

# THE B. C. TEACHER

*Official Organ of the B. C. Teachers' Federation*

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## Editorial

### Pension Act Synopsis.

That there is an ever-growing interest in the Teachers' Pensions Act and its practical application is apparent from the number of questions that are received from time to time asking for explanations of various sections. There has been a particular demand for information concerning the method of arriving at the amount of the pensions.

In order that all teachers may be as fully informed as possible, we are printing in this issue a synopsis in question and answer form, outlining the main factors both of the Act itself and its administration. We would respectfully suggest that everyone should give careful thought to the questions, and also that this number of the magazine should be filed for future reference.

Should there be any further information desired we would welcome enquiries. Any communications sent to the General Secretary will receive individual replies, and, if the question is of general interest, we shall be pleased to publish the same with the requisite answer in future issues of the magazine.

### A Remarkable Achievement.

The record of the Athabasca Appeal case, a summary of which appears in this issue, is one of the greatest significance for every  
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teacher in Canada, for it directly affects the whole teaching profession from coast to coast.

It is important to know that the teacher won; it is important to know that a grave injustice has been righted; it is tremendously important to know that, as a result of this decision, the fact is definitely affirmed that any teacher has the ordinary common law rights to sue for damages when wrongfully dismissed. But, perhaps, the point of greatest significance is not so obvious, and may be overlooked unless attention is drawn to it. This point is that it has been proved possible for an individual teacher in one of the smaller communities of the Dominion to carry his case through to the highest court of the land—the Supreme Court of Canada.

How has this remarkable achievement been accomplished? Simply and solely through the medium of teachers' organizations. It would, obviously, have been almost impossible for an individual to carry on such a prolonged and expensive fight. The teacher's case was taken up by the Alberta Teachers' Alliance, and, in spite of temporary reverses, was carried to a successful conclusion by the persistent effort and unstinted energy for which the Alliance has become so well known. The Canadian Teachers' Federation also gave its support. The main work, however, was carried by the Alberta Teachers' organization, and to the Officers, Executive, members and officials, as well as to the teacher, Mr. F. Richards, we tender our most sincere and hearty congratulations.

There are still some teachers in all provinces who continue to ask "What is the value of teachers' organizations? What good can they do?" Such teachers might well ponder over this latest example of the effectiveness of organizations, and might well consider whether they do not owe it to their colleagues to become actively associated with them in such extremely valuable work on behalf of the teaching profession particularly, and the advancement of education generally.

#### **A Timely Contribution.**

The article commencing in this issue on "Matriculation Examinations and Accredited High Schools" by Mr. A. S. Towell, Supervising Principal, Nanaimo, is one of great interest. It is a very frank statement of opinions concerning matters of moment at this juncture in our educational progress. It deals, of course, with highly controversial questions, and for that reason should be of great value as a basis of discussion for those who are giving thought to the subject. It may be that, as a result of the views expressed therein and those which will follow in the concluding portion to be printed in the December magazine, others will desire to give expression to their views (either in agreement or disagreement), and we shall welcome further contributions on the subject.

#### **Federation Membership.**

The Federation membership to date is such as to give cause for considerable gratification, as there is every indication that this year

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will again see a considerable increase, with strong probabilities of our objective of at least 2500 being reached.

Some Associations have already done remarkably well, and several new Associations are in process of organization. May we ask all Association officers and executives to complete their canvass for membership at the earliest possible date, and forward all returns to the Federation Office, so that in the December magazine we may give the complete statistics.

May we also point out that all teachers who have not already enrolled, or paid their fee, can assist their Associations greatly by giving early attention to this matter. Enrolment forms have been sent out to all teachers, and all that is immediately necessary to secure membership is to fill in such a form and return to the Federation Office. New forms will be sent to any teacher who may have been omitted, or who may have mislaid the former one.

This year is going to be a vital one for all teachers. Many important matters affecting every teacher will have to be decided. The Federation is preparing to deal with these matters, and its success will largely depend on the measure of support which it is accorded throughout the province. An active Association in every possible centre, and 100 per cent. enrolment in each case would be of inestimable value to the Federation Officers and Executive whenever they are called upon to enter into conference or negotiation with other bodies on matters concerning the interest and welfare of all members of the teaching profession in the province.

Membership is an individual matter. May we appeal to every individual to make a decision in favor of early enrolment?

#### **"Compulsory" or "Optional" Pension Retirement?**

THE recent press announcement of the action of the Management Committee of the Vancouver Board of School Trustees, in recommending that all of its teachers who reach retiring age shall automatically be placed on a superannuation list, and that unless the Board decides, for special reason, to continue their services, they shall be retired on pension, has given rise to many misgivings among the older teachers, not only in Vancouver itself but also in other parts of the province.

The reason for such apprehension is, of course, obvious. The Teachers' Pension Act specifically lays down the fact that retirement at retiring ages is optional on the part of the teacher, and not compulsory. Furthermore, under the Teachers' Pensions Act, the School Board is given the power to retire any of its teachers on a pension.

The only body which has power to retire a teacher from service, and grant him a pension under the Pensions Act, is the Teachers' Pensions Board. This latter Board may compel any teacher to retire, if, in its discretion, such teacher is, by reason of age, or of mental or

physical disability, unable to continue efficient service as a teacher. Any School Board in the province may request the Pensions Board to consider the retirement of any of its teachers who are eligible for pension and who, in their opinion, are unable to give further satisfactory service.

From this review of the Act it will be seen that the School Board's action has either been misinterpreted or has arisen as a result of misunderstanding. If so, then, doubtless, the matter will be set right upon reconsideration. It is extremely desirable that the situation should be satisfactorily cleared up, for so many of the smaller Boards follow the lead of the Vancouver Board in such matters, and any general interpretation of the Pensions Act as a "compulsory retirement" act would result in much confusion.

Perhaps, it might be well to state here that the principle of compulsory retirement at specified ages was considered very fully when the Act was drafted, and the decision was firmly against any such provision, briefly for the following reasons:

- (a) With so many old teachers immediately eligible for pensions, compulsory retirement would have meant a large drain upon the financial resources of the Pensions Fund before it had had time to become well established. It should be remembered that the "past-service allowance" for such teachers would involve large expenditures.
- (b) It was also realized that it would be unfair to many teachers to compel them to retire on a pension very considerably less than their salary if such teachers were able to continue effective and satisfactory teaching. Particularly would it be unfair to do this without sufficient years' notice to allow them to make some personal provision for such change. If compulsory retirement were to govern such cases, then the teachers concerned would suffer, rather than benefit, by the pension legislation.
- (c) The teachers throughout the province consented to the adoption of a Pensions Act where retirement was to be optional. They did not consent to one without such a provision.
- (d) Throughout the financial negotiations concerning the Pensions Act, the principle of optional retirement was always borne in mind. From a survey of statistics, and a consideration of the personnel of the older teachers of the province, it was estimated that probably not more than one-half of the teachers would retire immediately upon reaching eligible ages.

To institute compulsory retirement now would seriously affect this basis and would mean that increased revenues would have to be provided for the Pensions Fund. Such increased revenues could not come from the teachers themselves, who at the present time contribute a very large proportion of the finances for the fund.

It should be pointed out that the School Boards and Municipali-

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ties do not contribute in any way whatsoever to the Teachers' Pensions Fund. Also it should be noted that the Government's contribution is very small in comparison with that of the teachers (i.e., the Government provides only about one-tenth of the amount provided by the teachers, and after ten years even this contribution from them is to cease). The Government does, however, guarantee the interest and pay for the operating expenses. Hence, if compulsory retirement is to be insisted on in all cases it would appear certain that the Municipalities, through the School Boards, or the Government would have to provide for the extra financial demands made upon the fund.

In this connection it is interesting to note that under the Schools Act, Section 50(3), the School Boards have had power for some years to retire their aged or disabled teachers on a retiring allowance, provided they received the approval of the Council of Public Instruction, and the local Municipal Council concerned; such allowance to be paid, of course, from municipal funds.

In spite of this fact, however, no Board ever put such retirement into operation, although many very strong cases could be made out where teachers have rendered excellent service for thirty years or more under the same Board. Surely the Municipality, in such cases, had a wonderful opportunity of showing in a tangible way an appreciation of fine civic and community service.

Even under the present circumstances there is still a way in which this school law provision can be made to function in a valuable way. Some of the older teachers would doubtless retire voluntarily at an earlier date if their pensions were of greater value. There is nothing to prevent any School Board from supplementing a teacher's pension by granting an extra retiring allowance or by making a voluntary contribution to the teacher's personal account in the Teachers' Pensions Fund in order to increase the personal pension paid from this latter fund.

To the Saanich School Board goes the honour and distinction of being the first Board in the province to make a retiring allowance contribution to the Pension Fund credit of one of its retiring teachers. May we commend this action to other Boards.

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## *President's Address*

**A**T this, the opening of a new year in the experience of the B. C. Teachers' Federation, I am glad to have an opportunity of addressing a few words of greeting to the membership at large. As I assume office



**MR. IRA DILWORTH, President.**

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as President of the Federation, I do so with a full sense of the responsibility which the position entails, mindful of the devotion of the men and women whose loyal effort has brought us to where we now stand, and conscious of the varied contributions which the Federation has made to the teaching profession and the progress of education in this province.

Your executive looks forward with courage and enthusiasm to the

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future, which is full of problems and rich with the challenge which these bring. It is our sincere wish that this year's activities may, more than ever before, result in a sense of unity and *esprit de corps* among the members of our profession in all parts of the province. With this in view, we have revived the research committee, which, a few years ago, did such excellent work under the leadership and direction of the late Mr. Fergusson. It will be the duty of this committee to grapple with some of the most urgent problems facing teachers today, problems which, in many instances, go very deep in their implications. The programme, as it is being outlined, is varied enough to bring within its scope all types of school district. To the various sub-committees in their work, the experience of teachers, not only in our largest centres, but also in the remotest corners of British Columbia may have great value. When challenged to share in this task, we trust that the membership of the Federation will be ready to work and to study educational problems as they affect their local situations. Only through such united effort can we become conscious of the spirit of unity which is so desirable in our profession.

## *Athabasca Appeal Succeeds Teacher Wins*

**A** TELEGRAM was received from Ottawa on Monday morning, October 27, from O. M. Biggar, K.C., to the effect that the Supreme Court of Canada had allowed the appeal of Thomas Richards, former Athabasca school principal, from the judgment of the Appellate Division of the Supreme Court of Alberta and had awarded him damages for wrongful dismissal, and costs throughout.

### **Synoptic Record of The Athabasca Case**

(1) Thos. Richards returns from vacation in August, 1928, to find that another teacher had been appointed in his place. No notice of termination of agreement had ever been delivered to him; neither had any steps been taken to call a meeting of the Board as required by Clause 6 of the agreement for the purpose of hearing and discussing reasons for desiring to terminate the agreement. Richards was out of a position for some time and compelled to accept an inferior position at greatly reduced salary.

(2) The Athabasca School Board was sued for breach of agreement. The case was not seriously defended by the School Board on its merits but they made application for dismissal of the action on the ground that the Appellate Division of the Supreme Court of Alberta had decided in the Murray vs. Ponoka S. D. case, in June, 1929, that a teacher could not sue for damages for wrongful dismissal or termination of agreement (held to be the same in fact and effect); that a teacher's only remedy in such case was to appeal first to the Minister of Education (under Section 196 of the School Act) for a reversal of the action of the Board in dismissing him with a view to reinstatement. The learned trial judge, Mr. Justice Ives, dismissed the action on the ground that he was bound by the Alberta Supreme Court, Appellate Division, interpretation of the law in this

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regard. At the same time Mr. Justice Ives held that the Athabasca School Board had not complied with the agreement.

(3) The case was appealed to the Supreme Court of Alberta, Appellate Division, and the appeal was dismissed by them, with costs.

(4) Application was made to the Alberta Supreme Court, Appellate Division, for leave to have the case heard by the Supreme Court of Canada, at Ottawa, which was not granted.

(5) Mr. Van Allen, solicitor for the Alberta Teachers' Alliance, acting in Richards' behalf, then placed the matter in the hands of O. M. Biggar, K.C., of Ottawa, instructing him to make application to the Supreme Court of Canada, to have the case heard by them. The application was granted.

(6) The case was argued at Ottawa on Tuesday, October 14, and the judgments of the Alberta courts against the teacher were reversed by the judgment handed down on Monday, October 27, 1930, by the Supreme Court of Canada.

#### Significance of Judgment

(1) The contention of the Alliance and of Richards throughout the whole case has been upheld, that the appeal to the Minister referred to in Section 196 of the School Act only applied in cases of Summary Dismissal or Suspension for: "gross misconduct, neglect of duty or for neglect or refusal to obey a lawful order of the Board."

(2) The contention of the Athabasca School Board has been held incorrect that, even though the provisions of the agreement respecting termination of agreement are not complied with (Clause 6 specifically) the teacher had no right to sue for damages for breach of agreement, but must appeal first to the Minister for reinstatement. It also signifies that the Ponoka decision is not upheld by the Supreme Court of Canada.

(3) *It affirms definitely the teachers' ordinary common law right to sue for damages when wrongfully dismissed* without any change being necessary in the statute, a common law right which was obviously denied by the Ponoka and Athabasca decisions of the Alberta courts.

The Alberta Teachers' Alliance has every reason to be satisfied with the result of the case, the last and final round going to them. It should also be fully known to our members that the Canadian Teachers' Federation joined with us in our request for the case to be heard at Ottawa.—  
The A. T. A. Magazine.

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## *Ramblings of Paidagogos*

### **The Old Tory.**

**T**HIS is admittedly a composite picture, true in its entirety of no one individual, yet broadly typical of a large group—a group moreover, that is strong in the ancient stubborn virtues—downright and immutably sincere. Amid all the welter of change; oftentimes submerged by the vehemence of the storms that encompassed him; the Old Tory, like a granite rock, inevitably raised his head above the waters, and knit his implacable brow.

It was never in the nature of the Old Tory to consort kindly with new-fangled ideas, especially when these impinged upon the field of education. He always regarded school as a place where teachers taught well-planned lessons, and where children paid attention to them. Projects and the socialized recitation he looked upon as symptoms of a spreading educational corruption, whereby disorganization and sentimentality might be exalted at the expense of hard work and sound discipline. He had an eye to orderly behavior, and liked to see the lines swing through the front door eight abreast. So when he was told by the theorists—most of whom were in their swaddling clothes when he began to teach, and all of whom were associated in his mind with sundry picturesque epithets—that pupils must be free to realize themselves, he simply thought that there was a conspiracy afoot to turn his school into a bear-garden.

Purely out of consideration for his own self-respect, he read reams of modern educational literature; a proceeding which established him more grimly in his original opinions. He endured conversations which filled him with gloomy forebodings or contemptuous wrath, and attended meetings where he carefully abstained from moving votes of thanks. He felt in his bones that he was right—that the whole fabric of his experience could not so readily be overthrown—but he had no facility with the new pedagogical vocabulary, and was at a disadvantage in polite argument.

Consider, for example, the Old Tory's attitude to statistics, in which subject he was by sheer weight of professional opinion compelled to take a course. He was given to understand that the progressive principal was continually involved in working out abstruse calculations. In spite of the fact that the Old Tory could gauge the standing of each of his classes to a hair, and knew good teaching as a man knows a good egg, he put a notebook in his pocket and set forth to solve the mysteries of the percentile and the correlation. Being a powerful arithmetician, the Old Tory enjoyed the course and did extremely well in the examination: in fact, he astounded his modernist confreres by collecting every available mark. But the rub came



when he made a tentative effort to use the material in his school. To tell the truth, he never became clear as to what a standard deviation really was. He could produce one at a moment's notice, but—like the magician who unexpectedly raised a genuine ghost—he didn't quite know what to do with it.

Intelligence tests bothered him in much the same way. In self-defence he learned how to use them, and even went so far as to work out a few I.Q.'s, but he never came to feel at home with them. Being constitutionally of a logical turn, he wanted to know exactly what he was measuring; and this was a thing the Old Tory never found out. The crash came, however, when he worked out his own I.Q. by means of a self-administered test, and found it to be 61—a result which outraged his sense of decency, and led him into those sardonic interpretations which have been misunderstood; the truth being that the Old Tory did not fancy himself in the gratuitous role of a "Near Genius."

Somehow or other even the Laws of Learning annoyed him. He was at a loss to account for the wealth of literature lavished on them, since to his unsophisticated mind, the writers simply said the same things over and over again in different words. Seated by his own fireside, with a big pipe in his jaw and the glint of battle in his eye, the Old Tory has been heard to assert that he could say all that need be said about the "psychobunkalogical" Laws of Learning in about one paragraph. Exercises he thoroughly endorsed, though his obstinacy was such that he invariably referred to it as drill. As for Readiness, he stated with great emphasis—the Old Tory was nothing if not emphatic—that he could produce any required quantity of Readiness through the agency of one baleful glare, and that every teacher worthy of his salt could do the same. It is to be questioned whether he really grasped the Law of Effect at all: to him it was inextricably bound up with examination results; and the personal satisfaction or annoyance of pupils never struck him as important.

Speaking of examinations, the Old Tory was at no time a party to their decline: indeed, they were his meat and drink. He firmly believed that the progressive disappearance of examinations was due to the Machiavellian intrigues of a generation of ineffective teachers who were unable to "stand the gaff." This expression is the Old Tory's own, and has been selected from a profusion of descriptive terms, few of which would meet the meticulous phraseological requirements of a teachers' journal.

But in spite of these reactionary views, so sadly subversive of any educational progress whatever, it must be recorded that the Old Tory was not only respected but beloved by teachers and pupils alike. There was a force in the man: a volcanic quality whose emergence could never be calculated by ordinary laws: a grim truculence which was powerless to conceal the kindly warmth of his heart.

It must be conceded that according to accepted canons he was not the best of sportsman: he had never learned to veil his feelings

behind a mask of indifference, and upon the least sign of injustice to his team, would bear down upon his victim with the outraged wrath of an avenging angel. This was no doubt due to his having been raised on an Ontario farm, with no great "Public School" in the immediate vicinity, and should not be counted too harshly against him. At all events, a victory filled him with exultation, and a defeat frankly depressed him. It would, however, be a monstrous error to conclude that these reactions were purely personal ones, and that the Old Tory was cursed with an in-growing disposition: the truth of the matter was that he lived for the time being in the activity of his boys, so that he shared intensely in their joys and sorrows. Hard words and official protests were all part of the day's work, but he was as far removed from pettifogging underhandedness as day is removed from night. He dealt forth-right blows and expected his adversary to do the same—and withal he bore no permanent grudges.

Most of his boys are now men, but their manhood is shot through with his pervasive influence. They will stop in the midst of their most important concerns to recount with relish how the Old Tory caught them redhanded in some childish iniquity, and with what vehemence he impressed a love of virtue upon their very hides. His name is an "Open Sesame" to some of the most inaccessible sanctums, but it also has a strange potency in workshops and bunkhouses. At the sound of it, lumberjacks and miners, as well as university professors and business executives, have been seen to rub themselves reminiscently, and their faces to light up with the slow smile of a well-loved memory.

It might be supposed from our constant use of the past tense that the Old Tory is dead—a natural but grievous mistake. He is a tough old scoundrel and expects to retire at the age of eighty or thereabouts for the purpose of writing a book. In this he plans to present the world with the unvarnished truth about education in the compass of a hundred pages. The book will thus be pithy and frank: it will refer to a spade without euphemism; and will recall the style of Solomon in the Book of Proverbs. Paidagogos believes that the proceeds of this work will support the Old Tory in a state of unaccustomed splendour throughout his declining years.

But we must bid the old man a temporary farewell—secure in the knowledge that we shall shortly join him before his own hearth, there to pass a few delightful hours in a pedagogical discussion which appears to have neither beginning nor end, and which has now served us in good stead for some ten years. These arguments he invariably wins, since he has a very powerful voice and little or no regard for the amenities. Then again, there is a continual threat of apoplexy which gives the Old Tory an overwhelming advantage in debate.

It is sufficient, perhaps, in the light of his amazing influence upon the lives of two generations, to add that "his reward is with him."



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## *"Educational Broadcast" Programmes*

THE Vancouver School Principals' Association is conducting this winter its second series of educational broadcasts. Through the courtesy of Radio Station CNRV (Canadian National Railways) a programme is being given every Tuesday evening from 7:30 to 8:15. Miss M. Cowie, of Aberdeen School, with five-minute chats on Canadian books for boys and girls; Mr. C. E. Findlater, Supervisor of Music in Vancouver City Schools, with illustrated talks on the instruments of the orchestra, and Mr. A. Anstey, of the Vancouver Normal School, with talks on the Romance of B. C. History, have opened the series.

During the next few weeks Miss Cowie continues her book chats from 7:30 to 7:35. The talks to children take place from 7:35 to 7:52, and those for adult listeners from 7:52 to 8:15.

Programme for the period Nov. 25th—Dec. 16th, 1930:  
Nov. 25.—7:35-7:52: Mr. P. Gomery, Canadian Bank of Commerce, "Uses of the World's Money."

7:52-8:15: Mr. H. Hoffar, Boeing Aircraft Corporation, "The Development of Means of Transportation."

Dec. 2.—Mr. H. H. Beard, Canadian Fishery Co., "Preservation of the World's Food."

Mr. D. Pullen, B. C. Telephone Co., "The Development of Means of Communication."

Dec. 9.—Mr. R. Hunter, late with Canadian Bakeries, Ltd., "Story of the World's Bread."

Mr. J. G. Lister, Technical School, Vancouver, "The Story of Light."

Dec. 16.—Mr. R. Perry, Forestry Laboratory, U.B.C., "The Tree and its Wonderful Gifts."

To be arranged by Mr. Lightbody, B. C. Electric Rly. Co., "The Story of Power."

The Radio Committee of the Vancouver Schools Principals' Association would welcome criticisms of these broadcasts and suggestions for future programmes. Will teachers throughout the province please keep this in mind and write to Mr. S. D. Meadows, Aberdeen School, Vancouver, or to Radio Station C.N.R.V., giving their frank opinions of these offerings and suggestions which may help the committee to prepare acceptable programmes after Christmas?

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# Teachers' Pensions Act

## SYNOPSIS IN QUESTION AND ANSWER FORM

By HARRY CHARLESWORTH, General Secretary, and Teachers' Representative on the Pensions' Board.

**Note:** Section numbers in parenthesis at end of questions refer to Sections of Teachers' Pensions Act as printed in October issue.

**1. Q. To whom does this Act apply? (Section 3).**

- 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.

**Note:** Substitute teachers are not included unless substituting for a continuous period of at least one school term.

**2. Q. What amount must a teacher contribute? (Section 3).**

- A. Four percentum of the amount of his salary.

**3. Q. May a teacher contribute more if he so desires? (Section 4).**

- 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; when Act first applies;

Not exceeding 6 per cent., if under 45 years; when Act first applies;

Not exceeding 7 per cent., if under 50 years; when Act first applies;

Not exceeding 8 per cent., if 50 years or over; when Act first applies.

**4. Q. How are the teacher's contributions paid? (Section 3(2)).**

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

In all other cases the Minister retains 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 causes the deduction to be made at the time of the payment of the salary to the teacher.

**5. Q. How may a teacher arrange for increased contributions, as outlined in Question 3? (Section 4).**

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- 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). A copy of such request should also be forwarded to the Civil Service Commissioner, Parliament Buildings, Victoria, B. C.

**6. Q. May increased contributions be commenced at any time?**

- A. 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 such 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 own back contributions up to 8 per cent., although he may do so if he desires. In this case he would forward a cheque for an additional \$80.00, \$40.00 of which would go to the Reserve Fund, and \$40.00 of which would be added to his personal account.

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

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

**8. Q. May a teacher permanently discontinue his contributions at any time? (Section 5).**

- 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.



**9. 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.

**10. 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? (Section 3(3)).**

A. Yes, if he so desired, and with the approval of the Teachers' Pensions Board, 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.

**11. Q. May special voluntary contributions be made by, or on behalf of any contributor? (Section 6).**

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 for the purpose of computing the annuity, 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(3) 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.

**12. Q. What method of accounting is provided for? (Section 7).**

A. The Provincial Treasury is the custodian of the Teachers' Pension Fund, and all moneys therein are accounted for as part of the Consolidated Revenue Fund; and account is 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.

**13. Q. Is each contributor's account kept separately? (Section 10).**

A. Yes. A separate account is 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 also shows the amount at his credit in each case, after the addition of accrued interest.

**14. Q. How is the "Reserve Account" provided for? (Section 8).**

- 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 placed to the credit of an account in the Teachers' Pension Fund 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	657.64	1617.64
In 25 years.....	1200	1139.60	2339.60
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. In this case the Pension Fund has constituted for him a compulsory savings account. If he remains until he obtains a retiring allowance, then his gain is still greater, for his individual account, as given here, is doubled for the purpose of computing his annuity, 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 majority of those now in service were on much higher, or maximum, salaries, and hence their five months' deduction for the Reserve Fund, in many cases, equalled or exceeded the ten

months' deduction of the new teachers, e. g.:

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

5 months' contributions of 4 per cent. of \$3,000 salary=\$60.

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

Again it should be remembered that many of the older teachers have paid more than four per cent. of their salary into the Reserve Fund.

**15. Q. Is provision made for any teacher temporarily unemployed at the time of the commencement of the Act? (Section 8).**

- A. Yes. The Pension Board may grant the status of an employed teacher 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, and in such cases, upon his return to employment, only his first five monthly deductions are placed in the Reserve Account, and he becomes eligible for the past service allowance upon retirement.

**16. Q. For what purpose will the Reserve Account be used? (Section 9).**

- 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.*

**17. Q. What rate of interest is provided for? (Section 11).**

- 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 Act 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 Legis-

lature for that purpose, or, if no appropriation is available for that purpose, from the Consolidated Revenue Fund.

**18. Q. What financial contribution does the Government make to the Teachers' Pension Fund? (Section 12).**

- A. The Act 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 dollar (\$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.

**19. Q. How may moneys at the credit of the Teachers' Pension Fund be invested? (Section 13).**

- 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.

**20. Q. When are contributors entitled to Pension allowance? (Section 14).**

- (a) *After 15 years' service in British Columbia, and upon attaining required 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) *In 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.*

**21. Q. How is the amount of the pension determined? (Section 15(1), (2) and (3)).**

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

- (1) *The amount at the teacher's credit in the Teachers' Pension*

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*Fund—arising from deductions from his salary and the accrued interest thereon.*

This amount is doubled for the purpose of computation 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, page 33).

- (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 11).*

This amount is not doubled for computation, 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, page 33).

- (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 15) the pension granted under (a) and (b) above, is 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 may in any case exceed seven hundred fifty dollars (\$750) per annum. (See concrete example, page 33).

**Note:** A portion of a year is provided for—e. g., for 7 months—seven-tenths of twenty-five dollars would be granted, etc.

**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, is 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.

**22. Q. What pension allowance is payable in case of disability? (Sections 14 and 15).**

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In cases where a teacher is permanently incapacitated by mental or physical disability—and is retired from service as a teacher by the Teachers' Pension Board—he is granted the full pension to which he is entitled at the day of his retirement—according to the three factors as outlined in Question 21, e. g.:

- (a) An annuity computed on an amount equal to twice the amount at his credit arising from deductions from salary and accrued interest thereon.
- (b) An additional annuity computed on the amount of any special voluntary contributions made by him or on his behalf.
- (c) Additional annual allowance in respect of past service in British Columbia before the commencement of the Pensions Act.

**23. Q. What allowance is payable to dependents in case of death after 15 years' service in British Columbia? (Section 17).**

- 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, the said allowance to be based on the age of the relative or widow and to be calculated on the single-life plan pursuant to the prescribed tables then in force:

By this provision, a teacher's pension is, in case of death after 15 years' service in British Columbia, transferred to his widow, or to any dependent relative approved by the Commissioner. Note that the back-service allowance of twenty-five dollars per annum for each year of service in British Columbia prior to the commencement of the Act is also payable to the widow, or dependent relative, subject to a pro rata adjustment according to age.

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

**24. Q. What provision is made in case of death before 15 years' service in the Province? (Section 21).**

- 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 total contributions together with interest) is paid to any person nominated in writing, signed by the contributor

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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 is not subject to the control of the creditors of the contributor, nor does it 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.

**25. Q. In what form may the Pension allowance be taken? (Section 16).**

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, page 33).
- (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, dependents, or estate, 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, page 34).

**(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 allow-

ance, and vice versa. (See concrete example, page 35).

**Note:** The choice of plan is an important matter and is, of necessity, a personal one. Individual circumstances should govern the choice. If any difficulty in deciding should arise, teachers would be well advised to write to Mr. Norman Baker, Civil Service Commissioner, Victoria, B. C., who, from his wide experience in administration of the Civil Service Act, the Municipal Employees' Act, and the Teachers' Pensions Act, will be able to give valuable counsel.

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

**26. Q. Have the special retiring allowances which were paid to certain former teachers been continued? (Section 18).**

- A. Such former teachers have continued to receive 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 are not entitled to any other right or privilege under the Teachers' Pensions Act.

**27. Q. When are allowances paid? (Section 19).**

- A. Pension allowances are paid monthly.

**28. Q. Are allowances safeguarded? (Section 20).**

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

**29. Q. Are refunds provided for those who withdraw from teaching in B. C. before retirement? (Section 22).**

- A. Yes. Where a contributor (who is not entitled to a teacher's pension) voluntarily retires from the teaching service, and files with the Civil Service 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 is paid to him upon request in writing signed by him. Requests for such refunds should be forwarded to the Civil Service Commissioner, Parliament Buildings, Victoria, B. C.

**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 14 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.

**30. Q. Who will have charge of the administration of the Act? (Section 23).**

- A. The Department of the Secretary, under whom the  
Civil Service Commission ment functions.

**31. Q. What provision is made for Teachers' Pensions Board? (Section 24).**

- A. The Act provides that 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. The present personnel of the Teachers' Pensions Board is: Chairman, Dr. S. J. Willis, Superintendent of Education; Secretary, Mr. Norman Baker, Civil Service Commission; Representative of the Teachers, Mr. Harry Charlesworth.

**32. Q. What are the powers of the Teachers' Pension Board? (Section 25).**

- A. 1. *To retire, permanently, teachers from service under the following conditions:* 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.

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2. To grant "employed" status to teachers temporarily unemployed at time of commencement of Act under the following conditions: 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 14) 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 21c).

3. To review, vary, or rescind decisions, 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

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4. To have full power to grant special pensions to certain teachers during interim period to April 1st, 1930, before ordinary pensions became operative. 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 the Act, and shall make such orders and fix such pension as they in their discretion shall deem proper.

**33. Q. What effect will orders of the Board have? (Section 26(1)).**

- A. Every order made by the Teachers' Pension Board is 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 is 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.

**34. Q. What means of enforcement is provided? (Section 26(2)).**

- 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.

**35. Q. What are the powers of the Commission? (Section 27).**

- A. Except where otherwise provided by the Act, or the regulations, the Commission has 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.

**36. Q. What medical examination is necessary in case of application for pension by reason of physical or mental disability? (Section 28).**

- 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, must 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.

**37. Q. On what date did the Act come into effect? (Section 39).**

- A. On April 1st, 1929.

**38. Q. When did the first retirements under the Act take place? (Section 29(1)).**

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A. Under ordinary circumstances, not until April 1st, 1930.

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 off the Act, could retire only after the expiration of ten teaching months from date, i.e., not until April 1st, 1930.

**Note:** During the period from April 1st, 1929, to April 1st, 1930, special pensions were granted under authority of the Act to disabled teachers. (See Question 39.)

**Note:** The delay in granting ordinary pensions was absolutely essential. It should be remembered that pensions are paid from the Pension Fund, and not from the Reserve Fund. The first five contributions of all teachers went to the Reserve Fund, which is kept intact. There was no money in the Pension Fund itself until the end of the sixth month (except the Government's contribution), and it was necessary to have at least five months' contributions in such Pension Fund before payments were 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 one of the Annual Meetings 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.

**39. Q. What provision was made for any special cases which arose during the first year, where teachers, by reason of disability or age, could not possibly continue teaching, and yet were unable for financial reasons to retire? (Section 37(1)).**

A. Such cases were met under the following provision contained in the Teachers' Pension Act:

Notwithstanding the provisions of any other section of this Act, any teacher who, prior to the date upon which the payment of pension allowances becomes effective (April 1st, 1930), 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.

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**Note:** It should be thoroughly understood that only the most urgent cases were granted this privilege, and also that the amount of the allowance during the interim period did 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, in practice, resolved 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.

**40. Q. Can a teacher receive a Pension, or any payment from the Pension Fund, and also continue teaching? (Section 29(2)).**

- 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."

**41. Q. What provision is made for a teacher who, when retired, is unfit to manage his own affairs? (Section 29(3)).**

- 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.

**42. Q. How are the Administration Expenses provided (Section 31).**

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

**43. Q. What provision is made for "Annual Returns" of the Teachers' Pension Fund? (Section 32).**

- A. The Provincial Secretary is obligated to 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 the Teachers' Pensions Act during the fiscal year next previous of such session, and showing the condition of the Teachers' Pension Fund.

**44. Q. What reports are to be made by beneficiaries? (Section 33).**

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



**45. Q. How are claims against the fund safeguarded? (Section 34).**

- 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.

**46. Q. How are the School Boards' rights of dismissal safeguarded? (Section 35).**

- 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.

**47. Q. What provision is made for teachers who may enter the service of the Department of Education? (Section 36(1-2-3)).**

- A. In case a contributor under the Teachers' Pensions 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 Teachers' 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 latter provision also extends to those former teachers who were at the time of the commencement of this Act, already in the Civil Service as employees of the Education Department.

**48. Q. What regulations may be made in connection with the Act? (Section 38).**

- 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.

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- (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' Pensions 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.

**49. 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? (Section 38(3)).**

- 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 Fund 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 difficult 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.

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

- A. No. There can be little doubt that such cases will arise occasionally and the matter was considered when the Act was in course of preparation. A section was drafted to provide for such a contingency, but it was found impossible to include it

in the Act, as the Legislature raised serious objection to it. Such objection was not due to lack of sympathy with such teachers, but was based on the extreme difficulty of safeguarding such a provision, and of determining what were actual needs, and what constituted an adequate allowance. It was pointed out that a Pensions Act was not designed to provide an all-inclusive benevolent fund, and that such cases would have to be dealt with under some other plan.

**51. Q. Is retirement compulsory at retiring age? (Section 14).**

A. No. Male teachers of the age of sixty-five years, and female teachers of the age of sixty years, with not less than 15 years' teaching service in British Columbia are eligible for retirement on pensions if they so desire. If they, on their own behalf, make application for pensions, such pensions will automatically be granted.

It is not, however, compulsory that they should retire at such ages, unless they are retired by *The Teachers' Pensions Board*. (See Question 53.)

**52. Q. Can any School Board make retirement compulsory for its own teachers, by adopting a regulation that all of its teachers upon reaching the retiring age, will automatically be retired under the Teachers' Pensions Act? (Section 25).**

A. No. School Boards have no power whatsoever to retire any teacher under the provision of *The Teachers' Pensions Act*. This power is given to the Teachers' Pensions Board alone.

**53. Q. Can any School Board request the Pensions Board to inquire into the circumstances connected with the employment of any of its teachers, who, by reason of age or by reason of mental or physical disability, have, in their opinion, become incapacitated from properly performing their duties as teachers? (Section 25).**

A. Yes, and *The Teachers' Pensions Board*, after considering any allegations or representations made by or on behalf of the teacher, 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 the teaching service. This provision is intended to ensure that an efficient teacher of pensionable age shall not be forced to retire, and, on the other hand, to ensure that a teacher who, by reason of age or disability, is no longer efficient, shall not remain teaching after pensionable age.

**54. Q. Can a School Board retire a teacher on pension, or grant an additional pension allowance under any other Act than the Teachers' Pensions Act? (School Law Section 50(3)).**

A. Yes. Under the School Law, Section 50 (3), which reads as follows:

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"The Board of School Trustees may, with the approval both of the Council of Public Instruction and of the Council of the municipality comprised in the school district in which such teacher has been engaged, make a retiring allowance to any teacher whom it retires from its service for reasons of ill-health, or old age." Such allowance would, of course, be paid from the funds of the municipality, and not from the Teachers' Pensions Fund. In the case of teachers who have given long years of service, particularly under the same Board, there are strong arguments in favor of this provision being put into effect.

## HOW TO CALCULATE THE AMOUNT OF A PENSION

### Concrete Examples

For this purpose, the following tables, as reprinted in the last issue (October, 1930) of The B. C. Teacher will be necessary.

- (a) Value of contribution on basis of \$1.00 per month with 5 per cent per annum compounded every six months. (Page 32).
- (b) Value of pension allowance, single life plan. (Page 29).
- (c) Value of pension allowance, guaranteed plan. (Page 30).
- (d) Value of pension allowance, joint life and last survivor plan. (Page 31).

**Example A: A male teacher with a salary of \$1200 per annum, contributing for 35 years retiring at 65 years:**

#### I. To determine total amount at teacher's credit:

Annual contribution would be 4% of \$1200.00 - - = \$48.00  
 Calendar monthly contribution would be 1/12 of \$48.00 = \$ 4.00

Reference to table on page 32 shows that on basis of \$1.00 per month contribution:

Total amount paid in 35 years = \$ 420.00  
 Total amount of interest earned = \$ 691.70  
 Total amount of credit - - - = \$1111.70

Therefore on teachers' basis of \$4.00 per month contribution:

Total amount paid in 35 years - = \$ 420.00  $\times$  4 or \$1680.00  
 Total amount of interest earned = \$ 691.70  $\times$  4 or \$2766.80  
 Total amount at credit - - - = \$1111.70  $\times$  4 or \$4446.80

#### II. To determine the sum for purpose of computing annuity:

Multiply the total amount at credit, as above by 2.

$$\$4446.80 \times 2 = \$8893.60$$

#### III. To determine value of annuity purchasable:

- (a) **Single life plan, payable for the life of the contributor.**

Reference to single life table on page 29 (October issue)

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shows at age 65 the value of a superannuation allowance of \$100.00 per annum for life for a male is \$887.00. In other words this means that it requires, at age of 65, a sum of \$887.00 to give a male teacher a pension of \$100.00 per annum for life. But the teacher in our example has \$8893.60 available, and for each \$887.00 he can purchase a pension of \$100.00 per annum for life. Therefore, his pension will be

$$\frac{\$8893.60}{\$887.00} \times \$100.00$$

$$1002 = \$1002 = \$1002.00 \text{ per annum for life, or } \$83.50 \text{ per month.}$$

$$\begin{array}{r} 887 \overline{) 889360} \\ 887 \end{array}$$

$$\begin{array}{r} 2460 \\ 1774 \end{array}$$

$$\begin{array}{r} 586 \end{array}$$

- (b) **Guaranteed Plan, pension to be paid for 10 years certain, or for the life of the contributor, whichever shall be the longer.**

Reference to Guaranteed Allowance Table on page 30 (October issue) shows that at age of 65 the value of a superannuation allowance of \$100.00 per annum guaranteed for 10 years, for a male, is \$1036.00, or the sum of \$1036.30 will purchase a pension of \$100.00 per annum for 10 years certain, or for life.

Therefore, \$8893.60 will purchase a pension of

$$\frac{\$8893.60}{\$1036.00} \times \$100.00$$

$$\begin{array}{r} 858 \\ 1036 \overline{) 889360} \\ 8288 \end{array}$$

$$\begin{array}{r} 6056 \\ 5180 \end{array}$$

$$\begin{array}{r} 8760 \\ 8288 \end{array}$$

= A pension of \$858.00 per annum, or \$71.50 per month, for 10 years certain, or for life, whichever period shall be the longer.

- (a) **Joint Life and Last Survivor Plan: Pension payable during the joint life of the contributor and any person nominated by him prior to the granting of the superannuation allowance, and during the life of the survivor.**

Reference to the Joint Life and Last Survivor Table, on

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page 31 (October issue), shows that for a beneficiary and a dependent, both of whom are 65 years of age, the value of a superannuation allowance of \$100.00 per annum is \$1191.00.

(Note: This figure \$1191.00 is obtained by reading down the 65 Beneficiary Column until you reach the figure opposite 65 in the Dependent Column).

The sum of \$1191.00 will purchase a Joint Life Pension of \$100.00.00 per annum.

Therefore \$8893.60 will purchase a pension of

$$\begin{array}{r}
 \$8893.60 \\
 \times \$100.00 \\
 \hline
 \$1191.00 \\
 746 \\
 1191)889360 \\
 8337 \\
 \hline
 5566 \\
 4764 \\
 \hline
 8020 \\
 7146 \\
 \hline
 \end{array}
 \quad = \quad \begin{array}{l}
 \text{A pension of } \$746.00 \text{ per annum, or } \$62.20 \text{ per month, payable during life of beneficiary and survivor.}
 \end{array}$$

Note: If teacher is 65 years old and his dependent only 60 years old, then under the Joint Life Plan (Table on page 31, October issue), the value of a Joint Life and Last Survivor Plan Pension of \$100 per annum is found to be \$1299.00. (Reading down Beneficiary 65 Column until you reach the figures opposite 60 in the Dependent Column).

\$8893.60 will purchase:

$$\begin{array}{r}
 \$8893.60 \\
 \times \$100.00 \\
 \hline
 \$1299.00 \\
 684 \\
 1299)889360 \\
 7794 \\
 \hline
 10996 \\
 10392 \\
 \hline
 6040 \\
 5196 \\
 \hline
 \end{array}
 \quad = \quad \begin{array}{l}
 \text{A pension of } \$684 \text{ per annum, of } \$57.00 \text{ per month, payable during life of beneficiary and survivor.}
 \end{array}$$

#### **Additional Pension Allowance for past service in B. C. before commencement of the Pensions Act (before April 1st, 1929)**

Under the provisions of the Teachers' Pensions Act, the pension granted on the basis of the amount of the teachers' own contributions (as worked out in preceding examples) is increased by the addition thereto of an allowance equivalent to an annual allowance at the

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rate of twenty-five dollars for each year's employment as a teacher in the province, covering at least ten months' actual teaching service, prior to the commencement of the Act. But in no case shall this extra allowance exceed \$750.00 per annum. (Note: Active naval and military service in the Great War is counted. See Section 15(3), Teachers' Pensions Act).

**Example:** A teacher commenced teaching in B. C. on September 1st, 1920, and has taught continuously since that date. From September, 1921, until April 1st, 1929, is a period of 8 years and 7 months.

Therefore, amount of extra pension under above section equals  $8 \frac{7}{10}$  times \$25.00 = \$217.50.

He would, therefore, secure an additional allowance of \$217.50 per annum for life, upon retirement.

**Note:** This full amount of \$217.50 per annum is paid if Single Life Plan is adopted.

It is, however, included in the Guaranteed Plan, or the Joint Life and Last Survivor Plan on a pro rata basis; that is, the amount would be proportionately decreased as is the case with the ordinary annuity pension if these alternative plans are chosen.

**Note:** This past service allowance is also payable to the widow or nominated dependent relative in case of the death of a teacher after 15 years' service in British Columbia, but here again the actual amount payable will vary pro rata in accordance with the age of the widow or dependent.

#### Other Concrete Examples:

The above methods of calculation apply to all pensions. Here is another concrete illustration:

##### Male Teacher:

Age (in September, 1929) 41 years.

Salary \$2900.00 per annum.

Past service, prior to April 1st, 1929, 9 years.

Amount of contribution, 4 per cent.

Annual contribution ..... \$116.00

Monthly contribution ..... \$9.65

Number of years contribution until retiring age, 24 years.

Amount at credit at retiring age (contributions

\$2784.00, plus interest, \$2476.00) ..... \$ 5,260.00

Amount used for computation of annuity ..... \$10,520.00

##### Amount of annual pension (Single Life Plan)

From annuity ..... \$1176 per year or \$ 98.00 per month

Past service allowance.... \$225 per year or \$ 18.75 per month

Total pension ..... \$1401 per year or \$116.75 per cal mo.

If other plans chosen, pension would be reduced proportionately.

In connection with the working out of the teachers' pensions, it should be remembered that individual records are kept in the Civil Service Commissioner's office for every teacher in the province.

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These records show the total amount of every teacher's contribution, together with the interest additions. At any moment, therefore, the total amount at a teacher's credit can be ascertained by reference to the individual record file.

**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' Pensions 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' Pensions 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, on the average, will draw this pension for five years less than the women.

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## Matriculation Examinations And Accredited High Schools

By A. S. TOWELL, *Supervising Principal, Nanaimo, B. C.*

FOR many years past the senior classes of our British Columbia High Schools have been known as the "Matriculation" classes and it is no exaggeration to say that the instruction in those High Schools has been carried on with one main object in view, namely, to train pupils to pass the Matriculation examination when they shall have reached the end of the course. Our system has invested this examination-passing aim with an importance which has enabled it to dwarf and to force into the background all the true and essential objectives of the educational process.

The above is a categorical assertion which may be disputed by some. It is arguable that if training were directed towards the establishment of certain habits, attitudes and ideals in the students; towards training them to perceive and thereafter to apply general principles; towards getting them to "think for themselves"; that the ability to pass the Matriculation examination would result as a necessary by-product of the work. The examination being the kind it is, this may or may not be so; the point will not be discussed here. Fifteen years of experience, observation, and discussion in this province lead the writer to repeat emphatically that with unimportant exceptions our instruction has been directed with an eye single to passing Matriculation.

This state of affairs has been increasingly criticized by teachers, by university professors, and by laymen, until now the question has become a burning one. It may be discussed from either of two points of view: that of the High School, or that of the University. A third point of view might be urged, namely, that of society and of the pupils themselves; but it may be assumed with perfect safety that this last is identical with the true interests of the High School. It is not, however, identical with the interests of the University, since that institution is concerned only with that minority of students who will proceed to college. This article will approach the question from the side of the High School and of society, but of necessity it will also take into account the University side.

It may be stated at the outset that some of the faults of our system are in a fair way to being removed by the new High School Course of study recently put into effect by the Department of Education. No longer are all the students of an academic High School, regardless of their interests, abilities, or plans for the future, forced to embark upon a course of training which specifically aims to fit pupils for University work leading to a college degree. Yet we must unfortunately qualify this statement by remarking that while students now have greater liberty of choice, most of them still have to choose among mathematics, physics, French, chemistry, etc., and the subject-matter prescribed for these studies is practically the same as it was before—it is subject-matter which is supposed to train students to undertake further work at college, and in far too many cases it is highly unsuited to the needs of pupils whose schooling will cease when they graduate from High School. It is fairly generally admitted that as good a statement as any of the real aims of High School training is con-

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tained in the seven cardinal objectives of secondary education laid down by the National Education Association, and it may be pertinent to remark here that among those seven objectives preparation for college does not find a place. Yet in British Columbia and elsewhere preparation for college has dwarfed all other aims. It would be interesting, further, and would doubtless provoke some enlightening discussion, if those who prescribe the requirements for Matriculation should be asked to show cause why preparation for college should be different from preparation for life.

#### **A Critical Time**

Before entering on the main discussion there is one other point upon which the writer would like to insist as emphatically as possible. It is that now, and during the coming twelve months or so, is the vital and critical time when the whole question of Matriculation examinations and Accredited High Schools should be most carefully investigated. Important changes are now being made in our secondary school system; it has to be decided upon what basis High School Graduation certificates will be granted; some change will in any event have to be made in the examination system for the obvious reason that under the new course of study the pupils will be completing their work in different subjects at different times instead of, as in the past, all at once at the end of Grade 11. For instance, a pupil may complete his course in Geography and Physics at the end of Grade 11, and that in Chemistry and French at the end of Grade 12. Will he therefore take his Matriculation examination in sections as he completes the work, or will he have to wait until the end of Grade 12 and write on matter which he has not studied for a year? No time could be more opportune than the present for a thorough enquiry into the examination system; no moment is more propitious for urging the crying need of reform.

To turn now to the main argument, we may perhaps say that the question resolves itself into deciding two things: first, how we shall select out of the whole group those students who shall be admitted to college; and, second, how we shall select those who shall be granted a High School Graduation Certificate. These will be dealt with in the order given, and in discussing admission to college it becomes necessary to make a frontal attack upon the Matriculation examination system in its present form.

In the first place, then, the examination fails lamentably to achieve its object. Certainly it selects or "passes" certain individuals, but does it select those who will successfully do college work? The proportion of those who fail in college is sufficient answer. If one-half of all freshmen fail, it means that the examination method of selection is not a great deal more satisfactory than it would be to draw names out of a hat and leave the result to chance. Logically, the remedy would be to pass only about one-half the percentage of candidates that has customarily been let through; but imagine the public outcry if this were done! This year some 45 per cent. of the candidates passed, and a further 25 per cent. were granted supplementals. It is not difficult to realize what would be said if these figures were reduced to 22 per cent. and 12 per cent., respectively.

#### **What Does the Examination Achieve?**

A question arises: if the examination does not achieve its object of

selecting prospective successful college students, what *does* it do?

The only reasonable answer seems to be that it requires candidates to reach a standard which is purely arbitrary, highly subjective, absolutely unscientific, and widely variable from year to year. It is a standard which stands for nothing that can be put into words—it is meaningless. Theoretically it marks off the sheep from the goats, those who can succeed in college from those who cannot; practically, if that be its aim, it scores a clean miss. Every High School teacher knows that each year numbers of good, well-prepared students fail, while poorer students pass; it could hardly be otherwise when all depends on a single external set of tests marked by persons who know nothing whatever about the students whose papers they are marking. Any single test is highly subject to pure chance factors; a splitting headache, a temperature of 100 degrees in the examination room, sheer nervousness or over-anxiety, any one of a multitude of things may cause a pupil quite unjustly to fail. Conversely, there was a boy, for instance, of whom the writer knows, who wrote an Entrance paper in Literature knowing only one single extract of verse which he had memorized the night before the examination, and who just scraped through because, by pure accident, that particular extract happened to be asked for. It will be said that this was a case of exceptional luck for the boy. Perhaps so; but multitudes of similar cases occur, and it is this fact that makes the results of a single external examination of considerably worse than dubious reliability. It is a matter of common experience that in an examination even within a school, marked by a teacher who knows the students well, it almost invariably happens that one or two of the good students happen to do very poorly, while some very poor pupil will, on this particular paper, make quite a fair showing. The results of a series of tests are, of course, much more trustworthy; but passing or failing Matriculation depends on just one examination, and that one an external examination. In making up the pass list not nearly enough consideration has been given to the school record of candidates.

The very best that can be said of the present system is that in any one paper the cases of better students failing and those of poorer students passing will more or less average each other out, so that on the whole the paper discriminates fairly satisfactorily between levels of pupil accomplishment. The answer to this is that this "best" is not nearly good enough—that great improvement can be and should be made. And, be it noted, it is not merely a case of unavoidable uncertainty about those candidates who are on the border-line; it is a case of many pupils failing every year who definitely ought to have passed, and of a smaller number passing who equally definitely ought to have failed. This is not an inevitable state of affairs; it can be and should be improved.

We have all been deceived into under-estimating the seriousness of the present situation by a very subtle factor. This subtlety not only is responsible for our having been deceived, but it makes explanation within the compass of a few words rather difficult. The factor is, however, far too important and has done far too much damage for us to neglect it here; and if the writer fails to make its nature clear in the following paragraph, the obscurity is due to weaknesses in his ability to explain.

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The deception is due to the fact that a certain spurious and fictitious authority attaches itself in our minds to mere figures, percentages, and statistics as such. A pupil makes, say 482 marks, out of 1000, and fails. We say, "Well, there you are. Those are the figures. Your percentage was 48.2 and you cannot go against that." The case is settled; the pupil is placed; figures cannot lie. It is this sort of thing to which Bagley objects so strongly in his strictures against what he calls Educational Determinism. The 48.2 per cent. may quite possibly be not even an approximate measure of the pupil's accomplishment; but we uncritically accept it because it is one of a sheet full of figures we comprising the results obtained by all the candidates of a school, and is backed up by equally definite figures reporting the mark scored by the student in each separate subject. It was obtained by adding all these separate marks and dividing by the total possible; the addition and the division were both mathematically correct, and if you do not believe this you can check them yourself! The unimpeachableness of the figure 48.2 as the result of an addition and a division sum attaches itself in our minds to the figure 48.2 as a measure of student's ability to succeed in college work. In such devious and subtle ways are we deceived! Once a list of marks is written down on paper it becomes so definite and so accurate!

It may be noted in passing that to a certain extent the same remarks apply to I.Q.'s, A.Q.'s M.A.'s, etc. They also apply very pointedly to the attempt to judge the efficiency of a school or of a teacher by averaging up Matriculation results and comparing them with those of other schools and other teachers. If only it actually were as easy as that to obtain a sound basis of judgment! If only there were not a multitude of other considerations entering into the case! But none will be said on this point later. We shall merely remark here that it seems perfectly definite and mathematically accurate to say that a certain class stood 40th out of 82 in the Matriculation averages, but that this definiteness is absolutely spurious, and any inference drawn from it may be absolutely unsound because of neglected factors.

Let no one claim that he has not been deceived in the manner described. We have all, on the fictitious authority of mere figures, accepted examination results too uncritically. We have realized in some sort of fashion that our system was not perfect, but we have entirely under-rated the seriousness of the situation and our attempts to improve it have thus far accomplished little.

#### **Stigma of Failure**

To turn now to an entirely different aspect of the matter, is it not grossly unjust to attach the stigma of "Failure" to a boy or girl who has not the remotest intention of ever going to a University, merely because some examiners who never heard of him before decide (possibly quite erroneously) that he would not succeed at the University if he did go there? He is said to have "failed." In what has he failed? Why did he come to High School? Has he fitted

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himself as far as his ability permits for a healthy life, for worthy home membership, and the rest? He may have or he may not have; in any event the result of the Matriculation examination leaves these questions completely unanswered.

How many of those who prescribe Matriculation courses and set Matriculation papers kept the seven cardinal objectives of secondary education in mind as they worked? It is probably not stating the case too strongly to say that many of them are not even interested, except in a purely academic way, in these objectives; their interest is confined to the subject-matter of their own individual departments.

Yet these men are by no means wholly to blame. Curriculum-making and examination-making are tasks for trained specialists, and very few of our university men or our high school men have either the time or the training needed to do the work properly.

Another grave defect in the system under discussion is its baneful effects upon class-room practice. These effects have been so frequently and so widely discussed that it is unnecessary to do more than to list some of them without extended comment.

(This article will be continued in the December issue, when further criticisms, constructive suggestions for improvements, and the question of Accredited High Schools will be dealt with.—Editor).

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## *Smaller Classes*

**J**UST now there is a tendency in certain quarters to increase the size of classes. Many teachers are so situated that although they fully understand the evil results of too large classes they do not feel free to protest. They do not like to seem to oppose the school board or try to get out of work which is expected of them. There is an impression in some quarters that research has shown some advantage in larger classes. This is not true. So far no studies have been made which really go to the bottom of the problem. It is not a question of how many petty accuracies the child learns. It is fundamentally a question of character growth, and everyone with half an eye knows that it takes intimate personal attention to quicken the spirit and school the character of young folk. The teacher must get close enough to the child to establish lines of understanding and influence. Much can be done through specialists who give their entire time to guidance, but such specialists cannot take the place of the teacher in the life of the child whose attitude toward learning and toward particular subjects is influenced by the sympathetic understanding which exists or fails to exist between him and his teacher.—Joyce Elmer Morgan, editor, *Journal of the National Education Association*.

NOVEMBER, 1930

Forty-five

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THERE is nothing, I hold, in the way of work  
That a human being may not achieve  
If he does not falter, or shrink or shirk,  
And more than all, if he will *believe*.

Believe in himself and the power behind  
That stands like an aid on a dual ground,  
With hope for the spirit and oil for the wound,  
Ready to strengthen the arm or mind.

When the motive is right and the will is strong  
There are no limits to human power;  
For that great force back of us moves along  
And takes us with it, in trial's hour.

And whatever the height you yearn to climb,  
Tho' it never was trod by the foot of man,  
And no matter how steep—I say you *can*,  
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