board, or on his or her own behalf makes application for a teacher's pension.

- (b) *Case of disability:*

If he or she has become incapacitated by mental or physical disability from properly performing his or her duties as a teacher, and he or she is retired from service as a teacher by the Teachers' Pension Board.

- (c) *To widow or dependent in case of death after 15 years' service in British Columbia.*

20. Q. How is the amount of the pension determined?

- A. *There are three factors which determine the amount of the pension:*

- (1) *The amount at the teacher's credit in the Teachers' Pension Fund—arising from deductions from his salary and the accrued interest thereon.*

This amount is doubled and the teacher is entitled to such pension as this doubled amount of money will secure in the form of an Annuity based upon the prescribed tables then in force in connection with the Act (See concrete example).

(2) *The amount at the teacher's credit of any special voluntary contributions which may have been made by him or on his behalf. (See Question 10).*

This amount is not doubled, but an additional pension is placed to that obtained under (a) above, of such annuity as this amount would entitle him to, based upon the prescribed tables then in force in connection with the Act. (See concrete example).

(3) *Additional allowance in respect of past service in British Columbia.*

For those employed at the time of the commencement of the Act (and those granted employed status in accordance with provision covered in Question 14) the pension granted under (a) and (b) above, shall be increased by the addition of an annual allowance at the rate of twenty-five dollars for each year of employment in the province (each year covering at least ten months' actual teaching service) prior to the commencement of the Act, but no allowance under this past service provision shall in any case exceed seven hundred fifty dollars (\$750) per annum. (See concrete example).

NOTE.—Re Active Naval or Military Service:

For the purpose of past service allowance, any teacher whose length of teaching service in British Columbia was decreased by reason of time spent in active naval or military service in the Great War, in any capacity whatsoever, shall be entitled to count such time of active naval or military service as time during which the teacher was engaged in teaching in the province (See concrete example). This provision includes Normal Graduates who, upon leaving Normal School, immediately enlisted for service, and also any teachers who left from special training courses in University or other educational institutions.

21. Q. What allowance is payable to dependents in case of death after 15 years' service in British Columbia?

A. Upon application therefor in the case of a contributor who dies after 15 years' service in British Columbia, a monthly allowance shall be granted to any relative of the contributor, who was dependent upon him for support, and who has been nominated by the contributor, with the approval of the Commission, by a nomination in writing signed by the contributor and filed by him with the Commission;

Or, if there be no relative so nominated, to the widow of a contributor; equal to the teacher's pension which would be payable if the deceased contributor had been retired from the teaching service immediately prior to his death, and had been granted a teacher's pension on the joint life and last survivor plan, in respect of which the relative so nominated, or the widow, had become the survivor.

If the relative nominated prefers to take the amount at the her's individual credit (his deductions together with rest) as a lump sum payment, in lieu of a pension, he or she may do so.

Note: Unless the deceased teacher had reached the retiring age as given in the Act, his past service allowance of \$25.00 per annum for each year taught in the province would be reduced to an amount dependent upon his age and the age of the relative to whom it is paid, such reduction being in accordance with the prescribed tables then in force.

22. Q. In what form may the Pension allowance be taken?

A. *The teacher's pension may be granted in accordance with the prescribed tables on any one of the three following plans, as chosen by the contributor at any time before or upon retirement.*

(1) **SINGLE LIFE PLAN:** This provides for payment of the pension allowance to the contributor as long as he shall live. (See concrete example).

(2) **GUARANTEED ALLOWANCE PLAN:** This provides for payment of the pension allowance for the life of the contributor, or for any term of years certain, whichever period shall be the longer.

For example: The allowance may be taken for a period of 10 years guaranteed. In this case, if the teacher dies, say, five years after retirement, the pension will still be paid to his relatives or dependents for the remaining five of the ten years during which the pension was guaranteed, etc. On the other hand, under this plan, if the teacher lives longer than the ten years guaranteed (say, fifteen years) he will still continue to get his pension until death. (In this case, five years longer than guaranteed).

Of course, if the pension be taken under this guaranteed plan, the amount of the yearly allowance will not be so large as if taken on the single life plan as in (1). (See concrete example).

(3) **JOINT LIFE AND LAST SURVIVOR PLAN:**

This provides for the payment of the pension during the joint life of the contributor and any person nominated by him prior to the granting of the teacher's pension, and during the life of the survivor.

In this case, a man may receive the Pension allowance until his death, and his widow, or other named dependent, continue to receive the similar amount of allowance until her death.

Naturally, again, the amount of the allowance under this plan would be less than that under the Guaranteed Plan (2) or Single Life Plan (1); and the actual amount would depend upon the ages of the two persons to share in the allowance. The younger they were, the less would be the annual allowance, and vice versa. (See concrete example.)

Note: These optional plans for payment of pension allowances form a most valuable part of the Pension Plan, and distinguish it from many Teachers' schemes where the pension is only payable during the life of the teacher himself.

23. Q. Will the special retiring allowances now being paid to certain former teachers be continued?

A. Provision is made for such former teachers to continue receipt of their retirement allowances as granted by the Legislature, but with an increase in the amount to fifty dollars per month, the full payments being made from the Teachers' Superannuation Fund, but such former teachers will not be entitled to any other right or privilege under the Pension Act.

24. Q. When will allowances be paid?

A. Pension allowances will be paid monthly.

25. Q. Are allowances safeguarded?

A. Yes. No teachers' pension or other allowance under the Act shall be assigned or charged, nor shall a teachers' pension or other allowance be seized or attached by process in any court.

26. Q. Are refunds provided for those who withdraw from teaching in B. C. before retirement?

A. Yes. Where a contributor (who is not entitled to a teacher's pension) voluntarily retires from the teaching service, and files with the Commission a written disclaimer of any further rights under the Act, or where the contributor's certificate of qualification to teach is cancelled, the total amount at his credit in the Teachers' Pension Fund shall be paid to him upon request in writing signed by him.

Note: This section guarantees the return of all contributions made by the teacher (except the first five months' deductions from those now teaching and the first ten months' deductions from those appointed after the passing of the Act), together with five per cent. interest compounded half-yearly, and also for the return of any special voluntary contributions which may have been made by him or on his behalf, together with five per cent. interest compounded half-yearly. The figures given in Question 13 show that teachers who leave before receiving pensions will have every reason for satisfaction with this provision made for them. Their contributions to the Fund will have formed an excellent and profitable investment for them.

27. Q. What provision is made in case of death before 15 years' service in the Province?

A. If a contributor dies before he has been granted a teacher's pension, the total amount at his credit in the Teachers' Pension Fund (his own contributions together with interest) shall be paid to any person nominated in writing, signed by the contributor and filed with the Commission; or, if there be no person so nominated, to the widow of the contributor.

Where the amount is payable to a person nominated by the contributor or to his widow, the amount shall not be subject to the control of the creditors of the contributor, nor form part of his estate. This assures that the person nominated, or the widow, will get the full benefit of the whole of the contributor's account.

28. Q. Who will have charge of the administration of the Act?

- A. The Department of the Provincial Secretary, under whom the Civil Service Commission's Department functions.

29. Q. What provision is made for a Pension Board?

- A. There shall be a Board, to be known as the Teachers' Pension Board, which shall consist of the Superintendent of Education, and the member for the time being of the Commission (i.e. The Civil Service Commissioner), as members ex-officio, and a representative of the teachers, to be appointed from time to time by the executive of the British Columbia Teachers' Federation. The Superintendent of Education shall be the Chairman of the Board.

30. Q. What are the powers of the Teachers' Pension Board?

- A. 1. The Teachers' Pension Board of its own motion may, and at the request of any Board of School Trustees, or of the contributor, shall enquire into the circumstances connected with the employment of any contributor, and if the Board finds:

- (a) That the contributor, being a male, has attained the age of sixty-five years, or, being a female, has attained the age of sixty years, and has completed not less than fifteen years' full teaching service in British Columbia; or

- (b) That the contributor has become incapacitated by mental or physical disability from properly performing his or her duties as a teacher;

the Board, after considering any allegation or representations made by or on behalf of the contributor, the Board of School Trustees, and any Inspector of Schools, or other person interested, may, in its discretion, make an order permanently retiring the contributor from service as a teacher.

2. The Teachers' Pension Board shall have full power to decide any matter and to make any order for the purposes of dealing with the cases of teachers who have not permanently retired from the teaching service, but who are temporarily unemployed at the time of the commencement of the Act, in accordance with the following provision:

"Where a teacher has been employed in the Province prior to the commencement of this Act, and has not permanently retired from the teaching service, but is temporarily unemployed as a teacher at the time of the commencement of this Act by reason of ill health, failure to

secure employment, absence for purposes of study or travel, or for other necessary cause, then, if the teacher is subsequently employed and becomes a contributor, and if the Teachers' Pension Board, on application of the teacher, is satisfied as to the bona-fides of the applicant and as to the sufficiency of the reason for his unemployment, the Board may make an order giving that teacher the status of a teacher who is employed at the time of the commencement of the Act, and thereupon that teacher shall, for all purposes of this section, be deemed to be a teacher who was employed at the time of the commencement of this Act."

Note: Such teacher would then contribute the first five monthly deductions to the Reserve Fund (instead of the first ten as in the case of newly appointed teachers) (see Question 12) and would also be eligible for the back service allowance for his previous years of teaching service in British Columbia prior to the commencement of the Act (see Question 18c).

3. The Teachers' Pension Board may review, vary or rescind any decision or order made by it.

By this provision it will be possible for the Pension Board to deal with any changed circumstances which may arise, and it also provides a means for a teacher to have a reconsideration of his case if he should feel that the Board has not dealt satisfactorily with it.

For example: A teacher, for what is apparently a case of total physical disability, may be permanently retired by the Pension Board. Later, however, by reason of advanced medical science, or for other unaccountable cause, the disability may be removed, or lessened to such an extent as to make teaching again possible. The teacher in question may naturally desire to earn a full salary rather than continue on a pension of a much smaller amount. The Board would be able to make a second order, after a full review of such case.

4. The Teachers' Pension Board shall have full power to deal with any applications for pensions during the interim period until payment of pensions becomes effective, under the special provisions as outlined in Question 37, and shall make such orders and fix such pension as they in their discretion shall deem proper.

31. Q. What effect will orders of the Board have?

- A. Every order made by the Teachers' Pension Board shall be binding on the contributor named therein, and on all Boards of School Trustees, and on the Commission; and permanent retirement from service as a teacher shall be compulsory on every contributor whose retirement is ordered by the Teachers' Pension Board, and to whom a teachers' pension as provided by the Act is offered.

32. Q. What means of enforcement is provided?

- A. The refusal or failure of the contributor named in any order made by the Teachers' Pension Board to observe the provisions of the order will result in the forfeiture by such contributor of all benefits under the Act, other than the return of the amount at the credit of his individual account; that is, his own contributions together with interest.

33. Q. What are the powers of the Commission?

- A. Except where otherwise provided by the Act, or the regulations, the Commission shall have exclusive jurisdiction and full power:

- (a) To determine whether or not any person is within the scope of the Act and entitled to receive a teacher's pension, or other allowance or payment thereunder;
- (b) To determine the amount of any teacher's pension or other allowance or payment to be granted under the Act.

34. Q. What medical examination is necessary in case of application for pension by reason of physical or mental disability?

- A. Every contributor applying for retirement from the teaching service and for pension, who is under sixty-five years of age in the case of a male, or under sixty years of age in the case of a female, shall be medically examined, by a duly qualified medical practitioner approved by the Teachers' Pension Board, and the practitioner's report of that examination shall be furnished to the Board for consideration in dealing with the case.

35. Q. What date is set for the Act to come into effect?

- A. The Act is to come into effect upon a date to be proclaimed by order of the Lieutenant-Governor-in-Council. This date will be the earliest possible one, the intention being that the Act shall be made effective as soon as the necessary forms and instructions have been issued and the necessary information has been obtained.

36. Q. When may the first retirements under the Act take place?

- A. Under ordinary circumstances, not until at least the expiration of ten teaching months after the Act comes into effect.

The first retirements are provided for as follows:

"No contributor shall be entitled to a teacher's pension unless, in addition to his contributions which have been placed to the credit of the Reserve Account (i.e. the first five monthly deductions), he has at the credit of his separate account in the Teachers' Pension Fund further contributions made from his salary for a period of at least five months."

This means that a teacher with at least fifteen years' service in British Columbia, and engaged at the date of the passing of the Act, could retire only after the expiration of ten teaching months from that date.

Note: This provision is absolutely essential. It should be remembered that pensions are paid from the Pension Fund, and not from the Reserve Fund. The first five contributions go to the Reserve Fund, which is kept intact. There will be no money in the Pension Fund itself until the end of the sixth month (except the Government's contribution), and it is necessary to have at least five months' contributions in such fund before payments are made from it, in order to ensure a balance at all times for working purposes, and also for interest-earning powers, upon which the plan so largely depends. It should also be remembered that the Superannuation Committee's report, as adopted at the last Annual Meeting of the B. C. Teachers' Federation, contained the suggestion that probably no pensions should be paid during the first three years after the commencement of the Act. By means of the Reserve Fund this period has been reduced in the present Act.

37. Q. What provision is made for any special cases which may arise during the first year, where teachers, by reason of disability or age, cannot possibly continue teaching, and yet are unable for financial reasons to retire?

A. Such cases are to be met under the following provision:

Notwithstanding the provisions of any other section of this Act, any teacher who, prior to the date upon which the payment of pension allowances become effective as outlined in Question 36, would be eligible for a retiring allowance by reason of age or disability, may make application to the Pension Board, and if it be proved to the satisfaction of the Pension Board that the teacher should be permanently retired before the said date, the Pension Board may make such order and may fix the amount of his allowance.

Note: It should be thoroughly understood that only the most urgent cases could be granted this privilege, and also that the amount of the allowance during the interim period would not necessarily equal the amount to which the teacher would later be entitled when the regular provisions and terms of the Act applied to him. It would, in practice, resolve itself into a continuation, during the first year, of the general provisions as adopted by the Government during the last four years for the retirement of teachers, under the special grants voted by the Legislature.

38. Q. Can a teacher receive a Pension, or any payment from the Pension Fund, as long as he continues teaching?

A. No. It is provided that "no teacher, so long as he continues in the employ of a Board of School Trustees as a teacher, shall have any claim or right to any part of the Teachers' Pension Fund, or to any payment therefrom."

39. Q. What provision is made for a teacher who, when retired, is unfit to manage his own affairs?

- A. Such condition might arise in case of very serious illness, or of mental disability. In such cases, if, in the opinion of the Commission, such a teacher is unfit to manage his own affairs, the amount payable to the contributor may be dealt with for the benefit of the contributor, or of his wife or children, or other dependents, in such manner as the Commission determines. This provision saves many legal complications, and ensures the maximum good being obtained from the Teachers' Pension.

40. Q. How are the Administration Expenses provided?

- A. By the Government. All salaries and expenses necessarily incurred in the administration of this Act shall, in the absence of any special appropriation of the Legislature for that purpose, be paid from the Consolidated Revenue Fund.

41. Q. What provision is made for "Annual Returns" of the Teachers' Pension Fund?

- A. The Provincial Secretary shall lay before the Legislature, within fifteen days after the commencement of each annual session, a return containing a full and clear statement and accounts of all business done in pursuance of this Act during the fiscal year next previous of such session, and showing the condition of the Teachers' Pension Fund.

42. Q. What reports are to be made by beneficiaries?

- A. Every person receiving a teacher's pension or other payment under the Act shall keep the Commission informed of his whereabouts, and at least once each year shall report in person or furnish such credentials as the Commission may require.

43. Q. How are claims against the fund safeguarded?

- A. Except as expressly provided in the Act, nothing in the Act shall be construed to confer upon any person any right to demand or enforce the repayment of any amount contributed to the Teachers' Pension Fund; or the payment of any interest thereon.

44. Q. How are the School Boards' rights of dismissal safeguarded?

- A. By a provision that nothing in the Act shall be construed to impair or affect the powers of a Board of School Trustees to remove or dismiss from its employ any teacher.

45. Q. What provision is made for teachers who may enter the service of the Department of Education?

- A. In case a contributor under this Act becomes appointed to the Civil Service as an employee in the Department of Education, the total amount at the credit of the contributor in the Teach-

ers' Pension Fund (i.e. his own contribution, together with interest, and any special voluntary contributions made by him or on his behalf, with interest) shall be transferred to the credit of his special account in the Superannuation Fund (Civil Service Act) as a special contribution made by him or in his behalf pursuant to Section 9 of the Superannuation Act.

Provision is also made for such contributors (providing they were employed as teachers at the time of the commencement of the Act) to receive a further allowance from the Teachers' Pension Fund equivalent to an annual allowance at the rate of twenty-five dollars for each ten months during which he has been actually engaged in teaching in the Province prior to the date of the commencement of the Act (i.e. the same back-service allowance as they would be entitled to if they remained as teachers).

Note: This provision does not extend to those former teachers who are, at the time of the commencement of this Act, already in the Civil Service as employees of the Education Department.

46. Q. What regulations may be made in connection with the Act?

- A. (1) For the purpose of carrying into effect the provisions of the Act, according to their true intent, the Lieutenant-Governor-in-Council may make such regulations, not inconsistent with the spirit of this Act, as are deemed necessary or desirable. All regulations so made shall forthwith be published in the Gazette and thereupon shall have the same force and effect as if incorporated in the Act.
- (2) Without thereby limiting the generality of the provisions contained in (1) above, the power of the Lieutenant-Governor-in-Council to make such regulations shall extend to:
- (a) Regulating the Teachers' Pension Board and the Commission in the performance of their duties under the Act;
 - (b) Prescribing tables for determining the value of teachers' pensions;
 - (c) Regulating the manner of making application for, and the granting of teachers' pensions;
 - (d) Prescribing forms to be used for the purposes of this Act or of the regulations;
 - (e) Prescribing the method of proving any fact necessary to be proved for the purpose of granting or paying superannuation allowances, or for any purpose of the administration of this Act.

47. Q. Is any provision made for future lowering of ages necessary for retirement or for the granting of pensions based on length of teaching service in the province?

- A. Yes. It is provided that, if, in the opinion of the Teachers' Pension Board, the condition of the Teachers' Pension Fund at

any time warrants the making of regulations for such purposes, the Lieutenant-Governor in Council, upon the recommendation of the Teachers' Pension Board, may make regulations providing for the retirement of contributors at lesser ages than those hereinbefore specified, and for the granting of teachers' pensions to contributors based on the length of teaching service in the province.

Note: It is no doubt desirable to base the allowances on length of service and permit retirements at earlier ages on smaller pensions, but it should be remembered that until the Pension scheme has become well established, and the obligations of the older teachers with many years' past services have been adequately taken care of, it will be impossible to add to the financial burden laid down by the present provisions for retirement. After the Act is in operation it will be possible to work out data estimating the future requirements and to suggest changes which can later be made effective by the method provided in this section.

48. Q. Is there any special provision in case of a teacher being forced to retire by reason of age and disability, and whose pension is inadequate to meet his actual needs?

A. Yes. In such cases for persons teaching at the time of the commencement of the Act, the Pensions Board, upon proof of the inadequacy of the pension to meet the needs of the contributor, may grant a special allowance, but in no case shall the total pension exceed six hundred dollars a year.

It should be understood that this provision would be applied very sparingly, and only after very adequate proof of the necessity for so doing. It does not mean that every teacher is entitled to a minimum pension of six hundred dollars a year irrespective of his teaching service and his financial circumstances. It is simply to prevent cases of real hardship which might arise during the first years after the commencement of the Act, particularly among those who may break down through age or disability before they have had opportunity of building up a pension by their contributions.

49. Q. Why is the amount allowed for past service the same for all teachers, irrespective of salary?

A. Because this amount is in the nature of a reward for services rendered, inasmuch as no teacher has made any direct money contribution towards this portion of his own pension.

This being so, the Government and the Federation took the position that the rural teacher with the small salary had rendered just as great a service to the Province in his field as had his more fortunate colleague with the higher salary in the city schools, and that the reward for such years should be equal in every case.

Of course, as soon as a teacher begins to contribute under the Act, this condition does not hold, for the contributions are based upon salary, and thus a teacher with the higher salary will make the greater financial contribution and will, in turn, consequently build up for himself the higher pension. In this case, the teacher is contributing directly to his own pension.

However, it should be noted that the principle of equality is still retained, for the Act provides for equal percentage deductions from salary for all teachers within the same age groups. Each contributor's individual amount is also treated equally and doubled upon retirement, and therefore the resultant pension from this contributory source will be an equal percentage of the average salary—for each teacher—no matter how varying the actual average salary may be.

50. Q. Why is teaching service outside of British Columbia not counted in the past-service allowance?

A. This provision was asked for originally by the Federation, who would have liked to have seen at least some percentage of such service recognized—particularly as so many B. C. teachers have had teaching experience before coming to the Province.

The Government, however, has during all the years of negotiation for pensions taken the position that it would be impossible to consider such a proposition because of the heavy extra financial obligation involved, and more especially because it felt sure that the people of B. C. would not agree to paying for services rendered outside of our own Province and for which they would feel the Province had no responsibility.

Again, it was considered just as unfair that the present teachers of B. C. should by their contributions help to pay for service rendered in other parts.

Further, it seemed quite illogical and unjustifiable that British Columbia should grant an allowance for past teaching service (say) in Saskatchewan by those teachers who came to this Province from Saskatchewan, for if this were done, then former Saskatchewan teachers now in B. C. would be getting a monetary allowance for service in Saskatchewan while their former colleagues who had remained in the Prairie Province would not receive, even from their own Government, any such allowance for similar years spent in the teaching service of Saskatchewan. One can hardly expect the B. C. Government to be more generous than the Government of the Province in which the former service was actually rendered.

The argument has been brought forward in support of recognition of outside service that this Province obtained the benefit of the teaching experience which those who came in brought from outside parts. The answer to this argument was that most of the teachers who moved in came by reason of higher salaries or equivalent benefits, and that therefore this experience has already been recognized financially directly in the amounts of the salaries given

to such teachers, and that there should be no further obligations. In this connection it was also pointed out that all movements of teachers were voluntary, and also that education is strictly a Provincial matter.

There is no analogy between this condition and that obtaining in the Dominion Civil Service, where a man may be moved from one Province to another against his will, and where, no matter where he is stationed, he is still under the same employer.

CONCRETE EXAMPLE

1. The following figures have been worked out from the official tables which are now used in the Civil Service Act, and which will be used for the Teachers' Pensions Act also. They have been checked over and endorsed by the Civil Service Commissioner:

FOR A TEACHER WITH A SALARY OF \$1200 PER ANNUM, CONTRIBUTING FOR 35 YEARS:

Annual contribution would be \$48.00.

Monthly contribution would be \$4.00 per calendar month.

Monthly contribution would be \$4.80 per school month.

Amount contributed by teacher in 35 years..... \$1,680.00

Interest earned during 35 years..... 2,766.82

Total amount in teacher's account for 35 years..... \$4,446.82

Amount added by government at retirement..... 4,446.82

Total amount available for purchase of annuity..... \$8,893.64

IF PENSION ALLOWANCE IS TAKEN AT AGE 65:

(a) *For life of contributor only*: Pension of \$1,003 per annum, or \$83.55 per month (until death).

(b) *Guaranteed for ten years*: Pension of \$858 per annum, or \$71.50 per month (until death, or for 10 years certain, whichever period is the longer).

(c) *Joint life and last survivor* (both teacher and dependent age 65): Pension of \$746 per annum, or \$62.23 per month as long as either shall live.

(d) *Joint life and last survivor* (teacher age 65, dependent age 60): Pension of \$699 per annum, or \$58.25 per month as long as either shall live.

Other salaries and other periods of contribution can be worked out easily. They bear a direct proportion to the figures quoted above. In addition to the above, there would be added:

\$25.00 per annum for each year of service in British Columbia, prior to the passing of the Act, for the life of the teacher only. A teacher with 20 years' service in British Columbia previous to the passing of the Act would receive an additional pension of \$500 each year, upon retirement at retiring age. This amount would be proportionately decreased if the alternative plans of (b) *Guarantee*, or (c) *Joint Life and Last Survivor*, were adopted.

Note: Re Women's Pensions

The foregoing figures are from the tables for Men. The Annuity Tables for Women are slightly different, the amount of the annuity being less in this case for the same purchase price.

For example: The sum of \$8,893.64, mentioned above, would purchase a life annuity for a man at the age of 65 years, of the value of \$1,003 per annum. The same sum of \$8,893.64 would purchase a life annuity for a woman at the age of 65 years of \$895 per annum.

This difference does not in any way result from the Teachers' Pension Act, and is in no sense a discrimination against the women. All annuities and insurances are based upon a similar difference, for they are based upon the natural "expectancy of life" of men and women. It has been found and is constantly verified by insurance annuity records that women have a longer expectancy of life than men upon retirement. In round figures it is proved that whereas the average life of men who retire at 65 runs about 8 years after retirement, the average life of women who retire at 65 runs about 10 years after retirement. Hence the tables are based upon this fact and, taking the general average, men and women would receive the same benefits for the pension fund. It should also be noted that, under the Teachers' Pensions Act, women are allowed to retire, if they so wish, at the age of 60 years, whereas the men may not retire until the age of 65 years. Thus the natural time during which the women would receive a pension is again made five years more than the natural time for the men. To offset this to a certain extent, the pension rate at 60 years for women, for the similar sum of \$8,893.64, is, according to the tables, \$769.00 per annum as against \$895.00 per annum at the age of 65 years. It should not be overlooked that the women, under the Teachers' Pension Act, have a distinct advantage inasmuch as they become eligible, upon retirement at 60 years, for the past service allowance of \$25.00 per annum for each year taught in British Columbia previous to the passing of the Act, while the men only qualify for this same allowance upon retirement at 65 years, five years later, and hence the men will draw this pension for five years less than the women.

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Twenty-six

THE B. C. TEACHER

Teachers' Pensions Bill

Changes from Provisions as Previously Published in the December Issue

FOR the benefit of those teachers who studied the suggested Pensions Bill, as outlined in the December issue, we wish to point out that several changes have been made as a result of the many conferences held since that time. The most important are:

1. Change of Name: The change in name from Teachers' Superannuation Act to "Teachers' Pensions' Act" has been made to emphasize the fact that the Teachers' Act is separate from the Superannuation Act of the Civil, or Civic Servants, and also to assist in keeping all accounts and records distinct and separate.

2. Payment of Contributions: The deductions are made by the Minister of Finance from the salary of the teacher, where such, either in whole or in part, are paid by the Department of Education.

In other cases the Minister of Finance makes the deduction from the per capita grant paid to the municipality on behalf of each teacher, and the School Board makes the deduction from the amount of the salary of the teacher. This merely simplifies the method of collecting contributions.

3. The Reserve Fund is now kept intact, and payments for past services are made from the General Pension Fund. Only in case of deficiency in the General Fund would the Reserve Fund be used.

4. The Government's Contribution.—The Government's contribution has been increased from \$10,000 a year to \$25,000 per year for the next ten years, and will be paid into the General Pension Fund, and not into the Reserve Fund.

5. Rate of Interest: The rate of interest is now guaranteed at five per cent. per annum, compounded half-yearly. Any deficiency of interest earned by investment of Pension moneys will be made up by the Government.

6. Doubling of Contributions at Retirement: The doubling of the teacher's contributions, plus interest, will now be made from the Pension Fund itself (to which the Government's contribution of \$25,000 will go).

7. Choice of Optional Pension Plans: Contributors may choose (a) Single Life Plan, (b) Guaranteed Allowance Plan, or (c) Joint Life and Last Survivor Plan, at any time before or upon retirement, and not only upon joining, as stated previously.

8. In Case of Death Before 15 Years' Service teacher's amount would be only their own contributions with interest (and not the like amount added), as stated in error previously. This corresponds with the provision for Civil Servants and Municipal employees, etc.

9. Past Service for those now in the employ of the Education Department: Former teachers now in the employ of the Education Department will receive no benefit from past teaching service. The suggestion of the Federation that such recognition be given was not accepted.

10. Teachers who have retired within the last few years will receive no benefits under the Bill. This situation was fully considered but found to be impossible of inclusion in the Bill. There were difficulties concerning the numbers and consequent financial obligation, and it was also impossible to adopt any just period to which such a retroactive provision should apply.

11. Overseas Service: Definite provision has now been made for counting Overseas Service as past teaching service, for teachers or Normal students, etc., whose length of teaching service in British Columbia was reduced by reason of naval or military service during the Great War.

12. Payment of First Pensions: No teacher will receive a pension under the Bill until one year after the provisions become operative, but provision is made for any special cases where teachers, by reason of age or disability, must retire before the expiration of such period.

13. Fifteen years' teaching service in British Columbia necessary before Pension: No teacher will be eligible for a pension unless he or she has given 15 years' teaching service in British Columbia, except in special cases of disability.

14. Limitation of Past Service Allowance: The allowance of \$25.00 per annum for each year taught in British Columbia previous to the passing of the Act has been limited to a period of 30 years, or a maximum pension for past services of \$750 per annum. This was necessary for financial reasons, and also in fairness to those past teachers who had been granted only \$540 a year, even with over 40 years' service.

15. Pensions for Those Already Retired: These pensions are increased under the Teachers' Pensions Bill to \$600 a year.

16. Pensions at Earlier Ages: Provision has been made for the granting of pensions based upon the length of teaching service in the province, if, and when, the Pensions Board considers the condition of the Fund warrants it. This will be done upon regulations made by the Lieutenant-Governor-in-Council, and the pensions will, of course, be in proportion to the number of years' service.

17. In Case of Death After 15 Years' Service: Provision is now made that the person entitled to the pension allowance, in case of death of the teacher, may elect to take the refund of the total amount at the credit of the teacher (i.e., his own contributions with interest) in a lump sum, instead of the pension in annuity form. In cases where the annuity would be small, this alternative may be desirable.

18. Deductions at Increased Rates: Teachers who desire, and are eligible, for contributions exceeding four per cent., must notify the

School Board by which they are employed, as well as the Minister of Finance, of the amount of deduction they wish to be made from their salaries (i.e., from 5 per cent. to 8 per cent.) Those eligible under this section may make the request at any time, but whenever it is made, the amount necessary to bring the contributions already placed in the Reserve Fund to the same percentage must be forwarded to the Minister of Finance.

For Example: A teacher, 52 years old, with a salary of \$2,000, may contribute from 4 to 8 per cent. of his salary to the Pensions Fund. If he makes no special request, 4 per cent. will be taken, that is \$80.00 per annum. The first five months' deductions, i.e., \$40.00 will be placed in the Reserve Fund. At some time in the future, say, in one year's time, the teacher may request that 8 per cent. now be deducted, or \$160.00 per annum. This will be done only if each teacher forwards a cheque for an additional \$40.00 to go to the Reserve Fund, so that his reserve contributions will then also be on the basis of 8 per cent.

Note: He does not have to bring all his old back contributions up to 8 per cent.

19. Commencement of the Act: The Act is to come into operation on a date to be proclaimed by the Lieutenant Governor-in-Council. The intention is that it shall come into effect as soon as the required information concerning salaries, etc., is available, and the necessary instructions and regulations have been issued.

An Open Letter to all Teachers

THIS magazine issue deals very fully with "Teachers' Pensions," a subject which has interested teachers of British Columbia for many years.

A perusal of its contents will show what great benefits will come to all teachers, when the pensions plan is adopted.

A little reflection will also establish the fact that these benefits will come mainly because of the existence of the British Columbia Teachers' Federation, which is the recognized professional association of the teachers of the province.

For over eight years the Federation has laboured for the adoption of a Pension plan, and during that time has expended a great deal of time and energy and a very considerable amount of money in order to bring about the success which now seems assured.

Had it not been for the active support of the members, and the finances provided by their annual fees, such success would not have been possible, for there would have been no directing and centralized force giving impetus to the movement. The Federation Executive, the Pensions Committee, and the General Secretary have all been able to make their contributions to this success simply because of

the many members of the organization whose co-operation and unity have given the necessary support, both financially and otherwise. Leaders can only lead successfully where there are loyal supporters and followers in large and influential numbers. Here, it might also be noted that the Federation Executive and Officers could carry out even further work of great value if so much time and effort were not required in building up and retaining a large membership.

In carrying on the many difficult negotiations, progress was possible because the Federation was giving actual interpretation of the hopes and desires of the teaching body, and its right to such function has at all times been recognized by the Education Department and the Government. This work of the Federation for Pensions is typical of all the Federation's activities.

From its inception it has laboured incessantly in the interests of education generally, and of teachers particularly, and thinking teachers realize this fact very thoroughly.

Better salaries; better teaching conditions; sick pay allowances; an active part in promoting educational policies; protection from unjust dismissals; provision for an appeal against dismissal; legal advice and protection; copies of inspectors' reports given to teachers; better conventions; pooling of fares to convention; fine relationships with the Education Department, the Inspectors, and the Trustees; opportunities for raising certificate by Summer School work; opportunities for obtaining degree by Summer work at University of B. C.; publication of monthly magazine, issued to all members, keeping them in touch with educational progress and matters of interest and practical value in teaching; these are just a few evidences of the Federation's value.

But while these things have been of assistance to all teachers, unfortunately the Federation has not yet received the support of all teachers. It has, however, always been able to count on the most progressive teachers in all centres, and their influence has been very great.

The teachers who read this magazine may be grouped in four classes as far as the Federation is concerned:

- (1) Those who are now paid-up members until June 30th, 1929;
- (2) Those who are on the roll from last year but whose fees until June 30th, 1929, have not yet been received;
- (3) Those who were members in former years, but who have allowed their membership to lapse;
- (4) Those who have not at any time been members.

To those of the first group, we tender our thanks for their much appreciated co-operation.

To those of the second group, we wish to record our appreciation also, with the hope that they will immediately renew their fee for the present year.

Thirly

THE B. C. TEACHER

To those of the third group, we issue a special invitation to rejoin the organization, and to give us once again the benefit of their loyal and effective assistance.

To those of the fourth group, as well as to the third group, we make a very special appeal. The Federation needs the support of every teacher, and every teacher needs the support of the Federation. There are many teachers in isolated districts who know how much the Federation support is worth, for they have had concrete examples. Difficulties which they have been unable to surmount themselves have been easily removed by the Federation acting on their behalf. Persons who have been very active in annoying and persecuting a teacher, whom they believed to be alone and in their power, have adopted a very different attitude when the teacher has been able to inform them that she was being protected by the organized teachers of the province, and that she was being supported by the Federation.

The Federation has always stressed the needs of the rural teachers, and the Education Department has always given prompt and practical effect to any suggestions made by the Federation in the interests of such teachers.

This is the day of "organization." No group can function effectively without it. This is realized on all sides. There was a time when organization was confined largely to the manual workers, through their labour unions. At the present time, however, the idea has been embraced by all classes of professional and business people. Doctors, lawyers, chemists, engineers, surveyors, ministers, manufacturers, farmers, fruit growers, etc., all have their organizations, and in most of them it is almost, if not wholly impossible, for one in the classification to remain outside of the organization.

Teachers are therefore only acting professionally in belonging to their own organization, and are only following the lead of other professions. Membership in the Federation is a sign of a real professional spirit, and shows that the individual recognizes not only his individual responsibilities, but also the opportunity of contributing his share to the general progress of his chosen profession. It shows that he comprehends the value of the well known motto "Each for all, and all for each," and it gives to him an added sense of dignity, for it links him definitely and in a real measure with the best and most worthy of the many colleagues who are constantly giving leadership of a high character, in the same fields of endeavour in which he himself labours.

We base our appeal for increased membership on the high grounds of "opportunity" and "professional ethics." We prefer not to stress the view, often expressed, of "moral obligation," for a willing and satisfied associate in any enterprise is much better than a person conscripted against his will, and after all one's moral obligations can hardly be rightly determined by any other than one's own self. It may be that one moral obligation has to be disregarded because of a greater moral obligation of which no one but the individual concerned knows.

FEBRUARY, 1929

Thirty-one

We feel content to leave the matter this way: The Federation has once again performed a very valuable task for all teachers. It would be a most fitting and highly appreciate climax, if this year of our success were to be crowned with the great satisfaction of a record enrolment. May we ask, that, to this end all non-members will give serious thought to the question of joining with us, and also that all members may aid by seeking to influence non-members with whom they may be acquainted to become enrolled on our records.

Trusting for a very full response; on behalf of the Federation.

Yours truly,

HARRY CHARLESWORTH.

HOW TO JOIN THE FEDERATION

1. Forward fee to the General Secretary, 614-616 Credit Foncier Building, Hastings Street West, Vancouver.
2. Make money order, postal note, or cheque payable to The B. C. Teachers' Federation. Do not enclose paper currency unless letter is registered.
3. Give name (Christian name in full).
4. Give school and home address.
5. Give amount of annual salary.

Fees Payable July 1st, 1928, to June 30th, 1929:

Full fees—(for members and former members)

For a salary of \$1,000 or under.....	\$5.00
" " \$1,001-\$1,250.....	\$7.00
" " \$1,251-\$1,500.....	\$8.00
" " \$1,501-\$2,000.....	\$9.00
" " \$2,001-\$2,500.....	\$10.00
" " \$2,501-\$3,000.....	\$11.00
" " \$3,001 and over.....	\$12.00

Note: Members who have not yet paid the interim fee of four-tenths of the above for the period March 1st to June 30th, 1928, should forward this extra amount along with the present year's fee if they wish to retain a continuous membership without a break.

Special Fees—March 1st to June 30th, 1929:

(For new members only; those who have not at any time been Federation members)

Four-tenths of the annual fees, or—

For a salary of \$1,000 or under.....	\$2.00
" " \$1,001-\$1,250.....	\$2.80
" " \$1,251-\$1,500.....	\$3.20
" " \$1,501-\$2,000.....	\$3.60
" " \$2,001-\$2,500.....	\$4.00
" " \$2,501-\$3,000.....	\$4.40
" " \$3,001 and over.....	\$4.80

Thirty-two

THE B. C. TEACHER

Special Notice

Federation Annual Meeting and Annual Convention

Dates: The Annual Meeting and Convention of the Federation will be held during Easter Week again, as usual, the dates being Monday, April 1st, to Thursday, April 4th, 1929.

Place: The place of meeting will be Vancouver. It is hoped to have the morning and afternoon sessions in the New Technical School, which will be very appropriate inasmuch as technical education is to be one of the features of this year's convention. The evening meeting will be held in St. Andrew's Church, corner of Georgia and Richards street.

Registration, Social and Theatre Partics will be held on Monday night, April 1st.

Note: The Vancouver Normal School will hold a Re-union Social on this night, to which all former graduates are cordially invited.

Executive and Committee Meetings will be held on Monday afternoon, April 1st.

The Annual Meeting will be held in the New Technical School, at 10 a.m. on Tuesday, April 2nd, and will continue in the afternoon session.

The Opening Convention Meeting will be held Tuesday evening, April 2nd, at 8 p.m. in St. Andrew's Church.

The Convention Sessions will continue on Wednesday, April 3rd, and on Thursday, April 4th. General Sessions will be held on Wednesday morning and on Thursday afternoon. Convention resolutions will be considered at the end of the **Thursday afternoon session**.

Sectional Meetings will be held on Wednesday afternoon and Thursday morning. Programmes are being arranged for the following Sections:

High School Sections—

Classics	Moderns
Commercial	Science
English and History	Technical
Mathematics	Art.

Junior High School Section.

Home Economics Section.

Manual Training Section.

Elementary School Sections—

Principals	Junior Grade
Vice-Principals and Senior Grade	Primary Grade.
Intermediate Grade	

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Cafeteria: The excellent cafeteria at the Technical School will be available.

Street Car Service: Special street car service to and from the Technical School will be supplied during the necessary periods.

Speakers: The speakers at the general sessions will include:

The Hon. Joshua Hinchliffe, Minister of Education;

Dr. S. J. Willis, Superintendent of Education;

Dr. L. S. Klinck, President, University of B. C.;

F. Milner, Esq., C.M.G., Headmaster of Waitaki Boys' School, Oamaru, New Zealand.

Mr. George Jeffrey, member of Council of South Australia School of Mines and Industry, Adelaide, Australia.

Eden Quainton, M.A., Professor of English, University of Washington.

Notes: Mr. Milner is recognized as one of the outstanding leaders in New Zealand education. His school is the largest in the Dominion. He has made great contributions to the educational advancement of New Zealand, and was offered the post of Minister of Education, which, however, he declined to accept, as he wished to stay with his school.

Mr. George Jeffrey is one of the recognized authorities on Technical Education in the Commonwealth of Australia. The South Australia School of Mines and Industry gives preparation for over 150 vocations. The educational systems of New Zealand and Australia are very different in many ways from our own, and the addresses from these representative men should be of extreme interest and of practical benefit, particularly as their systems are rated very highly by authorities on Comparative Education.

Both of these eminent men are coming to Vancouver to represent their governments at the National Council of Education Conference, to take place the week following Easter week, and it is through the kindness and courtesy of the National Council that we are privileged to have them as our speakers.

Reduced Fares: Reduced fares will be again in operation.

Pooling of Fares: Last year's arrangement, whereby all Federation members in good standing will be given a refund of the amount of single fare to the convention, will be repeated, the registration fees being two dollars for Federation members and three dollars for non-members—as it was last year.

Social Functions: Special committees are preparing for the social features of the convention.

Full programme will appear in the March issue.

Make your plans now to be present.

HARRY CHARLESWORTH,

General Secretary.

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Thirty-four

Ramblings of Paidagogos

Cephalo-Calcosis.

In common with all lovers of true beauty and good taste, I cannot but deplore the clumsy technique with which so many maidens of today misuse the appliances of art in the adornment of their countenances. In an age when the science of cosmetics is so highly developed, when nuances of shade are so perfected, and the principles of chromatics so well established, it is amazing to note the lack of subtlety in current practise. There is a certain flamboyancy, a tendency towards the rococo and the baroque, which is opposed to all the finer traditions of super-physiognomological ornaturne.

When I see a visage whose well-proportioned contours are marred by a vivid distemper, whose superficial coloration flaunts itself in the cruder shades of cerise, and whose labial embellishment ranges from maroon to indigo, I despond over the great gulf that lies between customary performance and theoretical knowledge. It is impossible for any true educationist to view this situation without seeing in it another example of the divorce between practical reality and the schools. With what cogency may it be said that here indeed we have built up a shadowy academic world, remote from the actual needs of everyday life!

To what end shall we inculcate principles of color-harmony, and appreciation of art, unless these are immediately related to their most ostensible area of application? Surely our present procedure is directly opposed to the teachings of every modern authority in our field. Let us therefore devote ourselves to mitigating this blot upon the feminine landscape; let us organize a pedagogic plan of action beginning with little girls of six, and continuing through the successive stages of education till happily it reaches a roseate culmination in the proposed Home Economics course at the University. Let us do this, and the whole race of men will rise up and call us blessed.

Concerning Willie.

I have always been interested in Willie, since he combines in his own person the twin worlds of reality and abstraction. In one sense his corporate and corporeal entity sits before us every day,—he being, as it were, the Richard Roe of the school world. In another sense he partakes of a curious vagueness of outline, and may easily become Johnnie or even Mary without any violence to his character and person. No one ever met "The Man in the Street," and no one ever taught "The Boy in the School."

I suppose that by this time every one of Willie's reactions has been catalogued and analyzed by the psychoanalyst, the behaviorist, and the hormic psychologist, and that these inquiring gentlemen have divested him of his ultimate shred of reserve. With the combined assault upon his associative systems and his endocrine glands, and the consequent exposure of his behavior patterns and primal urges, the poor little fellow is left with no private life whatever. And to cap

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the climax, he is now being subjected to the final ministrations of the press; and we are informed, with all the authority of the "Sunday Province," as to the temporal and spatial limitations whereat and whereupon Willie may be spanked.

It seems that a State Superintendent in Florida has enunciated the egregious dictum that the spanking is to be done precisely twenty-four hours after the perpetration of the offence, and the "Province" very properly takes issue with this extraordinary efflorescence of the official mind.

The subject is scarcely worth pursuing; but one is somehow reminded of the romantic journey of Ponce de Leon in 1512, when he searched with abounding optimism for "a spring or river whose waters would restore youth to the aged." Is it within the bounds of belief that this legendary spring is situated in Florida after all, and that the Superintendent has belatedly discovered it? Can it be possible that he has underestimated the potency of its youth-giving virtue, and has lingered a trifle overlong in the cradling waters?

A Practical Objective.

The time has come for Parent-Teacher Associations to extend the scope of their beneficent influence in the schools. Musical instruments, tea-sets, and chaste pictorial decorations have been provided in such abundance that it is now possible for these vigorous organizations to turn their initiative and enthusiasm into other channels.

We are informed on every side that the school should be dedicated to the life of the community, that it should pulsate in sympathy with local interests, and afford an outlet for the expression and co-ordination of social and intellectual needs. To all of which we must give unqualified approval. It only remains to discover what these interests and needs may be.

Deeply moved by these cogent considerations, I have devoted a modicum of time to a scientific survey of present mental movements in British Columbia, and have come to the forced conclusion that these are chiefly centered about the activities of Big Missouri, Reeves McDonald, and the Calgary Oils.

I need hardly say that I publish the result of my investigation with marked reluctance, and would cheerfully cast it aside; but the way of the investigator is hard, and he is compelled by his very terms of reference to accept conclusions with impersonal stoicism. Let me add that the study in question has been sufficiently wide to justify itself scientifically; that business men, police commissioners, janitors, housewives, school inspectors, parsons, and teachers have been painstakingly interviewed, and that each one, without exception, has admitted the soft impeachment. There has, it is true, been some slight variation shown in the choice of particular stocks and shares, a proportion of interest having been directed to Lucky Jim and to Rufus Argenta; but this can in no sense vitiate the main findings of the research.

It is customary, I believe, for the devoted inquirer to put forth some carefully considered recommendations, with a view both to rounding off his thesis and to guiding humanity in its forward march. I would therefore suggest that the Parent-Teacher Federation, or some equally forthright body, should take for its objective in 1929 the installing of a ticker in each school in the province. The instrument in question might well be placed under the care of the Manual Training teacher, who, in almost every case, would take a personal interest in its workings, and who might very well appoint several of his maturer pupils (North Britons preferred) to make a large graph showing the fluctuations of the outstanding issues,—an arrangement which is pedagogically sound.

I am convinced that this course, radical though it may seem, would quickly turn every school into a community centre, and would link it up in the liveliest possible manner with social interests and needs.

Paidagogos Gives Sundry Advices to Teachers-in-training

SOMEWHERE along the road of middle-age there dawns upon almost every individual a sense of his own limitations and of his comparative unimportance; and seeing himself at last in true perspective, unobscured by the mists of romanticism or the fogs of potential greatness, he realizes the folly of taking himself too seriously, and the value of sometimes exchanging the buskin for the sock.

This, then, is my excuse for venturing to address those whose period of life is so much graver and more exacting than my own, and who have achieved a certain philosophical completeness not yet bewildered by the harder facts of experience. It is, of course, entirely possible that my advice may be of a desultory and unconvincing character, but put this down to the limitations aforesaid, and not to any dishonesty of purpose.

In the course of your training you are visiting many schools, and I propose to centre my observations on that phase of your present labors, partly because your instructors stand in need of no extraneous assistance in regard to the other phases, and partly by reason of the fact that here you come within the orbit of my personal knowledge.

What then of schools in general? This one trenchant remark! Each school is a separate and distinct entity—a personality unique and particular. Laws and regulations may be identical, courses of study may be standardized, teachers may be similarly prepared, but above and beyond all these subsidiary things which relate to the mere mechanism of education, there stands the immeasurable human factor. There is no relationship whatever, not even an analogy, between the school and the factory: the school is exclusively con-

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cerned with human beings and regards them in their social aspect. The teaching process and the learning process have been most unfortunately named if they imply even the barest kinship with the processes of industry.

But this distinctness in the character of each individual school is a rock upon which many students have been wrecked. Conceivably Scylla may have a modern educational counterpart, and there may perhaps be scholastic vortices reminiscent of Charybdis,—it is a matter for careful navigation? At all events, take your private barometer into the school, and calculate the atmospheric pressure. If you find yourself in an institution of gloomy and forbidding aspect, where the lares and penates are represented by formal discipline and traditional usage, do not attempt to dissipate the gloom by your sparkling gaiety of demeanor. Call to mind the happy circumstance that you are but a sojourner, and while you are in Rome, endeavor to assume the toga. If, on the other hand, your destiny leads you into a school where cheerfulness and harmonious effort have taken up their abode, constrain your features to relax their mask of sternness, and enter into the humanistic spirit of your environment.

There are no absolute rules to direct you in dealing with teachers, but it might be useful to project yourself one year into the future for general guidance. Teachers vary so much! I am inclined to think that there are still some old-fashioned principals who might object to your slapping them on the back and calling them by their first name; only very mature men would understand the camaraderie and good-will which such a gesture implies. Then, again, there are many otherwise reasonable teachers who do not take kindly to your well considered hints for their improvement. They do not seem to realize that you are drinking at the very fountain of pedagogical knowledge, and that your criticisms are based upon the bedrock of the most up-to-date opinion. This is a tantalizing situation, especially so for one who is filled with the glowing enthusiasm of a Crusader. Eschew, therefore, these intellectual delights, and adopt a becoming air of eager interest, for you must face the world of reality. Lest, however, some vivid educational value be lost to the world, note down your criticisms in a little black book, and refer to them again at the end of one lustrum of active service. Teachers are a queer inexplicable tribe,—just like all the other members of the human family.

It is well not to quote your instructors too freely by way of a personal defence. There are too many lions in the way. I admit that the silencing of a teacher has a funny side, but you can scarcely expect him to appreciate it. Moreover, professional etiquette demands that he be silent under such circumstances. Then, again, there is a chance that you may have a wrong impression, in which case your instructor will be made ridiculous, and false impressions have an unpleasant way of striking a man in the back. It is infinitely better to hear the teacher out, and then make your adequate defence to your instructor.

But after all, the children are the central core of your problem,—the culminating difficulty. The main point is that the children are

anxious for you to succeed, and suffer sympathetically in your failures. Do not, therefore, treat them as if they were your natural enemies, or some Hydra-headed monster seeking to filch away your certificate. Treat them as your sincere friends. By all means appear before them with a well-prepared lesson,—anything less would be a discourtesy,—but trust not wholly to the arms of flesh. Invest yourself with kindness and charm; gird yourself about with good humor and patience.

There is nothing more pestilential, nothing more cowardly in the entire range of human relations than classroom sarcasm. Avoid this pitfall as you would the plague. Remember also that the teacher is "in loco parentis" in more than name, and will resent even the most humorous sally if it is armed with a personal sting.

I am reminded that it was not ever thus. In my remote school days, many, many years ago, the educational melody was nearly always accompanied by an excoriating and sardonic obligato. Brilliant references were made to the shape of my nose and to the appalling thickness of my skull. Imaginative disquisitions canvassed the probable nature of my ancestry, and pessimistic forebodings cast a shadow over my future. In those far-off days, however, such little pleasantries were not regarded with disesteem; they were meted out indiscriminately and were devoid of rancor. Offence was neither intended nor taken. Indeed, a pretty talent for vitriolic allusion was almost universally conceded to be a legitimate part of the teacher's stock-in-trade.

But what a change is here! The children of today have been brought up in another tradition. They cannot understand the impersonal spirit of a personal assault. They have somehow ceased to be impervious to the stock epithets which have rebounded harmlessly from the juvenile hide for generations. If you hit them between the eyes, they wince.

And this, of course, alters the whole nature of the game, since it is manifestly unsporting to use barbed shafts against an unsuspecting and defenceless opponent. The time has come for us to discard the classroom satirist along with the pedant and the drill sergeant. Our profession has come of age, and we must put away childish things.

To conclude this valuable discourse on a thoroughly practical note, permit me to say one thing about your life outside of the school. There is a need for all mankind to cultivate a wealth of social contacts, but for the teacher this need becomes an imperative necessity. We require an antidote for dogmatism and scholastic insulation. We are prone to go about the world with the benevolent smile of a slightly amused god, and to view our peers and associates from the front of the classroom. Rub shoulders, therefore, with society; enter freely into the give and take of non-professional life; exchange the cloister occasionally for the market place. By so doing, you will not only increase your natural happiness, but you will be a far better teacher.

An Important Statement

JUST as we go to press, we have received the following items of information:

One of our member-associations, with a membership of nine, has sent a circular letter to other associations, and to some individual teachers throughout the Province, submitting opinions regarding the proposed Superannuation Bill, such opinions in general indicating dissatisfaction with several alleged provisions contained in the Bill. Three copies of this letter have already been brought to the attention of the Federation by those receiving them, and we have been requested to deal with the matter as it is of general interest that wrong impressions should not be allowed to be spread among the teaching body.

Before doing so, two comments should, in all fairness, be made. Firstly, it is a matter of sincere gratification to the Federation to find that member associations have given such attention to the question of Superannuation, and have held special meetings to deal with the subject, for such a course has always been strongly advocated by the Federation. Secondly, we regret, just as sincerely, that any member-association should send out letters containing criticisms of the proposed Bill without observing the obvious courtesy of also forwarding a copy to the Federation Executive, for the attention of the Superannuation Committee, who have been given the official responsibility of looking after the matter on behalf of the teachers generally, and without seeking first to verify the validity of the statements and opinions expressed. Such a course would have been much more effective.

A study of this issue of the Magazine will doubtless clear up many of the questions raised, so that it will not be necessary to deal with all the assertions, but some need elucidation. The Federation has done all in its power to give every teacher a chance to study the details of the Bill. The December issue of the Magazine went to all members, and to most schools, and was very widely studied, both by members and non-members. Further, this present issue is being sent to every teacher in British Columbia, and would have been published two weeks ago, but it could not be published until the Bill was introduced to the Legislature.

The Federation has also given every consideration to safeguarding the interests of all teachers and bringing about a condition fair to all parties. Furthermore, it should be realized that the Government, the Education Department, and the Legislative Counsel would hardly have consented to any provisions which were in any way discriminatory against any group, even if the Federation itself had not recognized its obvious duty as it did.

We wish to consider the following specific statements from the letter, as printed in italics:

- (1) *The young teacher, after contributing to the old teachers' up-keep and then paying four per cent. on \$1200 for thirty-five years, could only claim a small pension for ten years.*

There are two errors here. The young teacher does not contribute to the old teachers' upkeep, and also pay four per cent. on \$1200, etc. He simply pays a small amount during the first five months into the Reserve Fund (from which he himself, and not the old teachers, will benefit if he stays 35 years), and he himself, and he alone, gets the benefit from all his other contributions for the 34 years and five months. He gets five per cent. interest guaranteed on such contributions, and then the whole amount (contributions, plus interest) is doubled from the Pension Fund, and this doubled amount is used exclusively for him, and for no one else. If he lives to be one hundred years (as was quoted for the old teachers referred to) he also would draw a pension until that age, and not for ten years only as stated in the letter.

- (2) *"We believe it would be advantageous to establish a professional rating of at least five years teaching service and contribution in order to receive any share of pension funds."*

Reference to the final provisions, as contained in this issue, will show that fifteen years' teaching service in British Columbia is now required for pensions, and at least one year's contributions, except in case of those now near or of retiring age or with disability. To adopt the suggestion made by the Association would mean that no teacher could obtain a pension for five years after the passing of the Act—a manifest injustice to the older teachers. If the sentence quoted means that no contributions would be returned to teachers unless they had contributed for five years, it would be an injustice to the younger teachers.

- (3) *"In thirty-five years, at present cost, the teachers invest \$7,000,000. With interest this will amount to \$7,000,000 more. The Government adds a like sum."*

Errors are:— While the teachers will put in \$7,000,000 in 35 years, what about all the money which will be drawn out by those who leave or retire during the 35 years. This will reduce considerably the amount of \$7,000,000. Again, it should be noted that the Fund accumulates only at the rate of \$200,000 a year during the whole thirty-five years. The last \$200,000 would only be in the fund for one year, and at 5 per cent. would only earn \$10,000. Where would the other \$190,000 come from to double the capital amount, as would have to be done to meet the Association's claim.

- (4) *Will Government funds continue to be worth five per cent.?*

This question is fully covered, for it will be seen that the **Government guarantees** five per cent. interest in our Bill.

- (5) *Group insurance with disability clauses would provide protection every day until old age, as well as after; and the teachers' four per cent. would provide in insurance eighty-six per cent. of the Superannuation Allowance without any contribution of public funds.*

What is the authority for this statement? Group insurance has been very fully studied recently by the Federation; and we find:

- (a) Ordinary group insurance does not provide for old age. It simply covers the risks for each separate year. When a teacher retires from teaching he would be ineligible for group insurance and would certainly not be eligible for any retiring allowance by

reason of his previous contributions. The principles of group insurance is simply this: "If a contributor dies, or is disabled, during the year covered by his premium, he or his dependents receive the benefits." If neither of these things happen, all benefits lapse at the end of the year, and he renews his premium to protect him for the next year." There are no profits for him. It is just like fire insurance. If you have a fire during the period you have covered you receive the benefits, but if you have no fire your contribution is not returnable. The company is entitled to that for the risk they carried. Other forms of insurance, such as endowment policies, etc., cover old age, and provide retiring allowance, but not group insurance. The rates for this fuller insurance, however, are very much greater.

- (b) Again, in group insurance, as already pointed out, there is no return of contributions. The pension plan returns all contributions with interest (except the first five monthly payments) in case teachers resign and give up teaching.
- (c) Again, in no insurance plan are the contributions doubled upon retirement, as is the case in the pension plan?
- (d) Finally, we might say that reliable insurance experts have canvassed this situation and have admitted that they cannot possibly compete with the plan as outlined in our suggested Bill.
- (6) *Should a Superannuation Board of fewer than FIVE members be empowered to retire teachers for mental or physical disability, or control the payment of allowances?*

Why not? The Civil Servants, and the Municipal Employees, etc., have no Board, and no active voice in the administration of their scheme. As ours is on a somewhat different basis, we were granted official representation and definite powers were given to the Board. There are three factors: The Government, the Teachers, and the Civil Service Commission, who are all concerned with the scheme, either contributing or administering. All have one representative on the Board. It would be unfair to increase the number for either party.

- (7) *Should teachers forfeit all benefits under the scheme because of their inability to secure continuous employment in a profession that can engage only twenty-five per cent. of the rank and file?*

Without admitting the truth of the percentage mentioned in the statement, we again point out that the Bill covers this point fully and a teacher who is temporarily out of employment is fully covered by the provisions.

In concluding this statement concerning the letter, we feel sure that the information given above will be received in the same spirit in which it is given, namely, with no desire other than to remove impressions which may give rise to misunderstandings concerning the great advantages which will accrue to teachers generally from the adoption of the Pensions Bill.

We have also been informed that in one portion of the Province a petition against Teachers' Superannuation is being circulated, and also that certain members of the Legislature have been approached by individual teachers, and the impression conveyed that the teachers generally

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did not desire superannuation. It has also been stated that the Federation was acting only for its members, and had no right to speak for other teachers.

We naturally regret these things, because we know that, without any question, such actions are based entirely upon lack of knowledge of the Bill and of the actions of the Federation, or else they are the actions of teachers who are looking at the matter in an individual or selfish manner—teachers who are only teaching for a brief period, and have no real interest in professional problems, and who are unwilling to forego any portion of their monthly salary, even when such portion will be returned to them later with interest.

We feel sure that a study of the Bill will convert the majority of such teachers to a full realization of the merits of the Bill, and that they will be found in support of the plan.

However, upon hearing of this opposition, and as a concrete test of the desire of teachers for superannuation, we immediately sent to every school on the Lower Mainland, asking the Principal if he would call a special meeting of *all of his staff*, non-members of the Federation as well as members, and ascertain by vote whether they were in favour of the Teachers' Superannuation Bill as outlined in the December issue of the magazine, or not. The result was emphatic and startling. Within two days over 70 schools reported, and the vote was unanimously in favour in all schools except four. The total number of teachers already recorded as voting for the bill is 1271, against, 2, and not wishing to vote either way, 4. It should be remembered that this was not a vote of Federation members, many non-members were present and were solidly behind the plan.

Later returns will no doubt swell the total, and, if necessary, we will record votes from other sections; but when it is considered that the section already covered contains teachers of all ages, grades, positions and experience, and when other Interior centres and Island centres have already given evidence of their strong support, little more seems to be required to back the statements that the Bill is urgently desired and that the Federation is voicing the opinion of the large majority of teachers.

It should also be remembered that, in the questionnaire asking for returns re superannuation sent out two years ago by the Department of Education and the Federation in co-operation, 3,176 teachers out of 3,300 gave the necessary information, and thus showed a vital interest in the question.

Why not let this year demonstrate to all that the teachers of British Columbia are an effective hundred per cent. unit in support of everything of value to education generally and teaching in particular, and that all are prepared to give loyal support to the organization which they themselves have set up for the purpose of accomplishing their objectives.

On behalf of the Federation,

Yours sincerely,

HARRY CHARLESWORTH,

General Secretary.

THE B. C. TEACHER

Forly-four

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For further information write to A. H. CARR, B.A., Director, Department of Extension, Queen's University.

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