

annuation had been brought before the Executive Council, and at a meeting on Saturday, the 15th of January, the Hon. Mr. Hardy's bill for Superannuation in the Civil Service, as well as the superannuation of teachers, was discussed. The Council disapproved of the project to make the rate compulsory on female teachers, as their circumstances were so different from those of male teachers. Female teachers must, at best, be regarded as a transitory class, since in the large majority of cases the profession of teaching was to them but a step towards taking upon themselves the responsibilities of married life. It was thought, therefore, that it would be unjust to make the many contribute to a fund from which a very few would reap any benefit. In proof that this would be the case, he stated that out of the 391 superannuated teachers in receipt of allowances in 1880, only 38, or one-tenth, were females. He thought it would be better to make the contribution to the fund on the part of both male and female teachers optional, as it had formerly been, and at the same time to give those who contributed the choice, within certain limits, of making an increased yearly payment, with the object of securing, after a certain period of service, say twenty-five or thirty years, a pension large enough to provide them with bread and butter.

In dealing with the subject, the difficulty the Government had to meet was how to keep faith with superannuated teachers by providing money sufficient to meet the annual allowances. In 1879 these amounted to nearly \$50,000, and of this but a moiety of some \$11,000 was contributed by the teachers. He mentioned that one way of meeting this difficulty would be to take, say \$20,000, from the \$240,000 of the Government grant, and set it apart for the purposes of the fund. There would be no hardship in this, for, in the first place, this grant had been increased through his instrumentality on three separate occasions by \$20,000 each, and in the second, the decrease of the grant to each school corporation would be imperceptible. Besides, it might be legitimately diverted to the purposes of the superannua-

tion fund, seeing the grant was specially devoted to the payment of teachers' salaries. Mr. Doan asked if he was in favour of granting the allowance after twenty-five years' service; but although this question was urged by Mr. McAllister, he did not give a direct answer to it.

He shewed that by Mr. Hardy's bill *employés* of the Government, who receive a salary of \$600 or less, are to pay annually for superannuation purposes, one and one half per cent. of their income; those receiving a salary between \$600 and \$2000 are to contribute two and a half per cent. In return for this they are to receive an allowance of one fiftieth of their average salary for each year of service up to twenty-five, but no addition shall be made for any service beyond twenty-five years. He shewed that by this plan an *employé* would at the age of twenty-five years receive a retiring allowance of twenty-five fiftieths, or one-half his income. And Mr. Hardy reckoned that, to provide for this, the Government would have to supplement the yearly payments by an equal sum at least. Mr. McAllister directed Mr. Crooks' attention to some of the features of the Grand Trunk Company's scheme of superannuation. By it each *employé* is required to contribute two and a half per cent. of his income, and in return he is allowed a retiring pension of one-sixtieth of his average income for each year of service, but there is no increase after forty years' service. The highest pension by this plan is forty-sixtieths, or two-thirds of the average income. To provide sufficient money to meet the demands upon the fund the Company contributes an amount equal to what is deducted from the salaries of the officials, and if this proves insufficient a further sum is given, but at no time is this to exceed one-half of the amount previously contributed.

Mr. McAllister also directed the Minister's attention to some of the features of the Quebec and the Irish schemes of superannuation. He pointed out that in the latter the allowance at sixty-five years of age is more than double that at forty-five. Mr. Crooks admitted this, but questioned the wisdom of increasing the allowance after a certain period