of the board of trustees to be first obtained, any teacher who has been such for a period of forty years at the time such application is made, and the teacher so retired, provided he or she shall be entitled to the advantages of this Act under section 102x or 102x hereof, shall receive for life the salary provided for by section 102o. Every teacher who is such at the time of the passage of this Act, for the purposes of retirement under this section or the next succeeding section, after service of twenty years as a member of the teaching force of Baltimore city, shall be entitled to full credit for his or her years of service as a public school teacher elsewhere.

1021. The Board of School Commissioners shall retire from regular duty, upon his or her own application, any teacher who has been such for a period of twenty years at the time such application is made, and who is disabled or incapacitated from performing regular duty, provided the board of trustees shall find such teacher so disabled or incapacitated after an examination made by a physician appointed by said board of trustees, the examination fee or charge to be paid by the teacher examined, and the teacher so retired, provided he or she shall be entitled to the advantages of this Act under sections 102E and 102F hereof, shall receive for life a salary of as many fortieths of that provided for by section 1020, as he or she may have served years at the time of such retirement, and if the Board of School Commissioners shall deem any teacher who has been such for a period of twenty years at the time the notices herein provided for are given, to be disabled or incapacitated from performing regular duty, the said Board of School Commissioners shall serve written notice to that effect upon the said teacher, and the president or secretary of the board of trustees, and proceedings shall then be had, after the notice provided for in section 102k, in accordance with the provisions of said section. If the board of trustees after such proceedings are had, shall find the said teacher to be incapacitated from performing regular duty, the Board of School Commissioners may retire such teacher from regular duty, and such teacher, if so retired, shall be entitled to a salary in the same manner and amount as if he or she had been retired upon his or her own application under this section.

102j. Unless teachers who may be retired under the two preceding sections, shall have paid into said Teachers' Retirement Fund, by way of assessment or otherwise, an amount equal at least to that which he or she shall be entitled to receive as a salary for the first year of retirement, the said board of trustees shall deduct one-fifth of the deficiency thereof