

91. Could it not be adjusted so that it would not be so much more of a burden upon the colony ?—I think that some sort of sliding scale would meet the difficulty. If you allow a minimum and a proportion for back service, there is a sliding scale formed at once, because as a rule the older a teacher is the more back service he has. The man who has contributed for some time will get more than the minimum, he will get half his back service.

92. *Mr. J. Allen.*] Would a scale worked out on a minimum of £52 and on back service up to the time of the passing of the Bill on average salary, and at hundredths for back service—would it work out anything like fairly ?—Hundredths come to just six-fifths of the half back service

93. That is practically what you suggested ?—It is very nearly the same.

94. Have you worked that out at all ?—I have worked it out for one-hundred-and-twentieths.

95. Can we have that ?—Those are the figures I gave—£40,000 with the minimum of £52.

96. *Right Hon. R. J. Seddon.*] One-hundred-and-twentieths would mean £40,000 a year ?—Additional capital.

97. *Mr. J. Allen.*] What percentage did you calculate it at ?—£39,853 is at $3\frac{1}{2}$ per cent.—that is, £32,955 for men and £6,898 for women. That is the capital value. If you make a minimum of £65 there will be an addition to that.

98. *Right Hon. R. J. Seddon.*] And the annual loss would be, how much ?—The interest on that ?

99. Yes ?—The interest on that would be £1,395 at $3\frac{1}{2}$ per cent.

100. *Mr. McNab.*] For all time ?—Yes.

101. *Mr. Buddo.*] That would be an increasing quantity as the population increased ?—No ; that is for the original entrants. On new entrants it would have no effect, because the Bill gives them more than the minimum.

102. *Mr. J. Allen.*] Have you worked out any individual cases on the one-hundred-and-twentieths, similar to what we have had before ?—Yes, I have taken out some typical cases. I have taken the average salary. Age at beginning of contributions, sixty-three.

103. What would that man get under your scheme ?—£60.

104. I do not make it that. Have you worked it out at twenty-eight years' service ?—Oh, I took it at forty years' service. I have got another column here, reckoning only service since 1877. It would be £52.

105. At age 58 ?—Under the Bill, £52. If all back service counted, £67 10s. Half back service since 1877, £57.

106. Age 53 ?—Half back service since 1877, £72.

107. Age 48 ?—£82 10s.

108. Age 43 ?—£90. That is what I say : it makes a scale, no matter what proportion of back service you allow.

109. Age 38 ?—£97 10s. ; age 33, £105 ; at 28, £112 10s. ; 23, £120—which comes exactly to what it would be for all future entrants.

110. *The Chairman.*] You have seen the suggestions that I have made, Mr. Hogben ?—Yes.

111. They give an allowance for back service ?—Yes.

112. And for an average-salaried man who is retiring they give a minimum pension of £78 instead of £52 ?—Yes.

113. That is so, is it not ?—Yes.

114. The people who are immediately retiring would get £52 under your scheme ; and under mine, £78 ?—No, that is not my scheme. My scheme is that if you want to give the same benefit you must at the same time increase the minimum. I said that half back service would give so much, and if you want to meet the other point you must increase the minimum either to £65 or to £78 if you are willing to pay for it. If I may say so, I am not in the position you are in—able to suggest a policy.

115. *Mr. J. Allen.*] Taking your scheme of half back service since 1877, why should we increase the minimum ?—I say it is a question of policy. If you ask me what it will cost I will tell you, but whether you should increase the minimum is not so much a question for me to answer.

116. What is your calculation of £39,853 for—a minimum of £52 ?—Yes.

117. What would it cost to increase the minimum to £78, or some other sum ?—If you give me a minimum I will calculate it.

118. I thought you had done so ?—That is what I said I was willing to do.

The Chairman : Mr. Fox has several points that he thinks it necessary to call attention to.

Mr. Fox : In going through the evidence I have noticed several points that I think should be explained to you before you consider the Bill. If you will allow me, I will just go through them roughly : (i.) In Mr. Gill's evidence, in reply to question 24, on page 3, he says that tying up the fund for three years would, he understood, result in setting aside £90,000. Well, he is quite wrong in that. If the fund is locked up for three years—i.e., if no payments are made during that time, the only ones affected are those above or nearing the pension-age. Their pensions are postponed three years, and three years' contributions are paid. The approximate saving would be £9,500. (ii.) The same witness suggested that teachers should be allowed to purchase status. There would be no objection to that, if desired, because it could be actuarially calculated, but under the South Australian scheme they only pay the back subscriptions, without interest, which, of course, is not enough. (iii.) Again, in the statement Mr. Gill sent in, which is printed after his evidence, at about half-way down, he says, "This distinction is embodied in the Bill,"—the distinction being between new entrants and original members, both men and women, who were dismissed. "This distinction is embodied in the Bill." This is incorrect. It is not embodied in the Bill. Then I would point out that the sidenotes to clauses 13 and 14 of the Bill are both incorrect. The sidenote to clause 13 should read "Retiring medically unfit," not "Retiring medically unfit or on dismissal"; and to clause 14 it should read "Voluntary retirement or dismissal," not "Voluntary retirement or dismissal for misconduct." Then on page 4 of the printed evidence, in the third