PROVINCE OF BRITISH COLUMBIA

FIRST ANNUAL REPORT

OF THE BUSINESS DONE IN

PURSUANCE OF THE

TEACHERS' PENSIONS ACT

FOR THE PERIOD

JANUARY 1ST, 1941, TO DECEMBER 31ST, 1941

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. BANFIELD, Printer to the King's Most Excellent Majesty.
1942.

To His Honour W. C. WOODWARD,
Lieutenant-Governor of the Province of British Columbia.

MAY IT PLEASE YOUR HONOUR:

The undersigned respectfully submits the Report of the business done in pursuance of the "Teachers' Pensions Act" during the period January 1st, 1941, to December 31st, 1941.

G. S. PEARSON,
Provincial Secretary.

Provincial Secretary's Office,
Victoria, B.C.

The Honourable G. S. Pearson,
Provincial Secretary, Victoria, B.C.

SIR,—I have the honour to lay before you the Report of the business done in pursuance of the "Teachers' Pensions Act" during the period January 1st, 1941, to December 31st, 1941.

I have the honour to be,
Sir,
Your obedient servant,

NORMAN BAKER,
Commissioner of Teachers' Pensions.

"TEACHERS' PENSIONS ACT."

ANNUAL REPORT.

REPORT OF THE BUSINESS DONE IN PURSUANCE OF THE "TEACHERS' PENSIONS ACT" DURING THE PERIOD JANUARY 1ST, 1941, TO DECEMBER 31ST, 1941.

Section 6.—Contributions amounting to $297,852.51 were made by 4,198 teachers.

Section 7 (2).—Refunds of $506.91 were made to 5 teachers pursuant to the provisions of this section.

Section 11.—Superannuation allowances were granted to 56 teachers.

Section 15.—Disability allowances were granted to 5 teachers who had become totally and permanently disabled.

Section 16 (4), (5).—Refunds amounting to $470.70 were made in the case of 5 teachers who died while still in service.

Section 18.—Refunds amounting to $91,871.69 were made to 297 teachers who left the service of their employer.

Section 31.—Securities in the hands of the Trustees at this date are set out in Schedule No. 1 of this report.

In presenting the first Annual Report of the business done in pursuance of the "Teachers' Pensions Act," chapter 52 of the Statutes of 1940, there is commencing a new chapter, and it is hoped a happier one, in the history of pension legislation in the Province of British Columbia.

It is my firm conviction that the new pension scheme is financially and actuarially sound, and it is in very great measure the responsibility of the contributors to the scheme to assist at all times to maintain that stability.

In Schedule No. 2 of the Report some distinctly interesting figures are disclosed. There are shown to be 4,198 active teachers employed who contributed $297,852.51 during the calendar year 1941, while there were 302 persons who left the system and received in refunds of contributions the total of $92,849.30. During this year 61 persons were pensioned and there were 10 expirations, leaving a total number of 340 superannuated teachers receiving pensions in the sum of $158,452.93 per annum.

With all the discussions, consultations, and meetings of all persons interested in the establishment of a sound retirement system for the teachers of this Province, never once was it suggested, to my knowledge, that in any new scheme there should be no "disability pension"; rather was the consensus of opinion emphatic in declaring that a disability clause was essential, notwithstanding the fact that the cost of disability benefits is very considerable and is rarely understood or appreciated.

Without attempting to discuss this problem of disability at any great length at this particular time, may it be asked whether it is not possible to greatly reduce the incidence of disability among teachers employed in the public schools system of the Province? I believe that with intelligent co-operation the *per centum* of teachers who become incapacitated could be reduced and I suggest to the teaching body that here is a problem worthy of their serious consideration.

For the benefit of those teachers who remain uninformed, may I advise them that the other members of the Teachers' Pensions Board are Mr. Harry Charlesworth, General Secretary of the British Columbia Teachers' Federation, representing all teachers in the Province; and Mr. David B. Brankin, President of the British Columbia School Trustees' Association; and may I pay tribute to both these gentlemen who have attended all meetings of the Board and who have at all times given me their co-operation and support.

NORMAN BAKER,
Commissioner of Teachers' Pensions.

TEACHERS' PENSIONS FUND.

Statement of Revenue and Expenditure for the Period January 1st, 1941, to December 31st, 1941.

Revenue.

Assets of former Teachers' Pensions Fund as at December 31st, 1940, transferred to Trustees pursuant to section 43, "Teachers' Pensions Act"			$2,387,969.19
Contributions as per requirements of the "Teachers' Pensions Act"—			
Employees, section 6		$297,852.51	
Minister of Finance, section 4 (as per *contra*)		141,514.54	
			439,367.05
Interest on investments and bank interest			83,492.13
			$2,910,828.37

Expenditure.

Superannuation allowances—			
Payable from Teachers' Pensions Fund—			
Service pensions	$12,922.65		
Retirement annuities	4,015.74		
		$16,938.39	
Payable by Minister of Finance, section 4—			
Allowances paid	$141,719.84		
Less amount refunded	205.30		
Net amount (as per *contra*)		141,514.54	
Refund of employees' contributions—			
Section 7 (2)	$506.91		
Section 16 (4), (5)	470.70		
Section 18	91,871.69		
		92,849.30	
Administration expense, section 23		7,598.47	
			258,900.70
Excess of revenue over expenditure			$2,651,927.67

Ledger Assets Account as at December 31st, 1941.

Ledger assets, January 1st, 1941	*Nil*
Net revenue for period January 1st, 1941, to December 31st, 1941, as per Revenue and Expenditure Statement	$2,651,927.67
Ledger assets, December 31st, 1941	$2,651,927.67

TEACHERS' PENSIONS FUND.

BALANCE-SHEET AS AT DECEMBER 31ST, 1941.

Assets.

		General Account.	Trustees' Account.	Total.
Cash at Canadian Bank of Commerce		$3,388.73	$116,814.49	$120,203.22
Accounts receivable—				
Contributions outstanding	$25,779.38			
Amount due from Minister of Finance, section 4	70,030.68			
		95,810.06		95,810.06
Investments (Schedule No. 1)			2,435,914.39	2,435,914.39
		$99,198.79	$2,552,728.88	$2,651,927.67
Accrued interest on investments			263.01	263.01
		$99,198.79	$2,552,991.89	$2,652,190.68

Liabilities.

Employees' Retirement Annuity Account	$2,651,927.67
Accrued interest unapportioned	263.01
	$2,652,190.68

COMPTROLLER-GENERAL'S CERTIFICATE.

I certify that the accounts of the Commissioner and Trustees of the Teachers' Pensions Fund for the year ended 31st December, 1941, have been examined under my direction.

Investments in guaranteed securities are stated on the Balance-sheet at $2,435,914.39, representing original cost and amortization of discount to December 31st, 1941. A summary of the securities held at Balance-sheet date is given on Schedule No. 1 herewith, in which par values, original costs and valuation on the Dominion Department of Insurance basis as at December 31st, 1941, are also set out for information and reference.

The liabilities in respect of Employees' Retirement Annuity Account are stated at book value. No contributions to Employers' Service Pensions Account were received in the year 1941; section 8 of the "Teachers' Pensions Act" provided that such contributions should commence January, 1942.

Subject to the foregoing remarks, I certify that the above Balance-sheet is in my opinion properly drawn up so as to exhibit a true and correct statement of the affairs of the Fund according to the best of my information and the explanations given to me and as shown by the books of the Fund.

J. A. CRAIG,
Comptroller-General, Province of British Columbia.

Victoria, B.C., June 9th, 1942.

TEACHERS' PENSIONS FUND.

SCHEDULE No. 1.

TRUSTEES OF THE TEACHERS' PENSIONS FUND AND THE MINISTER OF FINANCE FOR THE PROVINCE OF BRITISH COLUMBIA.

Securities held as at December 31st, 1941.

Description.	Date of Maturity.	Par Value.	Cost Price.	Book Value.	Market Value.
Province of British Columbia—					
4% Bonds	Nov. 1, 1950	$40,000.00	$39,400.00	$39,430.53	$40,000.00
3½% Bonds	Dec. 31, 1960	2,325,000.00	2,325,000.00	2,325,000.00	2,325,000.00
3½% Bonds	June 30, 1961	71,483.86	71,483.86	71,483.86	71,483.86
		$2,436,483.86	$2,435,883.86	$2,435,914.39	$2,436,483.86

SCHEDULE No. 2.

COMPARATIVE STATISTICS, JANUARY 1ST, 1941, TO DECEMBER 31ST, 1941.

Fiscal Year.	No. of Contributors.	Contributions.			Withdrawals.		Allowances.			
		Minister of Finance (Sec. 4).	Employer.	Employees.	No.	Amount refunded.	No. granted during Year.	Deaths and Expirations during Year.	No. in Force at End of Year.	Amount paid.
1941	4,198 296*	$141,514.54	.....	$297,852.51	302	$92,849.30	61	10	340	$158,452.93

* Non-active accounts of teachers who are temporarily unemployed or who have permanently left the teaching profession.

TEACHERS' PENSIONS IN FORCE.

Date Effective.	Name.	Plan.	Amount per Month.
24-5-32	Abercrombie, Miss M. L. (Miss P. B.)	S.L. (B.)	$51.05
1-7-41	Alward, Miss B.	Guar. 5 yrs.	42.41
1-7-33	Anderson, Miss J. E.	S.L.	30.43
1-9-39	Anstey, A.	S.L.	4.17
1-7-41	Arthurs, Wm. T.	J.L. and L.S.	20.84
10-12-33	Asher, Mrs. J. A.	S.L.	32.53
1-7-33	Ashmore, Mrs. M.	S.L.	24.10
1-7-39	Bain, Miss N.	S.L.	59.51
1-7-36	Barkwill, Mrs. R. H.	S.L.	47.90
1-7-41	Barnard, Mrs. E. M.	Guar. 5 yrs.	39.69
1-7-31	Barron, Miss E. A.	S.L.	56.87
1-7-30	Barron, T. J.	Guar. 15 yrs.	42.90
1-7-41	Barton, Mrs. J. I.	S.L.	27.52
1-7-41	Baxter, Miss A.	S.L.	27.11
1-7-34	Beattie, Miss E.	Guar. 10 yrs.	53.93
1-7-36	Bennett, J. B. (Mrs. L. J.)	J.L. and L.S.	60.59
1-1-40	Bertrand, Miss C.	Guar. 5 yrs.	29.55
1-7-36	Bigney, Miss A. L.	S.L.	50.00
1-7-35	Binns, Wm. H.	Guar. 5 yrs.	67.39
1-7-41	Bird, Mrs. M. D.	Guar. 10 yrs.	46.39
16-7-41	Black, N. F.	S.L.	57.82
1-1-35	Blair, Wm. D. (Mrs. C. D.)	S.L. (W.)	19.10
1-7-33	Botting, L. J. (Mrs. E. A. M.)	J.L. and L.S.	29.29
1-8-36	Bowell, Miss B. J.	S.L.	56.80
1-1-40	Boyer, A. B.	S.L.	43.06
1-7-41	Bradbury, Mrs. D.	Guar. 5 yrs.	46.71
6-7-37	Breadner, G. (Mrs. F.)	S.L. (W.)	43.36
1-7-36	Brealey, G. E.	Guar. 10 yrs.	47.79
1-7-35	Bridgman, Miss C. M.	S.L.	48.86
1-7-32	Brough, T. A.	J.L. and L.S.	45.21
9-8-36	Brown, Miss F. A.	S.L.	59.25
1-7-41	Brown, H.	Guar. 15 yrs.	37.67
1-7-41	Brown, Wm. H.	S.L.	53.18
1-1-37	Bruce, Miss A. M.	S.L.	50.00
1-10-35	Bruce, L. J.	J.L. and L.S.	13.89
1-9-37	Brundrett, Miss M. E.	S.L.	31.30
1-7-36	Burris, Miss G. D.	S.L.	59.94
1-7-41	Butterfield, Mrs. A. E.	S.L.	24.30
17-1-37	Butterworth, E.	S.L.	44.58
1-7-41	Cahill, Miss H. M.	Guar. 5 yrs.	46.74
1-7-33	Cairns, Miss K.	S.L.	57.64
1-8-40	Cairns, Miss M.	S.L.	61.35
1-7-36	Cameron, D. S.	S.L.	55.87
1-7-39	Campbell, Miss C. G.	S.L.	54.21
1-7-41	Campbell, Miss J. L.	Guar. 5 yrs.	55.49
1-7-37	Campbell, L. A.	J.L. and L.S. S.L.	21.54 37.42
1-7-30	Campbell, R. H.	S.L.	14.58
1-7-38	Canfield, F. O.	Guar. 5 yrs.	67.92
1-7-39	Cann, Miss J. A.	S.L.	74.79
1-7-39	Cantell, A.	J.L. and L.S. S.L.	23.07 26.98
1-7-35	Cathcart, Miss I.	S.L.	65.68
1-7-34	Clark, A.	S.L.	71.65
1-11-32	Clark, G. F. (Mrs. F. R.)	S.L. (W.)	26.50
1-10-37	Clark, Miss M.	S.L.	39.15
1-7-33	Clarke, D.	S.L.	27.40
1-7-34	Clarke, Mrs. G. B.	S.L.	26.26
1-7-38	Clement, S. B.	S.L.	85.40
1-7-38	Close, Miss L. L.	S.L.	50.00
1-11-37	Coady-Johnson, Mrs. S. J. (E. E.)	J.L. and L.S.	61.09
1-5-35	Coates, Miss C. A.	S.L.	44.51
1-5-31	Codd, Mrs. S.	S.L.	34.80
1-7-41	Cooke, Miss A. B.	S.L.	50.47
1-7-37	Coombs, Mrs. F. A.	S.L.	50.58

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-7-41	Cornish, A. J.	S.L.	$41.95
1-7-41	Corp, F. R.	Guar. 10 yrs.	36.37
1-7-33	Cox, Mrs. E. M.	J.L. and L.S.	33.84
1-7-40	Creelman, Miss E.	S.L.	50.00
1-7-41	Crewson, Miss E. H.	Guar. 5 yrs.	35.45
1-2-33	Curley, Miss E. H.	S.L.	27.66
1-7-40	Currie, Miss G. B.	Guar. 5 yrs.	32.22
17-8-36	Dalby, Miss E. M.	S.L.	58.60
1-7-41	Dauphinee, Miss A. J.	Guar. 10 yrs.	54.24
1-7-33	DeBou, Miss E. S.	S.L.	57.47
1-2-35	Dickieson, Miss E. M.	J.L. and L.S.	50.00
1-7-41	Dixon, Mrs. G. L.	S.L.	54.23
1-10-40	Dobbins, C. S. (Mrs. E. F.)	S.L. (W.)	61.40
1-1-31	Dobson, F. H. (Mrs. B. S.)	S.L. (W.)	43.00
1-7-31	Dowler, Miss C. A.	S.L.	56.47
21-12-29	Downes, G. (Mrs. G.)	J.L. and L.S.	27.50
1-9-31	Draper, Miss H.	S.L.	50.00
1-7-35	Duffell, Mrs. A.	S.L.	28.70
1-2-38	Dunbar, J.	J.L. and L.S.	25.54
		S.L.	35.89
1-8-31	Dunnell, H.	S.L.	4.17
1-10-32	Eckardt, A. E.	S.L.	50.00
1-7-36	Elley, Mrs. A.	S.L.	38.00
1-12-28	Elliott, Miss A. E.	S.L.	50.00
8-8-31	Elmsley, Miss A. B.	S.L.	56.37
1-1-37	Estabrooks, Miss H.	S.L.	50.00
1-7-36	Evans, Miss E. S.	S.L.	51.03
1-4-31	Evans, Wm. E. (Mrs. F. A.)	S.L. (W.)	28.71
1-7-32	Everett, Miss C. S.	Guar. 5 yrs.	32.24
1-5-33	Fee, W. J. (Mrs. H. E.)	S.L. (W.)	40.25
1-7-41	Fennell, Wm. T.	Guar. 10 yrs.	44.89
1-7-32	Fenton, Miss S. A.	S.L.	45.30
1-7-38	Fenton, Wm. H.	Guar. 10 yrs.	38.68
1-7-34	Ferguson, Miss M.	S.L.	40.55
1-4-34	Fessenden, K. H.	S.L.	26.14
7-7-34	Finlayson, A. (Mrs. K. Meilicke)	S.L. (W.)	35.55
1-12-37	Fleming, R. W.	S.L.	32.76
1-7-41	Forrest, Miss A. T.	Guar. 5 yrs.	55.21
1-7-38	Frame, Miss E. M.	S.L.	53.15
1-7-36	Fraser, D. A.	S.L.	60.41
1-12-37	Fraser, H. C. (Mrs. K. H.)	S.L. (W.)	5.98
1-9-38	Freeman, B. S.	S.L.	12.50
1-7-30	Fullerton, Miss K. S.	S.L.	31.54
1-7-38	Fulton, C.	Guar. 10 yrs.	52.64
1-4-31	Gee, Wm. H.	S.L.	30.80
1-7-41	George, Miss R.	S.L.	57.60
1-10-32	Gillis, J. D.	S.L.	23.61
1-1-33	Glaspell, H. A. (Mrs. A.)	J.L. and L.S.	31.05
1-7-30	Godson, Miss M.	Guar. 5 yrs.	54.06
18-8-33	Goodyear, Mrs. E. M.	S.L.	35.23
1-5-37	Gordon, Miss R.	S.L.	34.59
1-12-34	Gourlie, Wm. G. (Mrs. E. J.)	S.L. (W.)	51.71
1-7-37	Govenlock, Wm. M.	S.L.	34.52
1-7-41	Graham, Wm. E.	Guar. 5 yrs.	54.12
1-1-30	Grant, P. M.	S.L.	39.58
7-4-35	Grant, Wm. E. (Mrs. L. U.)	S.L. (W.)	29.01
1-2-37	Gray, C. H.	J.L. and L.S.	23.65
		S.L.	26.35
1-7-33	Gray, Miss E. M. (Miss M. M.)	J.L. and L.S.	50.00
1-7-34	Greenaway, Mrs. M. A.	S.L.	25.00
1-7-38	Grenfell, Miss M. E.	S.L.	60.42
1-7-36	Griffiths, Mrs. L.	S.L.	32.68
1-7-36	Haarer, Miss M. P.	S.L.	64.10
1-7-41	Hale, M.	S.L.	51.81
1-7-34	Hall, Miss C.	S.L.	52.74

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-7-31	Harding, Mrs. J. M. H.	S.L.	$57.53
1-7-41	Hardman, Mrs. M. T. P.	S.L.	35.83
1-7-33	Harris, J. Wm.	S.L.	38.88
1-7-33	Haviland, Miss I.	S.L.	34.40
16-8-37	Hemsworth, E. A.	S.L.	67.84
1-9-35	Herd, Miss A. B. G.	S.L.	26.77
1-11-33	Herd, H. D. (Mrs. H. D.)	S.L. (W.)	42.89
1-7-41	Hill, W. A.	J.L. and L.S.	40.00
		S.L.	14.75
13-2-29	Homer, Miss M. S.	S.L.	50.00
1-10-35	Hooson, Miss K.	S.L.	12.02
1-2-39	Howard, Miss F. M. S.	S.L.	45.62
1-7-34	Howitt, J.	S.L.	63.64
1-2-35	Huggard, Mrs. A. C.	S.L.	52.94
1-7-39	Hume, Mrs. A. W.	S.L.	55.55
1-7-41	Hunter, J. W.	Guar. 10 yrs.	35.42
1-7-33	Hutchison, Mrs. B.	S.L.	31.87
3-5-37	Illingworth, C. (Mrs. P.)	S.L. (W.)	25.77
1-1-38	Irwin, Mrs. L. M.	S.L.	34.13
1-7-39	Jackman, D. S.	J.L. and L.S.	34.78
1-7-33	Jackson, Miss M. A.	Guar. 10 yrs.	38.00
15-1-31	Jamieson, Miss A. B.	S.L.	40.62
1-9-36	Jenkins, Miss E. J.	S.L.	31.90
1-7-35	Johnston, Miss A. L.	S.L.	58.90
9-10-37	Johnston, D. B. (Mrs. L.)	J.L. and L.S.	51.16
1-7-37	Jones, Mrs. E.	S.L.	9.97
1-7-41	Judge, S. P.	J.L. and L.S.	30.00
		S.L.	21.37
14-11-35	Keatley, Wm. M. (Mrs. H. M.)	S.L. (W.)	31.01
10-6-39	Keenan, J. K. (Mrs. E. I.)	S.L. (W.)	27.45
1-7-35	Kerr, Miss A. E.	S.L.	10.90
1-2-36	King, Miss E. A.	S.L.	23.61
1-9-38	Kyle, J.	S.L.	5.83
1-7-36	Laffere, H. W. L.	Guar. 10 yrs.	60.10
1-7-35	Laird, Miss E. J.	S.L.	50.00
1-7-30	Langley, Miss C. G.	S.L.	48.28
1-7-33	Lantz, Miss S. T.	S.L.	38.40
1-7-35	Laursen, Miss L. J. U.	S.L.	56.75
1-7-41	Lawson, Mrs. M. H.	S.L.	27.00
1-7-41	Leach, Mrs. J. P.	S.L.	51.80
1-1-32	Lees, Mrs. M. E.	S.L.	33.23
1-5-35	Leitch, Miss B. A.	S.L.	13.85
1-7-34	Leith, Mrs. E. C.	S.L.	43.75
1-1-30	Lettice, Miss E. M.	S.L.	55.00
1-7-36	Lewis, Miss A. M.	S.L.	60.03
1-1-31	Lister, J. G. (Mrs. A. A.)	S.L. (W.)	51.68
1-7-37	Long, Miss C. M.	S.L.	50.23
1-7-35	Long, J. C.	S.L.	25.21
1-7-39	Love, Mrs. K. E.	S.L.	37.84
1-4-28	Lucas, Miss M.	S.L.	50.00
1-1-31	McAdam, J. W.	S.L.	36.08
1-1-35	McAlpine, Miss S.	S.L.	56.62
1-1-33	McColl, Mrs. B.	S.L.	31.25
1-5-38	McDonagh, Miss J. M.	S.L.	10.35
1-4-33	MacDonald, Miss B.	S.L.	53.41
1-2-37	Macdonald, Miss J.	S.L.	28.04
1-7-36	MacDonald, Miss K. M.	S.L.	18.26
1-7-39	McFarland, Miss C. H.	S.L.	53.28
1-9-36	MacIntosh, J. A.	S.L.	12.50
1-7-41	MacIntyre, Miss B. A.	S.L.	50.63
1-7-34	MacKay, Miss I. F.	Guar. 10 yrs.	38.76
1-1-30	McKenzie, Miss C. A.	S.L.	31.25
1-7-41	MacKenzie, Miss E.	Guar. 5 yrs.	42.88
1-7-41	MacKenzie, Miss G.	S.L.	50.00
1-7-38	MacKenzie, G. W.	Guar. 5 yrs.	60.68

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-4-28	MacKenzie, Mrs. L. B.	S.L.	$50.00
1-7-34	McKim, J. J.	Guar. 5 yrs.	32.48
1-7-32	MacKinnon, Miss A. C.	S.L.	28.87
1-7-41	McKinnon, Miss M.	S.L.	60.84
1-5-39	McLean, D. R. (Mrs. C. M.)	S.L. (W.)	42.64
1-7-41	MacLean, J. R.	S.L.	44.75
1-7-30	McLennan, Miss A.	S.L.	53.63
1-5-31	MacLeod, J. V. (Mrs. M.)	S.L. (W.)	35.44
1-4-35	MacLeod, Wm. R. (Mrs. W. R.)	S.L. (W.)	34.66
1-7-35	McMillan, E. R.	S.L.	52.73
1-10-40	McNab, J. W.	S.L.	40.54
1-1-32	McNaughton, Miss E.	S.L.	50.00
1-7-41	MacNaughton, Miss E. A.	S.L.	45.07
1-7-38	Macpherson, Mrs. E. E.	S.L.	34.98
18-3-33	McRae, Mrs. J. B.	S.L.	39.84
1-10-40	Maggs, A. B. (Mrs. S.)	S.L. (W.)	50.00
1-7-34	Malcolm, Miss M. T.	S.L.	27.06
1-4-30	Marks, Mrs. N.	S.L.	19.38
1-7-41	Martin, Miss C. M.	S.L.	65.10
1-1-32	Mason, Miss S. T.	S.L.	30.66
1-7-34	Masterton, R. B.	S.L.	36.58
1-7-34	Maxwell, Miss M. E.	S.L.	50.00
1-7-41	May, Mrs. K. D.	S.L.	16.30
1-8-31	May, Wm. H. M.	S.L.	22.22
1-7-41	Mayers, F. J.	J.L. and L.S. S.L.	35.00 12.77
1-9-39	Miller, A. E.	J.L. and L.S.	7.14
1-1-41	Mills, Miss S. A.	S.L.	55.88
1-7-35	Milne, Mrs. F. R.	S.L.	38.54
1-7-41	Milne, Miss J. B.	S.L.	21.93
1-7-34	Mobbs, Mrs. M. F.	S.L.	10.35
1-2-31	Moody, Miss M. H.	Guar. 10 yrs.	45.14
1-9-31 1-7-35	Moore, D. M.	J.L. and L.S. J.L. and L.S.	40.84 1.67
1-3-31	Morrow, A. W.	S.L.	16.67
1-1-31	Murray, Miss E.	S.L.	45.31
1-7-27	Murray, P.	S.L.	50.00
1-7-38	Nelson, Wm. (Mrs. Wm.)	Guar. 10 yrs.	60.51
1-7-35	Noble, Miss A. L.	S.L.	69.36
1-8-41	Norrington, Dr. A.	Guar. 5 yrs.	46.70
1-1-32	Northrop, S.	S.L.	60.27
1-1-40	O'Keiffe, Miss B. E.	S.L.	43.44
1-7-30 1-7-33	O'Neill, J.	Guar. 5 yrs. Guar. 4½ yrs.	34.63 2.97
1-7-33	O'Neill, Wm.	Guar. 5 yrs.	38.12
1-7-34	Owen, Miss L. J.	S.L.	23.71
1-1-31	Ozard, Miss M. J.	S.L.	31.53
1-7-41	Park, Miss E. B.	Guar. 5 yrs.	59.86
1-7-40	Parker, Mrs. I. W.	S.L.	33.99
1-7-32	Parker, J. W.	S.L.	36.75
1-7-34	Parsons, Mrs. M. K.	S.L.	36.26
1-8-41	Patenaude, Mrs. A.	S.L.	33.59
1-4-33	Paterson, J. M. (Mrs. A. B. Halliday)	S.L. (W.)	13.23
1-7-36	Patterson, Miss J.	S.L.	59.91
1-7-34	Pattison, T.	Guar. 5 yrs.	57.38
1-7-37	Pearson, Miss I. M.	S.L.	30.18
14-1-33	Perkins, Miss A. G. (Miss E. J.)	S.L. (B.)	29.40
1-1-36	Perkins, Miss E. D. (Miss E. J.)	S.L. (B.)	38.18
1-7-41	Pettit, Miss A. M.	S.L.	44.87
1-1-41	Pierce, Miss A. A.	S.L.	20.88
1-7-37	Plenderleith, Wm. A.	S.L.	38.48
1-7-36	Pollock, J. R.	J.L. and L.S.	51.03
1-1-34	Pollock, R. T.	S.L.	36.85
1-7-35	Procter, Mrs. E.	S.L.	27.27
1-1-37	Pugh, Miss E. M.	S.L.	50.00

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-7-41	Pullen, Miss M. F.	S.L.	$50.88
1-7-41	Ramsay, Miss M. A.	S.L.	58.85
17-7-35	Rand, Wm. L. (Mrs. E. G.)	S.L. (W.)	38.13
1-9-37	Rath, Miss L. G.	S.L.	31.15
1-7-36	Rempel, Mrs. S. W.	S.L.	34.83
1-3-40	Richards, G. E.	J.L. and L.S.	20.00
		S.L.	14.02
1-7-39	Richards, Miss J. M.	S.L.	46.53
1-7-39	Ritchie, Mrs. E.	S.L.	21.14
1-7-32	Roberts, T. H.	Guar. 5 yrs.	49.76
1-7-41	Robertson, Miss E. B.	S.L.	53.30
1-7-35	Robinson, Dr. A.	J.L. and L.S.	43.66
1-9-36	Robinson, D. M.	S.L.	24.44
1-7-31	Robinson, Miss S. A.	S.L.	56.40
1-1-41	Ross, Miss E. C.	S.L.	28.31
1-7-30	Sallaway, J. F.	S.L.	56.13
1-7-39	Sanderson-Mongin, Mme. E. E.	Guar. 5 yrs.	50.00
1-9-37	Scanlan, Miss K.	S.L.	22.22
1-7-36	Scurrah, Miss M.	S.L.	44.48
1-7-41	Shaffer, Miss M. A.	S.L.	11.81
1-11-36	Sheffield, P. H. (Mrs. D. G.)	S.L. (W.)	21.48
1-7-32	Sherman, R. S. (Mrs. R. S.)	J.L. and L.S.	30.25
1-7-32	Sherrin, Miss A. M.	S.L.	38.41
1-7-31	Shine, Mrs. A. G.	S.L.	50.00
1-7-41	Simpson, Miss L. A.	Guar. 5 yrs.	42.47
1-1-34	Sinclair, Miss M. P.	S.L.	49.46
1-7-32	Smith, A.	S.L.	43.78
1-7-41	Smith, Miss E. M.	Guar. 5 yrs.	40.67
1-7-39	Smith, H. H. (Mrs. A. C.)	J.L. and L.S.	46.91
7-8-35	Smith, Wm. R. (Mrs. E. M.)	S.L. (W.)	39.54
1-7-31	Smith, Miss M.	S.L.	54.25
1-7-41	Snider, Miss E. S.	S.L.	49.01
1-7-36	Somerville, C. E. (Mrs. M. B.)	S.L. (W.)	39.19
1-5-37	Somerville, J. G.	Guar. 8 yrs.	56.33
1-4-37	Spencer, Mrs. A.	S.L.	39.44
1-7-36	Spouse, Mrs. M.	Guar. 5 yrs.	23.01
9-10-38	Spragge, Miss P.	S.L.	50.04
1-7-30	St. Clair, Capt. I.	J.L. and L.S.	47.20
1-4-30	St. James, Miss L. A.	S.L.	35.42
1-7-34	Stephens, Miss E. L.	S.L.	48.67
22-8-40	Stevenson, Mrs. C. J.	S.L.	47.16
1-4-36	Stewart, Miss A.	S.L.	43.42
1-8-31	Stewart, A. C.	S.L.	15.83
1-7-41	Stewart, Miss R. O.	Guar. 5 yrs.	44.23
1-7-34	Stuart, J. A.	S.L.	47.70
1-7-39	Summers, G.	Guar. 10 yrs.	42.55
1-7-35	Suter, R. W. (Mrs. C. A.)	J.L. and L.S.	57.91
1-7-34	Sylvester, Miss L. M.	S.L.	60.91
1-7-32	Tait, A. B.	S.L.	37.37
1-7-33	Tanner, Miss R.	S.L.	57.73
1-2-35	Taylor, A. H. (Mrs. E.)	J.L. and L.S.	28.65
1-3-38		J.L. and L.S.	1.76
1-1-33	Taylor, H. H. (Mrs. E. A.)	S.L. (W.)	22.09
1-7-41	Taylor, L. W.	J.L. and L.S.	30.00
		S.L.	23.50
1-7-41	Taylor, Miss M.	S.L.	55.71
1-1-37	Telfer, Mrs. M. H.	S.L.	50.00
1-11-37	Thompson, Miss J.	S.L.	22.77
1-6-34	Thornber, C. L. (Mrs. M.)	S.L. (W.)	52.10
1-7-31	Thorp, A. B.	J.L. and L.S.	22.65
		S.L.	30.02
1-7-38	Timaeus, Miss S. G.	S.L.	45.36
1-7-32	Tom, G. H. (Mrs. C.)	J.L. and L.S.	46.05
1-2-35	Trembath, Miss E. J.	S.L.	65.79
1-8-29	Truswell, Miss M.	S.L.	55.00

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-11-37	Turner, Miss J. C.	Guar. 5 yrs.	$75.00
1-7-41	Vars, Mrs. M. G.	Guar. 5 yrs.	28.50
1-1-39	Vining, A. W.	S.L.	44.17
1-2-38	Waddington, F.	Guar. 5 yrs.	67.35
1-7-39	Warden, R. C.	J.L. and L.S.	34.34
		S.L.	25.35
1-7-38	Webb, H. L.	S.L.	40.35
1-1-33	Welbanks, G. E.	J.L. and L.S.	31.70
1-7-41	Welch, J. O.	S.L.	62.70
1-7-34	West, Mrs. W.	S.L.	24.91
1-2-39	Wheadon, T. R.	S.L.	47.45
1-7-40	Whitelaw, J.	Guar. 5 yrs.	37.95
1-7-39	Whitlow, Miss J. M.	S.L.	32.55
1-6-33	Wilkinson, Mrs. H. R.	S.L.	36.02
1-7-30	Williams, J.	S.L.	41.25
1-7-31	Williams, Miss M.	S.L.	57.25
1-11-32	Willoughby, Miss M. E.	S.L.	27.70
1-3-39	Wilson, Wm. (Mrs. A. R.)	S.L. (W.)	37.60
1-7-41	Winsby, Wm. N.	S.L.	55.30
1-6-32	Winter, Miss M. H.	S.L.	56.40
1-5-31	Wish, Mrs. M. A.	S.L.	29.52
1-7-36	Wolfenden, Miss L.	S.L.	46.73
1-7-35	Wollaston, Mrs. A. V.	S.L.	50.00
1-10-31	Wood, Mrs. E.	S.L.	10.58
1-7-41	Wood, B. J.	Guar. 5 yrs.	75.37
1-7-33	Wood, Miss M. V.	S.L.	57.05
1-7-32	Woodcock, W. K.	S.L.	45.78
1-7-38	Woodman, Miss M.	S.L.	67.25
	Total		$14,334.06
1-4-33	Wilcock, F. (pension suspended)	S.L.	25.88
	Grand total		$14,359.94

The following tables give an analysis of the duration of allowances granted to teachers, which have ceased on account of death and expiration, as at December 31st, 1941:—

RETIRING ALLOWANCES TAKEN OVER FROM THE PROVINCIAL GOVERNMENT BY THE TEACHERS' PENSIONS FUND, 1-4-1929.

Name.	Date of Retirement.	Age at Retirement.	Date of Death.	Age at Death.	Time receiving Allowance from 1-4-1929.	Amount paid from Fund.
Beattie, M.	1-4-27	Over 65	19-12-41		12 yrs. 9 mos.	$7,650.00
Cowperthwaite, F. M.	16-3-29	68	5-9-35	74	6 yrs. 5½ mos.	3,875.00
Gordon, R. G.	1-4-27	Over 65	15-12-31		2 yrs. 8½ mos.	1,625.00
Landells, R.	1-4-27	Over 65	15-3-30		11½ mos.	575.00
McDougall, Miss A. J.	1-4-27	Over 65	7-3-37		7 yrs. 11½ mos.	4,775.00
McGarrigle, T. A.	1-7-27	Over 65	16-10-32		3 yrs. 7 mos.	2,150.00
Moore, S.	1-4-27	Over 65	22-4-38		11 yrs. 1 mo.	5,450.00
Robson, J. C.	1-4-27	Over 65	21-3-41		12 yrs.	7,200.00
Smith, Miss Minnie	16-3-29	73	27-3-32	76	3 yrs.	1,800.00
Stramberg, H. M.	1-4-27	Over 65	27-11-32		3 yrs. 8 mos.	2,200.00
Thain, Mrs. A. C.	1-11-28	64	17-4-31	66 1/12	2 yrs. 1 mo.	1,250.00
						$38,550.00

SINGLE LIFE PLAN.

Name.	Date of Retirement.	Age at Retirement.	Date of Death.	Age at Death.	Period of Time receiving Pension.	Total Amount received.
Armstrong, Wm. G.	1-4-30	61 8/12	17-6-32	63 11/12	2 yrs. 3 mos.	$916.65
Ashburne, Miss R. L.	1-7-32	66 1½/12	4-2-33	66 9/12	7½ mos.	304.73
Barker, Miss M.	1-10-37	33 1/12	24-3-39	34 7/12	1 yr. 6 mos.	258.84
Barron, Miss I. M. F.	1-9-33	67 3/12	19-8-39	73 3/12	6 yrs.	3,900.24
Blair, Miss E. J.	1-7-32	66 10/12	7-3-36	70 6½/12	3 yrs. 8½ mos.	2,939.23
Cameron, Miss E. C.	1-4-33	53 2/12	12-10-36	56 8½/12	3 yrs. 6½ mos.	577.58
Campbell, E.	1-7-30	65	8-3-41	75 8½/12	10 yrs. 8½ mos.	8,102.45
Campbell, J. M.	1-7-30	70 8½/12	23-8-34	74 10½/12	4 yrs. 2 mos.	3,225.00
Caspell, E.	1-7-32	65 5½/12	20-5-36	69 4/12	3 yrs. 10½ mos.	3,658.48
Christensen, C. B.	1-10-30	69 11½/12	5-5-37	76 7/12	6 yrs. 7½ mos.	3,378.75
Clark, D. P.	16-11-29	63 8½/12	28-2-36	70	6 yrs. 3½ mos.	2,486.40
Dimock, Mrs. E. P.	1-7-36	61 6/12	16-5-40	65 5/12	3 yrs. 11 mos.	1,873.89
Fletcher, Miss E. E.	1-7-30	76 3/12	27-7-38	84 4/12	8 yrs. 1 mo.	6,208.00
Gladwell, Miss M.	1-1-35	60 3/12	19-12-37	63 3/12	3 yrs.	1,149.12
Hewton, Miss S.	1-10-30	70 6/12	12-3-31	70 11½/12	5½ mos.	350.96
Jay, J. E.	1-4-30	63 6/12	31-10-30	64 1/12	7 mos.	437.50
Jopling, Miss M. A.	1-7-30	43 8/12	23-1-31	44 3/12	7 mos.	125.23
Keast, Miss A.	1-7-31	63 1½/12	15-10-36	68 5/12	5 yrs. 3½ mos.	4,105.91
Kneeshaw, Miss E. M.	1-7-36	60 3/12	1-3-41	64 11/12	4 yrs. 8 mos.	2,816.20
Lallemand, C. F.	1-7-33	70 2½/12	14-8-37	74 4/12	4 yrs. 1½ mos.	1,143.45
Lawson, Miss E. G.	1-7-31	67 6½/12	2-1-39	75 1/12	7 yrs. 6½ mos.	5,873.45
Likeman, J.	1-4-30	72	20-10-39	81 7/12	9 yrs. 7 mos.	3,926.55
Little, D. C.	1-1-33	77 1/12	30-11-39	84	6 yrs. 11 mos.	3,561.53
McCulloch, Miss I. J.	1-9-36	49 8/12	23-7-37	50 7/12	11 mos.	352.33
McDonagh, Wm.	1-6-29	65 5½/12	21-5-34	70 5½/12	5 yrs.	3,625.00
Macfarlane, Miss R. M.	1-7-32	68 5/12	27-10-33	69 9/12	1 yr. 4 mos.	1,005.12
MacKay, Wm. H.	1-11-34	45 8/12	5-2-40	50 11½/12	5 yrs. 3½ mos.	2,146.30
MacKenzie, Miss A. B.	1-7-30	67 6/12	5-10-38	75 9½/12	8 yrs. 3½ mos.	3,961.10
McGregor, D. M.	1-10-33	41 11½/12	14-5-37	45 7/12	3 yrs. 7½ mos.	704.70
McKay, Miss M. G.	1-1-31	70 8½/12	30-12-37	77 8½/12	7 yrs.	5,397.00
Martin, Mrs. M. A.	1-2-35	64 8/12	26-5-41	71	6 yrs. 4 mos.	3,530.96
Maxwell, A. M.	1-4-30	68 8½/12	10-4-39	77 9/12	9 yrs. ½ mo.	4,182.68
Menkus, Mrs. E. E.	1-7-31	61 7/12	18-5-37	67 6/12	5 yrs. 11 mos.	4,588.02
Moore, F. W.	1-1-35	65 ½/12	19-7-40	70 7½/12	5 yrs. 7 mos.	2,167.45
Morton, Mrs. M. W.	1-7-36	60 3/12	29-8-37	61 5/12	1 yr. 2 mos.	429.94
Olding, Miss E.	1-7-32	69 3/12	4-4-37	74 ½/12	4 yrs. 9½ mos.	3,824.33
Paul, E. B.	1-7-30	80 5½/12	11-12-37	87 11/12	7 yrs. 5½ mos.	5,678.78
Pollock, J. T.	1-10-35	62 11½/12	29-9-38	65 11½/12	3 yrs.	749.88
Procunier, Capt. C. A.	1-7-35	72 4/12	6-3-40	77 ½/12	4 yrs. 8½ mos.	1,543.58
Rabb, Miss V. B.	1-1-37	58	17-12-37	59	1 yr.	462.24
Reynolds, H. F.	1-7-32	69 2/12	18-12-37	74 8/12	5 yrs. 6 mos.	1,317.36
Rothwell, Miss J.	1-7-33	64 7½/12	1-9-41	72 9½/12	8 yrs. 2 mos.	4,002.32
Russell, Miss A.	1-7-30	70 ½/12	25-3-37	76 9½/12	6 yrs. 9 mos.	5,248.80
Smith, Miss E. G.	1-9-32	34 5½/12	28-2-41	43 11½/12	9 yrs. 6 mos.	2,728.50
Stacey, Wm.	1-7-31	71 3/12	6-6-41	81 2½/12	9 yrs. 11½ mos.	4,438.23
Templer, Mrs. J.	1-7-30	72 2½/12	17-12-35	77 8/12	5 yrs. 6 mos.	4,286.70
Vinall, H.	1-1-37	62 1/12	19-11-38	64	1 yr. 11 mos.	783.15
Watson, Miss M. F.	1-4-32	54 8/12	10-8-40	63 ½/12	8 yrs. 4½ mos.	3,211.98
Webb, A. H.	1-7-33	61 3½/12	13-12-34	62 9/12	1 yr. 5½ mos.	691.95
Whelen, Miss A. E. L.	1-7-30	53 5/12	24-12-40	63 11/12	10 yrs. 6 mos.	5,414.22
Wilson, F. C.	1-7-35	64 11/12	8-2-36	65 6/12	7½ mos.	447.98
Wooldridge, A.	1-7-32	71 7½/12	11-11-40	80	8 yrs. 4½ mos.	5,158.67
Yuill, Miss E. J.	1-4-30	61 8/12	21-11-38	70 4/12	8 yrs. 8 mos.	4,399.20
						$147,798.61

Average age at retirement, 63.3 yrs.; average duration of allowance, 5 yrs.; approximate average per month of allowance, $45.66.

Joint Life and Last Survivor and Guaranteed Plans.

Name.	Date of Retirement.	Age at Retirement.	Period of Time Allowance paid.	Total Amount paid.
Ball, F. W.	1-10-36	72 10½/12	5 yrs.	$2,146.80
Bragg, T. G.	1-10-35	61 2/12	4 yrs. 1½ mos.	975.15
Coatham, Wm. C.	1-7-29	65 9½/12	11 yrs.	5,627.19
Dunning, J.	1-7-34	65 8½/12	2 yrs. 4½ mos.	1,413.60
Gardner, N. H.	1-7-29	62 4½/12	11 yrs. 10 mos.	4,473.00
McCallum, Miss A. E.	1-7-30	59 6/12	10 yrs.	7,165.20
				$21,800.94

Modified Plan.

Name.	Date of Retirement.	Age at Retirement.	Date of Death.		Period of Time Allowance paid.		Total Amount paid.
			Contributor.	Beneficiary.	Single Life.	J.L. and L.S.	
Sherman, R. S.	1-7-32	67 2½/12	30-3-41	.....	8 yrs. 9 mos.	.....	.....

Section 16 (1).—Allowances granted to Widows of Deceased Contributors.

Name.	Contributor.		Date Allowance granted.	Beneficiary.		Period of Time Allowance paid.	Total Amount paid.
	Date of Death.	Age at Death.		Age when Allowance granted.	Age at Death.		
Bundy, A. C.	17-6-31	62 11/12	1-7-31	62 8/12	70 11½/12	8 yrs. 3½ mos.	$5,920.25
Jamieson, A. G.	26-5-31	62 11/12	12-6-32	64 3½/12	70 1/12	5 yrs. 10 mos. 4 days	1,732.29
Macdonald, A. H.	17-12-30	52 8/12	1-1-31	44 1/12	45 7/12	1 yr. 6 mos.	657.18
							$8,309.72

Average age of contributor at death, 59.6 yrs.; average age of beneficiary on granting of allowance, 57.2 yrs.; average duration of allowance, 5 yrs. 2 mos.; approximate average per month of allowance, $44.44.

VICTORIA, B.C.:
Printed by Charles F. Banfield, *Printer to the King's Most Excellent Majesty.*
1942.

525-1142-2233