operation added, there will be a total of 25 full years of service. The pension will thus be 25/60 of the average salary for the last ten years.

Tables are appended showing the annual pension in a variety of typical cases. (TABLE A.) It must be observed however that whenever a pension, calculated as above, falls below $365 per annum, the pension paid will be $365; but, on the other hand, should the pension, as calculated, be greater than $1,000 per annum, only $1,000 will be paid.

*(b) Sickness or Disability Benefits.*

If a teacher or an inspector has given fifteen years of service or more, and becomes incapacitated, a pension will be granted, and its amount will be calculated in the same manner as if he retired by reason of 40 years of service. *Sec. 11 (3).* For example, if he has served 20 years he will receive 20/60 of his average salary for the last ten years of service. Should this pension, so calculated, fall below $365, the pension will be determined by another method, which is: multiply $20 by the number of years of service. For example, if a teacher has served on.. 15 years, and his average salary for the last ten years of service is $800, the annual pension, calculated in the usual way will be 15/60 of $800, which is $200. As this falls below $365, the other method will apply and the annual pension will be $20 multiplied by 15 which is $300 instead of $200. In no case to which this method applies will the pension granted exceed $365.

Tables are appended showing the pension in cases of disability before having taught the 40 years. The least pension in the case of sickness will be $150 a year as may be seen by reference to TABLE B. All teachers who enter the profession after the Bill comes into operation will receive a pension for disability on account of sickness of at least $300 a year.

*(c) Benefits on Withdrawing or on Death.*

If a teacher withdraws from the profession, or if death occurs before a pension can be secured, it is understood that his contributions will be returned either to the teacher or to his heirs, with or without interest according to the condition of the funds, but not for the first ten years after the scheme becomes operative, and then only if actuarial investigation shows that it will be safe to introduce these benefits. The scheme will ultimately provide benefits such as these mentioned above, but at the beginning, since many will receive pensions who have contributed little, and in some cases nothing to the fund, a delay in these benefits is considered to be prudent. *Sec. 14 (1) (2).*

## SOME COMMENTS ON THE BILL.

1. Nearly the whole civilized world has adopted pension schemes for teachers of one kind or another during the last half of the nineteenth century, or in the twentieth; and by the establishment of such pension funds these countries have recognized the value to the community of superannuation allowances to teachers. The financing of these schemes is all important; while the state itself, in some instances, meets the whole cost, in the majority of cases the teachers contribute a portion of the expense, usually about 1/3 of it. The contributions proposed in this Bill are moderate and fair to all parties concerned.

In comparison with the Scottish Fund, for example, in which the contributions are from 3% to 4% by teachers, 3% by the Government, and 3% by Boards, the contributions proposed in the Ontario Bill are quite reasonable. In Bank Pension Funds in Canada, the contributions from all sources range from 8% to 12% of the salaries.