

similar to the above. In such cases the teacher or inspector must have completed 15 years of service.

(d) Five-Year Minimum. — No teacher or inspector who withdraws before having completed at least five years of service is entitled to a refund of his contributions. The intention at first was to make 10 years of service the minimum. Even five years may seem to work a hardship in certain cases, yet some provision of this nature seems necessary to exalt teaching above the "stepping-stone" practice.

(e) Forty (40) years were chosen as the basis of service, and it is on this basis that the beneficiary receives the largest allowance on retiring. If the teacher is efficient, however, there is no compulsory retirement at the end of 40 years. Strong objection has been urged that 40 years is too long a period for active service. Manifestly the act, as is usual in such cases, was drafted from the point of view of those entering the profession, rather than of those leaving it. To an extent, however, the act is retroactive, i.e., the years of service before the act came into effect count as half time in computing the pension.

(f) Provision is made whereby a teacher or inspector may retire at the end of at least 30 years of service, but at a decided disadvantage to the beneficiary as compared with his retiring allowance had he completed 40 years. A teacher or inspector retiring after 30 years would receive only about 43 per cent. of the amount to which he would have been entitled had he remained in the profession 40 years. After 35 years of service such allowance would be about 60 per cent. of the pension available at the end of 40 years. Were a teacher to retire at the end of, say, 29 years, he would be entitled under the act only to the return of his contributions.

## VI.—Recommendations

The committee present the following recommendations or perhaps suggestions. Only general principles are indicated as the details must be

worked out by actuarial experts. The Ontario act is largely the pattern for the following suggestions.

(a) Dr. Foght says in his report: "The most difficult phase of the entire educational problem is how to get and retain in the profession a sufficient number of well-prepared teachers. Before teaching can be thoroughly professionalized several things must come to pass." Among other recommendations he states the following: "The government must, by legal enactment, safeguard the profession and offer special inducements to all teachers to equip themselves well for their profession and make it their life work."

Do the "legal enactment" safeguarding the profession, and the special inducements referred to, include a superannuation provision? The answer seems to be in the affirmative.

(b) A superannuation act similar to that operative in Ontario should be adopted at an early date in Saskatchewan, the terms of such act to be applicable to all teachers holding at least second class professional qualifications (and engaged in public schools, separate schools, continuation schools, high schools and collegiate institutes, and in approved private schools), to inspectors of schools, members of the normal school staffs, and to certain departmental officials engaged in educational administration.

(c) The Ontario superannuation act offers a definite superannuation allowance to those teachers completing 40 years of service. It also offers superannuation to those completing 30 years of service on a basis "actuarially equivalent" to the 40 years' service plan. Many Ontario educationists are strongly of the opinion that there should be a definite scale of retiring allowances from 25 years of service up to 40 years. This end would apparently be possible if a 3 per cent. basis (annually contributed by the teacher and province respectively) were adopted. It seems desirable that the proposed Saskatchewan Act should comply with the latter recommendation.