

101. That is what I reckon the £10,000 a year should cover?—I am afraid it would not cover it.

*The Chairman:* Will you allow me to interrupt for one moment please? At the desire of the Committee Mr. Davidson prepared his suggestions in writing, and I now place the document on the table to be added to his evidence.

102. *Mr. J. Allen.*] Were you here yesterday, Mr. Law?—Yes.

103. You heard the proposals made by Mr. Davidson?—Yes.

104. They were what you were referring to when you mentioned Mr. Davidson's scheme?—Yes.

105. You approve of Mr. Davidson's scheme?—Yes, I approve of it.

106. You think it will be satisfactory for teachers?—Yes, I think it satisfactory.

107. Do you think it would be satisfactory to the teachers if some of the £26,000 were allocated to make the scheme sound—say, £10,000 a year?—I believe the teachers are prepared to allow a part of that money to go towards the superannuation fund.

108. Have you anything to say about the house allowance being counted or not counted as salary?—I think it is due to the city teachers who have to pay rents that their house allowance should be included as part of their salary.

109. Included in the salary in making the computation for superannuation purposes?—Yes.

110. You said that the actuary had provided for contingencies which would not arise. Can you suggest to us any contingencies that he has provided for which will probably not arise?—I said he had provided for contingencies that may or may not arise. That is the feeling generally among teachers.

111. Can you suggest any contingencies that he has provided for which may not arise?—I can only suggest that from comparing the provision which has been made by actuaries in other schemes with the actual results.

112. Can you name any one contingency which you think may not arise but which the actuary has provided for?—The contingency of the calls upon the scheme, through the death or retirement of members, being as great as he has estimated.

113. You think he may have made a wrong calculation with regard to mortality?—I would not say that, but I think he has felt it his duty to make his calculations very stringent.

114. You know what he has based them on, do you? You are referring to the mortality tables?—Yes.

115. Do you know what he has based them on?—I do not.

116. Do you know that he has based them on the healthy districts of England?—No, I am not aware of that.

117. Do you think the healthy districts of England an unfair comparison with New Zealand?—No, I should say not.

118. I would like to know what you have got to say about the women retiring at fifty or fifty-five?—I believe that evidence will be brought before you—

119. I want your evidence. Give us what you think from your own knowledge. Do you think that a woman teaching in New Zealand, under the conditions under which she has to teach, becomes, from nervous prostration or any other cause, physically unfit for teaching, as a rule, at fifty?—I have not found it so in my own experience.

120. At what age do you think women do become physically unfit?—Fifty-five.

121. Do you favour the retention of fifty-five as the voluntary retiring-age?—I would certainly favour the introduction of fifty if it were financially possible, but as I see that it is not financially possible I am compelled to favour the retention of fifty-five.

122. *The Chairman.*] You say that women become physically unfit at fifty-five?—I do not say they all do. I say that in many cases I think the strain becomes too great for them.

123. And yet you make that only the optional retiring-age. If your experience has proved to you that women as a rule become physically unfit at fifty-five, would you only make that the optional retiring-age?—They might retire at that age if they felt unfit. Those who did not could go on.

124. But you have told us that in your opinion women generally became unfit physically?—I do not know that I meant that they generally do. I said I thought that at the age of fifty-five the strain of teaching became greater than many women could bear.

125. Well, then, you modify your evidence to that effect?—Yes.

126. You do not say that the generality of women become unfit at fifty-five?—I do not.

127. Do you know any women teachers in your district who are over fifty-five?—Yes.

128. How many are there?—I could not say.

129. Can you tell me what they are doing?—Yes, one of them has been, until recently—

130. I want to know what they are doing now. Do you know what one of them is doing now?—One of them is the acknowledged headmistress of the Girls' High School at Wanganui.

131. She is over fifty-five and is still working?—She is at the present time relieved from duty.

132. Then she is not working?—No, but she still occupies the position.

133. I want you to tell me how many women teachers over fifty-five are at present engaged in active work in your district, and what they are doing?—I cannot say from memory.

134. Can you tell me of one?—No, I do not think I can tell you of one.

135. You said just now, you know, that there are a number of them. Now, you cannot tell me of one?—Not in my district.

136. *Mr. Major.*] In your experience of the profession so far as women teachers are concerned, has it not been the case very often that one woman may be, comparatively speaking, full of energy at fifty-five, and another may be in the last stages of decrepitude at that age?—That is so. There is a teacher in the Wellington District who, I believe, is about seventy years of age, and is still actively engaged in the profession.