AN EXPLANATION OF THE BILL.

A BILL respecting the Superannuation of Teachers and Inspectors was given a First Reading on April 2nd, 1915, in the Ontario Legislature. As an Act of Parliament is couched in technical language, it is not always easily understood by the non-expert, and the essential points are not prominently set forth to the general reader. With a view to a clearer understanding of the Superannuation Bill, an endeavour is herewith made to present a concise statement of its main provisions, with illustrations of its working and meaning, which, it is hoped, will be of service to all concerned.

I. CONTRIBUTIONS.

To finance the scheme it is obvious that money must be provided. The expense of this scheme is to be borne by three parties.

(1) All Teachers and Inspectors are to contribute 2% of their salary. *See Section 4 (a) of the Bill.*

(2) The Provincial Government is to contribute a sum equal to 2% of the salaries of the Teachers and Inspectors. (*Section 5.*)

(3) All School Boards and Public Corporations that employ teachers or inspectors are to contribute a sum equal to 1% of the salaries of these teachers or inspectors. (*Secs. 4 (b) and 4 (c).*)

The total contribution from all sources is thus 5% of the salaries.

If sections (*b*) and (*c*) of Clause 4 of the Bill are read carefully it will be seen that only 1% of the salaries is to be contributed by the municipalities and not 2% as some might infer.

In those cases where the salary paid to a teacher is less than $550 a year, the amount of the contribution to be paid by both the teacher and the board, will be as if the salary were $550—the teacher to pay $11 a year and the board $5.50. The minimum salary of a teacher is thus regarded as $550. (*Sec. 6*).

II. THE BENEFITS.

(*a*) *Pensions after Forty Years of Service.*

(1) A Pension is to be granted to all teachers and inspectors who have given 40 years of service and who retire from the profession.

(2) The annual allowance to be paid as a pension is calculated by multiplying 1/60 of the average salary for the last ten years of service by the number of years of service. *Sec. 11* (1).

For example, if this average salary is $900 and the number of years' service is 40, the Pension will be 40/60 of $900, which is $600 per annum.

(3) A limit has been set to the amount of a pension; no pension granted for full service shall be less than $365 a year, nor greater than $1,000 a year. *Sec. 11 (1), (d) and (e).*

(4) Teachers who have not had the opportunity of contributing to such a fund in the past will be allowed half the number of their years of experience prior to the passing of the Bill in calculating the annuity.

If, for example, a teacher has taught 30 years before the Bill comes into operation, and ten years after, the 30 years will be counted as 15 years of service, and, with the ten years after the Bill came into