

would increase the actuarial deficiency. Personally, I am in favour of women retiring at fifty if it can be managed—purely from the children's point of view.

54. On this point, as on the others, you have not worked the matter out as to the difference it would make in the scheme?—No; but I have been told that to reduce the age from fifty-five to fifty would probably increase the amount required for the women's fund from 50 per cent. to 75 per cent.

55. As to the minimum of £52, is that an improvement in the scheme as compared with what you had before the conference?—I think it is a capital idea to have the £52 minimum.

56. Would not that be to the advantage of the female teachers who retired? What is the relative number of female teachers retiring medically unfit as compared with males?—I think you will find there will be a larger number of women retiring medically unfit than men.

57. Would it not be advantageous, then, for them to receive a minimum allowance of £52?—Decidedly. I thought it a reasonable thing to make the minimum allowance £52 for women and perhaps £78 for men, though I much prefer the conference proposals. The average woman's salary is much lower than the average man's, and to make the minimum the same for both hardly seems fair. If the men are getting one-half more salary than the women, then I think the men should have one-half more than the minimum allowance. Perhaps you could take that into consideration—i.e., £52 for women, and more for men, in proportion to the higher average salary of the men.

58. You attended the conference: the retirement of women at sixty and fifty-five years of age was agreed to at the conference?—That is so. It was also agreed to by the Otago Educational Institute, if I remember rightly. I know that one member of the executive has agreed to the reduction to fifty on condition that men should receive something for back service, apart from what they paid into the fund, as a compromise.

59. Take the Bill as it stands, and what was proposed at the conference: which of the two schemes would be of the greatest advantage to the teachers?—I prefer the conference scheme on the whole.

60. With no minimum?—With no minimum; but I think not having a minimum is a fault. Personally, I would prefer to have a minimum and also a maximum. If there is a minimum of £50, perhaps there might be a maximum of £200 fixed. Fixing a maximum might relieve the strain caused by fixing a minimum. There is one man who is on the Railway fund now drawing £400, and he has only been paying into it for two years. If you had a minimum you would perhaps strengthen the fund by having a moderate maximum, say, £200.

61. Then you think that the disappointment of the teachers arises in some measure owing to there being more liberal provisions in the Railway scheme, as compared with this one?—Yes, I am sure of that. Considering the unpopularity of the teaching profession and the popularity of the Railway service as compared with it, teachers naturally think that the unpopular service should receive, if anything, preferential treatment.

62. I suppose the question of the amount of contribution and the soundness of the fund depends largely upon the ages of those who are contributing and who are in the service, does it not?—That raises two questions. I do not know whether an endowment allowance might not be provided for the old men. I do not know what the figures are for the profession, but supposing a hundred men enter the service, and there are no retirements except through death, then a certain percentage would reach sixty years of age. But I do not think that percentage is got in actual practice, because of the hundred a large percentage would go into other professions, and their places would be taken by other young men coming in. So perhaps it would be only half that percentage who would reach sixty. Then, that raises the other question. If you have a large number of young men entering the service, and they intend to stay in that service, eventually they must come upon the fund, and there will be a bigger strain upon it when they do.

63. Have you any idea as to the number of young people entering the Railway service, as compared with the number entering the teaching profession?—No, I have not. You mean the number of men entering, apart from women?

64. Yes?—There are very few men entering the service.

65. I mean the number of employees that will come upon the fund in the Railway service and the number of teachers entering the teaching service. Have you any idea as to the relative number that are entering, comparing the two services?—No, but I think you will find that a larger percentage will remain in the Railway service and draw annuities than will remain in the teaching profession.

66. Have you any idea as to the number of men, and their ages, who were in the Railway service at the time the scheme was established, and the number of elderly teachers as compared with the young ones, say, between thirty and fifty?—No, I have not; but supposing there were a larger percentage of old people in the teaching profession than in the Railway service, that position might be reversed when the young men now in the Railway service come on the fund, and our old teachers die off.

67. Is there not a much larger expansion in the number of employees in the Railway service as compared with the teaching profession?—That will not affect that ratio that will ultimately come upon the fund.

68. How do you make that out, seeing that the number of teachers in the schools is almost stationary, whilst in the Railway service the number of employees is continually increasing, and all those taken in are young people?—Perhaps this is the drift of your question: If there is a continually increasing number entering the Railway service, will there not always be a larger number entering than will go upon the fund?