

The Pensioning of Teachers.

To formulate a satisfactory system of pensions for teachers is a most difficult task. In the first place, those already in the service for all the various periods, from one year to thirty, or more, are to be considered. There are also various degrees of qualifications, and of salaries. The case is still further complicated by the fact that the tenure of office is insecure, and that the teachers are often without employment for a time. Again, many, perhaps the majority, retire after three or four years' service. These and many other elements make it extremely difficult to do justice to all.

In these circumstances the wise legislator turns to the experience of other countries for light, and though their conditions may be more or less different, yet he is not disappointed. He learns not only that the principle of pensioning teachers is sound, but he also discovers to some extent how it should be done.

As to the general effects of pensioning teachers, we have most to learn from European countries, for in some of them the system has been in vogue over seventy-seven years. But for *methods* adapted to our circumstances we must look for guidance to our sister colonies and to the United States. It is instructive to note the order in which pensions were introduced into various countries: into Russia 77 years ago, Germany, 56, England, 49, Italy, 42, France, 42, Holland, 37, Switzerland, 25, Ireland, 16, Australia, 10, Ontario 10, and many other countries within the last five years.

The conditions on which pensions are granted, are very different in various countries. Of European countries let us take one as an example. Saxony pays one-third of the salary after ten years' service, one-half of the salary after thirty years' service, and ten-fifths of the salary after forty years of service, to every superannuated teacher. His widow receives one-fifth as much as he had received. Each child receives the same amount until the mother dies, when three-fifths of her allowance is paid to each child under eighteen years old. The conditions laid down for Saxon teachers are faithful service and inability to continue teaching. Formerly, the teachers were required to contribute to the superannuation fund, but now the state bears the whole expenditure of superannuation for teachers, their widows and their orphans. The last revision of the law took place twenty-five years ago. This fact leads one to infer that Saxon teachers have received their full salaries and also their allowances, according to the superannuation laws, for the same period at least.

The most striking provisions, peculiar to other European countries may be noted. In Prussia teachers are required to pay from one to two per cent of their

salaries to support the fund, but the *city or township* bears the whole of such payment. The percentage required in Italy is 2½, in France, 5. In several countries the conditions are reviewed and changed, if necessary, every ten years. In Russia the teacher retires after thirty-five years' service on full salary. Glasgow, Scotland, the best regulated city in the world, has excellent pension laws. In Ontario the system is optional. Teachers paying annually four dollars for thirty-five years, are superannuated at the age of sixty, the allowance being \$210 or \$245, according to grade. If the teacher dies his heirs receive back all his payments with seven per cent. added. Teachers ceasing to contribute to the fund may withdraw one half of their contributions.

In Chicago the teachers leave one per cent of their salaries with the school board each year. Men, after twenty-five years' service, and women after twenty years may retire at half their annual salaries. If the school board fails to re-employ a teacher then such teacher draws from the fund what he paid into it, with interest besides. Similar laws exist in Detroit and other towns of the United States.

In Cape Colony there has been a partial system of superannuation since 1887. A committee of the present Legislature proposes to amend the law by allowing each teacher to contribute any sum not exceeding five per cent of his salary, toward the formation of a fund for the purchase of an annuity, payable on retirement at the age of sixty, or earlier, on the ground of ill health. In the event of the teacher retiring voluntarily and without misconduct before that age, the sums paid by him would be returned without interest. Instead of an annuity the teacher may elect to receive its present surrender value.

If, then, experience not only proves that the pensioning of teachers would improve education, but also shows various workable systems by which that good result may be accomplished, there should be no hesitation on the part of the governments of the Maritime Provinces in adopting a scheme suited to local wants.

There will be doubtless much opposition even from the very best educationists, but the friends of superannuation need not be discouraged. It is merely a matter of time. The necessary campaign of education may be more useful to the educators than to those to be educated.

When the London School Board was debating whether elementary science should be taught in the schools, it was objected that the pupils would get only a smattering. Sir John Lubbock replied, "Who has more