PROVINCE OF BRITISH COLUMBIA

SECOND ANNUAL REPORT

OF THE BUSINESS DONE IN

PURSUANCE OF THE

TEACHERS' PENSIONS ACT

FOR THE PERIOD

JANUARY 1ST, 1942, TO DECEMBER 31ST, 1942

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. BANFIELD, Printer to the King's Most Excellent Majesty,
1944.

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, 1942, to December 31st, 1942.

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, 1942, to December 31st, 1942.

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, 1942, TO DECEMBER 31ST, 1942.

Section 6.—Contributions amounting to $367,543.04 were made by 4,612 teachers. This amount represents ordinary contributions of $304,520.82 and special 1-per-cent. contributions of $63,022.22

Section 8.—Contributions made by School Boards under this section amounted to $434,035.57.

Section 11.—Superannuation allowances were granted to 32 teachers.

Section 15.—Disability allowances were granted to 7 teachers who had become totally and permanently disabled.

Section 16 (1).—Superannuation allowances were granted to dependents in the case of 2 teachers who died while in service.

Section 16 (4), (5).—Refunds amounting to $1,439.88 were made in the case of 3 teachers who died while still in service.

Section 18.—Refunds amounting to $101,295.79 were made to 429 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.

During this year there were five meetings of the Teachers' Pensions Board at which all members were in attendance.

The first duty undertaken by the Board was the consideration of suggested amendments to the Statute. Certain basic changes were recommended and later approved by the Legislature, the most important of which was the change in the method of calculating the amount of the monthly contribution to be made by the contributor.

Under the former plan each teacher contributed on a flat basis of 4 per centum of salary; under the new plan it was essential that either contributions or annuities being purchased should remain *uniform,* and the plan was changed in a manner intended to achieve this purpose. All contributions are now fixed according to the amount of salary being received. Commencing with all salaries up to and including $1,000 per annum, the deduction is $3, and the amount of deduction is increased by $1 for each $25 of salary in excess of $100 per teaching-month.

It is still permissible for a contributor to increase his or her monthly contribution to an amount higher than the minimum, but such increase must be a uniform amount of $1 or multiples of $1, or the amount of annuity being purchased must be uniform in the same way.

A further amendment provides that, if the contributor has discontinued making contributions because of absence on account of sickness, travel, or further study, the arrears may be made good when the teacher again becomes a regular contributor.

In the event that the employer of any teacher who is serving as a member of the Naval, Military, or Air Force of Canada or Great Britain, or any auxiliary or educational services in connection therewith, is making the contribution formerly made *by the teacher,* the employee is not entitled to receive these special contributions as a *refund* unless he has returned to the service of his employer and has remained in such service since the date of his return for a period of at least ten teaching-months.

A special provision has now been made that no superannuation allowance is to be granted to any employee on the single life plan except with the approval of the Commissioner, and if the Commissioner should withhold his approval then the allowance may be granted on some other plan. The purpose of this, of course, is to make it possible for the Commissioner to assist the teacher in arranging, through the choice of plan, to make some provision for the protection, if only in a limited way, of some dependent relative.

Still a further amendment provides that, in the case of a teacher who has been retired under the provisions of the Act, and who is receiving a superannuation allowance, if that teacher is temporarily re-employed in the service of any employer to whom the Act applies, the amount of the "service pension" is to be suspended during the term of his re-employment. However, he would continue to receive the retirement annuity (purchased by his own contributions), and he would not be required to make further contributions to the Teachers' Pensions Fund.

Finally, it is permissible to pay all salaries and expenses *necessarily incurred* in the administration of the "Teachers' Pensions Act" out of the Teachers' Pensions Fund.

The members of the Board were unanimous in approving the various changes as herein outlined.

Part of the duties of the Teachers' Pensions Board is to consider applications for retirement from service on account of disability, and, in 1942, eight such applications were received, four of which were approved and four disallowed. One application, actually approved in 1941, became effective in 1942, and two applications, actually approved in 1943, became payable from a date late in 1942.

It is interesting to note that greater activity is being shown in approaching the problem of attempting to provide a pension for the migratory teacher. To quote one authority, "It appears to us that it would be desirable to establish some form of reciprocal arrangement between the Provincial funds for teachers' pensions, by which teachers would have the right to count years of former service in another Province as if such service had been given in that Province which grants the pension."

There is, we believe, considerable merit in the proposal, and it is hoped that a way will be found to achieve this objective without very many years of delay.

May I remind all teachers 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 Brankin, Past President of the British Columbia School Trustees' Association; and may I again thank these two gentlemen who have attended all meetings of the Board and who have, at all times, given me their counsel and support.

NORMAN BAKER,
Commissioner of Teachers' Pensions.

TEACHERS' PENSIONS FUND.

Statement of Revenue and Expenditure for the Period January 1st, 1942, to December 31st, 1942.

Revenue.

Contributions as per requirements of the "Teachers' Pensions Act"—			
Employees, section 6:			
Contributions for retirement annuities	$304,520.82		
Contributions, special 1-per-cent.	63,022.22		
		$367,543.04	
Employers, section 8		434,035.57	
Minister of Finance, section 4 (as per *contra*)		135,468.85	
Interest on investments and bank interest		94,105.52	
			$1,031,152.98

Expenditure.

Superannuation allowances—			
Payable from Teachers' Pensions Fund—			
Service pensions	$30,190.25		
Retirement annuities	10,646.07		
		$40,836.32	
Payable by Minister of Finance, section 4—			
Allowances paid	$135,762.72		
Less amount refunded	293.87		
Net amount (as per *contra*)		135,468.85	
Refund of employees' contributions—			
Section 16 (4), (5)	$1,439.88		
Section 18	101,295.79		
		102,735.67	
Administration expense, section 23		5,679.78	
			284,720.62
Excess of revenue over expenditure			$746,432.36

Ledger Assets Account as at December 31st, 1942.

Ledger assets, January 1st, 1942	$2,651,927.67
Net revenue for period January 1st, 1942, to December 31st, 1942, as per Revenue and Expenditure Statement	746,432.36
Ledger assets, December 31st, 1942	$3,398,360.03

TEACHERS' PENSIONS FUND.

BALANCE-SHEET AS AT DECEMBER 31ST, 1942.

Assets.

		General Account.	Trustees' Account.	Total.
Cash at Canadian Bank of Commerce		$3,290.57	$273,778.37	$277,068.94
Accounts receivable—				
Contributions outstanding	$68,621.48			
Amount due from Minister of Finance, section 4	67,181.39			
		135,802.87		135,802.87
Investments (Schedule No. 1)			2,990,669.04	2,990,669.04
		$139,093.44	$3,264,447.41	$3,403,540.85
Accrued interest on investments			2,335.20	2,335.20
		$139,093.44	$3,266,782.61	$3,405,876.05

Liabilities.

Employees' Retirement Annuity Account	$2,937,504.94
Employers' Service Pensions Account	460,855.09
Accounts payable—	
Administration expense	5,180.82
Accrued interest unapportioned	2,335.20
	$3,405,876.05

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, 1942, have been examined under my direction.

Investments are stated on the Balance-sheet at $2,990,669.04, representing original cost of securities and amortization of premium and discount to December 31st, 1942. 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 or market value as at December 31st, 1942, are also set out for information and reference.

The liabilities in respect of Employees' Retirement Annuity Account are stated at book value.

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, C.A.,
Comptroller-General, Province of British Columbia.

Victoria, B.C., December 11th, 1943.

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, 1942.

Description.	Date of Maturity.	Par Value.	Cost Price.	Book Value.	Market Value.
Province of British Columbia—					
6% Bonds	Oct. 1, 1946	$14,000.00	$14,919.80	$14,728.29	$15,120.00
6% Bonds	Feb. 15, 1947	6,000.00	6,421.80	6,341.10	6,540.00
3% Bonds	June 1, 1948	50,000.00	48,660.00	48,737.02	49,000.00
4% Bonds	Nov. 1, 1950	69,000.00	69,597.50	69,682.77	71,760.00
3½% Bonds	June 1, 1951	1,000.00	1,011.50	1,011.50	1,000.00
3½% Bonds	June 1, 1952	14,000.00	13,767.60	13,776.45	14,000.00
3½% Bonds	June 1, 1953	22,000.00	21,606.20	21,642.71	22,000.00
5% Bonds	Sept. 1, 1953	7,500.00	8,416.10	8,410.01	8,325.00
3½% Bonds	June 1, 1954	15,500.00	15,692.40	15,691.68	15,500.00
3½% Bonds	June 1, 1955	54,000.00	52,893.00	52,922.63	54,000.00
3½% Bonds	June 1, 1956	170,000.00	166,653.00	166,746.41	170,000.00
5% Bonds	Sept. 24, 1959	4,000.00	4,680.00	4,677.89	4,680.00
3½% Bonds	Dec. 31, 1960	2,325,000.00	2,325,000.00	2,325,000.00	2,325,000.00
Pursuant to section 4—					
3½% Bonds	June 30, 1961	71,483.86	71,483.86	71,483.86	71,483.86
3½% Bonds	Dec. 31, 1961	70,030.68	70,030.68	70,030.68	70,030.68
3½% Bonds	June 30, 1962	68,287.46	68,287.46	68,287.46	68,287.46
Vancouver and Districts Joint Sewerage and Drainage Board—					
5% Bonds	Sept. 1, 1959	11,000.00	12,650.00	12,645.40	12,650.00
5½% Bonds	Sept. 1, 1962	2,000.00	2,505.00	2,504.30	2,360.00
4½% Bonds	March 1, 1968	1,000.00	1,135.00	1,134.86	1,060.00
5% Bonds	Sept. 1, 1969	11,500.00	14,058.75	14,056.12	13,225.00
4½% Bonds	Sept. 1, 1970	1,000.00	1,157.90	1,157.90	1,100.00
Totals		$2,988,302.00	$2,990,627.55	$2,990,669.04	$2,997,122.00

SCHEDULE No. 2.

COMPARATIVE STATISTICS, JANUARY 1ST, 1942, TO DECEMBER 31ST, 1942.

Fiscal Year.	No. of Contributors.	Contributions.				Withdrawals.		Allowances.			
		Minister of Finance (Sec. 4).	Employer.	Employees.	Employees (Special 1%).	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
1942	4,612 429*	135,468.85	$434,035.57	304,520.82	$63,022.22	432	102,735.67	41	13	368	176,305.17
		$276,983.39	$434,035.57	$602,373.33	$63,022.22	.....	$195,584.97	----	----	------	$334,758.10

* 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
1-7-42	*Allan, Miss B. N.	Guar. 5 yrs.	51.53
1-7-41	Alward, Miss B.	Guar. 5 yrs.	42.41
1-7-42	*Anderson, Miss C. H.	Guar. 5 yrs.	51.55
1-7-33	Anderson, Miss J. E.	S.L.	30.43
1-7-42	Anderson, Miss M. K.	S.L.	56.20
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
15-1-42	Beech, Wm. K. (Mrs. E. D.)	S.L. (W.)	29.60
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
1-7-42	Black, Miss C.	Guar. 10 yrs.	50.71
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
1-7-42	Bowden, Mrs. M. M.	S.L.	37.21
1-8-36	Bowell, Miss B. J.	S.L.	56.80
1-7-42	Bowles, A.	Guar. 5 yrs.	61.71
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
1-7-42	Brinton, Miss E. S.	S.L.	51.00
1-7-32	Brough, T. A.	J.L. and L.S.	45.21
1-7-42	Brown, Miss E. E.	S.L.	56.72
9-8-36	Brown, Miss F. A.	S.L.	59.25
1-7-41	Brown, H.	Guar. 15 yrs.	37.67
1-7-42	Brown, Miss H. W.	S.L.	83.77
1-7-42	Brown, Mrs. M. A.	Guar. 5 yrs.	45.35
1-7-41	Brown, Wm. H.	S.L.	53.18
1-7-42	Browne, Miss A. E.	S.L.	27.30
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
15-4-42	Campbell, Miss L. M.	S.L.	43.69
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 26.93
1-7-35	Cathcart, Miss I.	S.L.	65.68
1-7-42	*Chandler, Miss M.	Guar. 5 yrs.	46.72

* Provision is made under the "Teachers' Pensions Act" that where a pensioner is employed as a teacher the amount of pension is subject to reduction.

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-10-42	Chute, C. C.	S.L.	$71.00
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
1-7-42	Connor, C. F.	J.L. and L.S. S.L.	35.00 14.26
1-7-42	Cook, Miss E.	S.L.	49.53
1-7-41	*Cooke, Miss A. B.	S.L.	50.47
1-7-37	Coombs, Mrs. F. A.	S.L.	50.58
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
1-7-42	Creelman, Miss L. M.	S.L.	42.30
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
1-7-42	Davidson, Miss M. G.	Guar. 5 yrs.	44.62
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
1-2-38	Dunbar, J.	J.L. and L.S. S.L.	25.54 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
1-7-42	Elliott, L. A.	J.L. and L.S.	31.89
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
1-7-41	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
1-7-42	Ferris, Mrs. A. J.	S.L.	38.84
1-4-34	Fessenden, K. H.	S.L.	26.14
1-7-42	Field, Miss G.	S.L.	45.42
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
1-2-42	Fox, Miss D. A.	S.L.	46.35
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
1-7-30	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

* Provision is made under the "Teachers' Pensions Act" that where a pensioner is employed as a teacher the amount of pension is subject to reduction.

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
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
1-12-34	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
1-7-42	Hambly, Miss B.	Guar. 5 yrs.	45.28
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
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
1-7-42	Irvine, Miss A. E.	S.L.	53.33
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
1-7-42	Lawrence, F. J.	Guar. 10 yrs.	51.00
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

TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-1-31	Lister, J. G. (Mrs. A. A.)	S.L. (W.)	$51.68
1-7-42	Loggie, Miss A. M.	S.L.	47.63
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
1-1-31	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
1-4-28	MacKenzie, Mrs. L. B.	S.L.	50.00
1-7-42	McKeown, Wm. A.	Guar. 10 yrs.	51.39
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
1-1-42	MacLeod, Miss A.	S.L.	54.06
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
1-12-42	Marcellus, Miss A. B.	S.L.	49.64
1-4-30	Marks, Mrs. N.	S.L.	19.38
1-7-42	Martin, A.	J.L. and L.S.	59.28
1-7-41	Martin, Miss C. M.	S.L.	65.10
1-7-42	Mason, Miss E. M.	Guar. 5 yrs.	44.85
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
1-7-42	*Murray, Miss C. E.	S.L.	49.70
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

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TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
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
1-7-33	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
1-11-42	Page, Miss A. C.	S.L.	35.44
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
23-8-42	Patterson, F. J. (Mrs. F. J.)	S.L. (W.)	22.52
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
1-7-41	Pullen, Miss M. F.	S.L.	50.88
1-7-42	*Ramsay, J.	J.L. and L.S.	32.77
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. S.L.	20.00 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
1-7-42	Royston, Mrs. M. L.	S.L.	38.98
1-7-30	Sallaway, J. F.	S.L.	56.13
1-7-39	Sanderson-Mongin, Mme. E. E.	Guar. 5 yrs.	50.00
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
1-7-42	Smillie, R.	Guar. 10 yrs.	46.15
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
1-11-42	Smith, Miss V. M.	S.L.	38.30
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

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TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
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
1-7-41	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
1-7-33	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	Taylor, A. H. (Mrs. E.)	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
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
1-7-42	Watson, J. H.	Guar. 10 yrs.	39.05
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
1-7-42	Weldon, Mrs. I.	S.L.	41.02
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		$15,814.43
1-4-33	Wilcock, F. (pension suspended)	S.L.	25.88
	Grand total		$15,840.31

* Provision is made under the "Teachers' Pensions Act" that where a pensioner is employed as a teacher the amount of pension is subject to reduction.

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, 1942:—

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
Lucas, Miss M.	1–4–28	70 3/12	27–2–42	84 2/12	12 yrs. 11 mos.	7,750.00
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
						$46,300.00

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
Bruce, Miss A. M.	1-1-37	62 10/12	20-10-42	68 8/12	5 yrs. 10 mos.	3,584.96
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
Campbell, R. H.	1-7-30	67	23-2-42	78 8/12	11 yrs. 8 mos.	2,041.20
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
Duffell, Mrs. A.	1-7-35	60 11/12	17-7-42	68	7 yrs. 1 mo.	2,439.50
Fletcher, Miss E. E.	1-7-30	76 3/12	27-7-38	84 4/12	8 yrs. 1 mo.	6,208.00
Freeman, B. S.	1-9-38	65 2/12	23-9-42	69 3/12	4 yrs. 1 mo.	787.50
Gladwell, Miss M.	1-1-35	60 3/12	19-12-37	63 3/12	3 yrs.	1,149.12
Gordon, Miss R.	1-5-37	55 10/12	16-4-42	60 10/12	5 yrs.	2,075.40
Haviland, Miss I. I.	1-7-33	66 8/12	24-1-42	75 3/12	8 yrs. 7 mos.	3,543.20
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
Scanlan, Miss K.	1-9-37	66 6/12	19-8-42	71 6/12	5 yrs.	1,777.60
Smith, Miss E. G.	1-9-32	34 5½/12	28-2-41	43 11½/12	9 yrs. 6 mos.	2,728.50
Smith, Miss M.	1-7-31	60 8/12	21-8-42	71 10/12	11 yrs. 2 mos.	8,082.32
Stacey, Wm.	1-7-31	71 3/12	6-6-41	81 2½/12	9 yrs. 11½ mos.	4,438.23
Stewart, A. C.	1-8-31	68 1/12	31-1-42	78 7/12	10 yrs. 6 mos.	2,889.54
Tait, A. B.	1-7-32	67 7/12	16-1-42	77 2/12	9 yrs. 7 mos.	4,297.55
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
						$179,317.38

Average age at retirement, 63.4 years; average duration of allowance, 5 years 6 months; approximate average per month of allowance, $42.91.

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
O'Neill, J.	1-7-30	74 1/12	9 yrs. 9½ mos.	4,400.18
				$26,201.12

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
Fee, W. J.	21-4-33	52 1/12	1-5-33	49 8½/12	58 5/12	8 yrs. 8½ mos.	4,206.13
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
							$12,515.85

Average age of contributor at death, 57.6 years; average age of beneficiary on granting of allowance, 55.2 years; average duration of allowance, 6 years 1 month; approximate average per month of allowance, $42.86.

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