

(d) The 5 year minimum clause in the Ontario act would seem applicable to Saskatchewan.

(e) The Ontario scheme makes no provision for anyone after the death of the teacher, except that the balance accumulated from premiums paid in is to be returned to the heirs. Some provision should be made (say to the extent of one-half of the teacher's pension) to safeguard the interests of the deceased teacher's wife or dependents.

(f) The basis of the superannuation allowance should be the average of the highest ten years (not the last ten years) salaries of the teacher. The last 10 years' salaries of teachers in the lower ranks of the profession are likely not to be the highest average salaries, while the salaries of inspectors and those in the highest ranks are likely to be at their maximum during the last 10 years.

(g) The maximum retiring allowance, i.e., \$1,000 in Ontario, seems arbitrary and bordering on injustice. In the case of those who have paid in premiums throughout their entire service period, the retiring allowance should be the full amount obtainable on the basis of the computation used in the scheme.

(h) The years spent, after the teacher has entered the profession, in qualifying for a higher certificate should be included as whole years (or at least half years) of service.

(i) Any duly qualified teacher should be enabled to have his or her years of service in Saskatchewan at the time when the act goes into force, counted as full years for the purposes of the act (not as half years as in Ontario) by paying into the superannuation fund a lump sum (actuarially determined) equal to the amount he would have contributed had the act been in force when he entered the service in Saskatchewan. Assuming, for instance, the rate fixed by the act to be 3 per cent. of the annual salary; in the case of a teacher who had taught for 10 years in Saskatchewan when the act became effective, this term of years would be counted as years of service on the payment by the teacher of 30 per cent. (or whatever percentage may be actuarially determined) of his average annual salary for such 10 years.

Respectfully submitted,

SUPERANNUATION COMMITTEE.

Normal School, Saskatoon,
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