

## A CONTRIBUTION TO THE CONTROVERSY ON THE TEACHERS' PENSION ACT OF QUEBEC, 1880,

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The desirability of making some public provision for teachers disabled by age and infirmity is undisputed. But grave differences respecting the value of the present Act exist in the minds of those chiefly interested. The Act presents many admirable features, but calculation, not sentimental considerations, must determine its worth.

Waiving all other points in the discussion I propose to answer, as best I can, the question: What percentage of their salaries must teachers expect to pay when the law shall be in full operation? An exact answer could be given, if from accurate statistics, collected from the whole Province, and extending over several years, due account of the influence of the Pension Act itself being taken, we could know, at each age, and for married male teachers for unmarried male teachers and for female teachers separately, what will be, 1st, the number embraced in the provisions of the Act; 2nd, their average emolument; 3rd, their average mortality; 4th, the number annually disabled by accident or illness, and 5th, in the case of married male teachers, the average ages of their wives, and the average numbers and ages of their children. Accurate statistics regarding all these points are not forthcoming; yet from a careful collation of facts that are known we may obtain for our guidance valuable first approximations to the truth. Such approximations are contained in the accompanying table.

I. — The first column of the table is a mere enumeration of ages from 18 years, the age at which teachers may begin to count their services, up to 48. The table does not extend beyond the latter age, because the effect of the Act will be to bring into the profession, through the Normal School and otherwise, a number of young persons who will be entitled to superannuation at 48. At this age all these will retire with three-fourths of their average salary as an annual pension.

II.—The second column of the table exhibits the supposed relative, not absolute, number of teachers of each age in the