PROVINCE OF BRITISH COLUMBIA

FIFTH ANNUAL REPORT

TEACHERS' PENSIONS ACT

JANUARY 1st, 1945, to DECEMBER 31st, 1945

PRINTED BY
AUTHORITY OF THE LEGISLATIVE ASSEMBLY.

VICTORIA, B.C.:
Printed by CHARLES F. BANFIELD, Printer to the King's Most Excellent Majesty.
1946.

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, 1945, to December 31st, 1945.

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, 1945, to December 31st, 1945.

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, 1945, TO DECEMBER 31ST, 1945.

Section 6.—Contributions made by teachers pursuant to the provisions of this section amounted to $445,565.64. This amount represents ordinary contributions of $369,607.14 and special 1-per-cent. contributions of $75,958.50.

Section 6 (9).—An amount of $711.48 contributed by employers under this section transferred to Service Pensions Account.

Section 8.—Contributions made by School Boards under this section amounted to $534,762.11.

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

Section 15.—Disability allowances were granted to 13 teachers who had become totally and permanently disabled.

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

Section 16 (4), (5).—Refunds amounting to $6,202.74 were made in the case of 12 teachers who died while still in service.

Section 18.—Refunds amounting to $87,781.55 were made to 477 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 the year one meeting of the Teachers' Pensions Board was held.

NORMAN BAKER,
Commissioner of Teachers' Pensions.

TEACHERS' PENSIONS FUND.

Statement of Revenue and Expenditure for the Period January 1st, 1945, to December, 31st, 1945.

Revenue.

Contributions as per requirement of the "Teachers' Pensions Act"—			
Employees, section 6—			
Contributions for retirement annuities	$369,607.14		
Contributions, special 1-per-cent.	75,958.50		
		$445,565.64	
Employers, section 8	$534,762.11		
Employers, section 6 (9)	711.48		
		535,473.59	
Minister of Finance, section 4 (as per *contra*)		121,304.89	
Interest on investments and bank interest		166,684.42	
			$1,269,028.54

Expenditure.

Superannuation allowances—			
Payable from Teachers' Pensions Fund—			
Service pensions	$75,431.75		
Less amount refunded	415.54		
		$75,016.21	
Retirement annuities	$28,936.62		
Less amount refunded	27.53		
		28,909.09	
Payable by Minister of Finance, section 4—			
Allowances paid	$121,523.51		
Less amount refunded	218.62		
Net amount (as per *contra*)		121,304.89	
Refund of employees' contributions—			
Section 16 (4)	$5,443.77		
Section 16 (5)	758.97		
Section 18	87,781.55		
		93,984.29	
Administration expenses, section 23		6,328.49	
			325,542.97
Excess of revenue over expenditure			$943,485.57

Ledger Assets Account as at December 31st, 1945.

Ledger assets, January 1st, 1945	$5,109,887.88
Net revenue for the period January 1st, 1945, to December 31st, 1945	943,485.57
Ledger assets, December 31st, 1945	$6,053,373.45

TEACHERS' PENSIONS FUND.

BALANCE-SHEET AS AT DECEMBER 31ST, 1945.

Assets.

		General Account.	Trustees' Account.	Total.
Cash at Canadian Bank of Commerce			$243,898.32	$243,898.32
Accounts receivable—				
Due from employees	$46,571.23			
Due from employers	78,692.05			
Due from Minister of Finance, Section 4	60,603.20			
		$185,866.48		185,866.48
Investments (Schedule No. 1) (Valuation on Dominion Department of Insurance basis or market value at December 31st, 1945, $5,673,539.31.)			5,630,202.53	5,630,202.53
		$185,866.48	$5,874,100.85	$6,059,967.33
Accrued interest on investments			22,578.67	22,578.67
		$185,866.48	$5,896,679.52	$6,082,546.00

Liabilities.

Employees' Retirement Annuity Account		$3,973,378.43
Employers' Service Pensions Account		2,079,995.02
Accounts payable—		
Administration expense	$6,225.34	
Canadian Bank of Commerce—General Account credit	324.64	
Sundry	43.90	
		6,593.88
Accrued interest unapportioned		22,578.67
		$6,082,546.00

COMPTROLLER-GENERAL'S CERTIFICATE.

I certify that the accounts of the Commissioner and Trustees of the Teachers' Pensions Fund for the year ended December 31st, 1945, have been examined under my direction.

The liabilities in respect of Employees' Retirement Annuity Account and Employers' Service Pensions Account are stated at book value. Under the terms of section 36 (1) of the "Teachers' Pensions Act, 1940," an actuarial valuation of these liabilities was made as at December 31st, 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, C.A.,
Comptroller-General, Province of British Columbia.

Victoria, B.C., July 30th, 1946.

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, 1945.

Description.	Date of Maturity.	Par Value.	Cost Price.	Book Value.	Market Value.
Dominion of Canada—					
3% Bonds	May 1, 1957	$108,400.00	$108,400.00	$108,400.00	$111,652.00
3% Bonds	Jan. 1, 1959	575,000.00	575,000.00	575,000.00	586,500.00
3% Bonds	June 1, 1960	400,000.00	400,000.00	400,000.00	404,000.00
3% Bonds	Feb. 1, 1962	300,000.00	300,000.00	300,000.00	303,000.00
3% Bonds	Oct. 1, 1963	350,000.00	350,000.00	350,000.00	350,000.00
3% Bonds	Sept. 1, 1966	350,000.00	350,000.00	350,000.00	350,000.00
Province of British Columbia—					
6% Bonds	Oct. 1, 1946	14,000.00	14,919.80	14,145.78	14,420.00
6% Bonds	Feb. 15, 1947	6,000.00	6,421.80	6,093.57	6,240.00
3% Bonds	June 1, 1948	50,000.00	48,660.00	49,399.12	50,000.00
3½% Bonds	June 1, 1950	5,000.00	5,075.00	5,066.97	5,100.00
4% Bonds	Nov. 1, 1950	89,000.00	90,451.75	90,148.66	92,560.00
3½% Bonds	June 1, 1951	5,000.00	5,081.50	5,068.79	5,100.00
3½% Bonds	June 1, 1952	14,000.00	13,767.60	13,847.67	14,280.00
3½% Bonds	June 1, 1953	24,000.00	23,649.50	23,766.92	24,480.00
5% Bonds	Sept. 1, 1953	81,000.00	91,926.40	90,703.30	91,530.00
3½% Bonds	June 1, 1954	15,500.00	15,692.40	15,641.34	15,965.00
3½% Bonds	June 1, 1955	56,000.00	54,939.00	55,209.92	57,680.00
3½% Bonds	June 1, 1956	171,000.00	167,668.00	168,485.70	176,130.00
3% Bonds	Feb. 1, 1958	18,000.00	17,758.80	17,773.87	18,000.00
4½% Bonds	April 1, 1960	500.00	558.13	548.13	635.00
3½% Bonds	Dec. 31, 1960	2,325,000.00	2,325,000.00	2,325,000.00	2,325,000.00
Guaranteed by the Province of British Columbia—					
Vancouver and Districts Joint Sewerage and Drainage Board—					
4% Bonds	Oct. 1, 1952	1,000.00	1,042.10	1,030.84	1,060.00
4% Bonds	May 1, 1958	4,000.00	4,260.00	4,209.31	4,240.00
5% Bonds	Sept. 1, 1959	11,000.00	12,650.00	12,349.27	14,300.00
4% Bonds	May 1, 1962	3,000.00	3,195.00	3,164.84	3,180.00
5% Bonds	Sept. 1, 1962	3,000.00	3,521.70	3,444.76	3,630.00
5½% Bonds	Sept. 1, 1962	2,000.00	2,505.00	2,427.38	2,540.00
4% Bonds	May 1, 1963	2,000.00	2,140.20	2,121.22	2,120.00
4% Bonds	May 1, 1964	5,000.00	5,389.00	5,343.47	5,600.00
4½% Bonds	Sept. 1, 1965	7,000.00	8,202.50	8,130.75	8,260.00
4½% Bonds	March 1, 1968	3,000.00	3,475.00	3,434.22	3,600.00
5% Bonds	Sept. 1, 1969	18,000.00	22,390.25	21,928.82	24,300.00
4½% Bonds	Sept. 1, 1970	1,000.00	1,157.90	1,140.77	1,320.00
West Nicomen Dyking District—					
4% Bonds	May 1, 1953	2,500.00	2,672.25	2,647.33	2,587.50
Issued pursuant to section 4 of the "Teachers' Pensions Act"—					
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
3½% Bonds	Dec. 31, 1962	67,181.39	67,181.39	67,181.39	67,181.39
3½% Bonds	June 30, 1963	65,428.44	65,428.44	65,428.44	65,428.44
3½% Bonds	Dec. 31, 1963	65,065.97	65,065.97	65,065.97	65,065.97
3½% Bonds	June 30, 1964	63,710.86	63,710.86	63,710.86	63,710.86
3½% Bonds	Dec. 31, 1964	62,639.46	62,639.46	62,639.46	62,639.46
3½% Bonds	June 30, 1965	60,701.69	60,701.69	60,701.69	60,701.69
Totals		$5,614,429.81	$5,632,100.39	$5,630,202.53	$5,673,539.31

SCHEDULE No. 2.

COMPARATIVE STATISTICS, JANUARY 1ST, 1941, TO DECEMBER 31ST, 1945.

Fiscal Year.	No. of Contributors at End of Fiscal Year.	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
1943	4,544 835*	130,494.41	461,472.26	317,305.93	64,170.80	272	62,590.16	39	10	397	190,496.55
1944	4,439 1,314*	126,350.32	481,269.99	332,895.23	68,338.00	333	61,188.09	33	11	419	202,943.22
1945	4,609 1,350*	121,304.89	535,473.59	369,607.14	75,958.50	489	93,984.29	57	13	463	225,230.19
		$655,133.01	$1,912,251.41	$1,622,181.63	$271,489.52	.....	$413,347.51	.....	.....	.....	$953,428.06

* Non-active accounts of teachers who are temporarily unemployed at the close of the fiscal year, or who have left the teaching profession permanently.

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
1-7-43	Ainslie, Miss A.	Guar. 5 yrs.	53.58
1-7-42	*Allan, Miss B. N.	Guar. 5 yrs.	51.53
1-7-41	Alward, Miss B.	Guar. 5 yrs.	42.41
1-7-43	Anderson, Miss A. N.	Guar. 5 yrs.	52.95
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
1-7-45	Anstie, Miss J. K.	Guar. 5 yrs.	59.73
1-7-43	Armstrong, J. A.	J.L. and L.S.	40.00
		S.L.	26.37
1-7-41	Arthurs, Wm. T.	J.L. and L.S.	20.84
10-12-33	Asher, Mrs. J. A.	S.L.	32.53
1-7-39	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
1-7-30	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
1-7-43	*Beattie, Miss M. V.	S.L.	58.88
1-7-43	*Beckett, E. P. J.	S.L.	14.32
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
1-1-45	Bevan-Pritchard, G. H. (Mrs. S. E.)	J.L. and L.S.	40.58
1-7-36	Bigney, Miss A. L.	S.L.	50.00
1-7-43	Bilton, Mrs. M. A. E.	S.L.	38.78
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
1-7-45	Boyd, A. M.	S.L.	56.96
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
1-7-45	Brehaut, Miss C.	S.L.	43.10
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, Mrs. M. A.	Guar. 5 yrs.	45.35
1-7-45	Brown, W.	S.L.	56.17
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
1-7-43	Brunton, Miss L. J.	Guar. 5 yrs.	57.54
1-7-36	Burris, Miss G. D.	S.L.	59.94
1-7-41	Butterfield, Mrs. A. E.	S.L.	24.30
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
1-7-45	Calbick, Miss E. H.	Guar. 5 yrs.	64.33

* 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.
1-7-36	Cameron, D. S.	S.L.	$55.87
1-7-45	Campbell, A. A.	Guar. 5 yrs.	63.40
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.	21.54
		S.L.	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.	23.07
1-7-45	Canty, Miss S. W.	Guar. 5 yrs.	44.95
1-7-35	Cathcart, Miss I.	S.L.	65.68
1-4-45	Cattell, Miss D.	Guar. 5 yrs.	57.28
1-7-42	Chandler, Miss M.	Guar. 5 yrs.	46.72
5-10-44	Charlesworth, H. (Mrs. M. N.)	S.L. (W.)	42.12
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
1-7-45	Clarke, E. W.	S.L.	70.75
1-7-34	Clarke, Mrs. G. B.	S.L.	26.26
16-9-43	Clarke, T. V. (Mrs. M. I.)	J.L. and L.S.	52.07
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
1-7-45	Cochrane, D.	Guar. 5 yrs.	46.34
1-5-31	Codd, Mrs. S.	S.L.	34.80
1-7-43	Code, L. B.	S.L.	56.69
1-7-42	Connor, C. F.	J.L. and L.S.	35.00
		S.L.	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	Corp, F. R.	Guar. 10 yrs.	36.37
1-7-33	Cox, Mrs. E. M.	J.L. and L.S.	33.84
1-7-43	Creelman, Miss A.	S.L.	56.08
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
1-7-44	*Crimmins, Miss E. M.	Guar. 5 yrs.	33.43
1-7-44	Crockett, V.	Guar. 10 yrs.	55.84
1-7-40	Currie, Miss G. B.	Guar. 5 yrs.	32 22
17-8-36	Dalby, Miss E. M.	S.L.	53.60
1-7-41	Dauphinee, Miss A. J.	Guar. 10 yrs.	54.24
1-7-44	Davidson, D.	S.L.	51.83
1-7-43	*Davidson, Miss E. B.	Guar. 10 yrs.	43.63
1-7-44	Davidson, Miss J. P.	Guar. 5 yrs.	52.63
1-7-42	*Davidson, Miss M. G.	Guar. 5 yrs.	44.62
1-7-33	DeBou, Miss E. S.	S.L.	57.47
1-4-45	Dexter, F. G. (Mrs. E.)	J.L. and L.S.	55.74
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
11-7-45	Dobie, Mrs. M. S.	S.L.	50.70
1-1-31	Dobson, F. H. (Mrs. B. S.)	S.L. (W.)	43.00
1-7-44	*Donaldson, Wm. G.	Guar. 5 yrs.	32.18
1-5-45	Dorer, Miss M. I.	S.L.	51.25
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.	25.54
		S.L.	35.89

* 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.
1-8-31	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
1-7-45	Elliott, Miss M.	Guar. 5 yrs.	60.17
14-9-43	Elliott, P. H. (Mrs. J. A.)	S.L. (W.)	49.09
8-8-31	Elmsley, Miss A. B.	S.L.	56.37
1-7-44	English, Wm.	Guar. 10 yrs.	58.59
1-1-37	Estabrooks, Miss H.	S.L.	50.00
1-7-43	Evans, C. R.	J.L. and L.S.	39.89
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
1-7-45	Faunt, Miss J.	S.L.	53.03
1-5-44	Feast, P. C.	J.L. and L.S.	50.24
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
1-7-42	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
1-1-44	Gamble, Wm. G.	J.L. and L.S.	13.45
1-7-43	Garner, Wm.	J.L. and L.S.	33.41
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
1-7-43	Goldfinch, R. F.	J.L. and L.S.	49.88
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
26-4-45	Grant, E. S. (Mrs. A. M.)	S.L. (W.)	41.32
1-1-30	Grant, P. M.	S.L.	39.58
7-4-35	Grant, Wm. E. (Mrs. L. U.)	S.L. (W.)	29.01
1-7-33	Gray, Miss E. M. (Miss M. M.)	J.L. and L.S.	50.00
1-7-45	Green, J. A.	Guar. 5 yrs.	55.01
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
1-7-43	Haarer, Miss I. K.	S.L.	61.82
1-7-36	Haarer, Miss M. P.	S.L.	64.10
1-4-45	Hadden, A. T.	Guar. 10 yrs.	46.39
1-7-41	Hale, M.	S.L.	51.81
1-7-44	*Hall, Mrs. M. I. C.	S.L.	43.09
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
1-7-43	Hart, Miss G. E.	S.L.	48.22
1-7-44	Hartt, Miss M. A.	S.L.	51.67
1-1-45	Havercroft, Mrs. G. M.	S.L.	50.17

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TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
16-8-37	Hemsworth, E. A.	S.L.	$67.84
1-7-43	Henderson, Miss E. M.	Guar. 5 yrs.	56.92
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
1-7-43	Hindle, Miss L. E.	J.L. and L.S. (S.)	44.73
1-7-45	Hiscocks, Miss S. F.	S.L.	60.07
1-7-45	*Hobkirk, Miss M. L.	S.L.	42.75
1-7-44	Hogan, Miss E. M.	S.L.	65.16
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. Clarke)	S.L. (W.)	7.51
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. (Mrs.)	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
1-7-44	Jeakes, Mrs. A.	Guar. 5 yrs.	49.27
1-9-36	Jenkins, Miss E. J.	S.L.	31.90
1-7-45	Johnson, Mrs. E. H.	Guar. 5 yrs.	47.17
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
1-7-43	Jones, Miss D. M.	S.L.	44.81
1-7-43	Jones, G.	Guar. 5 yrs.	40.19
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
1-7-45	*Keough, J.	J.L. and L.S.	25.83
1-7-35	Kerr, Miss A. E.	S.L.	10.90
1-2-36	King, Miss E. A.	S.L.	23.61
1-11-45	King, H. B.	J.L. and L.S.	48.39
1-7-44	Kordahl, Mrs. E. L.	S.L.	29.93
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	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
1-4-45	Leonard, J. F.	J.L. and L.S.	24.12
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
1-7-42	Loggie, Miss A. M.	S.L.	47.63
1-7-37	Long, Miss C. M.	S.L.	50.23
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
1-7-45	Macdiarmid, Miss K.	Guar. 5 yrs.	58.15
1-7-44	McCrimmon, Mrs. C. G.	S.L.	50.68
1-5-38	McDonagh, Miss J. M.	S.L.	10.35

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TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-4-33	MacDonald, Miss B.	S.L.	$53.41
1-7-45	McDonald, Miss E. C.	Guar. 5 yrs.	65.13
1-2-37	Macdonald, Miss J.	S.L.	28.04
1-7-36	MacDonald, Mrs. K. M.	S.L.	18.26
1-7-45	McDonald, Miss R. M.	Guar. 5 yrs.	48.68
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
1-7-43	MacKay, Miss K.	S.L.	47.12
1-2-45	*McKee, G. E.	Guar. 10 yrs.	77.56
1-1-30	McKenzie, Miss C. A.	S.L.	31.25
1-7-41	MacKenzie, Miss E. (Miss M. I.)	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
1-7-44	*McKenzie, Miss J. M.	Guar. 5 yrs.	46.25
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
1-7-45	McLean, D. R.	S.L.	45.19
1-7-41	MacLean, J. R.	S.L.	44.75
1-7-45	McLeish, Miss K. C.	Guar. 5 yrs.	55.61
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
1-7-44	*McNab, Miss K.	S.L.	18.71
1-7-45	MacNairn, Miss I. M.	S.L.	46.14
1-1-32	McNaughton, Miss E.	S.L.	50.00
1-7-41	MacNaughton, Miss E. A.	S.L.	45.07
1-7-44	McNiven, Miss C.	Guar. 5 yrs.	62.15
1-7-38	Macpherson, Mrs. E. E.	S.L.	34.98
1-7-44	McQueen, Miss K. H.	Guar. 5 yrs.	59.31
1-7-43	McRae, Mrs. H. A.	S.L.	29.72
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
1-7-45	Martin, Miss G. F.	S.L.	56.31
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
1-7-45	May, Miss G. J.	Guar. 5 yrs.	52.28
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
1-7-43	*Mercer, Miss E. A.	S.L.	60.49
1-7-44	Middleton, W. T.	Guar. 10 yrs.	37.56
1-7-43	Millar, Miss E.	S.L.	45.85
1-9-39	Miller, A. E.	J.L. and L.S.	7.14
1-7-43	Mills, Miss S.	S.L.	49.95
1-7-35	Milne, Mrs. F. R.	S.L.	38.54
1-7-41	Milne, Miss J. B.	S.L.	21.93
23-11-43	Mitchell, M. W. (Mrs. F. A.)	S.L. (W.)	38.10

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TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
1-7-34	Mobbs, Mrs. M. F.	S.L.	$10.35
1-9-31	Moore, D. M.	J.L. and L.S.	40.84
1-7-35		J.L. and L.S.	1.67
1-3-31	Morrow, A. W.	S.L.	16.67
1-10-45	Moule, Miss C. L.	S.L.	76.19
1-7-42	*Murray, Miss C. E.	S.L.	49.70
1-7-45	Murray, Miss C. T.	Guar. 5 yrs.	54.19
1-1-31	Murray, Miss E.	S.L.	45.31
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
1-7-43	Nye, Mrs. O. S.	Guar. 5 yrs.	37.06
1-1-45	Oben, A. R.	Guar. 10 yrs.	32.83
1-7-45	Ogilvie, D.	S.L.	62.83
1-1-40	O'Keiffe, Miss B. E.	S.L.	43.44
23-3-45	Orr, Miss E. M.	S.L.	41.38
1-7-45	Oswald, Miss J.	J.L. and L.S. (S.)	48.98
1-7-34	Owen, Miss L. J.	S.L.	23.71
1-1-31	Ozard, Miss M. J.	S.L.	31.53
1-7-45	Painter, Miss E.	Guar. 5 yrs.	62.64
2-9-45	Palmer, J. T. E. (Mrs. W. C.)	S.L. (W.)	44.32
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
1-2-44	Parkins, Mrs. M. J.	S.L.	32.52
1-7-34	Parsons, Mrs. M. K.	S.L.	36.26
1-7-44	Partridge, Miss M. A.	Guar. 5 yrs.	47.60
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
1-7-36	Pollock, J. R.	J.L. and L.S.	51.03
1-1-34	Pollock, R. T.	S.L.	36.85
1-7-45	Polson, Miss J.	S.L.	56.04
1-7-45	Prescott, T.	Guar. 5 yrs.	61.09
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
1-7-45	Pullinger, P.	Guar. 10 yrs.	44.50
1-7-43	Rae, Miss H.	Guar. 5 yrs.	48.16
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
1-7-45	Randall, Mrs. L.	Guar. 5 yrs.	44.72
1-9-37	Rath, Miss L. G.	S.L.	31.15
1-8-43	Reid, Mrs. W.	S.L.	29.87
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
1-7-44	*Roberts, Miss E. L.	S.L.	52.35
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

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TEACHERS' PENSIONS IN FORCE—*Continued.*

Date Effective.	Name.	Plan.	Amount per Month.
23-8-44	Ross, Miss C. E.	S.L.	$43.20
1-1-41	Ross, Miss E. C.	S.L.	28.31
1-7-42	Royston, Mrs. M. L.	S.L.	38.98
1-8-45	Salter, Miss M.	S.L.	61.27
1-7-39	Sanderson-Mongin, Mme. E. E.	Guar. 5 yrs.	50.00
1-1-44	Sargent, Miss H. M.	Guar. 10 yrs.	43.74
1-7-43	Scott, J.	Guar. 10 yrs.	30.05
1-7-45	*Scott, Miss M. M.	S.L.	62.81
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
1-7-31	Shine, Mrs. A. G.	S.L.	50.00
1-7-41	Simpson, Miss L. A.	Guar. 5 yrs.	42.47
1-4-45	Sinclair, Miss A. M.	S.L.	54.14
1-7-44	Sinclair, J. G.	J.L. and L.S.	53.63
1-1-34	Sinclair, Miss M. P.	S.L.	49.46
1-7-42	*Smillie, R.	Guar. 10 yrs.	46.15
1-7-45	Smith, A. G.	Guar. 5 yrs.	55.53
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
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
1-8-44	Stammers, Mrs. A. E.	S.L.	45.22
1-5-45	Steele, Wm.	Guar. 10 yrs.	50.25
1-7-44	Sterns, Miss C. M.	S.L.	60.53
22-8-40	Stevenson, Mrs. C. J.	S.L.	47.16
27-12-43	Steward, T. (Mrs. V. M.)	S.L. (W.)	31.72
1-4-36	Stewart, Miss A.	S.L.	43.42
1-7-43	*Stewart, Miss L. J.	S.L.	49.29
1-7-41	Stewart, Miss R. O.	Guar. 5 yrs.	44.23
1-7-34	Stuart, J. A.	S.L.	47.70
1-1-44	Sullivan, A.	S.L.	19.27
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		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
1-7-45	Templer, F. W.	Guar. 5 yrs.	64.31
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
1-7-43	Tingley, Miss A. L.	Guar. 5 yrs.	60.38
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
1-7-43	Tuck, Miss I.	S.L.	61.38
1-7-44	Tucker, Miss W. M.	Guar. 5 yrs.	62.02
1-11-37	Turner, Miss J. C.	Guar. 5 yrs.	75.00

* 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.
1-7-41	*Vars, Mrs. M. G.	Guar. 5 yrs.	$28.50
1-2-38	Waddington, F.	Guar. 5 yrs.	67.35
1-7-44	*Wade, Miss M. L.	S.L.	54.72
1-7-43	*Walter-Hughes, J.	Guar. 10 yrs.	36.78
1-5-45	Ward, Miss B. E.	S.L.	48.64
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
1-3-43	Watson, J. L. (Mrs. R. E. L.)	S.L. (W.)	15.00
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
1-7-44	*Wickett, Miss E.	Guar. 5 yrs.	54.25
1-7-43	Wilcock, F.	Guar. 10 yrs.	31.70
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
1-7-45	Williams, Miss M. A.	S.L.	53.36
1-11-32	Willoughby, Miss M. E.	S.L.	27.70
1-1-44	Wilson, Miss M. R.	Guar. 5 yrs.	48.28
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
1-7-41	Wood, B. J.	Guar. 5 yrs.	75.37
1-10-31	Wood, Mrs. E.	S.L.	10.58
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
1-7-43	*Woodrow, Mrs. B. F.	Guar. 5 yrs.	30.47
	Grand total		$20,608.32

* 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, 1945:—

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
Homer, Miss M. S.	13-2-28	63	1-1-44	79	14 yrs. 9½ mos.	8,875.00
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
McKenzie, Mrs. L. B.	1-4-28	63	7-3-45	82	15 yrs. 11½ mos.	9,575.00
Moore, S.	1-4-27	Over 65	22-4-38	.....	11 yrs. 1 mo.	5,450.00
Murray, P.	1-7-27	66	10-1-45	83	15 yrs. 9½ mos.	9,475.00
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
						$74,225.00

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
Ashmore, Mrs. M.	1-7-33	67 11/12	12-12-42	77 4¾/12	9 yrs. 5½ mos.	2,735.35
Barker, Miss M.	1-10-37	33 1/12	24-3-39	34 7/12	1 yr. 6 mos.	258.84
Barron, Miss E. A. F.	1-7-31	67 10/12	7-12-45	82 3½/12	14 yrs. 5½ mos.	10,827.97
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
Brown, Miss H. W.	1-7-42	60 5/12	12-7-45	63 5½/12	3 yrs. ½ mo.	3,057.61
Bruce, Miss A. M.	1-1-37	62 10/12	20-10-42	68 8/12	5 yrs. 10 mos.	3,584.96
Butterworth, E.	17-1-37	63	3-10-44	70 9/12	7 yrs. 9 mos.	4,145.22
Cameron, Miss E. C.	1-4-33	53 2/12	12-10-36	56 8¾/12	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
Cornish, A. J.	1-7-41	66 6½/12	29-9-45	70 9½/12	4 yrs. 3 mos.	1,220.40
Curley, Miss E. H.	1-2-33	53	23-1-43	63	10 yrs.	3,319.20
Dimock, Mrs. E. P.	1-7-36	61 6/12	16-5-40	65 5/12	3 yrs. 11 mos.	1,873.89
Dowler, Miss C. A.	1-7-31	66 5/12	5-10-48	78 8½/12	12 yrs. 3½ mos.	9,267.55
Duffell, Mrs. A.	1-7-35	60 11/12	17-7-42	68	7 yrs. 1 mo.	2,439.50
Fessenden, K. H.	1-4-34	65 8½/12	12-7-43	75	9 yrs. 3½ mos.	2,914.61
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

SINGLE LIFE PLAN—*Continued.*

Name.	Date of Retirement.	Age at Retirement.	Date of Death.	Age at Death.	Period of Time receiving Pension.	Total Amount received.
Jones, Mrs. E.	1-7-37	58 10/12	28-3-44	65 7/12	6 yrs. 9 mos.	$807.57
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.	5,878.45
Lawson, Mrs. M. H.	1-7-41	58 6/12	28-5-43	60 5/12	1 yr. 11 mos.	621.00
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
Long, J. C.	1-7-35	68 7/12	30-9-45	78 10/12	10 yrs. 3 mos.	3,100.83
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
Mills, Miss S. A.	1-1-41	60 ½/12	9-7-48	62 7/12	2 yrs. 6½ mos.	1,704.34
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
Northrop, S.	1-1-32	68 4/12	14-4-44	80 7½/12	12 yrs. 3½ mos.	9,984.95
Olding, Miss E.	1-7-32	69 3/12	4-4-37	74 ½/12	4 yrs. 9½ mos.	3,824.33
Page, Miss A. C.	1-11-42	44 10/12	29-12-45	48	3 yrs. 2 mos.	1,346.72
Paul, E. B.	1-7-30	80 5½/12	11-12-37	87 11/12	7 yrs. 5½ mos.	5,678.78
Plenderleith, Wm. A.	1-7-37	66 11½/12	11-9-43	73 2/12	6 yrs. 2½ mos.	2,866.76
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
Salloway, J. F.	1-7-30	71 1/12	2-8-44	85 2½/12	14 yrs. 1½ mos.	10,529.59
Scanlan, Miss K.	1-9-37	66 6/12	19-8-42	71 6/12	5 yrs.	1,777.60
Sherrin, Miss A. M.	1-7-32	62 10/12	17-3-45	75 7/12	12 yrs. 9 mos.	5,876.73
Smith, A.	1-7-32	57 6½/12	10-2-44	69 2/12	11 yrs. 7½ mos.	6,107.31
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.	4,488.23
Stephens, Miss E. L.	1-7-34	60 10/12	31-8-44	71	10 yrs. 2 mos.	5,937.74
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
Truswell, Miss M.	1-8-29	72 7/12	17-5-44	87 5/12	14 yrs. 10 mos.	10,717.50
Vinall, H.	1-1-37	62 1/12	19-11-38	64	1 yr. 11 mos.	783.15
Vining, A. W.	1-1-39	62 4/12	12-2-45	68 5½/12	6 yrs. 1½ mos.	3,246.50
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
Webb, H. L.	1-7-38	53 1½/12	4-9-45	60 4/12	7 yrs. 2½ mos.	3,490.28
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
Wollaston, Mrs. A. V.	1-7-35	66 3½/12	26-7-44	75 4½/12	9 yrs. 1 mo.	5,628.20
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
						$288,771.31

Average age at retirement, 63.2 years; average duration of allowance, 6 years 4 months; approximate average per month of allowance, $43.93.

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
Everett, Miss C. A.	1–7–32	65 3½/12	10 yrs. 8½ mos.	4,142.84
Gardner, N. H.	1–7–29	62 4½/12	11 yrs. 10 mos.	4,473.00
Harrison, W. E.	1–7–45	65 1/12	Commuted value of full pension payable to estate.	2,657.71
Moody, Miss M. H.	1–2–31	66 9½/12	14 yrs.	3,692.09
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
O'Neill, Wm.	1–7–33	66 5½/12	11 yrs. 3½ mos.	5,165.26
				$41,859.02

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.	
Cantell, A.	1–7–39	65 4/12	25–10–45	.....	6 yrs. 4 mos.	.....	.....
Gray, C. H.	1–2–37	66	31–3–43	22–2–44	6 yrs. 2 mos.	7 yrs. 1 mo.	$4,274.57
Sherman, R. S.	1–7–32	67 2½/12	30–3–41	16–3–43	8 yrs. 9 mos.	10 yrs. 9 mos.	7,785.99

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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