

opportunity of putting our case before the gentlemen who form this Committee. In doing so we feel that though you, too, are men, your judgment is less likely to be biased inasmuch as you in no way enter into competition with us. Moreover, we feel that though through diffidence in public speaking, and in other ways, we may lack capacity for holding high office in our Institute, that is no reason why our interest as teachers should suffer. To come now to the clause which we are here to discuss. I, for one, was astonished at seeing that the retiring-age recommended by our executive was fifty-five, for, by the Superannuation Bill of the year before last—I think it was—women were to have the option of retiring after twenty-five years' service—that is, at about forty-five years of age. My reasons for considering fifty-five as the optional retiring-age too high are—(1.) That I believe few women can teach *with efficiency* after the age of fifty. I can imagine nothing much more pitiable than a woman struggling with such responsible work as teaching after she is really past her usefulness. Such a state of things, if encouraged, would, I consider, be most detrimental, to the profession and injurious to the children. I fear that in the event of fifty-five being made the optional retiring-age, women will through necessity strain to attain that age in the service, however unfit they may be for their duties. (2.) The women who have the hardest work physically—viz., the teachers of large standard classes and of sole-charge schools—and many women seem to be compelled to spend their lives in one of these two capacities—will be the least likely to benefit by the Superannuation Bill, because few, if any of them, will be able to hold out till they are fifty-five. Personally, I know of only three women whom I should judge to be old enough to come on the fund, two in this district, and one in another. All three are married women, so that, presumably, they have not remained continuously in the service, and all three are the heads of large infant departments. (3.) Men are paid larger salaries than women for similar services. The only grounds on which I consider this condition of things at all justifiable is that men do remain longer in the service; but this Bill would compel women to serve only five years less if they are to get the full benefit of the scheme. Now, according to the last Education report of the United States to hand, teachers' pensions are becoming quite a feature of the European primary schools. In these countries retirement may take place after periods of service ranging from twenty-five to fifty years, but women teachers are retired on an average of ten years earlier. (4.) Considering that the women teachers of the primary schools, including pupil-teachers, number 61 per cent. of the total number of teachers, the comparatively small number of them who are old enough to come upon the fund proves that fifty-five is too old to give the average women any reasonable hope of attaining a pension. And, if one of the reasons of the large increase in the cost of the scheme which would result from lowering the age to fifty be the fact that a much larger number of annuitants would come on the fund, that seems to prove that fifty is just about the age when the average woman is ready to retire, not for matrimonial reasons at that time of life, nor because she has made a fortune, but merely, I believe, because she feels her teaching-days are practically done. It would be a very exceptional woman indeed who, seeking employment in the service at the age of fifty or over, would receive a good appointment. Moreover, if the optional retiring-age were reduced to fifty, exceptional women for many years to come (say ten or twenty) would still keep on to fifty-five, because as back service is not to be counted, the pension of £52, though very acceptable, would be considerably less than their salaries, and would offer little inducement to them to quit the service so long as they were fit for duty. Our attitude to the Bill therefore, is this: We would be most unwilling to press for more than the Government feels the country can afford to give us; and, if the request to have the optional retiring-age reduced to fifty does not appear reasonable or justifiable to those who know best about the matter, I would, with all due humility, beg to suggest the possibility of a compromise which, I believe, would be acceptable to the women. The compromise might be either in the direction of reducing the optional retiring-age to fifty-two, or, of providing that those who retire at fifty should receive a smaller annuity. It is true that by section 2 of clause 13 a woman may retire at fifty medically unfit, which I imagine, means very ill indeed, and she may receive an allowance computed as there stated; but I can conceive of a woman of that age being unfit for duty, though a doctor might not be able to detect it. Would it be extreme presumption on my part to suggest that the difficulty might be met by the addition to clause 13 of such a subsection as the following: "Every woman who has attained the age of fifty shall have the option of retiring and receiving an annuity equal to the present value of the annuity which would have been due to her had she continued to serve till she reached the age of fifty-five." In conclusion I should like to state that if neither of these compromises is possible, we would much rather have the Bill as it stands than nothing at all, and for the following reasons: (1.) It is good for new entrants and the younger members of the profession. (2.) It makes a generous provision for the medically unfit, especially for original members retiring after from five to fifteen years' service. The provision for those who have served for over fifteen years may be equally generous, but it does not appear to me to be quite so definite. (3.) It practically makes a free gift of £52 a year to those coming immediately upon the fund. (4.) This minimum allowance of £52 will be a boon to the many low-salaried women in the profession, who must be quite unable in the ordinary way to make anything like adequate provision for old age.

5. *Mr. J. Allen.*] You were suggesting, Miss Lorimer, that if the retiring-age for women were reduced from fifty-five to fifty, the women teachers would be prepared to accept a smaller minimum than the £52 for the annuity. Can you suggest what they would be likely to accept?—No, I have not any idea of that. I would not attempt to deal with the financial question at all. What I meant to say was that if the optional retiring-age cannot be reduced to fifty, I believe that many of the women would be glad to retire at fifty on a smaller annuity.

6. I suppose you are speaking for Wellington?—Yes.

7. You have not been in communication with other places?—I do not represent any other place. I have not communicated officially with any other place.