

# Speech of Sir Robert Bond ON THE TEACHERS' PENSION SCHEME.

He Denounced It as Unjust, Inequitable and Preposterous.

HOUSE OF ASSEMBLY.

March 14th, 1912.

**SIR ROBERT BOND**—Before these Resolutions proceed further, I desire to express my views in respect to them. Education, with which they deal in part, does not require any lengthy effort to commend it to the careful attention and sympathy of this House, for every thoughtful man fully recognizes that it is the duty of the State to do all in their power to bring the advantages of a sound, practical education within the reach of the very poorest of its citizens. The only question that can cause conflict of opinion is, how best to accomplish the end that all have in view, namely, the creation of clean, honest, thrifty and intelligent citizens. But we are not called upon at this time to deal with this general question. If we were, then we might with advantage traverse the wide range of educational effort through Europe and America, and possibly in the educational system of Switzerland find the best model upon which to build, for that great educationalist, Matthew Arnold, declared that Switzerland possessed the best educational system in the world. If my memory serves me right, that State devotes about fifty-three per cent. of its educational grants in the direction of technical education. I could have wished, sir, that these Resolutions dealt with that subject, for I am convinced that the hope of this country lies rather in what shall yet be done in that direction than in the furtherance of what is termed "higher education." It seems to me that the principal aim of a higher education in this country should be to make fit the rising generation to fill the best positions in our industrial enterprise. In our factories, smelting shops, paper mills, mining industries, in civil, electrical and mechanical engineering, and also in the undertaking of agriculture upon a scientific basis. Our education so-called, will not—cannot—so fit them, and the result of this failure is that the stranger comes within our gates and seizes those prizes, while our youths have to go without our gates and become strangers in foreign lands. Last year in this House I expressed my views as to the desirability of our taking up the matter of technical education without further delay, and I intimated that this session I would bring forward resolutions so as to draw out a discussion on the subject with a view to something of a practical nature being done. Upon reflection I concluded that unless the Government were in sympathy with the movement it would simply be a waste of energy and time to do as I intended.

Now, sir, to come right down to the subject matter of the Resolutions before us, namely, Teachers' Pensions. It would appear that this proposed legislation is the outcome of a movement on the part of teachers throughout the Colony to improve their position. I do not think that they are going to have their position improved under these Resolutions. I think that when the teachers have fully consid-

ered them they must arrive at the conclusion that whereas they asked for bread, they are given a stone. Unless I entirely misunderstand the working out of the scheme proposed by the Government for the adoption of this House, the mass of teachers in this country will hereafter stand in a most unfair and inequitable position as regards those who hold first places or highest rank in the profession. Such a scheme as this should have been submitted to an actuary or other competent authority. It is quite evident to me that this was not done, and the consequence is this unjust, inequitable and utterly preposterous suggestion. I am aware that the Government consulted the Superintendents of Education in this Colony on the matter of this proposed scheme, but I am also aware from a perusal of the correspondence that passed between them and the Government that these gentlemen based their reply upon the assumption "that the figures furnished in connection with the proposed pension scheme are correct." They say so in their letter to the Premier of date January 5th, 1912. Let me state, sir, the actual position from my point of view, and it will then be the duty of the Government to show wherein I err. If I am correct in my view, then these Resolutions should be amended or withdrawn. If I am not correct in my conclusions, then, sir, I shall be delighted to have my error pointed out.

The present position as regards "the Teachers' Pension" is, that at the age of sixty years every teacher, male, after payment of certain annual premiums, varying according to age, secures an annuity of one hundred dollars.

The teachers in approaching the Government by petition suggested that at the age of fifty-five years, provided he had served thirty years, a teacher shall be entitled to receive an annuity of two-thirds of his salary at time of retirement. This suggestion was based upon the following reasons, namely:—

1. Educational success depends upon the work of the teachers.
2. That at present salaries are so low that teachers cannot save from their earnings to make provision for old age.
3. That large numbers of teachers leave this Colony owing to the smallness of stipends and present outlook as regards pension.
4. That new teachers have to be educated to take their places, and this makes a demand on the training fund of ten thousand dollars per year, so splitting it up that new teachers do not obtain adequate training.

There is force and cogency in the reasons advanced, but it might be observed that they affect the whole scheme of education, and form an argument not so much in support of the prayer of the petition as for a more equitable distribution of the vote for education under which the teachers would receive a larger stipend than they do at present.

The scheme which the Resolutions proposed by the Government are supposed to embody provides:—

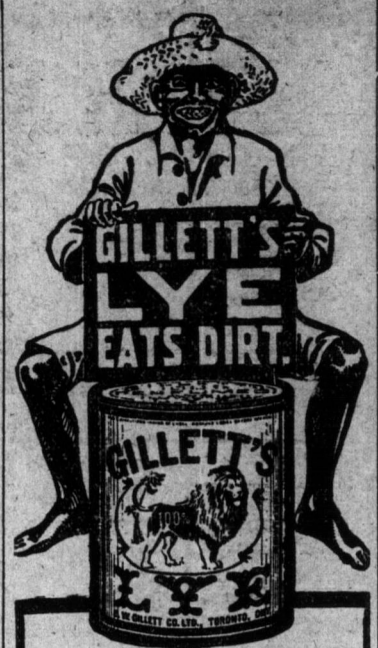
1. That at sixty years, and after thirty years of service, a teacher shall receive two-thirds of his salary averaged over the years immediately preceding his retirement.
2. That the amount at present standing to the credit of the "Teachers' Pension Fund," under section 68 of the Education Act, 1902, shall be paid into the Treasury for the use of the Colony.

Now, sir, this is not in accordance with the prayer of the teachers' petition, or in accordance with the amended petition received by the Government from the Executive of the Teachers' Association.

The teachers asked "that the present" Teachers' Pension Scheme be discontinued, and that all the teachers who have claims on the fund be allowed to withdraw the amount of their claims; and that the balance of the fund then in the hands of the Government on account of Teachers' Pensions go towards a sick benefit fund for teachers. The amended petition sent to the Government by the Executive of the Teachers' Association suggested "that the accumulated funds of the present Pension Scheme—amounting to nearly sixty thousand dollars—be handed over to the Government as a nucleus from which to pay the proposed new pensions; and, that teachers continue to pay the same premiums as under the present scheme."

Neither of these proposals have been met, for the second Resolutions before us provides "that the amount now standing to the credit of the Teachers' Pension Fund shall be paid into the Treasury for the use of the Colony." On the other hand the first Resolution provides that "there shall be established a fund to be known as the 'Teachers' Pension Fund.'" This is apparently a new fund, but there will be no fund on the first of July next, the old one having passed into the general revenue, and nothing will be paid into the new fund until twelve months after July next. It is quite evident that the Government have become muddled in considering the two proposals and the Resolutions before us portray this fact. With regard to the proposed "new Fund," I would observe that the original teachers' petition does not ask for the establishment of such a fund, and neither did the teachers contemplate the payment of any premiums. They evidently desired and expected that the payment to the Treasury of sixty thousand dollars contributed by them to the "Pension Fund" and taken over and passed into the general revenue of the Colony for general purposes, was to be regarded as a payment in full of all demands, and that hereafter they would be placed on precisely the same footing as civil servants, who do not contribute anything out of their salaries towards their pensions.

What a keen disappointment then awaits the teachers under the operation of the Government's proposed scheme. The Government have adopted in this particular the recommendation of the Executive of the Teachers' Association, and in sub-section 1 of their Resolutions it is provided that teachers shall continue to pay the same premiums as under the 1902 Pension Scheme. Now without disputing the principle of the contributory scheme, there are two classes of objections to the adoption of the 1902 premiums in order to provide for pensions proposed under the Government's Resolutions. The first objection is that Schedule J. of the 1902 Act provided that teachers could be beneficiaries under that scheme by entering on the scheme at any age between sixteen and fifty, and serving up to the age of 60. In other words, the premiums are based on services varying from forty-four years to ten years; for instance, a teachers serving forty-four years pays an annual premium of \$4.29; a teacher serving thirty years pays \$10.84, and a teacher serving ten years pays \$64.92; while under the Government's proposed scheme teachers are called upon to pay the same varying premiums and to serve for at least thirty years. That might mean that a teacher entering service at thirty years of age must pay for thirty years an annual premium of \$10.84, while a teacher entering at fifty must pay for thirty years annual premiums of \$64.92. In principle there is no reason for this difference, because the scale of Schedule J. is based on a varying term for payments and not on a fixed service of thirty years. The second objection is that the scale adopted in Schedule J. is based on the principle of all contributions receiving the same amount of pension, namely, one hundred dollars per annum. It is not only based upon a fixed pension of one hundred dollars but the contributors purchased by their annual premiums the annuity provided, whereas under the Government's proposed scheme the contributors receive annuities not according to the purchase value of the premiums, or according to their contributions, but according to a standard which has no relation whatever to the premiums they are called upon to pay. For instance, two teachers of the same age, say thirty



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years, enter at the same time; both are called upon to pay an annual premium of \$10.84 for thirty years. The two teachers therefore pay into the funds exactly the same amount. One teacher however has an average salary during the last ten years of service of eighteen hundred dollars per annum in one of our colleges, the salary of the other teacher is say three hundred dollars per annum; under the Government's proposal the highly paid teacher would be entitled to a pension of twelve hundred dollars per annum while the poorly paid teacher would be paid only two hundred dollars per annum. Yet the poor man has contributed as much to the scheme as his richer brother in the profession. Does the Government deem this equitable or just? I deem this unjust and preposterous. The teachers I venture to say never contemplated such an injustice when they petitioned the Government for a redress of their grievance. I do not think that the Executive of the Teachers' Association contemplated it, and I should hope that the Government do not intend to inflict the injustice. I would prefer to inflict the injustice, I would understand the working out of their own scheme. The fact is that the working out of a proper scheme should engage the attention of an actuary. The Government have attempted what they are incapable of dealing with. That is entirely clear, I shall not further criticise these Resolutions until the Government have answered the positions I have set up, and if they cannot answer them, then the whole responsibility in this matter shall rest with them alone.

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